

Case Studies for O&E Training

Case Study #1

Assister: You are participating in a health fair at your local high school's gymnasium. The majority of attendants are high school seniors and their parents. You are ready to provide information to people or help them enroll if they are ready. First give your elevator speech about enrollment and then assist any clients that come to your table.

Client: You are the parent of a high school senior. Your child has had health insurance coverage through the Healthy Kids program but you have not had insurance for yourself in a long time. You want to know more about your insurance options and options for your husband who does not get employer coverage because the out of pocket costs are too expensive.

Case Study #2

Assister: You have a scheduled appointment to meet with Luz Maria to discuss her health coverage options for her family of four.

Client (Luz Maria): Luz Maria's family is a mixed immigration status house hold. Luz Maria has been a Legal Permanent Resident for about 3 years now, her husband is undocumented, and her nine year old daughter and 66 year old mother are U.S citizens. No one in her family is currently insured. Luz Maria's family is also struggling with a lack of transportation and the ability to attend scheduled appointments.

Case Study #3

Assister: Ravi walks in during your enrollment walk-in hours inquiring about Obamacare.

Client (Ravi): Ravi has never received health coverage before. He currently has a low income and is most likely eligible for Medicaid. He has a wife who is three months pregnant. As Ravi you want to know: Is the enrollment process different for my pregnant wife? Is there any follow up I need to do after we submit paperwork? Once the baby is born, how do we get health insurance coverage for the baby?

Case Study # 4

Assister: You are assisting Allison who is 24 years old and her employer has offered to pay \$200 a month towards whatever individual health plan she can buy for herself.

Client (Allison): You have tried to get coverage before but were turned away because you are a diabetic and have bi-polar disorder. For these reasons you have been turned down in the past and are frightened to mention these things in case it will jeopardize your chances of getting insurance this time. You feel very nervous that you have no health insurance and have heard that the Exchange will accept everyone and wants to know about the cost and about any pre-existing waiting periods. You also have a hard time remembering information given to you verbally and prefer to get information in writing.

Case Study # 5

Assister: You are presenting basic insurance enrollment information to a group of people at an enrollment fair. Please give us your best elevator speech on the basics of insurance enrollment.

Client: You are a member of this crowd with a big distrust of the Federal government. You dislike Obamacare but you are nervous about having to pay a penalty if you don't have health insurance coverage.