



## PENNSYLVANIA ASSOCIATION OF COMMUNITY HEALTH CENTERS

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### Community Health Center Health Insurance Enrollment Assistance

**Issue:** Health insurance is and has been one of the keys to access to care and to personal and financial security. Recognizing this, Community Health Centers (CHCs), as part of their mission of supporting access to health care for all and as trusted resources in the communities they serve, have long offered in-person assistance to individuals seeking health insurance coverage. With implementation of the Affordable Care Act (ACA), this enrollment assistance has extended beyond assistance with Medicaid and CHIP enrollment to assisting eligible individuals to sign up for Health Insurance Marketplace coverage. The Certified Application Counselors and Navigators in Pennsylvania's Community Health Centers, since October 1, 2013, have assisted more than 19,000 consumers in evaluating their health insurance coverage options and helped those choosing to enroll to do so. Pennsylvania health centers desire to continue to provide this important service to the communities they serve.

**Background:** Pennsylvania's Community Health Centers have been providing enrollment assistance to vulnerable individuals in their communities eligible for Medical Assistance or CHIP for years. This service has been a natural extension of the commitment of health centers to the communities they serve and a reflection of the trust communities place in health centers. In the last several years, uninsured individuals in the communities served by health centers have been confused by the changes in health care yet eager to obtain health insurance coverage – whether that be through the Health Insurance Marketplace, Medicaid expansion/private option, CHIP or more affordable third party insurance coverage. No complaints have been lodged by consumers regarding this enrollment assistance, yet there are proponents for legislation to tightly control enrollment assistance provided by healthcare entities, such as Community Health Centers, and others.

**Principles:** On behalf of Pennsylvania's Community Health Centers, we recommend the following principles based on our experience with, and commitment to, providing enrollment assistance to individuals in need:

- The Commonwealth should enable established organizations, such as Community Health Centers, utilizing the services of appropriately screened, trained and certified individuals, to continue their role as trusted resources in answering questions on non-commercial insurance products and individual eligibility for them;
- There is a clear delineation between selling commercial insurance products to a consumer and providing eligibility information and enrollment assistance for Medicaid, CHIP and the Health Insurance Marketplace to support uninsured individuals in securing coverage; and
- Safety net providers are logical options for offering enrollment assistance as their patient base is representative of individuals that may be eligible for Medical Assistance, CHIP or premium assistance for products available in the federally-facilitated Health Insurance Marketplace.

**PACHC Position:** Creation of unnecessary barriers to Community Health Centers continuing to provide enrollment assistance to uninsured individuals potentially eligible for Medicaid, CHIP or the Health Insurance Marketplace should be avoided to ensure continued access to this essential service.

*PACHC's membership is comprised of over 200 non-profit health center delivery sites offering care for more than 700,000 Pennsylvanians through more than two million office visits every year; which makes these sites the largest network of primary care providers in our Commonwealth's rural and urban communities.*