

TRAINING AND EMPLOYMENT NOTICE	<b>NO.</b> 13-14
	<b>DATE</b> November 7, 2014

**TO:** STATE WORKFORCE AGENCIES  
 STATE WORKFORCE ADMINISTRATORS  
 STATE WORKFORCE LIAISONS  
 STATE AND LOCAL WORKFORCE BOARD CHAIRS AND DIRECTORS  
 STATE LABOR COMMISSIONERS  
 AMERICAN JOB CENTERS  
 RAPID RESPONSE COORDINATORS  
 ALL EMPLOYMENT AND TRAINING ADMINISTRATION GRANTEEES

**FROM:** PORTIA WU /s/  
 Assistant Secretary

**SUBJECT:** 2015 Health Insurance Marketplace Open Enrollment Period

1. **Purpose.** This notice is to inform the public workforce investment system about available health insurance coverage options during the Health Insurance Marketplace Open Enrollment period beginning November 15, 2014 through February 15, 2015, and to offer potential opportunities to refer job seekers and workers to information about how and where to sign up for coverage.
2. **Background.** Open Enrollment is the period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan in the Health Insurance Marketplace. For coverage starting in 2015, the Open Enrollment Period is November 15, 2014-February 15, 2015.

In October 2013, key components of the Affordable Care Act (ACA) went into effect, most importantly the opening of the Health Insurance Marketplace. The Marketplace is a “one-stop” shop for consumers and small businesses to compare private health insurance options (also called qualified health plans). Through the Marketplace, consumers and small business can get answers to questions, find out if they are eligible for a tax credit that lowers monthly premiums and cost-sharing reductions (amounts that lower out-of-pocket costs for deductibles, coinsurance, and copayments) for private insurance or health programs like Medicaid and the Children’s Health Insurance Program (CHIP), and enroll in a health plan that meets their needs. To help inform individuals and small businesses about the new health insurance options, the U.S. Department of Health and Human Services (HHS) launched [HealthCare.gov](http://HealthCare.gov) with tools, videos, and other educational resources.

Under the Workforce Investment Act (WIA) 134(d)(2)(H), “provision of accurate information relating to the availability of supportive services, including child care and transportation, available in the local area, and referral to such services, as appropriate,” is among the core

services to be provided by local areas. The Employment and Training Administration (ETA) WIA regulation at 20 CFR 662.240(b)(8) further clarifies that this is not an exhaustive list but instead a list of “minimum” supportive services about which information must be provided. Under the WIA authority 134(d)(2)(H), local areas are providing information to clients about Federally-funded programs, such as Medicaid, Temporary Assistance for Needy Families (TANF), or Supplemental Nutrition Assistance Program (SNAP). Providing information about ACA would be similar and allowable under WIA 134(d)(2)(H).

To prepare the public workforce system for the new health care options, the Employment and Training Administration posted [Training and Employment Notice \(TEN\) No. 02-13](#) on July 29, 2013. During the 2014 six-month open enrollment period beginning October 1, 2013, individuals were able to enroll in a public and private health insurance option directly through the Marketplace online at [healthcare.gov](http://healthcare.gov) or by calling the Marketplace Call Center at 1-800-318-2596/1-855-889-4325 (TTY). For individuals already enrolled in Marketplace, coverage ends for 2014 Marketplace plans on December 31, 2014. To continue health coverage in 2015, individuals can renew their current health plan or choose a new health plan through the Marketplace during the 2015 Open Enrollment period.

After Open Enrollment, individuals may qualify to enroll in private coverage through the Marketplace only if they experience certain life events such as losing job-based coverage, Consolidated Omnibus Budget Reconciliation Act (COBRA) expiration, moving to a new state, leaving incarceration, certain changes in income, and changes in family size (for example, if an individual marries, divorces, or has a baby). Additionally, individuals may also apply for Medicaid and Children’s Health Insurance Program coverage year round through the Marketplace at [HealthCare.gov](http://HealthCare.gov).

Resources and other educational materials are available for professionals who connect individuals to supportive services to assist them with referring clients to the Marketplace to learn more about coverage during Open Enrollment. Frontline staff and managers in the public workforce system serving job seekers and workers are encouraged to inform clients about the Marketplace options and refer individuals to the Marketplace and/or organizations that can help assist clients with enrollment.

**3. Options Available.** The Department of Labor suggests that state workforce agencies (SWAs), state and local workforce investment boards (WIBs), American Job Centers (AJCs) and grantees share information with job seekers and workers about Marketplace coverage options available during Open Enrollment for qualifying individuals, as appropriate. Below are potential opportunities the public workforce system can consider to raise awareness:

- Emphasize the Importance of Health Coverage During Intake. AJC intake staff are strongly encouraged to integrate information about the availability of affordable health coverage options through the Marketplace during the orientation and/or intake process.

- Share Resources with Job seekers and Workers:
  - Distribute Marketplace brochures and fact sheets to clients;
  - Display Marketplace posters in prominent places;
  - Dedicate computer(s) in resource room for enrollment signup and post signage to highlight availability of the “Health Care Corner”; and
  - Connect jobseekers and workers in need of insurance to [HealthCare.gov](http://HealthCare.gov) or the Marketplace toll free number **1-800-318-2596/1-855-889-4325 (TTY)** to speak with a trained customer service representative 24 hours a day, 7 days a week.
  
- Update Web sites:
  - Display widgets and badges that link to the Health Insurance Marketplace. Widgets and badges can be found at <http://marketplace.cms.gov/outreach-and-education/widgets-and-badges.html>;
  - Post brochures and fact sheets about the Marketplace on the Web site; and
  - Display Marketplace logo as computer screensaver and/or welcome screen. Logos can be downloaded in English and Spanish from. <https://marketplace.cms.gov/outreach-and-education/widgets-and-badges.html>
  
- Update Call Centers: Provide recorded messages with information referring job seekers and workers to the 24/7 Marketplace Call Center number, **1-800-318-2596** or **1-855-889-4325** for the hearing impaired, or [HealthCare.gov](http://HealthCare.gov), while callers are on hold. A suggested script for a recorded message is attached.
  
- Train Front Line Staff: State workforce agency, WIB, AJC staff and others may attend a webinar for an overview of the Marketplace highlighting who is eligible and how the Marketplace works as well as suggested outreach strategies. The webinar is scheduled for Wednesday, November 12 at 2:00p.m. EST and will be archived for later viewing. Please visit <https://www.workforce3one.org/view/5001428842299170019/info> to register.
  
- Coordinate Outreach Activity with Navigators: Connect with the local navigator organization to obtain information about easily accessible locations where clients can receive in-person assistance. Navigators deliver in-person outreach, education, and enrollment assistance to consumers and also may be available to give a presentation about the Marketplace at an event and provide one-on-one enrollment assistance at a location where public workforce system clients are served. To find a navigator near your, visit <https://localhelp.healthcare.gov>.
  
- Inform Front Line Staff about Certified Application Counselor Opportunity: If appropriate, advise staff to become a Certified Application Counselor (CAC), a non-navigator assister trained to help jobseekers or workers look for health coverage options through the Marketplace, including helping them complete eligibility and enrollment forms. All certified application counselors are required to complete 5 hours of web-based training. Each organization must submit an application with the Centers for Medicare and Medicaid Services (CMS) to become designated as a “CAC organization

before staff can complete the web-based training. Please visit <http://marketplace.cms.gov/technical-assistance-resources/assister-programs/cac-apply.html> to apply.

- **Contact HHS Regional Office:** HHS hosts ten Regional Offices that directly serve state and local organizations. The Regional Offices are a good resource for staying up-to-date on ACA outreach efforts in the community and to facilitate connections with local navigators. To contact an HHS Regional Office, please visit [www.hhs.gov/iea/regional](http://www.hhs.gov/iea/regional).

**4. Official Health Insurance Marketplace Resources.** Educational resources, in English and Spanish, to assist state workforce agencies, WIBs, AJCs, and grantee staff are available online. AJCs may download brochures, fact sheets and posters electronically. A small number of printed materials can also be requested at no charge by visiting <http://productordering.cms.hhs.gov/>. Below is a list of key resources and links to access them.

- A One-Page Guide to the Health Insurance Marketplace (<http://marketplace.cms.gov/outreach-and-education/get-covered-a-one-page-guide-to-the-marketplace.pdf>) which gives a quick look at the most important things to know about the Health Insurance Marketplace.
- About the Health Insurance Marketplace brochure (<http://marketplace.cms.gov/outreach-and-education/about-the-marketplace-english.pdf>) which gives a general overview of the Health Insurance Marketplace.
- Things to Think About When Choosing a Health Plan brochure (<http://marketplace.cms.gov/outreach-and-education/things-to-think-about-when-choosing-a-plan.pdf>) which provides information to help individuals select a Marketplace plan that will meet their needs and budget.
- Key Dates for the Health Insurance Marketplace fact sheet (<http://marketplace.cms.gov/outreach-and-education/key-dates-for-the-health-insurance-marketplace.pdf>) which outlines key enrollment and coverage dates.
- How the Marketplace Works infographic (<http://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/how-marketplace-works-4-steps.pdf>) which explains the four steps individuals and families go through when they apply and enroll in the Marketplace.
- Marketplace application checklist (<http://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>) which provides information about what people need to have on hand to apply for coverage in the Marketplace.
- 5 Steps to Staying Covered Through the Marketplace (<http://marketplace.cms.gov/outreach-and-education/5-steps-to-staying-covered.pdf>) which provides information on renewing coverage or changing insurance plans.

- More information and resources on the Health Insurance Marketplace are also available at the following Web sites:
  - Marketplace Home Page for Professionals: If you are a professional learning about the Marketplace and helping people apply, visit <http://marketplace.cms.gov/> to get the latest resources.
  - Marketplace Home Page for Consumers: If you are a job seeker or worker ready to learn about and buy health insurance through the Marketplace, visit [HealthCare.gov](http://HealthCare.gov), the official Marketplace Web site for individuals and small businesses.
  - Marketplace Resources Web Page: All official resources can be found at <https://marketplace.cms.gov/outreach-and-education/outreach-and-education.html>
- 5. **Inquiries**. Information about the Marketplace is available at [HealthCare.gov](http://HealthCare.gov) and questions can be directed to a trained customer representative at the Marketplace Call Center (**1-800-318-2596/1-855-889-4325 TTY**).
- 6. **Attachment**. Marketplace phone message script