Insure Central Texas

2013-2014 Open Enrollment Season

Foundation Communities



5 enrollment & tax centers provided insurance assistance to 15,000

Individuals enrolled in health insurance: 5,647

Directly enrolled 3,900
Assisted 1,747 who were likely to enroll
(Does not include CHIP/Medicaid enrollment)

Premium Tax Credits: $15,527,592 over 12 months

Tax credits claimed by those directly enrolled: $957,565/month
Amount claimed by those likely to enroll: $336,401/month

Served households from 36 Counties & 165 Zip Codes

Travis 83%, Williamson 8%, Hays 4%, Bastrop 3%
Top 3: 78753, 78744, 78745

121 Volunteer Certified Application Counselors

Donated 5,625 hours

1,000 lined up at Highland Mall to meet with Insure Central Texas on the March 31st deadline.



Enrollment + Education: What We Learned

Enrolling in health insurance is a complicated process! It involves so much more than merely answering questions on an application and negotiating a website. The process takes at least 1.5 hours even for consumers who are comfortable working in English and are familiar with health insurance. However, more than 50% of our customers were Spanish speakers and the majority had minimal to no experience with health insurance, so the process took much longer and often required multiple visits.

Education was central to our services. Our volunteers educated customers on how the Affordable Care Act impacted their particular situation. We also had to address an abundance of erroneous information and misunderstandings about how the law worked. However, the most time-consuming part of the process was educating customers on how the different insurance plans worked since Central Texas had 80 choices.

Fortunately, each location had the necessary tax expertise for doing applications correctly. Tax knowledge was critical to accurate enrollment so that enrollees will not owe the IRS in 2015.

Despite the multiple visits required and long hours with each potential enrollee, Foundation Communities remained committed to making sure that these newly insured understood how their insurance worked and how to use the plan they selected. **Our commitment has not ended with the "submit" button.** We continue to help our customers find doctors who speak Spanish and other languages, understand bills and letters from insurance companies and providers, and make updates to the Marketplace application. We believe that this extra effort will produce more responsible enrollees and a successful healthcare initiative for all.

50% of our customers spoke Spanish and the majority had little to no experience with health insurance.

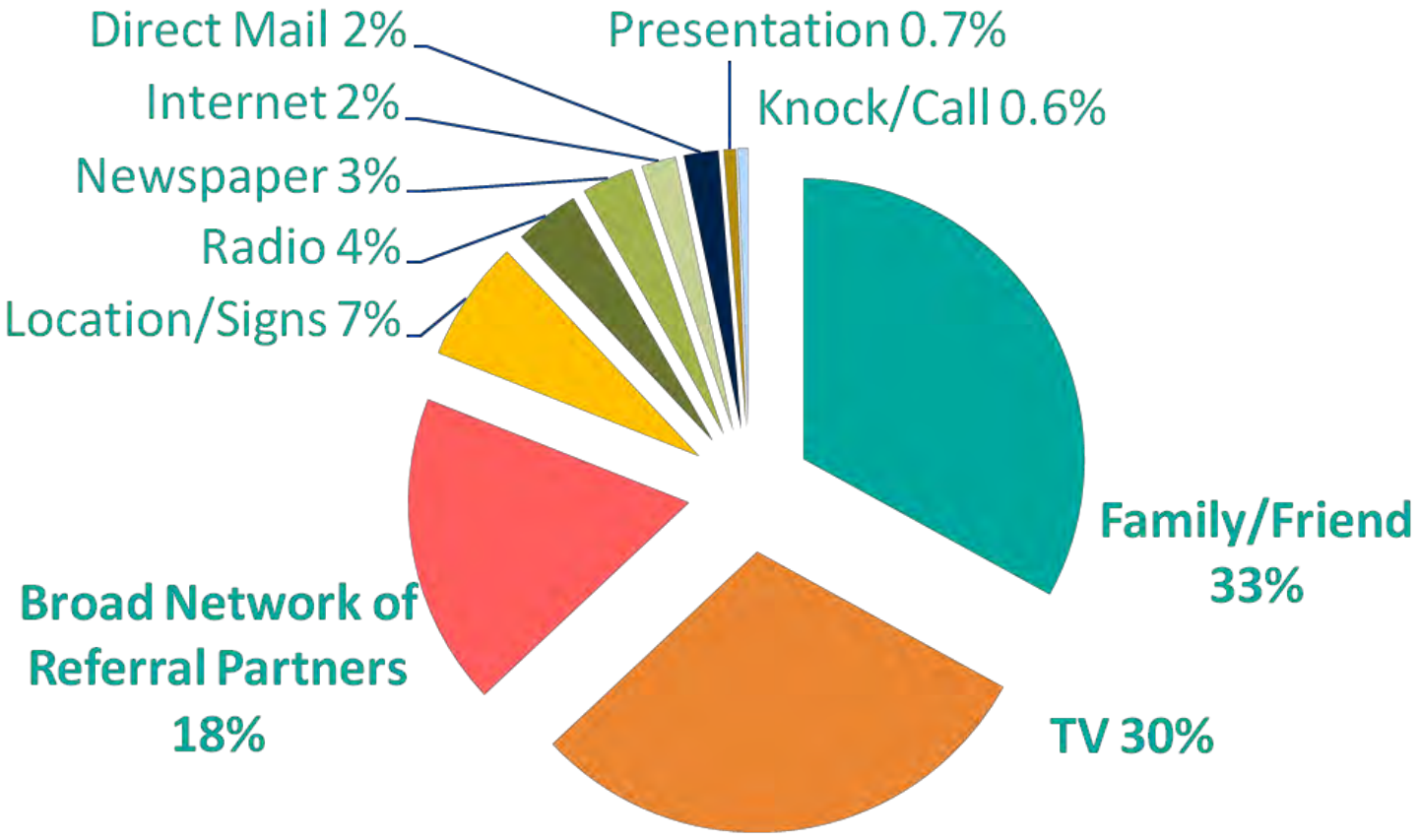
Community Outreach & Education

4 full-time bilingual staff connected the community to Insure Central Texas services + we leveraged outreach through all Foundation Communities' programs.

TV interviews: 178
Radio interviews: 21
Newspaper articles: 12
Flyers distributed: 50,000
Direct mail: 14,000
Outreach calls: 6,500
Door-to-Door: 990
Presentations: 95



How did you hear about Insure Central Texas?



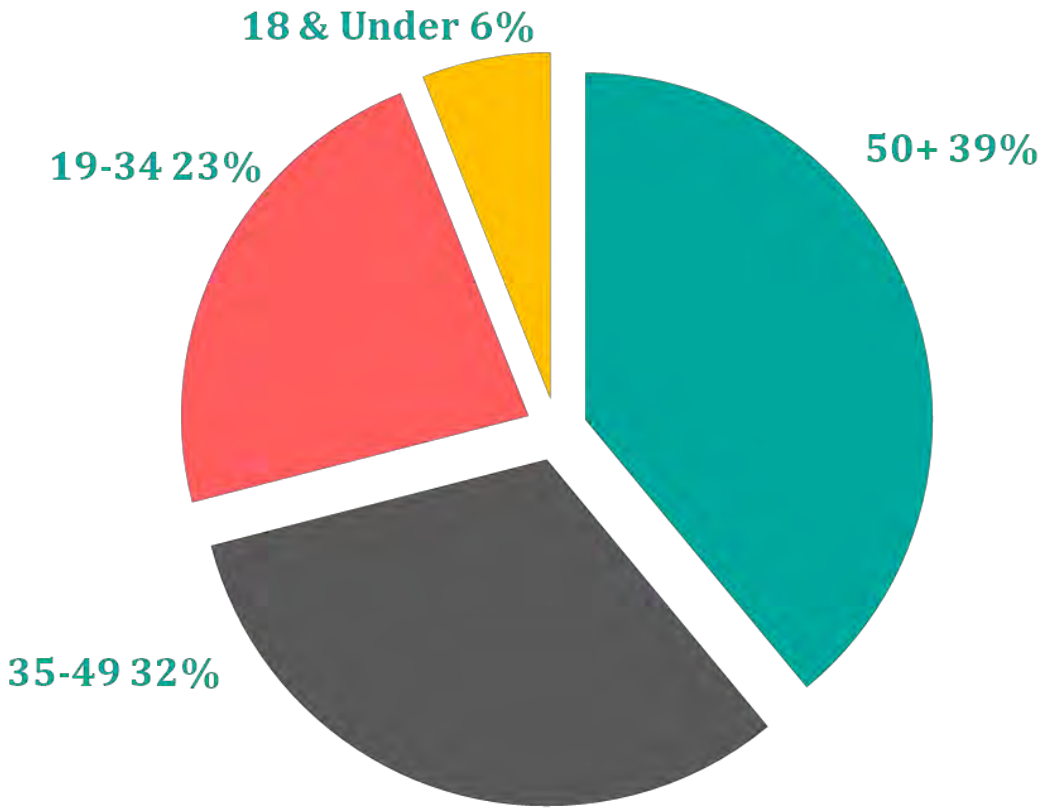
Who We Enrolled in Health Insurance

% of Federal Poverty Level

Under 100%	3%
100-150%	54%
151-200%	24%
201-250%	11%
251-400%	7%
Above 400%	1%



Ages enrolling in health insurance:





Alma

Restaurant Employee, single mother of 3

To qualify for health insurance, Alma got a second job to increase her 2014 income.

"Insurance is essential. I have three young kids and I'm all they have. I have to take care of myself. I have to be well for them to be fine."

Employees from Amaya's Taco Village:

Claudia: *I've never had insurance before. I'm used to paying for everything myself. Though, lately, it's more like not going to the doctor because I know the treatment is going to be expensive.*

Joyce: *I'm excited about my health insurance. I needed this plan 10 years ago.*

Trisha: *Health insurance makes me feel safe. I can see the doctor when I need one instead of what I do now which is not go.*





Dixie

Hair Stylist, single mother of 2

Dixie started the enrollment process on her own and got stuck in the online application. "When I couldn't figure out the Marketplace, I put it off." In February, Dixie's daughter was admitted to the hospital. "I was literally in the ICU room with my laptop trying to get through to the Marketplace. Then I heard about Insure Central Texas."

Although she is relieved that her family now has health insurance, her daughter's hospital stay left them with $100,000 in medical bills. "I gambled and I lost."

Lupita

Housekeeper, single mother of 3

Lupita credits Foundation Communities' Cash for College program for putting her kids through college. Lupita is now working with Cash for College to attend the culinary program at ACC, and that is how she learned about Insure Central Texas. With a health plan that costs $7.51/month, Lupita says, "This is a big change in the quality of life I will have."



Melissa and Michael

Hair Stylist, 31; Tattoo Artist & Musician, 47

Melissa went online to apply and got stuck. She came to Insure Central Texas for help completing the application and selecting from the many plan options.

"Oh boy, I can go ride my longboard now.
I have insurance."

Melissa with volunteer Don Dille



Tomas and Diana

61 and 60

While waiting at Foundation Communities to have their taxes prepared, a volunteer asked them about health insurance. Tomas said he never would have signed up for insurance if the volunteer had not approached them and showed them their options. They have been uninsured for 15 years and now have insurance for $0.16/month.





Vinnie

Musician, 25

Vinnie has used Foundation Communities for tax preparation and financial coaching. He heard our presentation to a group of musicians and came to Insure Central Texas the next day.

"Getting coverage means having a safety net. And, it'll give my mom some peace of mind."

Elizabeth
with volunteer Don Dille

Elizabeth is new to Foundation Communities. She signed up for insurance on March 27th and returned on March 28th to have her taxes prepared for free. Elizabeth has been uninsured since her divorce more than two years ago.

"I never thought I'd be able to afford insurance again. It's such a relief to know I'm protected."





Rafid

Security Guard, 28

Rafid learned about Insure Central Texas from friends in Austin and drove from San Antonio where he was living at the time. Originally from Iraq, this was his first experience purchasing health insurance.

"It's all because of you and Obamacare that I have health insurance."

Deyanira and Julio

Circus Performers

Deyanira and Julio found Insure Central Texas when their circus was performing at Highland Mall. They were most concerned about finding insurance for their two young children.

Insure Central Texas researched and identified health insurance options that would cover the family in the many states where they travel. Before the circus left town, all 4 family members were enrolled in health insurance.





Sponsors













Volunteers Donating 50+ Hours

Ruquiyyah Abu-Anbar
Gary Amaon
Mollie Bradlee
Cindy Branon
Gareth Brooks
Tom Christianson
Jennifer Cleaver
Rachael Cummins
Harvey Davis
Elsa De La Fuente
Donald Dille
John Dinning
Sister JT Dwyer
Susan Greene
Jan Hames
Helen Harkreader
Peggy Hart
Pat Hochstetler
Emily Hoffman
Dwayne Howell
Lea Isgur
Camille Jackson
Daniel Kibert
Eleanor Langsdorf
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Erin McManus
Benjamin Murguia
Gladys Poorte
Sam Richardson
Alejandra Rocha
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