



## **Enrollment, Safety and Home Addresses: What Survivors and Advocates Should Know**

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Survivors of domestic and intimate partner violence (DV/IPV) can purchase affordable health care through Health Insurance Marketplace (healthcare.gov) or through their state marketplace. In other FUTURES publications, we have talked about the unique enrollment processes that help survivors access and afford coverage. This memo clarifies a small but important nuance on confidentiality for survivors: mailing vs. physical addresses. Below are some important reminders when filling out the healthcare.gov application (the process may be different in states that run their own Marketplaces).

***When purchasing health insurance through the Health Insurance Marketplace at healthcare.gov, survivors are permitted to use alternate addresses and have their mail delivered to a mailing address that is different than their physical address.*** The Marketplace has addressed enrollment policies for consumers without a permanent mailing address in their guidance for consumers who are homeless, including the need to use a shelter as a physical or mailing address.

Here's what DV advocates and enrollment counselors should know:

On a healthcare.gov application, a survivor is required to list both a physical (home) and a mailing address. For many consumers, this is the same address--but it does not have to be.

***For the physical (home) address, a survivor can list an alternate address such as a trusted family member or a shelter even if this is not a permanent home or move.*** It is important that this physical address be in the same region where the survivor will access the care. This is to ensure that they get coverage from a health insurance plan that provides coverage--and has a network of providers--where they are living. More on this below!

***For the mailing address, a survivor can list any address where she can regularly and reliably pick up her mail.*** This can be a trusted family member's address, a PO Box, or a DV advocate's office. The Marketplace and the health insurance plan will send important and time-sensitive documents to that address so it's important that this be a place where the survivor will regularly pick up the mail.

***The physical and mailing addresses can be different.***

***Note about PO Boxes:*** It is possible to enter a PO Box for a mailing address **and** the physical address and this may be a good option for survivors. But there is an important quirk about PO Boxes: if a consumer enters a PO box as their **mailing** address and a different address for their home address, the mail from the Marketplace and the health insurance plan will go to their

home address. If a survivor wants all her mail delivered to the PO box, she must put the PO Box as both her physical and mailing addresses. This is permitted by the Marketplace--but the PO Box should be in the same region where the consumer wants to access their care.

***The physical (home) address must be in the same region where the consumer needs care.*** In order for a survivor to get a health insurance plan with in-network providers who are nearby, it is extremely important to enroll in a plan that offers coverage to the physical address. Not all health insurance plans offer coverage in all regions and there can be variation from county to county. It is extremely important that the physical (home) address entered on the application be in the same region where the survivor wants to get care.

For example: The survivor and her children are staying at her sister's in Woodford County--but her primary care doctor and the kids' pediatricians are near her old home in Tazewell County which is a few counties away. She still wants to visit these doctors and is willing to drive to Tazewell County. The survivor uses her sister's address in Woodford County as her address on the Marketplace application. When choosing a health insurance plan on healthcare.gov, the only plans that will shown and available will be the plans available in Woodford County--because that's where she has listed her physical address at her sister's house. The Woodford County plans may not cover the doctors in Tazewell and she may be required to find new doctors in her new network.

In many cases, the health insurance plan regions are by county--so using a physical address in the same county where a survivor wants to find care may be a good work-around.

Another way to test if a plan is in the same region as is to use the healthcare.gov "find a plan" feature. Using the tool on the healthcare.gov website, put in the actual zip code of where the survivor wants to access care. Make note of what plans are available in that region. Then run the test again with the zipcode of the alternate home address that the survivor would like to use. If this generates the same list of plans, they are likely in the same region. While not foolproof, this should provide a good guide to identifying an alternate physical address to enter on the application.

***Remember to update the address when situations change.*** The Marketplaces and health plans routinely mails important notices to consumers. If the survivor's situation changes, she should update her addresses with the Marketplace and the plan. It is critically important that mail be sent to an address where a survivor can easily and safely retrieve their mail.

***Opt for electronic delivery.*** To maximize efficiency, survivors should also opt to receive mail and notifications electronically. This does not replace the need for careful consideration of mailing and physical addresses, but it can make the delivery of notices more seamless.