

ENROLLMENT NETWORK PATIENT STORIES: Getting Help to Those Who Need It

■ ENROLLING A PATIENT IN SUBSTANCE USE TREATMENT

ACR Health

Abe Goodell*, a gentleman in his mid-40s, did not have health insurance. He came to ACR Health hoping to enter inpatient treatment for his substance use disorder. ACR Health's Syringe Exchange Program referred Abe to a certified application counselor (CAC), who quickly helped enroll him into Medicaid. The CAC coordinated with ACR Health's Syringe Exchange Program and Substance Use Program to expedite Abe's application, helping Abe obtain the paperwork necessary to secure him a bed at a local treatment facility within 48 hours. ACR Health's enrollment assistance program helped Abe both get insured and obtain services that he would not have been able to access otherwise.

■ COVERING A FAMILY OF FIVE

Center for Frontline Retail

Maegan Scala's* family of five included her spouse, a teenage child, and two young adult children. When her spouse lost his job and benefits, the family was left without health insurance and could not afford coverage on Maegan's income. Her full-time position did not offer health insurance, and her children worked part-time or seasonal jobs. A CAC at the Center for Frontline Retail worked with the Scala family to explain the marketplace and help them get approved for tax credit and cost-share reductions based on their projected income. The family also found that their teenager qualified for Child Health Plus with a low premium. When Maegan started a new job and her spouse found a part-time job, the family came back to the Center to renew their insurance and update their income information. They happily found that they were eligible for the Essential Plan at a \$0 monthly premium.

Maegan: "[Our CAC] has been very helpful throughout this entire experience. She always answered all of my questions, e-mails, and phone calls promptly. This would have been an otherwise difficult experience had I not come to her!"

■ HELPING A CLIENT THROUGH DIFFICULT TIMES

Callen Lorde Community Health Center

Les Deninger* was a returning Callen Lorde client who had been diagnosed with stage IV lung cancer. A CAC called him to check on his health insurance status; Les had been covered by Health Republic, which was set to shut down by the end of that month. Because of the stoma in his throat, Les could hardly speak and felt overwhelmed by the amount of phone calls he was getting from Health Republic and the New York State of Health (NYSOH). He was relieved to get in-person assistance from the CAC to help him through the many changes with his health insurance. The CAC spoke with NYSOH on Les's behalf and walked Les through the steps for his insurance change. Technical issues made transitioning from Health

**name changed to protect privacy*

Patient Stories *(continued)*

Republic more challenging than expected, and Les's difficulty speaking would have made it nearly impossible for him to resolve these issues on the phone. The CAC helped Les remain covered by insurance during this critical time and continue his chemotherapy treatments without interruption.

■ GUIDING THE YOUNG, HEALTHY, AND UNINSURED

Lenox Hill Neighborhood House

Rab Narek* is a young, healthy, self-employed person who could not afford a health insurance premium, but did not qualify for Medicaid. Rab rarely used health services, which made him averse to the thought of paying hundreds of dollars a month for health insurance with a high deductible. At the nudge of his significant other, Rab sought out a CAC at Lenox Hill Neighborhood House to help him apply for health insurance. The CAC suggested that Rab submit his information to the Marketplace to receive a determination of eligibility. After submitting detailed income and expense information for his business, Rab found that he was eligible for the Essential Plan and enrolled for a very affordable \$20 per month premium with no deductible.

Rab: "Thank you for your help! Can I give your name to another friend of mine?"

■ NAVIGATING A PATIENT THROUGH PLANS AND PERMANENT DISABILITY

LGBT Network

Loretta Martin* had worked for more than 10 years at a large corporation where she was covered by a comprehensive and affordable health insurance plan. When faced with multiple health issues, she was unable to work and was placed on long-term disability. Afraid that she would be officially released from her position and consequently lose her income and health insurance, Loretta pursued permanent disability status. She was also concerned about health insurance because she needed to regularly see her physicians to address her burgeoning health concerns. A CAC from the LGBT Network met with Loretta on four occasions, for several hours each, in order to fully explain the structure of the Affordable Care Act and the Marketplace's health plans. The CAC helped her compare plans to ensure that all of Loretta's doctors would remain in-network, as this was her greatest concern. Loretta ultimately found and enrolled in an affordable health plan that included all of her physicians in its network.

Loretta: "I didn't understand any of this. [The CAC] was patient to sit with me and explain all the different plans. I am so relieved to be able to continue to see the doctors I want since we have a history."

■ INSURING NEW NEW YORKERS

Westchester Community Opportunity Program, Inc. (WestCOP)

Glen Peterson* and his wife were both music teachers who moved from Texas to New York. They struggled to find jobs in their new area, and needed health insurance during the interim. They came to a CAC at WestCOP for assistance, explaining that they found the Marketplace options very confusing to understand on their own. They were pleasantly surprised to learn that they could base their Marketplace application on their current income of "zero." With the CAC's guidance, they obtained letters of separation from their previous employers and became eligible for Medicaid. The CAC helped them through each step and gave them peace of mind during their transition period.

Glen: "[Our CAC] helped to take care of an important issue for us and made the process easy."

**name changed to protect privacy*