



**OHIO**

**ASSOCIATION OF  
FOODBANKS**

[www.ohiofoodbanks.org](http://www.ohiofoodbanks.org)



[www.ohiobenefits.org](http://www.ohiobenefits.org)



# Marketplace Navigator Program

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# What is a Navigator?

- FREE UNBIASED in-person assistance with health coverage enrollment
- Find coverage that is the best fit for consumers' specific needs
- Explain difference between plans and help consumer choose the plan that provides them with appropriate coverage while being most cost-effective

# Post-Enrollment Assistance

- Work doesn't end when consumer chooses a plan
  - How to use new coverage
  - Find an in-network specialist or prescription
  - Talk through billing questions
  - Call insurance company to question a claim
  - File tax exemption
- Available year-round to assist with any post-enrollment questions

# Medicaid Assistance

- Start-to-finish assistance with Medicaid enrollment
  - Online Applications
  - Follow-up with Job and Family Services
  - Filing for appeal/state hearing if necessary
- Act as advocate to help consumer to understand and navigate Medicaid enrollment process

# Assistance throughout Ohio

- Consortium of 10 organizations around Ohio that covers all 88 counties
- Other organizations throughout Ohio that host assisters
- All navigators receive same training and are held to same Standards of Practice—to provide free unbiased information focusing on the specific needs of each consumer

# When can you enroll?

- OPEN ENROLLMENT
  - Ended January 31, 2016
  - 2017 Open Enrollment will be November 1, 2016-January 31, 2017
- Special Enrollment Periods
  - Times outside of Open Enrollment dates when consumers can enroll in Marketplace coverage
  - Must meet qualifications of Major Life Change

# Special Enrollment Periods

- Loss of coverage
  - Loss of job that provides health insurance
  - Going over Medicaid income limits
  - Divorce that leads to loss of coverage
  - Aging off parents' insurance plan
- Change in household size
  - Getting married
  - Having baby or adopting child

# Special Enrollment Periods cont.

- Other special circumstances
  - Moving outside coverage area of current plan
  - Becoming US citizen
  - Leaving incarceration
- Generally have 60 days after date of qualifying event to apply and enroll, but there are some exceptions
- Speak with Navigator to verify

# Are You Covered? Campaign

- [AreYouCoveredOhio.org](http://AreYouCoveredOhio.org)
  - Free marketing materials and access to network of assisters
  - Marketing materials can be ordered and shipped directly to you
- [Get Covered Connector](http://GetCoveredConnector.org)
  - Referral information for local Navigators
- [GetCoveredAmerica.org](http://GetCoveredAmerica.org)
  - General information about Marketplace

# Consumer Assistance Hotline

## 1-800-648-1176

- Answered by Ohio Association of Foodbanks call center
- Can connect to Navigator staff, provide local Navigator contact information, or schedule appointment for consumer
- Can also make referrals to sites in The Ohio Benefit Bank™ network



# How Does the OBB Work?



The OBB is a free online service that is:

- Internet-based, available in easy-to-read English and Spanish
- Question-guided
- A tool to stimulate local economies and household incomes

The OBB offers:

- A potential eligibility calculator that estimates eligibility for more than 20 work support programs and tax credits
- An application completion tool
- A free income tax assistance program, including free e-filing for federal and state tax returns

# Programs Supported by the OBB

- USDA Child Nutrition Programs
- Food Assistance (SNAP)
- Supplemental Security Income/Social Security Disability Insurance
- Women, Infants, and Children (WIC)
- Healthcare programs for families and children
- Bureau for Children with Medical Handicaps (BCMh)
- Child and Family Health Services
- Medicare Savings Program
- Extra Help for Medicare Part D
- Ohio Senior Community Service Employment Program
- Golden Buckeye Program
- Home Energy Assistance Program (HEAP)
- Ohio Cash Assistance (OWF)
- Child Care Assistance
- Vocational Rehabilitation Services
- Big Brothers Big Sisters “Amachi”
- Veterans Education Benefits
- Free Application for Federal Student Aid (FAFSA)
- Free tax filing (federal and state, including e-filing and back taxes)
- The Ohio Youth and Young Adults in Transition Universal Plan



# Helpful Resources: QuickCheck

- Potential eligibility calculator estimates eligibility for work supports and tax credits
- Based on household size, income, and expenses
- Uses a five-star rating to indicate the likelihood that a person is eligible for one or more benefit
- Go to [www.ohiobenefits.org](http://www.ohiobenefits.org) and click “QuickCheck”

QuickCheck

### Eligibility Evaluation

Using the information you provided, your eligibility has been evaluated on a scale of 1-5 stars. The more stars you have, the more likely you are to be eligible for the tax credits and benefits listed.

Click on the tax credits and benefits to the right to find out more information about why you are likely to be eligible.

[Locate a Benefit Bank Site](#)

Food Stamps	★★★★★
Medical Benefits	★★★★★
Tax Credits	★★★★★
Home Energy Assistance	★★★★★

**Household size:** Basic information for each person living in the household

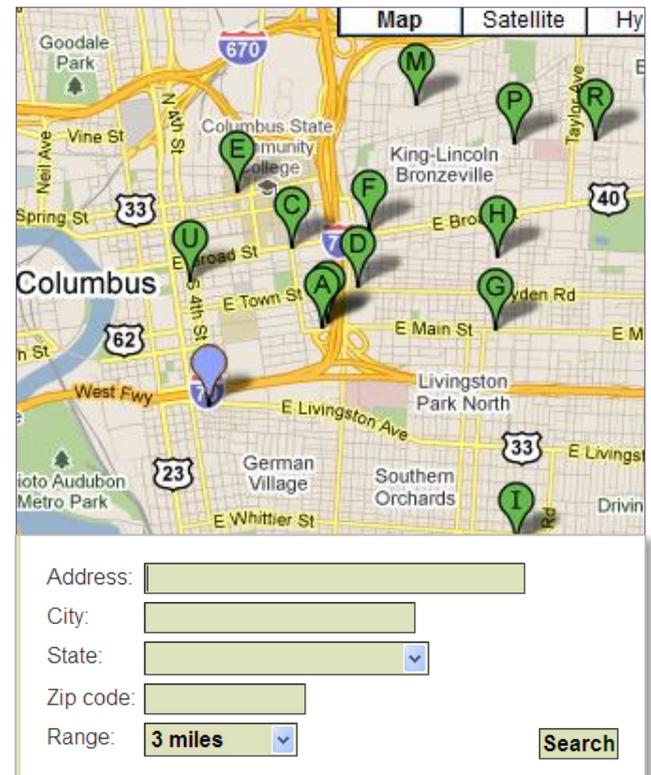
**Household income:** Earned and unearned income for the year

**Household expenses:** Basic expenses are entered to calculate the household's cost of living

# Helpful Resources: Site Locator

The Benefit Bank Site Locator is an interactive map that locates the OBB sites near an address or zip code.

Go to [www.ohiobenefits.org](http://www.ohiobenefits.org), click “Benefit Bank Locator,” enter an address or zip code, and click “Search” to find OBB sites in your area.



# Getting Involved with the OBB

- **Become an OBB site**
  - To sign up for pre-training orientation, the first step in becoming a site, visit [www.ohiofoodbanks.org](http://www.ohiofoodbanks.org)
- **Become a volunteer**
  - Call our hotline at 1-800-648-1176 to be connected with an OBB site near you where you can volunteer
- **Spread the word**
  - Order free marketing or connect clients with OBB Self-Serve at [www.ohiobenefits.org](http://www.ohiobenefits.org)

# For more information

- **Contact us by e-mail**
  - Our staff will make sure that your question is promptly directed to the right person! Just e-mail [contactobb@ohiofoodbanks.org](mailto:contactobb@ohiofoodbanks.org).
- **Visit our website**
  - We have training & user support coordinators and OBB program managers who can help. Find a specific staff person by visiting [www.ohiofoodbanks.org/contact](http://www.ohiofoodbanks.org/contact)

# Contact Information

- Consumer Assistance Hotline  
1-800-648-1176
- Cortney Guelker, Health Coverage Coordinator  
614-725-9368  
614-221-4336 ext 239  
[cguelker@ohiofoodbanks.org](mailto:cguelker@ohiofoodbanks.org)
- Zach Reat  
[zach@ohiofoodbanks.org](mailto:zach@ohiofoodbanks.org)

Thank you!