

REACHING AND ASSISTING LGBT COMMUNITIES

Out2Enroll

Covered California

September 2015



OUT2ENROLL

Our mission: To connect LGBT people with their new coverage options under the ACA.

“Be out. Be healthy. Get covered.”



Center for American Progress



**Federal
Agencies
Project**



www.Out2Enroll.org

Session Goals

1. Define **terms, identities, and concepts** associated with LGBT communities.
2. Describe systematic **health care access barriers** that LGBT populations have historically faced, and how the Affordable Care Act can help address them.
3. Identify **best practices and practical tips** for addressing LGBT-specific enrollment questions.
4. Develop **skills for enrolling LGBT individuals and families** effectively.

What is LGBT?

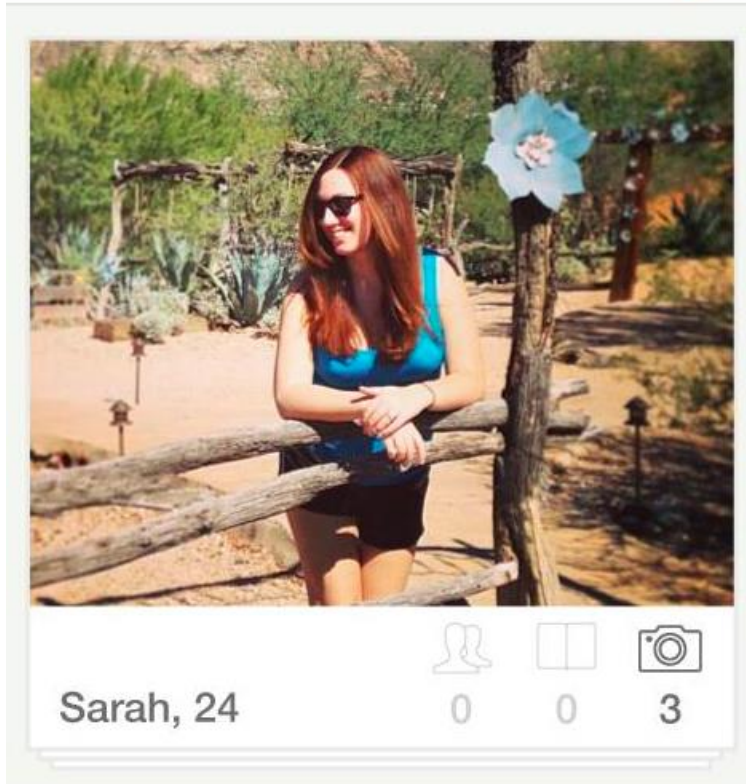
- **LGBT:** Lesbian, Gay, Bisexual, Transgender
- **Sexual orientation:** Not just about sexuality or who you are attracted to—also about who you love and who you create a family with
 - Heterosexual or straight
 - Gay or lesbian
 - Bisexual
- **Gender identity:** Each person's deeply felt, internal knowledge of their own gender

Transgender Terminology

- **Transgender:** A person whose gender identity is different from that typically associated with their assigned sex at birth
- **Trans man:** A person who was assigned the female sex at birth but identifies and lives as a man
- **Trans woman:** A person who was assigned the male sex at birth but identifies and lives as a woman
- **Genderqueer/gender-nonconforming:** A person who does not identify as exclusively male or female
- **Gender transition:** A process by which a transgender person changes from one sex to another – usually both legally and medically



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About Preventive Health

#BeOutBeHealthy

An ounce of prevention >
A pound of cure!

I like to get checked out...

Checked out by my doctor, that is! Going to the doctor for regular checkups is an important part of living a healthy life. And thanks to the Affordable Care Act, my annual checkup is free – including immunizations, an HIV test, and preventive screenings for cancer. What’s more, because the law protects LGBT people from discrimination, my insurance now covers all the preventive screenings I need as a transgender woman!
#ThanksObamacare :-)



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Which of the following is not a term describing sexual orientation?

- A. Straight
- B. Transgender
- C. Heterosexual
- D. Lesbian

How many people in the United States identify as LGBT?

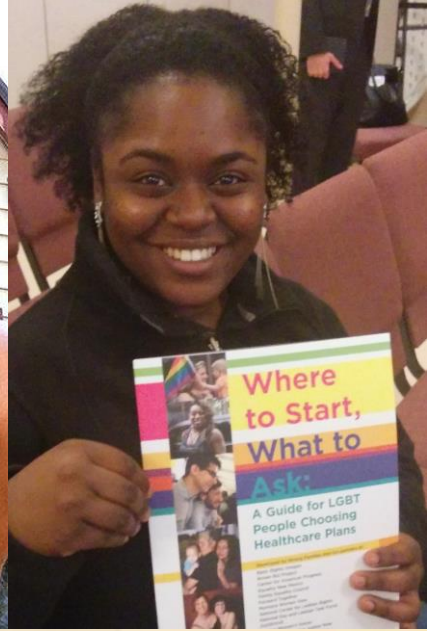
- A. 700,000
- B. 1.3 million
- C. 9 million
- D. 35 million

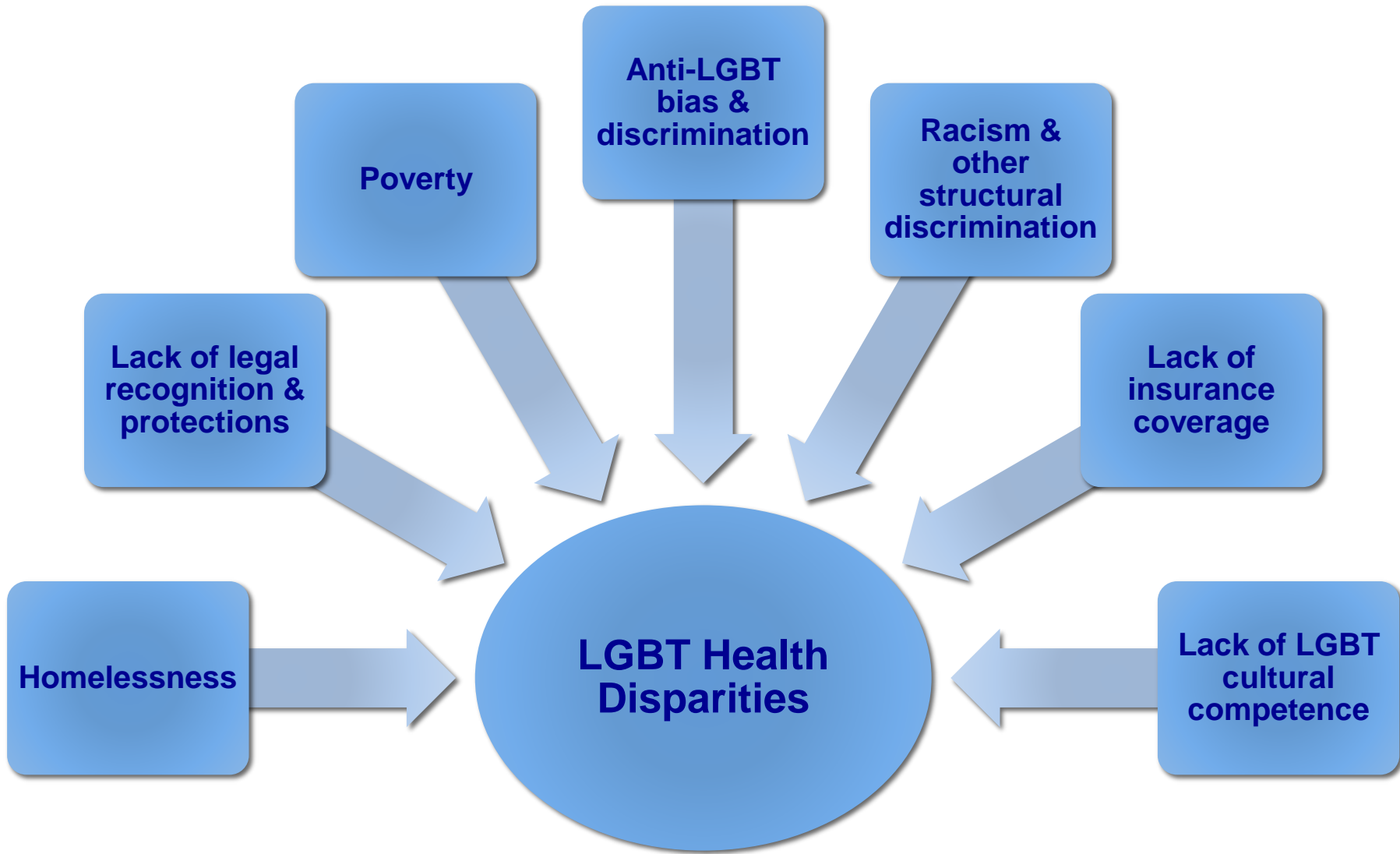
More than _____ Americans identify
as gay, lesbian, or bisexual

More than _____ Americans identify
as transgender

= at least _____ LGBT Americans







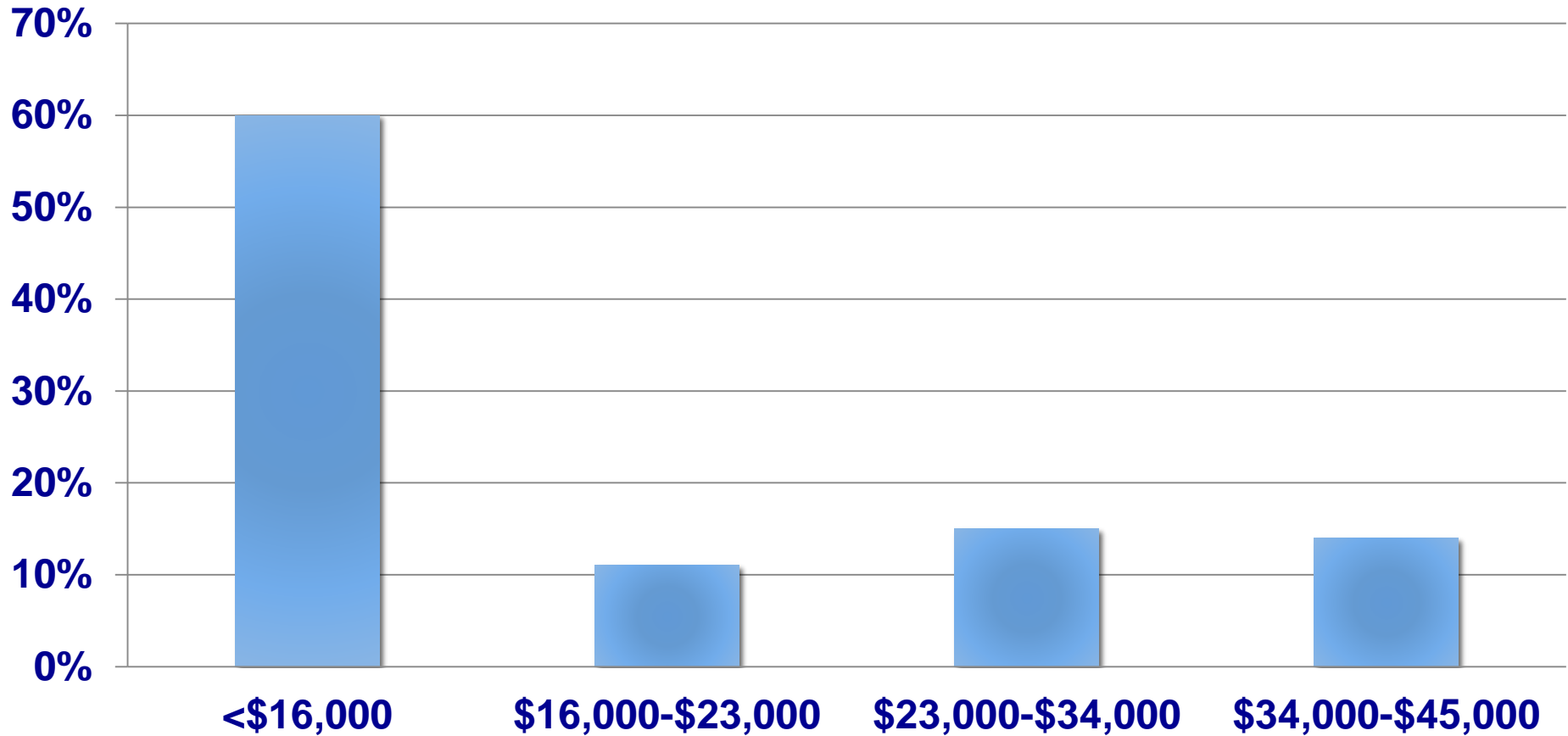
Source: The Health of Lesbian, Gay, Bisexual and Transgender People (Institute of Medicine, 2011), Healthy People 2020

What are some LGBT
health disparities?

LGBT Health Disparities

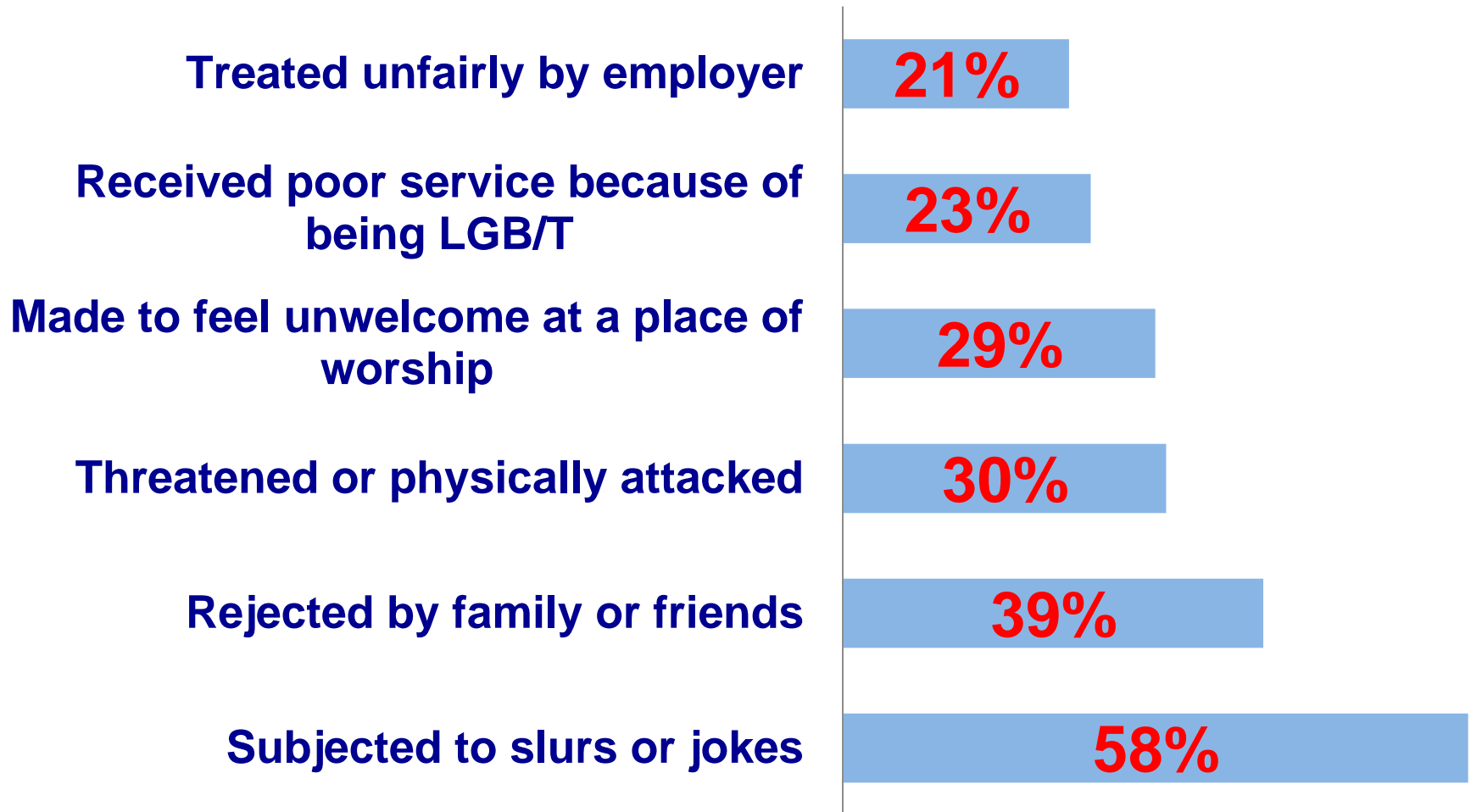
- ↑ Tobacco and other substance use
- ↑ Mental health concerns, such as depression and suicide attempts
- ↑ Certain cancers, such as breast cancer
- ↑ Experiences of bullying and violence
- ↑ HIV/AIDS

Poverty

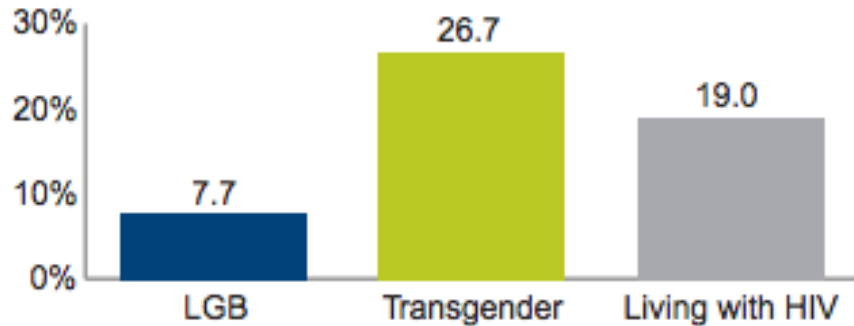


Annual Income (among LGBT people with incomes <400% FPL)

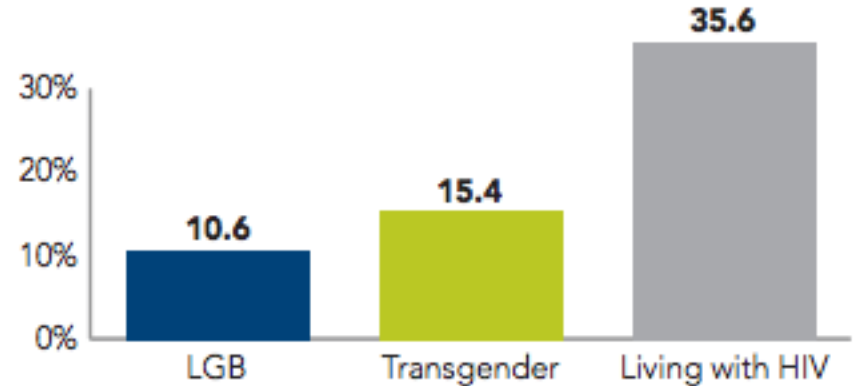
Discrimination



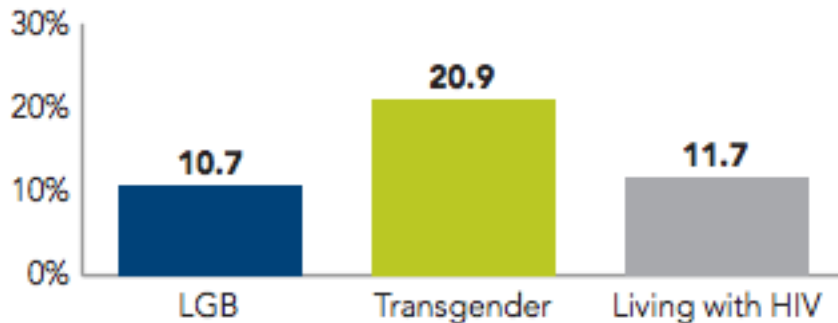
I was refused needed health care.



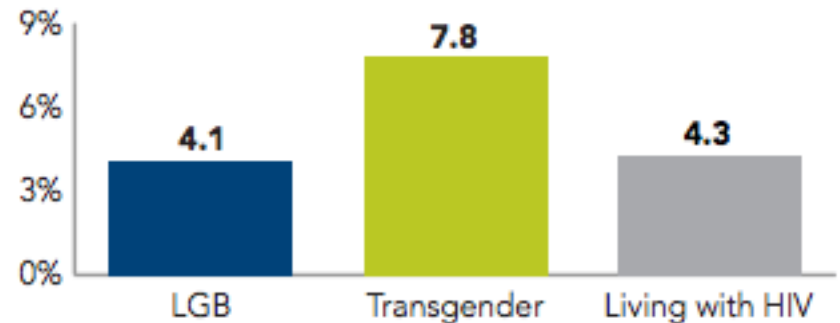
Health care professionals refused to touch me or used excessive precautions.



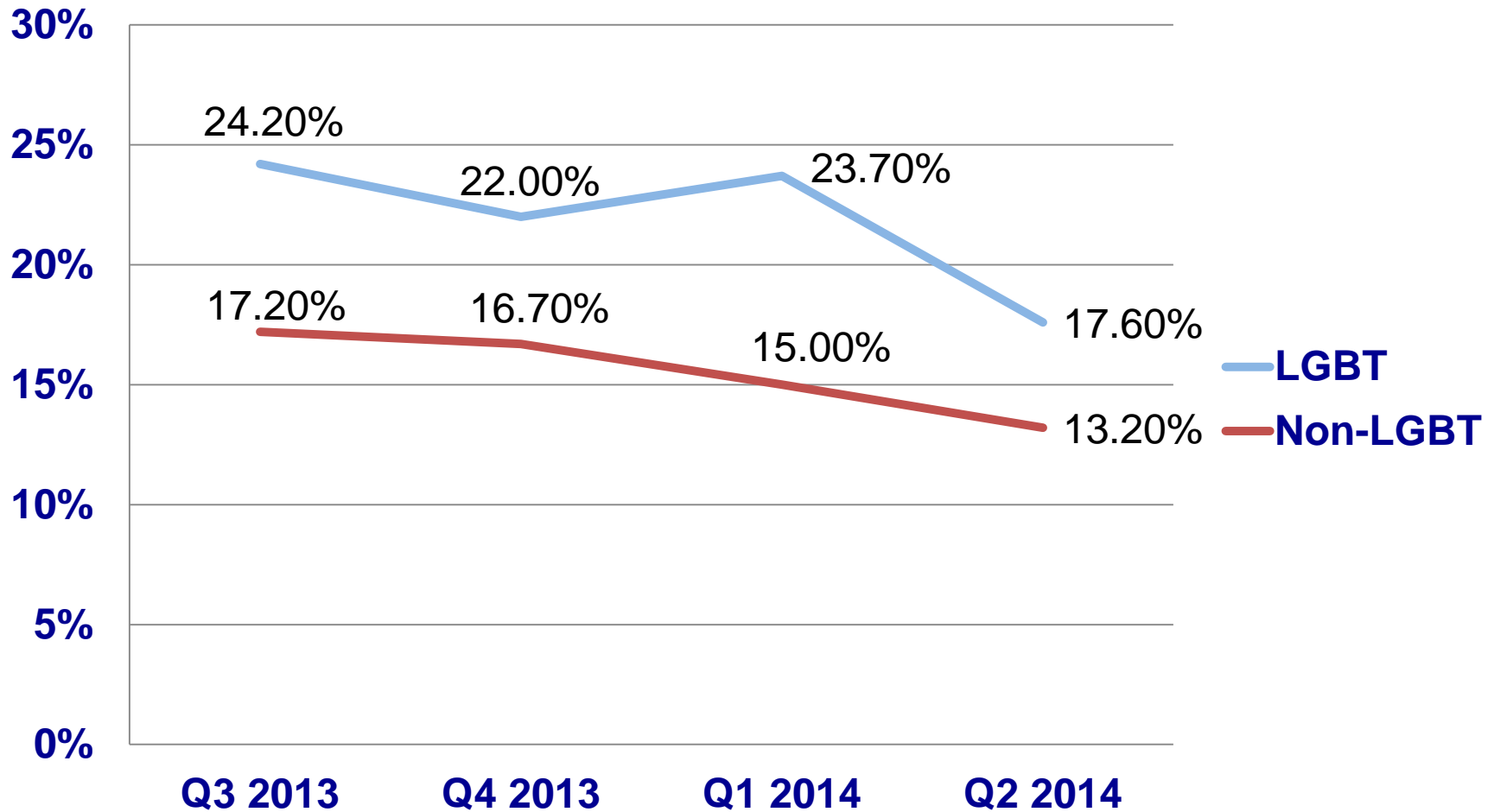
Health care professionals used harsh or abusive language.



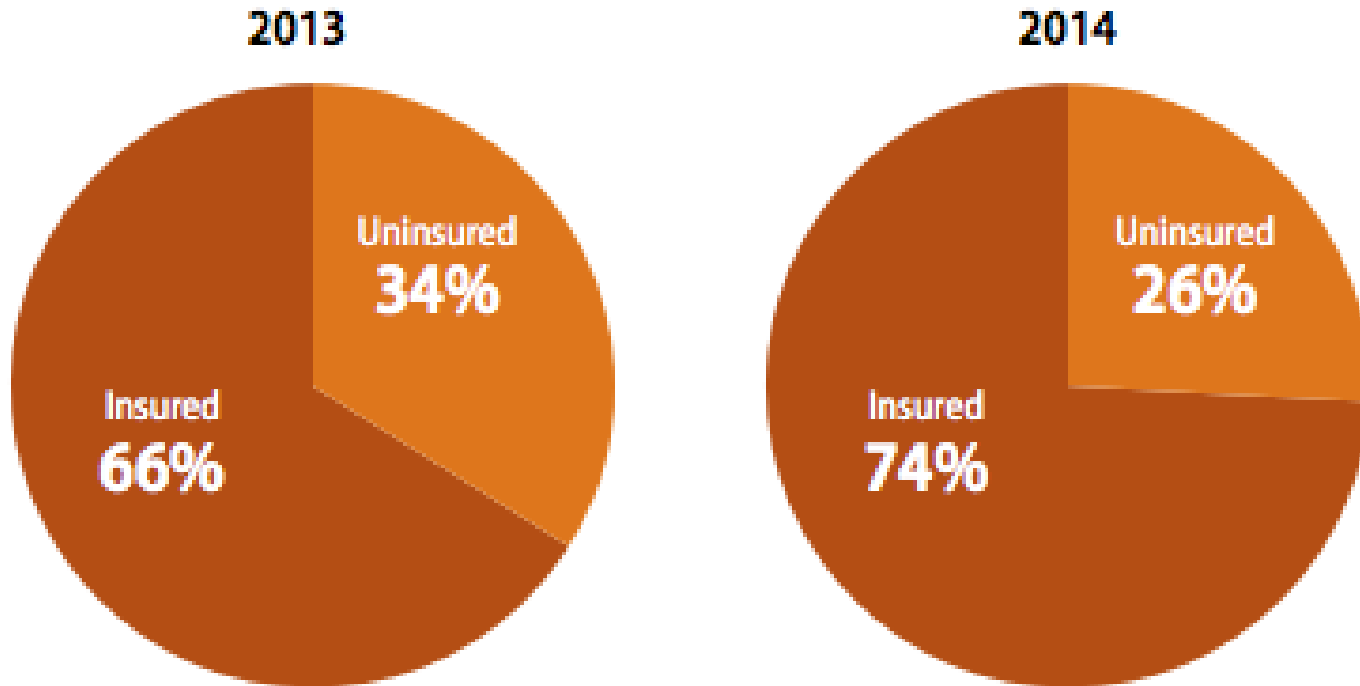
Health care professionals were physically rough or abusive.



Uninsurance Among LGBT People



Uninsurance Among Low- and Middle-Income LGBT Adults



Especially: Same-Sex Couples

- Same-sex couples often had difficulty accessing coverage for themselves and their children
- Reasons include:
 - Lack of legal relationship recognition
 - Lack of second-parent adoption rights
 - Lack of benefits such as employer-sponsored insurance for domestic partners or same-sex spouses
 - Other employment discrimination



<https://www.americanprogress.org/issues/lgbt/news/2015/07/21/117765/video-their-baby-was-denied-access-to-care-because-they-are-gay/>

Especially: Transgender People

- Transgender people are frequently denied insurance coverage and health care just because of who they are
- Transgender exclusions remain in many plans
- Examples of exclusions:
 - “Procedures or medical care performed in connection with sex reassignment” (State Medicaid)
 - “Procedures, services, and supplies related to sex transformation” (State Medicaid managed care plan)
 - “Transsexual surgery, regardless of medical necessity” (State Medicaid)

Types of Care Affected by Exclusions

- Preventive screenings (Pap tests, mammograms)
- Mental health counseling
- Hormone therapy
- Gender confirmation surgeries
- Any other kind of care a trans person might need

BUT: Change Is Happening!

- ACA Section 1557 proposed rule
- Federal preventive services guidance
- Medicare
- Medicaid (8 states plus DC)
- Private plans (10 states plus DC)
- Federal Employees Health Benefits Program
- Large self-insured employers

A Wave of Momentum for LGBT Health

- **Healthy People 2020 LGBT health topic area**
- **Institute of Medicine reports on LGBT health**
- **The Joint Commission guide to LGBT health**
- **AHRQ National Healthcare Disparities Reports**
- **SAMHSA LGBT health toolkits**
- **Culturally and Linguistically Appropriate Services Standards**
- **The Affordable Care Act**

LGBT people want to get covered...



...But they need
your help

How can you reach LGBT
consumers?

Build Partnerships to Reach LGBT People

- State equality organizations
- LGBT community centers
- Transgender organizations
- PFLAG chapters
- Chambers of Commerce
- Places of worship
- Community health centers
- AIDS service organizations
- LGBT media (print & online)







Engage LGBT Community Leaders








Jason Collins PSA: Out2Enroll



 **Janet Mock** 
@janetmock  

Wanna know what [#Obamacare](#) does for [#trans](#) folks? Get info you need at [@Out2Enroll](#) before Mar 31 enrollment deadline. out2enroll.org/question/what-...

    <http://out2enroll.org>

RETWEETS: **32** FAVORITES: **23** 

12:46 PM - 27 Mar 2014

Show Up

- LGBT Pride events
- Support groups
- LGBT sports leagues
- LGBT choirs
- Diverse street fairs



Let People Know Where You Are



FIND FREE LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find local assisters. The rainbow logo indicates an organization is trained to work with LGBT people and committed to creating an affirming environment.

Enter Your ZIP Code:

Search Within:

Language:

Brought to you by **OUT2ENROLL**

To sign up after this training, visit www.bit.ly/O2Eassisters

Bring Culturally Relevant Materials



HAD ANY BIG CHANGES LATELY?
You may qualify for health insurance if you...

Get married

Have a change in the size of your household

Have a baby or adopt a child

Move to a different area

Lose your current health insurance

Have a change in your income

Become a U.S. citizen



This graphic lists six life events that qualify for special enrollment. Each event is accompanied by a simple icon: a family of three for 'Get married', a house for 'Have a change in the size of your household', a baby in a yellow circle for 'Have a baby or adopt a child', a map of the United States for 'Move to a different area', a red document with a dollar sign for 'Lose your current health insurance', a green dollar sign for 'Have a change in your income', and an orange flag for 'Become a U.S. citizen'. A Monopoly man character is positioned in the center, holding a cane and pointing towards the right.

For any of these changes, you can sign up year-round
Visit www.HealthCare.gov today to learn more.

Visit: Out2Enroll.org Twitter: [@Out2Enroll](https://twitter.com/Out2Enroll) Facebook.com/Out2Enroll **OUT2ENROLL**

Search

LGBTQ-Friendly Provider

Near

Houston, TX

FIND A DOC

Filters

LGBTQ-FRIENDLY?

Only providers who are LGBTQ-friendly will appear.

DISTANCE

- Less than 5 miles
- 5-10 miles away
- 10-50 miles away
- 100+ miles away

INSURANCE

- In-Network (Takes Your Insurance)
- Out of Network

MEDICAL CARE

- Primary Care
- Urgent Care
- OB-GYN
- Mental Health

Your search for "LGBTQ-Friendly Provider" matched 32 results.



1. Dr. Carl

LGBTQ-Friendly

2 Miles Away Takes Your Insurance Urgent Care

Got the flu on the weekend? Head to an Urgent Care center for immediate treatment.



2. Houston Legacy Community Health Center

LGBTQ-Friendly

3 Miles Away Takes Your Insurance Community Health Center

Anyone can visit a local community health center for health care, even if you don't have insurance.



3. Dr. Jesse

LGBTQ-Friendly

5 Miles Away Ask About Coverage Primary Care

Don't forget to check with your insurance plan and the provider's office to make sure the provider is in your plan's network.

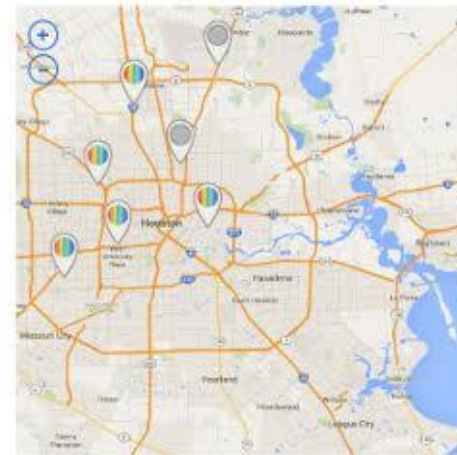


4. Dr. Stephanie

LGBTQ-Friendly

7 Miles Away Takes Your Insurance Mental Health

The ACA helps you take care of your mental health by requiring most plans to cover mental health care services and substance use treatment.



Check out GLMA.org to find more LGBTQ-friendly providers!

Visit: Out2Enroll.org

Twitter: [@Out2Enroll](https://twitter.com/Out2Enroll)

Facebook: facebook.com/Out2Enroll

OUT2ENROLL

#TICKTOCKTUESDAY

COUNTDOWN

TO OPEN ENROLLMENT

Just **47** more days -
then you can enroll!



Visit: Out2Enroll.org

Facebook.com/Out2Enroll

Twitter: [@Out2Enroll](https://twitter.com/Out2Enroll)

Find these and
other graphics
on our Facebook
page!

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Key Messages to Share

1. Health is an LGBT equality issue.
2. There are new LGBT-inclusive nondiscrimination protections.
3. Financial assistance is available.
4. The ACA recognizes your family.

“LGBT people should care about coverage because health is an LGBT equality issue.”



New Nondiscrimination Protections

- The Affordable Care Act prohibits discrimination on the basis of sexual orientation and gender identity
- “I understand that under federal law, discrimination is not permitted on the basis of race, color, national origin, sex, age, **sexual orientation, gender identity**, or disability.”
- Individuals can file complaints with
 - State insurance regulators
 - State attorney general
 - Marketplace
 - Federal Office for Civil Rights at the U.S. Department of Health and Human Services

Financial Assistance Is Available

- Many LGBT people do not know about the availability of financial assistance to purchase coverage
- If a same-sex couple is legally married and file federal taxes jointly, they can apply jointly for advance premium tax credits
- Couples who do not file jointly, including those in a domestic partnership or civil union, need to apply for tax credits individually
- If parents aren't married, a child's eligibility for financial assistance is tied to the parent that claims the child on their federal taxes

The ACA Recognizes LGBT Families

- Insurers that offer family or spousal coverage to different-sex spouses must also cover legally married same-sex spouses
- All state Medicaid programs must now consider legally same-sex married couples a family when determining eligibility



Now that you've reached out...

What's next?

Create a Safe & Welcoming Environment

- ✓ Display nondiscrimination policies
- ✓ Post “safe space” or rainbow stickers and posters
- ✓ Have LGBT reading materials available in waiting areas
- ✓ Provide unisex bathrooms
- ✓ Allow people to point or write down answers themselves on the application



Provide the Right Help

✓ Don't assume things about people, such as

- Gender and gender identity
- Appropriate name and gender pronoun
- Sexual orientation
- Relationship status and family configuration
- Health condition, including HIV status



✓ When in doubt, politely ask rather than guessing

✓ “How would you like me to refer to you?” “What pronoun is appropriate?” “How would you like to be addressed?”

✓ Simply apologize and move on in case of a mistake

Be Aware of Language

- ✓ In addition to he/him/sir and she/her/ma'am, some transgender people may use pronouns such as they/them
- ✓ Write down and consistently use the appropriate name and gender pronoun, especially if it's different from the person's legal record
- ✓ Use gender-neutral language for families, such as "partner," "spouse," and "parent"

"Some of that language stuff is really important, you know? I'd either shut down or I'd get angry. I'd be like, you called me ma'am; are you kidding me?"
– Transgender man

On the Application

- **Name and gender** – on the form (though not in conversation) rely on what's on the majority of the applicant's ID documents
- **Relationship status** – legally married?
- **Household configuration** – filing joint federal income taxes?
- **Plan exclusions** – transgender exclusions?
- **Plan formularies** – HIV and other medications?
- **Provider networks** – providers listed on www.glma.org or known as a Ryan White Provider?

Case Studies

Case Study #1: Sam

Sam contacts you by phone to learn more about enrolling for health insurance. When you address Sam as “sir,” Sam corrects you by saying, “Actually, it’s ma’am.”

Case Study #2: Maria

Maria contacts you to learn more about enrolling for health insurance. In addition to getting coverage for herself, Maria is also considering getting coverage for her partner Jenny.

Case Study #3: Jimmy

Jimmy comes into your office to learn more about enrolling for health insurance. He says that he has a chronic condition that requires him to take medication on a regular basis. You're not sure, but you think Jimmy might be gay.

Online LGBT Resources

- **Out2Enroll:** www.Out2Enroll.org
- ***Key Lessons for LGBT Outreach and Enrollment Under the Affordable Care Act*** (Out2Enroll, 2014):
http://out2enroll.org/wp-content/uploads/2014/07/O2E_KeyLessons_FINAL.pdf
- ***Moving the Needle: The Impact of the Affordable Care Act on LGBT Communities*** (Center for American Progress, 2014):
<https://www.americanprogress.org/issues/lgbt/report/2014/11/17/101575/moving-the-needle/>
- ***Where to Start, What to Ask: A Guide for LGBT People Choosing Healthcare Plans*** (Strong Families Coalition, 2014):
<http://strongfamiliesmovement.org/lgbt-health-care-guide>

Thank you!

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