TOP 5

Ways Advocates Can Promote Healthcare Access

Healthcare can be good for our health. Pretty straightforward, right? But quality, affordable healthcare can feel difficult or even impossible to access, including for survivors of domestic violence and sexual assault.

So let’s start with what we can do as advocates now! A special open enrollment period for health insurance through Healthcare.gov starts February 15, 2021 and goes through August 15, 2021 - thank you Affordable Care Act! Here are the Top 5 things you can do as an advocate for survivors to help people get health insurance:

1. Start the conversation about healthcare!

Share with your clients that they might be eligible for health insurance that can pay for needed health services. Many people are eligible for financial help to make it affordable. Here is a place to start:

“Many of the people I talk to tell me that it can feel overwhelming and frightening to try and get healthcare that they can afford. Financial help might be available to you to make it cost less. You can apply for health insurance that would not be tied to anyone else, including someone that might be hurting you. If this is something that you would be interested in, I’d be happy to help you enroll.”

2. Get to know the "assisters" in your area!

As advocates for survivors, you can play an important role in helping survivors navigate what can be an overwhelming and complicated healthcare enrollment process. Build a relationship with the “assisters” (sometimes called “navigators”) in your area, the people who are trained to help people sign up for healthcare in each state. Their services are free and they can help survivors navigate some of the special rules that might apply to some victims of domestic violence.

Healthcare.gov has an online tool to help find assisters in your area. Another great resource is your local community health center, which often have enrollment specialists on staff ready to help patients get coverage - they can be a resource and a partner for you as well!
3. Learn more about Open Enrollment!

Open Enrollment is the special period of time every year when people can purchase health insurance or change the insurance that they have. Financial help is available through Healthcare.gov based on income and family size. After this open enrollment ends, it is generally not possible to buy health insurance through Healthcare.gov.

In response to the COVID-19 pandemic, the federal government has opened a Special Open Enrollment period from February 15, 2021 - August 15, 2021 for people to enroll in health insurance for themselves and their family through Healthcare.gov. Depending on someone’s situation, they may be eligible for Medicaid, the Children’s Health Insurance Program or "CHIP", or subsidized private insurance.

But don’t forget, Medicaid and the Children’s Health Insurance Program accept applications year-round!

And even after Open Enrollment ends, your clients may still be able to enroll in health insurance anytime throughout the year through a Special Enrollment Period for DV victims. An assister can help navigate this process and more information is provided on our factsheet here.

4. Learn about who can qualify for health insurance through the Affordable Care Act!

Almost everyone can buy insurance through Healthcare.gov. Undocumented immigrants may not purchase coverage for themselves, but they may purchase insurance on behalf of documented individuals (e.g., an undocumented spouse may purchase coverage for their citizen spouse or children). Lawfully present immigrants (including those subject to the 5-year bar) may buy insurance through Healthcare.gov and receive financial assistance.

5. Connect with your local community health center!

Community health centers are clinics that deliver comprehensive, culturally competent, high-quality healthcare services. They typically offer an array of health services - regardless of a patient’s immigration status - including primary care, pharmacy, reproductive and sexual health, mental health, substance use disorder, and oral health on a sliding scale, low-cost, or no-cost. They are a great partner for DV advocates in getting access to healthcare services for survivors year round and during open enrollment, and are often able to offer services to people who are not eligible for coverage through Healthcare.gov.

Find your local community health center and learning more about building a partnership today!