

A GUIDE TO

OBAMACARE ENROLLMENT

2017

Organizing for Action

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This year, the open enrollment period for the federal health care marketplace runs through December 15, 2017. With the help of our friends at [Get America Covered](#), this toolkit provides OFA volunteers with the guidance and resources necessary to help make this enrollment period a success.

Why it matters

Spreading Awareness

No one should have to choose between putting food on their family's table or seeing a doctor. Since Obamacare became law in 2010, 20 million more Americans have gained health care coverage, bringing the nation's uninsured rate to an all-time low. But there are still millions of people who remain uninsured and a significant number of them simply just don't know when or where to find coverage.

That's where OFA volunteers can help. We've got to step up and make sure as many people as possible know when and where to find coverage, especially as the administration also actively tries to undermine the law.

This is an organizing opportunity

Helping folks learn when and where to find quality health coverage is also a great way for OFA volunteers to build relationships within their own communities. The people you end up talking to—whether they're uninsured or not—are your neighbors, colleagues, friends, and family. They are members of your community and potential allies, volunteers, and organizers in our fight for change.

Treat every interaction as an opportunity to engage someone and offer them a chance to get more involved, whether that's helping with enrollment or organizing around another issue important to them.

Messaging guidance

1. This year's open enrollment period runs from November 1 through December 15 (for most states).
2. Financial assistance is available, and many people qualify for it.
3. Free, in-person help is available.

In the wealthiest country in the world, no one should go broke just because they got sick or injured. Last year, roughly 8 out of 10 people qualified for financial assistance that helped lower their monthly premiums. This year's open enrollment period lasts only six weeks, from November 1 to December 15, so there's no time to waste to sign up for coverage.

[Learn more about how to talk with consumers about enrollment.](#)

For even more information on this year's enrollment—from where to find the uninsured to best practices for email—[check out this detailed guidance](#) from our friends at Get America Covered.

Suggested outreach events

One of the biggest challenges for each enrollment period comes down to awareness. A significant majority of uninsured people—and even many insured people—simply just don't know when or where to find coverage. Two great ways OFA volunteers can help address this are by hosting tabling events or by canvassing neighborhoods in your community.

Informational Tables

A table event—“tabling” for short—is an easy tactic to engage with folks in your community. You and another volunteer would set up a table at a high foot-traffic area in your community (a library, a local business like a popular coffee shop, places of worship, or supermarkets) and offer to help passerby with finding affordable health coverage if they express interest.

Canvassing

Canvassing is another simple way to engage with people in your community, where you and a fellow volunteer go knocking door-to-door through a neighborhood and ask residents if they're covered or interested in more information about when and where to find coverage.

Before your canvassing or tabling event, be sure to (1) read through the message guide linked above, (2) have plenty of [informational flyers](#) printed to hand out, and (3) internalize the suggested [enrollment engagement script](#).

Tips & best practices

Know when the enrollment period is open for your state. Some states have their own marketplace and may have longer enrollment periods than the federal marketplace, so be sure to check what those dates are by checking the table in OFA's [ACA consumer message guide](#).

Don't get discouraged if you don't have dozens of people approaching you to talk about coverage. Health care coverage can seem overwhelming for people, even for those familiar with the process. If someone refuses to participate, be kind and thank them for their time. Just asking makes them more likely to check out their options next time. And try to ask everyone who passes by for a moment of their time—be proactive.

Be OK with being uncomfortable. Talking to strangers can seem hard, especially if you've never done it before, but one of the most important characteristics of a good organizer is being able to be okay with uncomfortable situations. Besides, connecting with your neighbors and people in your area is the best way to start building trust, whether as a credible source for information about where and how to enroll for health coverage or for other community initiatives you undertake.

Respect. Treat people as you would want to be treated. Smile, stay positive, and just speak like a regular person—get comfortable with the [enrollment engagement script](#), so it comes naturally, and once you get the hang of it, make the script your own and personalize it by adding your voice to it.

Ask everyone if they would like more info about OFA. Organizing for Action (OFA) is a nonprofit organization of progressive organizers and community leaders who focus on building local power for change. Be sure to share information about OFA and our values. Invite them to your next action planning session, chapter meeting, or event.

Don't take anything personally. If someone isn't interested, just move on—the next person may make your day!

If you'd like even more information to help educate folks in your community about their options for health care coverage, then you should check out the [Get America Covered toolkit](#) for more best practices and resources.

Suggested resources

Helping people find quality and affordable coverage doesn't mean you need to have all the answers, but you should have a good idea of where folks can find them. Here's a list to get you started:

OFA's health care portal: ofa.us/health-care-info

An online sign-up form for people who are uninsured so that we can follow up with helpful resources and remind them of important deadlines. This is our best chance to reach out with those uninsured folks, so you should feel free to share this link—even on social media—with anyone interested in getting covered,

Toll-free hotline: 1-800-318-2596

Marketplace call center representatives are available to help all day, every day. The call is free and assistance is available in multiple languages.

Find in-person help: my.ofa.us/Connect-To-Help

Consumers can find free and confidential local help and even make an appointment by visiting this link above.

Enrollment application checklist: my.ofa.us/Enrollment-Checklist

This is a helpful and comprehensive list of everything a person will need to apply for coverage. Feel free to print out copies to have on hand for either your tabling event or while canvassing.

Informational enrollment flyers | [printable version](#)

A helpful informational flyer to hand out to passersby interested in finding coverage. It has all the information they'll need, including answers to frequently asked questions.

A sign-in sheet | [printable version](#)

Make sure you're ready when someone tells you they are interested in learning more about OFA.. If you're canvassing, be sure to have a clipboard handy!

OFA placards

If you're holding a tabling event, be sure to have some OFA placards visible. If you need placards, email your name and address to organizing@ofa.us.

Consider printing out these helpful materials from Healthcare.gov:

- Get Health Insurance for 2018 (poster) [English](#) | [Spanish](#)
- The Health Insurance Marketplace (brochure) [English](#) | [Spanish](#)
- A One-Page Guide to the Health Insurance Marketplace (fact sheet) [English](#) | [Spanish](#)

Facts & FAQs about enrollment

Get America Covered is a great resource for [facts about open enrollment](#) as well as [even more questions](#) than are included on the informational flyers linked above.

Coalition leads

Get America Covered also has a [list of coalition and lead navigators](#) broken down by state. They encourage you to reach out to your state's coalition to find more ways to get involved.

Social media graphics | [downloadable versions](#)

When you're not at a tabling event or out canvassing, you can help raise awareness about enrollment on social media. Whether it's on Facebook, Twitter, or Instagram, the people in your network are more likely to look to you as a trusted source of information, so don't be shy and help get people covered wherever you interact with them. And be sure to check out [Get America Covered's Take Action page](#) for even more online graphics and resources.

Don't forget:

Before your event: Email organizing@ofa.us about when and where your event is happening and we'll try to help promote.

During your event: Share your organizing work by using #OFAAction and #GetCovered on social media.

After your event: Let us know how it went by filling out this short [report back form](#).

Engaging on the ground

This guide will help give you a sense of what to say when talking to folks in your community about enrolling in health care, whether you're at a tabling event in a high-traffic area or talking to people one-on-one.

Situation: Whether you're canvassing door-to-door through a neighborhood with a fellow volunteer or setting up at a table in a high foot traffic area, your goal is to engage with folks in your community who are likely to be uninsured and may need help getting started.

Asking about coverage script:

OFA volunteer: Hi there, would you like to find out more about getting affordable health coverage?

Person: I would actually. What's this all about? Where do I start?

OFA volunteer: Great. Do you already have health coverage, either through your employer or through the ACA marketplace?

[If the person says no, continue with the suggested language below]

[If the person says yes, use "Already insured script" on the next page]

OFA volunteer: Okay, so if you don't currently have health coverage, the best place to start is at [Healthcare.gov](https://www.healthcare.gov). You'll find the information you need in order to apply, and compare plans to see what's right for you and your family. One thing to note, though, is that you might qualify for financial assistance, so be sure to check that at the site too—last year roughly 8 in 10 enrollees received financial help.

Uninsured person: Okay, how much time do I have to sign up? *[Even if unprompted in your conversation, try to give the information below]*

OFA volunteer: Be sure to visit as soon as you can, because open enrollment ends December 15 (note: for most states.) If you have questions ahead of the deadline, you can see an in-person assister at no-cost and get those questions answered, too.

Uninsured person: Great, is there a list of things I'll need in order to apply or sign up?

OFA volunteer: Yeah, here's a really helpful checklist of all the things you'll need to apply. *[Offer them a printout of the checklist or write down the short-link URL on a post-it note for them]*

Uninsured person: Thanks. And is there a way to get in-person help, and not some automated message? // Anything else you can tell me?

OFA volunteer: Absolutely, there's a toll free hotline that you can call (1-800-318-2596), and you can find free, in-person help at my.ofa.us/Connect-To-Help.

[Offer them an informational flyer or write down the URL for them on a post-it note]

Uninsured person: Okay, thank you!

OFA volunteer: Can I schedule an appointment for you with an in-person assister near you? All I'd need is to do is enter your name and contact information. Is that okay?

[If they say yes, use the Connector tool at my.ofa.us/Connect-To-Help to find them the next available appointment near them.]

[If they say no, say "okay" and offer to hand them a flyer with all the enrollment information]

Already insured script:

... Do you already have health coverage, either through your employer or through the ACA marketplace?

Already Insured person: I'm already covered, thanks though!

OFA volunteer: That's great! If you got coverage through the marketplace last year, don't forget to reapply and shop for potentially better or cheaper plans before the open enrollment period ends on December 15. You might be able to find a better deal.

Already Insured person: Oh, that's good to know. Where can I find better plans?

OFA volunteer: The best place to start is at [Healthcare.gov](https://www.healthcare.gov). There, you can find all the information you need in order to apply, shop for plans, and check to see if you qualify for financial assistance.

[Offer them an informational flyer]

OFA volunteer: And if you're interested in helping other folks get covered, it's all hands on deck right now, and we'd be happy to talk about ways you can get involved as well!

Need health coverage? Don't wait.

For states participating in the federal marketplace, open enrollment begins on November 1 and runs through December 15, 2017.

GET STARTED

ofa.us/health-care-info

RESOURCES FOR FINDING AND APPLYING FOR HEALTH COVERAGE

TOLL-FREE HOTLINE: 1-800-318-2596

FIND IN-PERSON HELP: my.ofa.us/Connect-To-Help

APPLICATION CHECKLIST: my.ofa.us/Enrollment-Checklist

WEBSITE: Healthcare.gov | CuidadoDeSalud.gov

YOU MAY QUALIFY FOR FINANCIAL ASSISTANCE—CHECK TODAY

Last year, 8 out of 10 people qualified for financial help and most were able to find plans between \$50 and \$100 per month.

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