

Health Insurance Enrollment

A Tip Sheet for Child Welfare Workers— Linking Families to Health Insurance



Child welfare workers can play an important role in helping parents and caregivers enroll in health insurance through the Health Insurance Marketplace or Medicaid. Getting insurance is a critical step toward gaining access to needed health and mental health services for parents, youth, and children who come in contact with child welfare. This tip sheet provides information on health insurance enrollment to aid child welfare workers in their work with parents and caregivers, including birth parents, foster parents, relative guardians, and adoptive parents.

Enrollment Periods

Most uninsured parents and caregivers can enroll in insurance using the Health Insurance Marketplace, also known as health exchanges. The following enrollment periods apply (see <https://www.healthcare.gov>).

Open Enrollment

Open enrollment for a 2016 insurance plan began November 1, 2015, and ends January 31, 2016.

- ◆ Enrollment before December 15, 2015, can lead to coverage as soon as January 1, 2016.
- ◆ The open enrollment period can also be used to renew or change insurance plans.

Special Enrollment

Individuals and families may enroll outside of the open enrollment period for 60 days following a major life event.

- ◆ Major life events include giving birth, adopting a child, becoming a foster parent, getting married, moving to a new State, losing a job, or losing other health care coverage.
- ◆ Survivors of domestic abuse/violence or spousal abandonment may also qualify for special enrollment (see <https://www.healthcare.gov/sep-list>).

Medicaid and CHIP Enrollment

Persons eligible for Medicaid and the Children's Health Insurance Program (CHIP) may enroll at any time.

- ◆ Individuals can start an application for Medicaid and CHIP through <https://www.healthcare.gov> or apply directly through a State agency.
- ◆ In many States, the child welfare system partners with the State Medicaid agency to enroll children in Medicaid. States can authorize "qualified entities"—including child welfare agencies—to screen for Medicaid and CHIP eligibility and immediately enroll children who appear to be eligible. (This is called presumptive eligibility, which allows children to access services before their application is fully processed.)

Help parents and caregivers

- ✔ Understand the timeframes for enrollment (see <https://www.healthcare.gov/quick-guide/dates-and-deadlines>).
- ✔ Recognize eligibility criteria of being a U.S. citizen or U.S. national, or meeting specific immigrant statuses (see <https://www.healthcare.gov>).



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Enrollment Process

You can help parents and caregivers enroll themselves and/or their children in Medicaid, CHIP, or the Health Insurance Marketplace/Exchanges. Parents and caregivers can enroll or renew coverage in different ways:

- ◆ **With in-person help** at selected State and local agencies. Many States have navigators who can help consumers look at health coverage options, understand eligibility, and complete enrollment forms. These individuals and organizations offer free services and are required to be unbiased. To find local navigators, go to <https://localhelp.healthcare.gov>.
- ◆ **Online** via <https://www.healthcare.gov>.
- ◆ **By phone** available 24 hours a day, 7 days a week at 1-800-318-2596 (for hearing impaired, TTY 1-855-889-4325).
- ◆ **With a paper application** (download an application at <https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf>).

Enrollment Information Needed

When applying for (or renewing) coverage, parents and caregivers will be asked for several pieces of information, including information related to their:

- ◆ Household (number of members and who's applying for coverage)
- ◆ Income and employers (names and addresses)
- ◆ Social Security numbers for all members of the household
- ◆ Existing insurance coverage (if any)
- ◆ Mailing addresses

Support for Families in Accessing Health Care Following Insurance Enrollment

Once parents and caregivers have health insurance, child welfare workers can help them learn more about using insurance and improving their health and that of their families. Meeting health care needs can help contribute to family and child well-being and permanency outcomes.

For more information, visit <https://capacity.childwelfare.gov/states/info/aca>

See also the Center for States' Tip Sheet for Child Welfare Workers on Health Insurance Options.

Help parents and caregivers

- ✔ Prepare for enrollment by gathering needed information listed on the Marketplace Application Checklist (<https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>).
- ✔ Understand enrollment steps.
- ✔ Get health care and stay healthy (refer parents to A Roadmap to Better Care and a Healthier You at <https://marketplace.cms.gov/outreach-and-education/downloads/c2c-roadmap.pdf>).
- ✔ Locate health services in their State or local community (see health service locators at <https://www.childwelfare.gov/topics/systemwide/service-array/health/locators>).