



The ACA and Farmworkers

A curriculum for promotores de salud and community advocates

The goal of this curriculum is to provide *promotores de salud* and community advocates basic information on the Affordable Care Act so they can answer questions they receive from farmworkers and direct the workers to navigators and other resources in their communities. For more information or additional guidance, please contact Alexis Guild at aguild@farmworkerjustice.org.

Farmworker Justice

Fall 2014

Units

1. Introduction (15 minutes)
2. Affordable Care Act – 5 Facts Every Farmworker Should Know (45 minutes)
3. How You Can Inform the Farmworker Community about the Affordable Care Act (45 minutes)
4. Conclusion (15 minutes)

Total time: 2 Hours

Unit 1: Introduction

Total Time: 15 minutes

Icebreaker

15 minutes

Note to facilitator: The participants may not be familiar with the term “Affordable Care Act” but may recognize the law as “Obamacare.” It may be helpful to use both terms, at least at the beginning of the training.

Explanation of activity: This icebreaker is an opportunity for the participants to get to know each other. It also provides the facilitator information about the participant’s experiences with and knowledge of the Affordable Care Act. Icebreaker questions:

- Name
- Organization, role at organization
- Experience with ACA
 - This can be any experience including an experience related to enrollment, a conversation the person has had with someone about the ACA, or a commercial they’ve seen on TV or heard on the radio.

Unit 2: Affordable Care Act

Total Time: 45 minutes

Activity: Participant and Community Questions

5 minutes

Materials: flipchart paper, markers, tape

Note to facilitator: These questions will be set aside. The community questions will serve as the basis of the skits to be performed in the next unit. The participant questions will be addressed again at the end of the training.

Explanation of activity:

1. On the top of one sheet of paper write “Participant Questions.” Have the participants say aloud their questions about the ACA. Write these questions on the “Participant Questions” paper.
2. Ask them what questions they have heard from community members. Write these questions on the “Community Questions” paper.

3. Tape the list to a wall off to the side of the room, where it can be seen but is not the center of attention.
4. Explain that we'll come back to these questions later.

**Any time they think of a new question as you progress through the unit, try to add it to the list.*

5 Facts Every Farmworker Should Know about the Affordable Care Act

40 minutes

Materials: 5 facts every farmworker should know about the Affordable Care Act

Note to facilitator: Pass out “5 facts every farmworker should know about the Affordable Care Act.” Use flip chart to illustrate the 5 facts. Each fact will have its own piece of paper with space for notes. Encourage participants to take notes while you are speaking.

Explanation of activity: Review the meaning of terms that will be used throughout the 5 facts:

- **Affordable Care Act** – A law that expanded health insurance options to millions of people living in the U.S.
- **Obamacare** – Another name for the Affordable Care Act.
- **Health Insurance Marketplace** –Where people can compare and purchase different health insurance plans. The health insurance plans all include a basic set of services including preventative care, emergency care, hospitalization, and prescription drugs.
- **Health Insurance** – An agreement with a private company or government agency to help cover the cost of medical care, usually in exchange for regular monthly payments, called “premiums.”
- **Federal Poverty Level** – A measurement of income. The federal poverty level is based on a family’s income and household size.

Note to facilitator: Encourage the participants to ask questions after each fact is explained. Leave about 5 minutes at the end of each fact to address any questions.

Explanation of Activity: State one fact at a time. After stating the fact, explain the fact using the bullet points below.

5 Facts Every Farmworker Should Know about the Affordable Care Act

- **FACT 1: Farmworkers and their family members who are lawfully present are eligible to purchase health insurance through the health insurance marketplaces.**
 - If you or your family members are lawfully present, you are required to have health insurance.

- “Lawfully present” includes U.S. citizens, green-card holders, U- and T-visa holders (survivors of domestic violence or trafficking), and temporary work visa holders (such as H-2A workers).
 - Information provided in the application will not be shared with immigration enforcement, regardless of your immigration status or that of your family members.
 - Individuals who may not be eligible for insurance coverage can apply on behalf of eligible family members through the marketplaces. Social Security numbers are only required for people who will be covered by the health insurance.
 - You will need to show that you have health insurance or qualify for an exemption (*to be discussed in more detail a bit later on*) when you file federal income tax returns starting in 2015.
 - If you do not have health insurance and do not qualify for an exemption, you will have to pay a tax penalty when you file your federal income taxes. In 2014, the tax penalty is \$95/person or 1% of household income, whichever amount is greater. The penalty will go up in 2015.
- **FACT 2: Farmworkers and their family members may qualify for Medicaid/CHIP or other financial help to lower the cost of health insurance.**
 - Anyone who is eligible to apply for health insurance in the health insurance marketplaces may also apply for financial help to lower the cost of health insurance.
 - If you are a U.S. citizen or permanent resident (green-card holder) for more than 5 years, you may qualify for Medicaid, depending on your income and the state where you live.
 - All lawfully present individuals may apply for financial help in the form of a tax credit. The tax credit is based on your household income. The lower your household income, the higher the tax credit. The tax credit you receive will lower the amount you will pay for health insurance each month.
 - Tax credits are available for applicants whose income is between 100% and 400% of the Federal Poverty Level (\$11,670-\$46,680). Applicants who are lawfully present but not eligible for Medicaid due to their immigration status are eligible for tax credits between 0% and 400% of the Federal Poverty Level.
 - Some farmworkers and their families may also qualify for reduced costs for doctor’s visits and prescription drugs, depending on their income.
 - **FACT 3: Farmworkers who work for large employers may be offered health insurance through their employer.**
 - Employers must provide written notice to their employees about their health insurance options.
 - Beginning in 2015, employers with more than 100 employees will be required to offer health insurance to their full-time employees and children. Employers will not be

required to offer health insurance to the employee's husband or wife. Full-time means that you work for more than 30 hours a week.

- Insurance offered by the employer must meet certain standards. It also must be affordable for the employee, meaning that it cannot cost the employee more than 9.5% of his or her household income for his or her own health insurance. The additional cost to cover family members does not apply to this affordability standard.
 - If a farmworker has an offer of health insurance that meets the above standards, then he or she and any family members covered under the insurance will not be able to get financial help for health insurance in the health insurance marketplaces.
 - Some farmworkers may work for large employers who do not need to offer health insurance to their employees because their workforce is largely made up of seasonal workers who work for 4 months or less during a calendar year.
- **FACT 4: Farmworkers and their family members may qualify for an exemption from the requirement to have health insurance.**
 - You or your family members may qualify for an exemption from the requirement to have health insurance if:
 - You will have to pay more than 8% of your household income for health insurance.
 - You experience a hardship that prevents you from being able to afford health insurance. Examples: homelessness, a natural or man-made disaster, etc. Also, if you are a U.S. citizen or “qualified immigrant” who makes below 100% of the Federal Poverty Level and live in a state that did not expand its Medicaid program.
 - Your income is below the requirement to file taxes (about \$10,000 a year for an individual).
 - You or your family members are not lawfully present in the U.S. Includes those who have Deferred Action for Childhood Arrivals (DACA).
 - You can apply for the exemption either through the health insurance marketplace or when you file your federal income tax returns (depending on the exemption).
 - To find out if you or your family members are eligible for an exemption, you can contact your health insurance marketplace or talk with a navigator in your area (to be covered shortly).
 - **FACT 5: Everyone, regardless of health insurance coverage, will be able to access healthcare at community health centers, free clinics and hospitals.**
 - Migrant and community health centers will continue to be open to all. Those who do not have health insurance will be able to pay for services based on a sliding-fee scale. Payment is based on your income and household size – the lower your income, the lower your cost for medical care.

- Emergency rooms cannot turn you away because you are uninsured. You will not be charged extra or have to pay a fine if you use an emergency room and do not have insurance.
- Health centers and hospitals will not share your health insurance status with the federal government.

Unit 3: How You Can Inform the Farmworker Community about the Affordable Care Act

Total Time: 45 minutes

Discussion: Getting help with the application

10 minutes

Materials: flipchart paper, markers

Note to facilitator: In your state, navigators and certified application counselors may be called something else. Use the name most commonly used in your state.

Explanation of activity: Ask participants if they know which local organizations are helping people enroll in health insurance. Write down answers.

Role of navigators and certified application counselors

- Navigators and certified application counselors are trained individuals who are able to help people enroll in the health insurance marketplace.
- Many are based in community or migrant health centers or community-based organizations.
 - Find out which organizations in your area have navigators and certified application counselors.

Discussion: Fraud

5 minutes

Note to facilitator: Ask participants if they have heard stories of ACA fraud in their communities. Use their answers as a basis of discussion about ACA fraud.

- Some people are taking advantage of peoples' lack of understanding of the ACA to steal their money.
- It is important to remember:
 - There is no "Obamacare" card

- No one will call you to sign you up for health insurance. You must take the first step to apply for health insurance. If you are a patient at a health center, a representative from the health center may call you but they will not ask for personal information over the phone. Instead, they will likely ask you to set up an appointment at the health center. If you get an unsolicited call, text message or e-mail from someone claiming that he or she will help you sign up for health insurance and you do not recognize the caller, hang up or do not respond.
- Never give out personal information such as credit card numbers, bank account, Social Security numbers or date of birth to unfamiliar callers.

Activity: Small Group Activity	30 minutes
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Materials: flipchart paper with list of community questions from beginning of training

Note to facilitator: Break participants into small groups. Refer back to the questions from community members that you wrote down at the beginning of the training.

Explanation of activity: Provide each group with one of the questions. Ask the group to develop a skit based on that question. The goal of the skit should be to answer the question or to identify resources that will help answer the question. Have each group present their skit to everyone.

After each skit, discuss with the larger group their reactions to the skit and how they may handle a similar situation.

- Are they comfortable answering the questions and/or referring people to others in the community who will be able to answer their questions?
- What are some lingering questions/doubts?
- These situations may be challenging for *promotores*. Have a discussion about these situations and what they might say.

Unit 4: Conclusion
Total Time: 15 minutes

Review of participant questions	10 minutes
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Note to facilitator: Before concluding the training, review the list of participant questions from the beginning of the training. Go through each question to ensure that people's questions are answered. It's ok if you cannot answer all of the questions.

Wrap-up, evaluation and thank you

5 minutes

Materials: evaluation sheet

Note to facilitator: Hand out the evaluation sheet to participants.

Explanation of activity: As you wrap up the training, explain to the participants that we would like their feedback. Ask them to take 2 minutes to fill out the evaluation. The evaluation has 5 questions:

- What was the most useful thing you learned?
- What would you change about the training?
- What would you like to know more about?
- On a scale of 1-4 (1 being not at all, 4 being met all objectives), how well did the training meet its objectives?
- On a scale of 1-4 (1 being not at all likely, 4 being very likely), how likely are you to apply the information learned?

Please send evaluations and any questions to Alexis Guild at aguild@farmworkerjustice.org.

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The 5 Facts that Every Farmworker Should Know About the Affordable Care Act...

- ① Farmworkers and their family members who are lawfully present are eligible to purchase health insurance through the health insurance marketplaces.
- ② Farmworkers and their family members may qualify for Medicaid/CHIP or other financial help to lower the cost of health insurance.
- ③ Farmworkers who work for large employers may be offered health insurance through their employer.
- ④ Farmworkers and their family members may qualify for an exemption from the requirement to have health insurance.
- ⑤ Everyone, regardless of health insurance coverage, is able to access healthcare at community health centers, free clinics, and hospitals.