



Reaching Consumers with Limited Internet Access

Some consumers may have limited or no access to the internet, restricting their ability to access information about health insurance coverage and enroll in coverage on their own. Serving consumers with limited access to the internet is an opportunity to reach and connect with new consumers, providing education and assistance as they enroll in a Marketplace plan. This resource provides agents and brokers with best practices regarding how to identify, reach, and assist communities with limited internet access.

Who is Affected by Limited Internet Access?

Limited internet access is an obstacle that affects consumers across the country, especially those within historically underserved and uninsured communities. The following communities and demographics are disproportionately affected by limited access to the internet.¹



- **Rural Communities:** Consumers in rural areas are twice as likely to have limited or no internet access as compared to urban communities.
- **Black and Hispanic Communities:** Black and Hispanic families are disproportionately affected by limited access to internet, meaning access to health insurance coverage information and its benefits are restricted for these populations.
- **Elderly People:** Almost 1 in 5 seniors (about 20%) do not have internet access.
- **Americans Living in Poverty:** 1 in 5 Americans families that live below the federal poverty line do not have internet access.

Best Practices for Agents and Brokers to Reach Consumers with Limited Internet Access

Once agents and brokers have identified consumers with limited internet access, keep in mind these best practices when attempting to help them obtain Marketplace coverage:



- **Offer Hands-on Assistance with Education and Applications:** Face-to-face interactions with consumers are vital for instilling trust in the health insurance coverage process and enabling consumers to feel empowered to choose a plan that is right for them. The [CMS Product Ordering website](#) offers paper materials that agents and brokers can order and disseminate when engaging in face-to-face interactions. Agents and brokers should educate consumers on different QHP options, providers, and the steps they can take to enroll in coverage or apply for financial assistance without relying on the internet to provide consumers with information. Agents and brokers who are working with consumers without an email address can assist the consumer with enrollment in Marketplace coverage by instructing them to call the Marketplace Call Center at 1-800-318-2596 or helping them submit a paper application.² Agents and brokers must have consent from consumers before assisting with the process of enrolling in Marketplace coverage through HealthCare.gov or by using one of the Direct Enrollment (DE) Pathways.
- **Utilize Local Gathering Places and Trusted Community Organizations:** Consumers who are uninsured and have limited access to online information about health insurance coverage and

¹ <https://www.healthsystemtracker.org/chart-collection/how-might-internet-connectivity-affect-health-care-access/>

² <https://www.agentbrokerfaq.cms.gov/s/article/If-a-consumer-doesn-t-have-an-email-address-how-do-i-help-them-enroll>



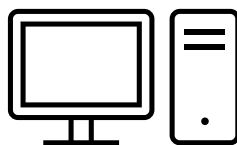
the process of obtaining it, may distrust the federal healthcare system. Utilizing a trusted gathering place or organization to host events, such as a library, church, or school, can provide consumers with a sense of reassurance. Events held in these locations should offer resources that promote high attendance, such as childcare, translators, and paper materials. Events should also be easily accessible from public transportation.

- **Use Local Media to Spread Awareness:** In place of using the internet, these consumers may use different forms of local media to keep up with news and community events. To spread the word about Marketplace enrollment events that you might be hosting or healthcare news in general, look to local newspapers, radio stations, and bulletin boards to raise awareness.³ Alternatively, you can also utilize Coverage to Care, a Centers for Medicare & Medicaid Services (CMS) initiative to help consumers understand health coverage and connect them to the primary care and preventive services that are right for them. You can find printable resources available in 8 languages to share with consumers on the [Coverage to Care website](#).

Continuing to Promote Access

As an agent or broker working with individuals who have limited or no access to the internet to assist with applying for and enrolling in Marketplace coverage, there are important steps that you can take to ensure you are continuing to promote access in these communities:

- **Use Word-of-Mouth Referrals:** Encourage consumers living in areas with limited internet access to use word-of-mouth referrals to recruit and connect with other individuals or families who are looking for assistance in getting coverage.
- **Utilize Mail-Based Communication:** Ensure contact information for consumers is up to date including mailing address so you can send consumers information about their health insurance coverage through the mail.
- **Encourage the use of Public Resources:** Public libraries offer spaces where community members can access the internet for free. Agents and brokers can encourage consumers to take advantage of these resources and use the internet to gain information about health insurance coverage systems and processes.
- **Educate on Obtaining Internet Access:** Members of the community may not know that some government programs can enable eligible families to get internet access at a discounted rate or at no cost to them. Educate consumers about the Affordable Connectivity Plan (ACP) and Lifeline, two programs that have been successful in increasing internet access.⁴



³ <https://marketplace.cms.gov/technical-assistance-resources/outreach-latino-communities.pdf>

⁴ <https://telehealth.hhs.gov/patients/getting-help/#i-dont-have-internet-access>