



## Developing an Outreach Strategy for Assistors: Points to Consider

### What are assistors?

An assistor is anyone helping people enroll in health insurance, particularly the new health insurance options created by the Affordable Care Act (ACA). These include navigators, in-person-assistors, certified application counselors, and brokers. To find out more about the differences between these organizations, visit this Centers for Medicare and Medicaid Services (CMS) factsheet: [Ways to Help Consumers Apply & Enroll in Health Coverage Through the Marketplace](#).

While some assistors likely view their role simply as helping clients fill out applications for insurance, others take a more holistic approach and are interested in helping clients understand their insurance coverage, use their coverage, and become healthier in general.

### Why reach out to assistors?

Assistors interact with clients/patients at a crucial time – when they are making decisions about health insurance coverage and thinking about their health overall. Some clients may return to the same assistor year after year to enroll in insurance coverage, developing a relationship and allowing the assistor to “check in” about their health issues. Some assistors may already be a trusted member of the community and someone the client is likely to listen to. When thinking about helping tobacco users quit, there are two major opportunities in reaching out to assistors:

- Most states allow marketplace plans to charge tobacco users more than non-tobacco users in premiums, otherwise known as a tobacco surcharge. Consequently, assistors likely ask about tobacco use as standard protocol when discussing coverage and enrollment with clients. Tobacco surcharges will also be apparent when assistors discuss premium rates with tobacco using clients. This provides the assistor with an opportunity to ask the client if he or she is interested in quitting, offer to refer the client to cessation services, or even deliver a brief cessation intervention if the assistor has been trained to do so.
- One of the assistor’s roles is to help the client enroll in the health insurance coverage that will best meet his or her needs. For a tobacco user, those needs include coverage for tobacco cessation treatment. Assistors can ask if the client is interested in quitting, and discuss which plans available cover cessation treatments.



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### Are assistors new? How long will they be around?

Many of the organizations providing enrollment assistance already performed this work before the ACA. The ACA provided an initial funding mechanism and created different categories of assistors depending on the duties, funding and training. All marketplaces are required to have assistors so these programs will remain in place as long as there are marketplaces.

### Are assistors restricted in what they talk about with clients?

The training given to assistors by the US Department of Health and Human Services specifically encourages assistors to “have an informal discussion with consumers about their healthcare needs,” and discuss “what health plan features are most important to them, like affordable premium prices, [or] coverage of certain health care services or prescription drugs.” In other words, it is appropriate for assistors to discuss tobacco use with clients and inform them about what tobacco cessation treatments are covered in the plans available to them.

For more information about the training given to assistors, please visit [this](#) website. In particular, see the content of Navigator training courses. In the first set of slides, “Training Overview,” slides 30-35 address what assistors should discuss with clients.

Note that some states have different training standards and different restrictions on assistor activity.

### Strategies for targeting assistor organizations

For states that operate their own marketplace: it is suggested you start your outreach with your state marketplace organization (names will vary). While some assistors in your state are still funded by the federal government, the state marketplace is in charge of enrollment and likely maintains close connections with assistors. The marketplace may even hold regular trainings for assistors, and the contacts you develop there may have other ideas for conducting this outreach. If you are operating at a statewide level, it is strongly suggested you start your outreach with the statewide marketplace before talking to individual assistors or assistor organizations.

Using the lists of assistor organizations [here](#) and [here](#) (also linked to from the main toolkit page), you can generate a list of assistors in your state, or your local area.

Below are some suggested strategies to narrow down the list for initial outreach:

- Start with organizations you already have a relationship with, or a contact at

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- Start with organizations that are likely to be more familiar with delivering tobacco cessation messages, like FQHC's, hospitals, community health workers, or social workers
- Start with organizations that already may have health systems set up to provide tobacco cessation treatments, like FQHC's, hospitals and other clinical settings
- Start with organizations in areas with a high prevalence of tobacco use
- Start with organizations that exist for purposes other than just enrolling clients in health insurance – these organizations are more likely to take a holistic approach and keep in touch with their clients outside of the defined enrollment period
- Start by contacting your state's Primary Care Association, which is likely active in enrollment efforts and works closely with FQHC's. [You can find a list of Primary Care Associations here.](#)

### Timing of Outreach

- The next open enrollment period for marketplace plans will be November 1, 2015 through January 31, 2016. Assistors are likely to be very busy during open enrollment time, and less able to meet with outside groups. The best time for this outreach is likely February through September. Please note, exact dates for the open enrollment period for marketplace plans may vary by year or by state, check with your marketplace or on <https://www.healthcare.gov/glossary/open-enrollment-period/> as necessary.
- Enrollment for Medicaid is generally rolling, so clients can be enrolling in Medicaid at any time of year. However, this enrollment is also likely to be heavy during the open enrollment period given the heavy promotion of health insurance in general.

Note that clients can enroll in marketplace plans outside of the open enrollment period if they have a change in life circumstance, like a marriage or job loss. Therefore, many assistors will likely have clients enrolling in all months – but the highest volume is during open enrollment.