
Opportunities to Assist Consumers Right Now

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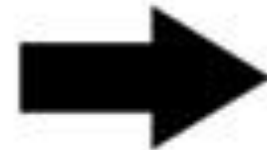
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CHALLENGE



OPPORTUNITY



Uninsured/Coverage Loss in NC

- **557,000** North Carolinians have lost employer-based coverage due to COVID-19 ([Source](#))
 - Includes employees *and* family members who were on employer-based health plans
- 16% of adults (age 19-64) in North Carolina are uninsured ([Source](#))*
 - 95,000 uninsured adults are eligible for Medicaid ([Source](#))*
 - **448,000 uninsured adults eligible for premium tax credits** ([Source](#))*

Enrollment assisters can help connect these individuals to Medicaid & Marketplace coverage.

- Enroll in Medicaid throughout the year
- Enroll in Marketplace under Special Enrollment Period (SEP)

*Kaiser Family Foundation, 2018

Enrolling Under SEP

Common SEPs used during pandemic:

- **Loss of coverage SEP**
 - Available 60 days before/after loss of coverage date
- **Moving out of Coverage Gap SEP**
 - Household income rises above 100% [federal poverty level](#)
- **Exceptional circumstances SEP**
 - Consumers who missed their SEP window due to COVID-19

Resources

- [SEP Screener](#)
- [SEP Reference Chart](#) (updated July 2020)
- [COVID-19 Quick Tips](#)
- [Simplified SEP Reference Chart](#) (focused on COVID-19 life events)
- [Additional resources](#)

Strategies to Increase Awareness

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- Many consumers assume they are not eligible for Marketplace subsidies, are unaware of available SEPs, and believe that the ACA no longer exists
 - SEPs are available to nearly all who have lost coverage due to the pandemic.
 - Some consumers may have tried to enroll on their own but have found it unaffordable due to incorrect estimation of income



We're Here to Help

- North Carolina Navigators and Certified Application Counselors are prepared to help North Carolinians in finding a quality, affordable health coverage plan that fits their budget and needs
- Free, and safe, one on one remote assistance appointments are available across the state
- Over 75% of consumers enrolled since the beginning of the pandemic have picked a plan with a monthly premium of less than \$80.00

We Need Your help

- Due to the pandemic we are unable to perform in-person outreach to push out these messages while connecting us to the consumers who need our services, so we need your help in getting these messages out
- Please share these messages, as well as the [materials in the dropbox folder](#) that will be sent out in the notes, with your clients, patients, etc.
- Really help us by booking the appointment with the consumer(s) that need assistance

Connector

- [NCNavigator.net](https://www.ncnavigator.net)
- 855-733-3711
- List appointment availability
 - *Can indicate appointments are available by phone/remote*



FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter your ZIP code

Questions?

