

# Enrollment Job Aid: Front Desk

If a client is uninsured, ask: **Are you interested in getting insurance coverage?**

If the client says “yes”

If the client says “no”

## Tell the client:

- Go to [healthcare.gov](http://healthcare.gov) to enroll online and find out more information.
- Based on your income level, you may be eligible for health insurance coverage through the Health Insurance Marketplace at little or no cost. We can check together, or here’s the link to calculate on your own: <http://kff.org/interactive/subsidy-calculator/>.
- Open enrollment for 2014 health insurance has begun and you have until March 31, 2014 to enroll.
- You should enroll now; because the earlier you enroll the sooner your coverage will start.

## Tell the client:

- The benefits of coverage include:
  - Free preventive services such as contraception, pap tests, and vaccinations, including the flu and Hepatitis A and B.
- You cannot be denied coverage because of age, pre-existing health conditions or gender.
- You should visit [healthcare.gov](http://healthcare.gov) to find out more, or call the Health Insurance Marketplace Call Center at 1-800-318-2596, 24 hours a day, 7 days a week to talk to someone. The Call Center has staff that speak 150 different languages.
- You can see what your premiums will cost without signing up by visiting <https://www.healthcare.gov/find-premium-estimates/>  
We can look together now.
- Open enrollment for 2014 health insurance has begun and you have until March 31, 2014 to enroll.

## If your agency does NOT have enrollment resources, tell the client there are 4 ways to apply:

- You can go to [www.healthcare.gov](http://www.healthcare.gov) and apply in 4 steps.
  - 1) **Set up an account.**
  - 2) **Fill out the online application.**
  - 3) **Compare options.** You will be able to see all the options you qualify for including private insurance plans and free and low-cost coverage through [Medicaid](#) and the [Children’s Health Insurance Program \(CHIP\)](#). The Marketplace will tell you if they qualify for [lower costs on their monthly premiums](#) and [out-of-pocket costs](#) on private insurance.
  - 4) **Enroll.** After you [choose a plan](#), you can enroll online and decide how to pay premiums to the insurance company. Coverage can begin as soon as Jan. 1, 2014.
- You can enroll **by phone**. Call 1-800-318-2596, 24 hours a day, 7 days a week (TTY: 1-855-889-4325). A customer service representative will work with you to complete the application and enrollment process. The call center has representatives for 150 languages.
- You can **apply with the help of an assister** who can sit with you and help fill out a paper or online application. In all states, there are people trained and certified to help people understand health coverage options and enroll in a Marketplace plan. [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) lists where trained personnel are located in your community.
- You can **fill out a paper application and mail it in**. You will receive notice by mail whether you are eligible for lower costs on private insurance, Medicaid, or the CHIP. Once you get your eligibility notice, you can either go online to compare, choose, and enroll in a plan or enroll by phone at 1-800-318-2596, 24 hours a day, 7 days a week (TTY: 1-855-889-4325).

If your agency has enrollment resources onsite or established referral resources, follow your enrollment policies and procedures.



**Note: Only legal immigrants and U.S. citizens can purchase plans on [healthcare.gov](http://healthcare.gov).**

**For questions regarding family planning and the ACA, e-mail [familyplanningaca@jsi.com](mailto:familyplanningaca@jsi.com).**

*Funding for this resource was made possible by the Office of Population Affairs (Grant FPTPA006023-01-00). The views expressed do not necessarily reflect the official policies of the Department of Health and Human Services; nor does mention of trade names, commercial practices, or organizations imply endorsement by the U.S. Government.*