



Navigator Introduction & Insurance Basics

Montana Community Health Worker Summit
Montana Primary Care Association

Land Acknowledgment

We are on the original homelands of the Apsaalooke (Crow), Salish, Cheyenne, and Piikani (Blackfeet) who have inhabited this land since time immemorial.

We honor the original stewards of this land and their descendants, many of whom continue to live, work, teach, create, and learn in this community.

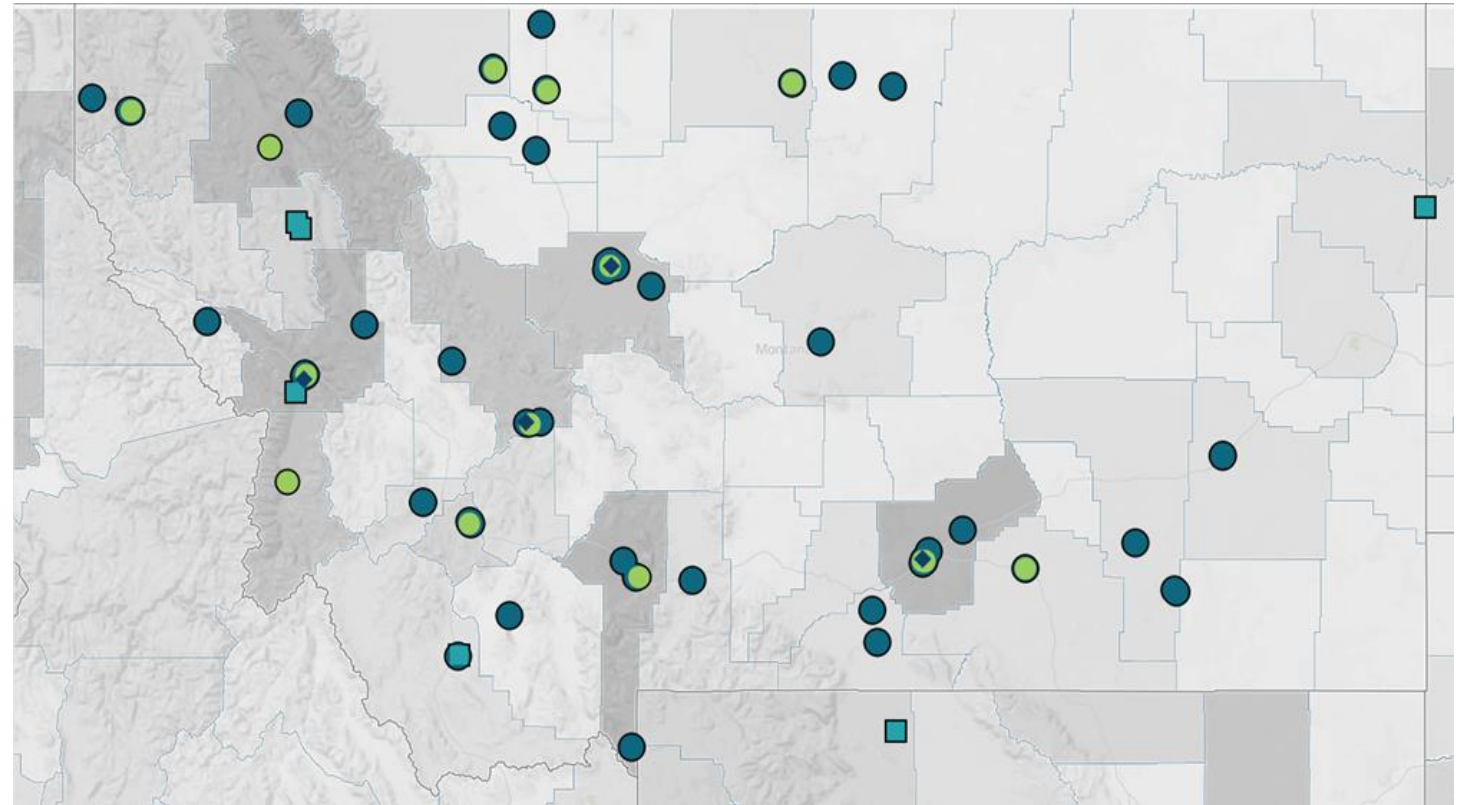
We are committed to showing gratitude for the land and its Indigenous peoples by respecting and remembering this in our thoughts and actions.

Mission:

To promote integrated primary healthcare to achieve health and well-being for Montana's most vulnerable populations.

Vision:

~~Health equity for all Montanans.~~



Who Are We?

Montana Primary Care Association (MPCA)

- 14 Community Health Centers
- 6 Urban Indian Health Centers
- Over 120,000 Montanans served by members
- Oversees several programs including:
 - IBH/SUD
 - Quality Initiatives
 - HCCN and Data

Cover MT/Cover Native MT

- Founded in 2014 for first enrollment period
- In-person Navigators
 - 6 across Montana
 - Collaborate with assisters at clinics throughout the state
- Helpline
- Website



What Do Navigators Do?

Education:

- Provide information about health care plans
- Increase health insurance literacy
- Provide information for tax credits and cost-sharing reductions
- Help consumers locate providers

Enrollment:

- Assist with enrollment into marketplace health plans, Medicaid, and Healthy MT Kids
- Be available to answer questions and provide technical assistance after enrollment
- Coordinate with CAC's and other assisters to make sure support is accessible

Outreach:

- Spend time in communities building relationships and referral networks
- Distribute informational materials to explain options for coverage and importance of enrollment
- Provide culturally and linguistically appropriate education and resources



When Can Someone Get Insured?

MARKETPLACE PLANS

Open Enrollment:

- November 1st-January 15th, 2023

Enrolled tribal members can sign up year-round

Special Enrollment Periods:

- Significant life events
- Move to new area of coverage
- 150% of FPL

MEDICAID/HEALTHY MT KIDS

Medicaid Expansion

- Can enroll year-round
- Continuous eligibility

Redetermination of public health emergency

- If losing coverage, we can assist with enrolling in a Marketplace plan



Because of a new law, Montana health insurance plans are more affordable than ever.

Who qualifies for Medicaid and Healthy Montana Kids (HMK?)

Family Size	Montana Medicaid	Healthy Montana Kids	Montana Health Insurance Marketplace
1	\$1,563/mo	\$3,012/mo	If you are above income eligibility for Medicaid, you may qualify for tax credits to purchase coverage on the Health Insurance Marketplace (healthcare.gov).
2	\$2,106/mo	\$4,059/mo	
3	\$2,648/mo	\$5,105/mo	
4	\$3,191/mo	\$6,151/mo	
5	\$3,734/mo	\$7,198/mo	
6	\$4,277/mo	\$8,244/mo	



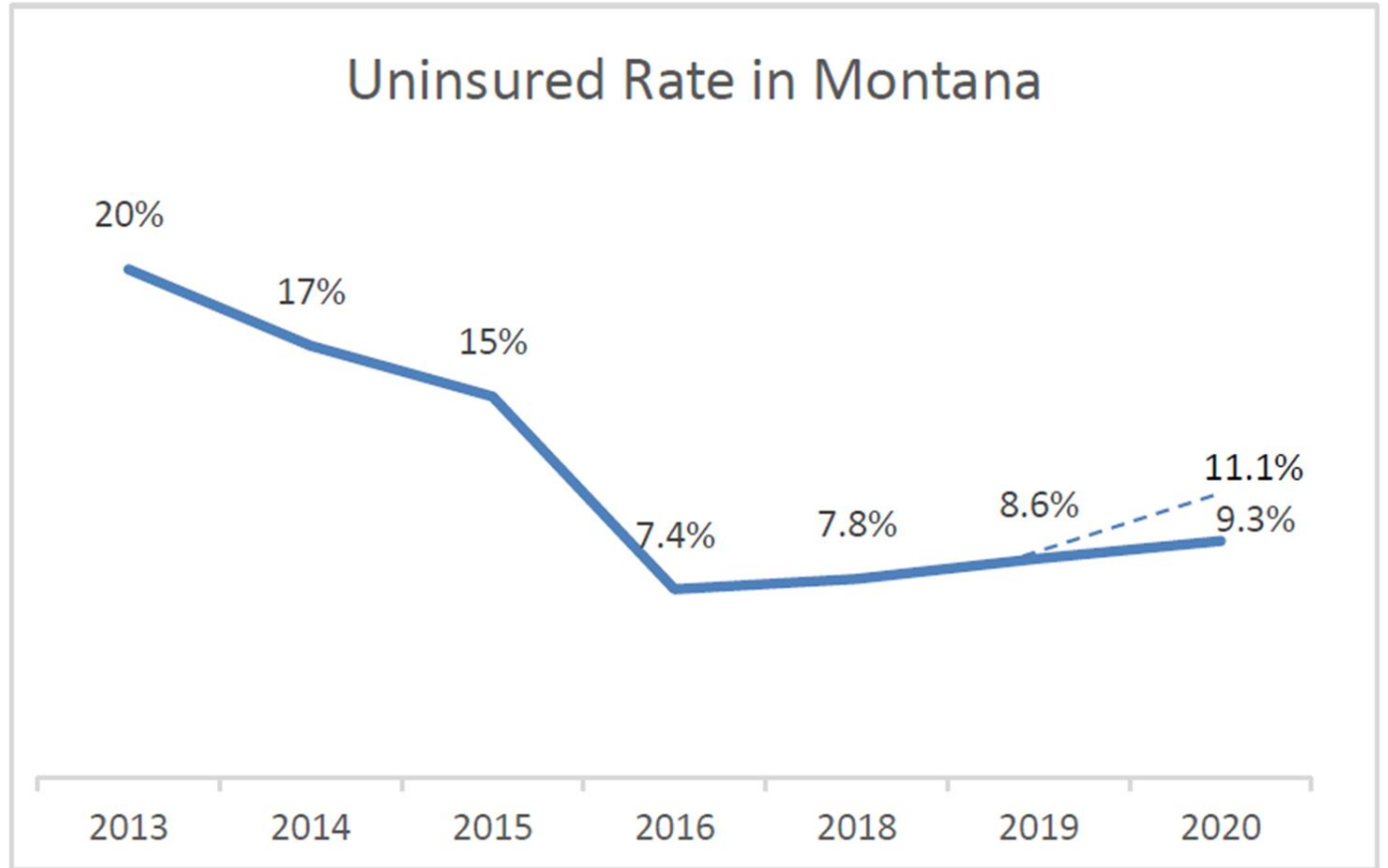
COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE



Why is this work important?

- Before the ACA, 1 in 5 Montanans was uninsured
- ACA requires health plans to cover 10 essential health benefits, including:
 - Emergencies
 - Pregnancy-related care
 - Mental health and substance use care
 - Preventative care
- More people eligible for affordable coverage because of ARPA and IRA funding



How Can We Help?



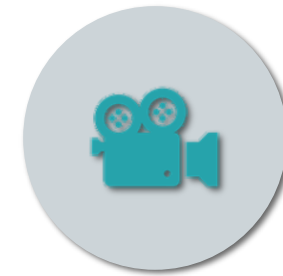
IN-PERSON
APPOINTMENTS



HEALTH AND
RESOURCE EVENTS



PHONE ASSISTANCE



VIDEO CALLS



Where are Navigators Located?

Contact Cover Montana for free, local help.

Missoula and Western Montana
(406) 438-3410

Browning and North Central Montana
(406) 845-2376

Kalispell and Northwest Montana
(406) 471-7049 or (406) 897-4141

Billings and Eastern Montana
(406) 591-9139

Helena and Central Montana
(406) 461-6991

Bozeman and Southwest Montana
(406) 595-4934

Visit covermt.org or call (844) 682-6837.



COVER MONTANA
CONNECTING YOU TO HEALTH INSURANCE COVERAGE

Cover Native Montana

- Created to address the specific needs of tribes in MT, including:
 - Reservation
 - Rural
 - Urban
- 3 Navigators from MT tribes
- Culturally relevant outreach materials and messaging
- Year-round presence in communities



COVER MONTANA

Connecting you to
health insurance
coverage



Special Provisions for Enrolled Tribal Members

- You can enroll in a Marketplace health insurance plan at **any time**, not just during the yearly Open Enrollment Period.
- Can change plans as often as once a month.
- If you get services from an Indian Health Care Provider, you won't have any out-of-pocket costs like copayments, coinsurance, or deductibles, regardless of your income. (This benefit also applies to Purchased and Referred Care (PRC).)
- **May qualify for free or limited cost health insurance plans**



Tribal Outreach

- **Working to strengthen:**
 - Health insurance literacy in tribal communities
 - Trust in healthcare systems
 - Clear information about IHS, Tribal Health, and UIHC
 - Access to quality and affordable care



MARKETPLACE
ENROLLMENTS



MEDICAID/HMK
SIGN UPS



RELATIONSHIP
BUILDING



COLLABORATION

Opportunities for Collaboration

Meet with Tribal Programs

Event tabling

Training, toolkits, technical assistance

Transitioning Coverage

Direct Referrals

Health Insurance Literacy

What is Coming Up?

OPEN ENROLLMENT 2023

- November 1st – January 15th, 2023
- Anyone can submit a new application on the Marketplace to see what they are eligible for during this time
- IRA Funding continues increased tax credits

END OF PHE

- Anticipated in Spring 2023
- Estimated 50,000 Montanans will lose Medicaid coverage
- Partnership with DPHHS
 - Integrated into PAHL
 - Phone team assisting with Medicaid & Marketplace enrollments
 - Updating addresses





Changes are coming to Medicaid & Healthy Montana Kids.

Don't risk losing your coverage. Update your contact information.

Need help? Cover Montana can update your contact information and answer questions. Call (844) 682-6837.

 **COVER MONTANA**
(844) 682-6837 | covermt.org

This publication is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government. Cover Montana is a project of the Montana Primary Care Association.



Changes are coming to Medicaid & Healthy Montana Kids



Don't risk losing your coverage. Update your contact information.

Make sure Medicaid and Healthy Montana Kids has your current contact info. It is fast and easy.

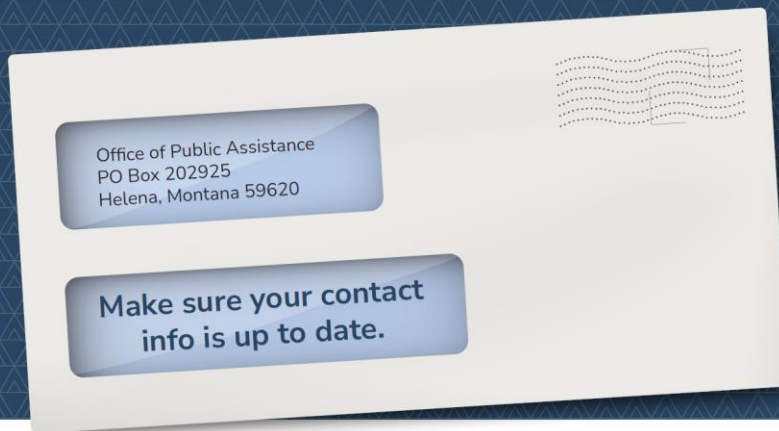
Visit <https://bit.ly/dphhsform> or call 1-844-682-6837.

Need help?

Cover Montana can help you update your contact information and answer questions about upcoming changes to Medicaid. Call (844) 682-6837 or find local, in-person enrollment help at www.covermt.org/help



Changes are coming to Medicaid & Healthy Montana Kids



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Losing Medicaid Coverage?

You may be able to sign up for low-cost health insurance through the Health Insurance Marketplace, but you need to act now.



COVER MONTANA

Cover Montana provides free, confidential help to connect you to health insurance coverage.

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Direct mailer to Montanans losing Medicaid coverage

Connecting Montanans to health insurance coverage

CALL US TODAY

Not sure if you qualify? We can help!

Tierney Strandberg

Bozeman & Southwest MT

(406) 595-4934

tstrandberg@mtpca.org