



Script for Outreach and Education on Medicaid Expansion

MEDICAID AMBASSADOR: Hello! How are you? My name is XXX and I am with XXXX (org). Did you know that the rules have changed and that many more North Carolinians are eligible for free health insurance through Medicaid? Do you currently have health insurance? Because the rules changed, you might be eligible for Medicaid, even if you weren't eligible before.

COMMUNITY MEMBER: Yes. No. Not Sure. How do you know if you're eligible?

MEDICAID AMBASSADOR: *[Use the wallet card to guide people through the eligibility and do a general pre-screening]* So these are the eligibility requirements... Do you live in North Carolina? Are you between the ages of 19-64? Does your income fall within the chart listed here? *[For this question, give folks a little bit of physical space]* Are you a U.S. citizen or have a qualifying immigration status? *[If you don't know if the person's immigration status qualifies or not for Medicaid, tell them to reach out to the N.C. Justice Center for clarifying information].*

Scenario 1: If community member is likely eligible for Medicaid

MEDICAID AMBASSADOR: Great. It looks like you'd most likely qualify for Medicaid which is fantastic because Medicaid is the state's best health insurance plan. There are no premiums, no deductibles, no co-insurance rates and the services are very comprehensive. The highest co-pay is \$4 and you can sign up for Medicaid anytime of the year!

COMMUNITY MEMBER: Okay. How do I apply?

MEDICAID AMBASSADOR: So you can apply online or mail in a paper application. It takes about an hour to complete. Or, if you want help filling out the form, there's a phone number to call a health insurance navigator who can help you fill out the application on the phone, in person or on zoom. They provide free and unbiased information. They're not insurance agents.

I can help you sign you up for an appointment with a navigator now if you'd like. Would you like to get help filling out the application?

MEDICAID AMBASSADOR: *[Give options—one-page flyer with website or QR code.]*

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MEDICAID AMBASSADOR: Sure. Would you like an appointment in person, on zoom, or via the telephone?

COMMUNITY MEMBER: In person, zoom, phone.

MEDICAID AMBASSADOR: *[Signs up the community member for an appointment with a navigator that fits the individual's schedule by visiting ncnavigator.net/get-help to sign them up online. Write in the community member's appointment date and time on their wallet card.]* After you go through the application, you'll get your health insurance card in the mail and you can go online to see which healthcare providers are in your network to get care for whatever it is that you need, or just a regular check-up. For your information: In North Carolina, Medicaid is managed by private insurance companies, so your health insurance card might not have the word Medicaid on it. So don't be surprised if you get an insurance card from Blue Cross Blue Shield or United.

Scenario 2: If community member is unlikely eligible for Medicaid

MEDICAID AMBASSADOR: It looks like you may not qualify for Medicaid based off these three questions. If you have had a recent life change, like had a child, lost your job, or lost health insurance, you may qualify for a special enrollment period on the Marketplace* (or Obamacare) and you can still get free help from a navigator to pick the plan that works best for you and your family. There is financial help available to make the premiums, and in some cases, copays and deductibles, more affordable.

[Hand the flyer with the Navigator Consortium contact info.] Do you want any help making an appointment with a navigator? They provide free help over the phone, in-person, or online.

COMMUNITY MEMBER: No. It's okay. I need to think about this. Thanks though.

MEDICAID AMBASSADOR: Even if you don't qualify for Marketplace insurance, there are still other options for you to get healthcare. We have some wonderful community health centers in NC that offer comprehensive services including dental and mental health all on a sliding scale. *[Allow the person to scan the QR code to find a community health center near them.]* There are also free and charitable clinics and most of the big hospitals do offer financial assistance — although you do have to usually ask for it directly. Thanks for taking the time to talk with me today!

