

ISSUE BRIEF:

Ambassadors for Coverage: Extending the Reach of Health Insurance Enrollment



Grantee Empire Justice Center

Grant Amounts 2013 (\$220,000)
2014 (\$189,112)
2015 (\$220,000)

Grant Periods 2013–2016

Background

Since its inception the New York State Health Foundation (NYSHealth) had committed itself to helping New Yorkers obtain health insurance coverage, including through grants to consumer and community-based organizations across the State. But these initial efforts were scattered and piecemeal, with somewhat limited success: a [cohort of 16 projects](#) to improve health insurance enrollment efforts resulted in only 4,300 New Yorkers gaining coverage.

The passage of the Affordable Care Act (ACA) in 2010 offered a new, game-changing opportunity for NYSHealth to have a much larger impact, as more than a million New Yorkers could gain health care coverage. Immediately after the ACA was passed, the Foundation focused on supporting policy analyses and technical assistance to help the State prepare to implement the law successfully. As the first open enrollment period under the ACA approached

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in 2013, NYSHealth pivoted its attention to focus on helping as many New Yorkers as possible sign up for health insurance coverage.

New York State had created the NY State of Health Marketplace, the State's official health insurance plan exchange, where eligible residents could enroll in Medicaid and private health plans. To assist people with health insurance enrollment, the State also funded a network of Navigators (a strategy that had been recommended in an NYSHealth-funded [report](#)). With State funding, nonprofit organizations throughout New York hired and trained staff members, called Navigators, to provide free, in-person, one-on-one assistance to individuals eligible for enrollment in Marketplace health plans. Each Navigator must be trained and certified by the State to provide this enrollment assistance. The State took the lead in enrolling people in health insurance, and NYSHealth saw additional opportunities for progress. In response, NYSHealth launched its [Enrollment Network](#)—a complementary, statewide network of organizations with dedicated Certified Application Counselors (CACs) who were also trained to help individuals and families enroll in insurance.

During the first enrollment period, it became clear that there were vulnerable and hard-to-reach populations across the State that remained unaware and uninsured. Although Navigators and CACs are able help individuals enroll in insurance plans when they receive requests for such assistance, they don't receive funding for targeted community outreach to raise awareness of new eligibility and coverage options. To fill this gap, the State reached out to NYSHealth about supporting further outreach and education efforts to connect with these individuals—thus the Ambassadors for Coverage program was born. The Ambassadors for Coverage program was conceived through a partnership between government and a private foundation.

Through a 2013 NYSHealth grant, the [Empire Justice Center](#) (EJC) developed and administered the Ambassadors for Coverage program, which trained community-based organizations throughout the State to provide an on-the-ground presence in communities where they could encourage health insurance enrollment. Separate from the direct enrollment activities of Navigators and CACs, Ambassadors focused on raising awareness of health insurance eligibility within hard-to-reach communities and populations, and then referred individuals to Navigator and Enrollment Network organizations where they could receive enrollment assistance. Working closely with the NY State of Health Marketplace to identify areas of low enrollment, EJC engaged and deployed Ambassador organizations—both leading up to and during the enrollment periods—to conduct community outreach. The Ambassadors employed an effective range of culturally and linguistically appropriate approaches to inform New Yorkers about new or existing insurance options and how to get enrollment assistance.

This program provided an essential link between consumers and enrollment assistors. As a result of the program's success during its first year of operations, NYSHealth renewed its grant to EJC in [2014](#) and [2015](#) to continue the program. Ultimately, these efforts aided in the successful enrollment of 2.8 million New Yorkers in health insurance through 2016 and beyond.

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In light of the current federal health care policy landscape, ongoing efforts to repeal/replace the ACA, and sharply reduced federal funding for enrollment and outreach programs, lessons learned from the Ambassadors for Coverage program's success can serve as a guide for organizations and state agencies across the country that are looking to educate and inform their most vulnerable residents about changes in coverage options and eligibility.

Grant Activities and Outcomes

NYSHealth used a re-granting model for this project by awarding EJC a grant to act as the lead organization for developing and administering the Ambassadors for Coverage program in 2013. Through a competitive Request for Proposals process, EJC then selected and disbursed funds to community-based organizations throughout the State to provide an on-the-ground presence in hard-to-serve communities and encourage health insurance enrollment.

The Ambassadors conducted a range of consumer outreach activities, including hosting tables at community fairs, events, and pharmacies; creating culturally and linguistically competent materials; distributing materials to local businesses and community gathering spaces; and using social and traditional media. Over the course of the three grant phases, the program had a large reach across New York State (see map on page 4).

Outreach Activities	2,234
Materials Distributed	284,546
Presentations	872
Individuals Reached Directly	116,982
People Reached Through Media (radio, newspapers, and social media)	3,484,571

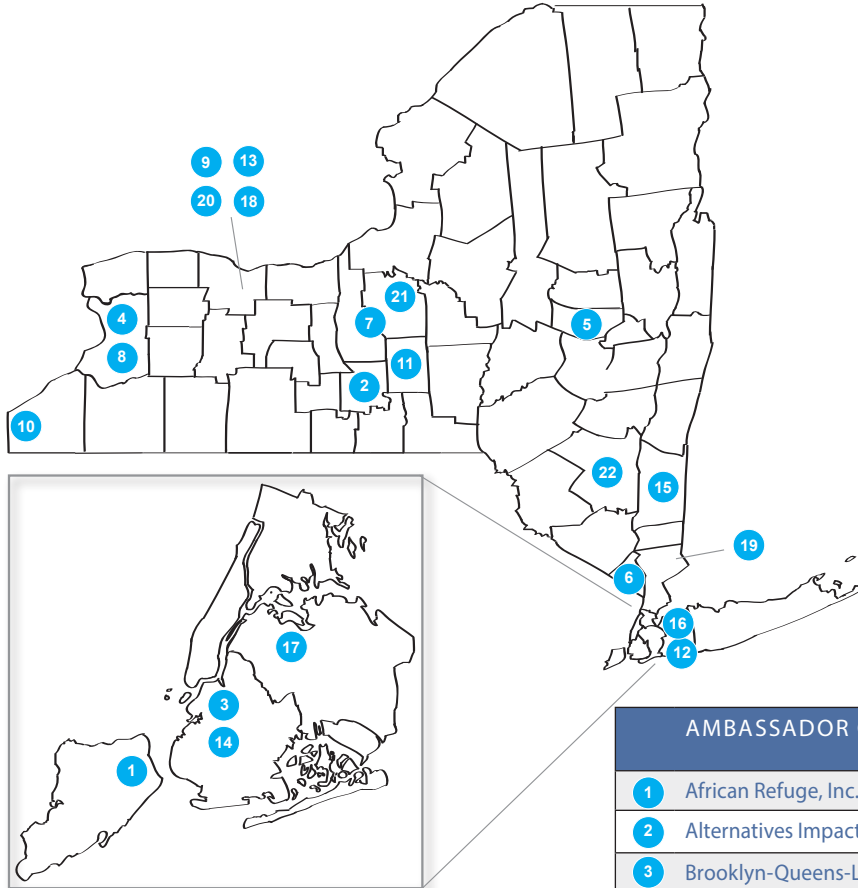
Throughout the grant periods EJC also provided technical assistance to the Ambassador organizations. EJC created an online portal where it posted training materials, webinars, referral information, and other outreach resources. Additionally, EJC provided one-on-one technical assistance, held in-person trainings, and hosted and attended regional enrollment meetings in tandem with the NY State of Health Marketplace.

These efforts garnered national attention. EJC was invited to present on the Ambassadors for Coverage program at two national conferences: Enroll America's 2014 National Conference and the 2015 World Health Congress Business Exchange Summit. The Ambassadors were lauded as "unsung heroes" in a 2014 [HuffPost article](#) for their tireless work to raise awareness about the ACA, and the program was highlighted in Enroll America's report, "[State of Enrollment: Lessons Learned from Connecting America to Coverage 2013-2014.](#)"

Lessons Learned

Over the course of the three grant phases, the Ambassadors for Coverage program had many successes and encountered some challenges. A key challenge was identifying and recruiting organizations best suited to undertake the work. EJC wanted to ensure that the organizations conducting outreach were

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AMBASSADOR ORGANIZATIONS		GRANT-YEAR PHASES
1	African Refuge, Inc.	2013
2	Alternatives Impact	2013, 2014, 2015
3	Brooklyn-Queens-Long Island Area Health Education Center	2013, 2014, 2015
4	Buffalo Urban League	2013, 2014, 2015
5	Centro Civico, Inc.	2013, 2014, 2015
6	Child Care Resources of Rockland, Inc.	2013, 2014, 2015
7	Child Care Solutions	2013, 2014, 2015
8	Community Access Services of WNY, Inc.	2013, 2014
9	Consumer Credit Counseling Service of Rochester	2014, 2015
10	Cornell University Cooperative Extension Chautauqua County	2013, 2014
11	Cortland County Community Action Program	2013, 2014, 2015
12	Healthy Latino Community, Inc.	2013, 2014, 2015
13	Mental Health Association of Rochester/Monroe County	2013, 2014, 2015
14	New York Communities Organizing Fund, Inc.	2013, 2014
15	North East Community Center	2013, 2014, 2015
16	Planned Parenthood of Nassau County	2013, 2014, 2015
17	The LGBT Center	2013, 2014, 2015
18	Rochester Public Library	2013
19	Sister to Sister International, Inc.	2013, 2014, 2015
20	St. Joseph's Neighborhood Center	2013, 2014
21	Syracuse Model Neighborhood Facility, Inc.	2013
22	Ulster County Community Action Committee, Inc.	2013, 2014, 2015

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familiar with the communities that needed it most—for example, rural counties or minority populations. As funding was limited, EJC took great care in vetting each organization before inviting them to participate in the program. However, some organizations that initially applied later retracted applications, had to drop out, or ended up not having the bandwidth to take on the project. As a result, EJC conducted additional research to find agencies that had the capacity and the appropriate community networks.

Another challenge was ensuring that the outreach materials were culturally and linguistically appropriate for the communities that Ambassador organizations were trying to reach. The State produced many materials in Spanish, English, and several other languages, but the Ambassadors found that these materials sometimes either were not in the preferred language of their clients or that the messages did not resonate with their target populations. NYSHHealth's grant allowed for each organization to tailor its materials, which maximized the impact of the outreach performed.

From the beginning, the State was extremely supportive of the Ambassadors for Coverage program, especially as it had initiated the idea of NYSHHealth's support for it. Both EJC and the State recognized that collaboration was critical in maximizing the effectiveness of the program. The State often relied heavily on the Ambassadors to participate in its outreach events, in addition to the Ambassadors conducting their own activities specifically tailored to their target communities. Because of limited resources, it was difficult for the Ambassadors to take part in the State's events every time. This issue was identified after the first grant phase; subsequently, EJC worked more closely with the State on better coordination to minimize undue burden on Ambassadors when collaborating on State-run events. The State and the Ambassadors continued to work together effectively over the course of the grant's phases to achieve the program's goals.

Key to the program's success was its strategy to use organizations to raise awareness in the communities where their employees lived and worked. These organizations proved most effective in communicating with residents, whether minorities, immigrants, low-wage workers, or LGBTQ individuals. Each agency brought its own expertise in reaching its target population.

Looking Ahead

As we look to the future of health insurance coverage in New York State and across the country—regardless of what happens—individuals and families will need trusted advocates to help them understand their options. The Ambassadors for Coverage model can inform communities about changes in insurance coverage, eligibility, or other rules. Importantly, it is an easy, inexpensive, and effective method to raise awareness of any type of public program or benefit within communities, especially among vulnerable populations.

For more information about the Ambassadors for Coverage program, please contact the Empire Justice Center at <http://www.empirejustice.org/about-us/contact-us.html>.