

Federally-facilitated Marketplace Assister Curriculum: Cultural Competence and Language Assistance

U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES

Centers for Medicare & Medicaid Services

Center for Consumer Information & Insurance
Oversight

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Cultural Competence and Language Assistance Course

Course Introduction Module

The screenshot shows a course introduction module titled "Cultural Competence and Language Assistance". The main content area displays a welcome message: "WELCOME TO THE CULTURAL COMPETENCE AND LANGUAGE ASSISTANCE COURSE". Below this message is a link labeled "Text Description of Image or Animation". At the bottom of the module are navigation links for "Menu", "Help", "Glossary", and "Resources", along with a "NEXT >" button.

Cultural Competence and Language Assistance

Course Introduction

Page 1 of 3

WELCOME TO THE
CULTURAL COMPETENCE AND LANGUAGE ASSISTANCE
COURSE

[Text Description of Image or Animation](#)

Menu Help Glossary Resources

NEXT >

Course Title

Welcome to the Cultural Competence and Language Assistance Course

The screenshot shows a web-based course introduction for "Cultural Competence and Language Assistance". The title is at the top left, and there's an "Exit" link at the top right. A header bar includes "Course Introduction" on the left and "Page 2 of 3" on the right. Below this is a "Course Overview" section with a welcome message about the importance of cultural and linguistic competence. It lists course objectives related to CLAS standards and communication. A note clarifies that "you" refers to consumers. A sidebar contains a note about the course being optional for certified application counselors. At the bottom are navigation buttons for "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Welcome to the course on Cultural Competence and Language Assistance! This course defines culture as it relates to consumers and highlights the importance of cultural and linguistic competence when you assist consumers through the Marketplace.

The course includes information on:

- How to follow Culturally and Linguistically Appropriate Services (CLAS) standards and Language Assistance Plan (LAP) requirements to provide effective assistance
- How to communicate effectively with consumers using appropriate language services
- How to recognize cultural implications of language and common linguistic miscommunications

In this lesson, "you" refers to the following types of assisters:

- Navigators in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions
- Non-Navigator assistance personnel in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions
- Non-Navigator assistance personnel in State-based Marketplaces and State Partnership Marketplaces that are funded with Marketplace Establishment Grant funds.

Note: In some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning.

This lesson is not a required lesson for certified application counselors in the Federally-facilitated Marketplace or State Partnership Marketplaces. However, the basic health insurance information included in this lesson will be useful for certified application counselors to know as they help consumers enroll in health coverage through the Marketplace. Some of the information discussed in this course may also be of interest to Navigators, non-Navigator assistance personnel, and CACs in State-based Marketplaces, especially if the State-based Marketplace is relying on the federal eligibility and enrollment platform, but this training is addressed only to Assistants in FFMs. This course concludes with an exam.

Click **NEXT** to begin.

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Course Overview

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What It Is and Why It's Important Module

Cultural Competence and Language Assistance [Exit](#)

What It Is and Why It's Important Page 1 of 12

Introduction

You're responsible for providing fair, accurate, and impartial information and services to consumers, and also for providing information in a manner that is culturally and linguistically appropriate to the needs of consumers, including consumers with limited English proficiency. Being respectful of and responsive to the health beliefs, practices, and the cultural and linguistic needs of diverse consumers will help ensure that every consumer who receives your assistance will have access to the services you provide, and will ultimately have access to health coverage through the Marketplace and insurance affordability programs.

This training will provide you with the skills to:

- Define "culture," "linguistic," and "cultural and linguistic competence"
- Identify how cultural and linguistic competence affects your responsibilities
- Recognize how your personal biases can negatively affect interactions that you have with consumers

Click **NEXT** to continue.



Menu Help Glossary Resources < BACK **NEXT** >

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Cultural Competence and Language Assistance

Exit

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What It Is and Why It's Important

Definition of Culture

The Department of Health & Human Services (HHS) Office of Minority Health (OMH) defines culture as "the integrated patterns of thoughts, communications, actions, customs, beliefs, values, and institutions associated, wholly or partially, with racial, ethnic, or linguistic groups, as well as religious, spiritual, biological, geographical, or sociological characteristics. Culture is dynamic in nature, and individuals may identify with multiple cultures over the course of their lifetimes." In other words, culture is a set of common characteristics — language, thoughts, communications, actions, customs, beliefs, values — of specific racial, ethnic, religious, or social groups.

Culture affects the way consumers express preferences through their communications. It can shape or determine:

- How consumers understand health care information
- How consumers express concerns about their health conditions
- What health coverage consumers need



Menu Help Glossary Resources < BACK NEXT >

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- How consumers understand health care information
- How consumers express concerns about their health conditions
- What health coverage consumers need

Cultural Competence and Language Assistance

What It Is and Why It's Important

Identification of Culture

It's important to take a consumer's culture into account when providing assistance, but culture may be difficult to determine for each individual. Cultures continuously change, and consumers may identify with different cultures over the course of their lifetimes.

To better understand consumers' cultures, consider but don't make assumptions based on their:

- Age
- Country of origin
- Education level
- Ethnicity
- Family structure
- Gender
- Gender identity
- Health practices
- Language and dialect
- Occupation
- Perspective on diet and nutrition
- Perspective on family and community
- Physical ability and limitations
- Political beliefs
- Religious beliefs and practices
- Sexual orientation
- Socioeconomic status

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Exit



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Cultural Competence and Language Assistance

What It Is and Why It's Important

Definition of Linguistic

Linguistic refers to something related to language. Since language is our major method of communicating with others, effective use of language is important to understanding consumer needs and making sure that consumers understand you.

To address language needs, [Navigators and non-Navigator assistance personnel](#) in the Federally-facilitated Marketplace and State Partnership Marketplaces, and non-Navigator assistance personnel that are funded with Marketplace Establishment grants, are required to follow [Culturally and Linguistically Appropriate Services \(CLAS\)](#) standards which will be discussed in more detail later in the training.

Before you begin helping consumers, it's important to first identify the common languages spoken in the community that you serve. If you're unable to communicate in those languages, you should locate language assistance services, including interpretation and translation services, prior to meeting with consumers. Please note, however, that it's important not to assume that a consumer has a specific language preference simply based on their race or ethnicity.



Click BLUE link(s) to enable NEXT button

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Definition of Linguistic

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Navigators and non-Navigator assistance personnel

Certified Application Counselors (CACs) in FFMAs are not required to meet the same training and CLAS requirements as Navigators and non-Navigator assistance personnel in FFMs.

As a result, not all standards in this training apply to CACs in FFMs. Navigators can be a great resource for CACs who wish to provide referrals in the event that the CAC is not able to provide the assistance a consumer requires.

For example, if a consumer requires language assistance that the CAC is not able to provide, a CAC should start by trying to locate a geographically accessible Navigator or non-Navigator assistance personnel, or by referring the consumer to the Marketplace Call Center.

CMS requires Navigators and non-Navigator assistance personnel in the FFM to be trained and tested on providing culturally and linguistically appropriate services.

If a Navigator, non-Navigator assistance personnel, or CAC receives federal funding, other federal civil rights laws may also apply and may require the Navigator, non-Navigator assistance personnel, or CAC to provide accessible information and services.

The screenshot shows a knowledge check section titled "Knowledge Check". The question asks how to best serve a population in a rural area where consumers speak nine languages, including English and Spanish. It asks to select all that apply from four options. A "Check Your Answer" button is present, along with a note that it must be completed to enable the "NEXT" button. Navigation buttons for "Menu", "Help", "Glossary", and "Resources" are at the bottom.

Cultural Competence and Language Assistance

What It Is and Why It's Important

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Exit

Knowledge Check

You work for an organization with an office in a rural area where the population includes religious missionaries from other countries. Consumers in the area speak nine languages in addition to English and Spanish. You want to be ready to serve this population effectively, make the consumers feel comfortable, and make sure they're well-informed about their choices.

How do you prepare to best serve this population?

Select **all that apply** and then click **Check Your Answer**.

A. Research the languages that are spoken in this community and locate language assistance services, including interpretation and translation services.

B. Provide materials in English because consumers who live in the United States (U.S.) should be able to read the English language.

C. Be sure that your office has materials in the languages spoken in this community.

D. Offer language services in English and Spanish, the most common foreign language in the U.S.; other consumers should bring family members to interpret.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources

BACK NEXT

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How do you prepare to best serve this population?

Select **all that apply**.

- A. Research the languages that are spoken in this community and locate language assistance services, including interpretation and translation services.
- B. Provide materials in English because consumers who live in the United States (U.S.) should be able to read the English language.
- C. Be sure that your office has materials in the languages spoken in this community.
- D. Offer language services in English and Spanish, the most common foreign language in the U.S.; other consumers should bring family members to interpret.

Feedback: The correct answers are A and C. Research the languages spoken in the community and locate language assistance services including both interpretation and translation services. Be sure that your center has materials available in the languages spoken in the community.

Cultural Competence and Language Assistance

What It Is and Why It's Important

Page 6 of 12

Cultural and Linguistic Competence

HHS OMH defines cultural and linguistic competence as "the capacity for individuals and organizations to work and communicate effectively in cross-cultural situations through the adoption and implementation of strategies to ensure appropriate awareness, attitudes, and actions and through the use of policies, structures, practices, procedures, and dedicated resources that support this capacity."

In your work, cultural and linguistic competence means that you should be able to identify, understand, and respond effectively to the cultural and linguistic needs of the consumers you assist.

To be culturally and linguistically competent, you should be able to:

- Identify, understand, and respect differences in consumers' cultural beliefs, behaviors, and needs.
- Respond appropriately to consumers based on their culture and language needs, which may include making referrals or asking for help (e.g., getting interpretation and translation services).
- Acknowledge, respect, and accept cultural differences among consumers.

You're encouraged to review and follow the OMH's [National CLAS standards](#), which give guidance on providing culturally and linguistically appropriate services to consumers.

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The screenshot shows a web-based knowledge check interface. At the top, a blue header bar reads "Cultural Competence and Language Assistance". On the right side of the header are "Exit", "Page 7 of 12", and a small "X" icon. Below the header, a dark blue sidebar on the left contains the text "What It Is and Why It's Important". The main content area has a white background. A title "Knowledge Check" is at the top, followed by the question "Which of the statements below are true about cultural and linguistic competence?". Below the question, instructions say "Select all that apply and then click Check Your Answer.". A list of four statements follows:

- A. Linguistic competence is the ability to speak all languages that your consumers speak.
- B. Being culturally competent means that when you're working with different cultures, what you do is more important than how you do it.
- C. Linguistic competence is the ability to speak consumers' preferred languages or offer language assistance services when needed.
- D. Cultural competence means being able to identify, respect, and understand differences in cultural beliefs, behaviors, and needs of consumers.

A blue button labeled "Check Your Answer" is located at the bottom left of the main content area. At the very bottom, a grey footer bar contains links for "Menu", "Help", "Glossary", and "Resources". To the right of these are navigation buttons: "< BACK", "NEXT >", and another "NEXT" button.

Knowledge Check

Which of the statements below are true about cultural and linguistic competence?

Select **all that apply**.

- A. Linguistic competence is the ability to speak all languages that your consumers speak.
- B. Being culturally competent means that when you're working with different cultures, what you do is more important than how you do it.
- C. Linguistic competence is the ability to speak consumers' preferred languages or offer language assistance services when needed.
- D. Cultural competence means being able to identify, respect, and understand differences in cultural beliefs, behaviors, and needs of consumers.

Feedback: The correct answers are C and D. Linguistic competence is the ability to speak consumers' preferred languages or offer interpreter services when needed. Cultural competence is the capacity to identify, respect, and understand differences in cultural beliefs, behaviors, and needs of consumers.

Cultural Competence and Language Assistance

What It Is and Why It's Important

Importance of Cultural and Linguistic Competence

Cultural beliefs can affect how consumers think about their health, their bodies, and the health care coverage and services they need.

For example, some American Indians and Alaska Natives (AI/ANs) may believe health and wellness are not just about the physical body, but are closely related to spirituality and how they behave toward one another. This differs from Western medicine, which generally focuses on treating only the physical symptoms of an illness.

Understanding and respecting specific cultural backgrounds will help you assist consumers in choosing appropriate health coverage.



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Cultural Competence and Language Assistance

What It Is and Why It's Important

Exit

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Put Yourself in the Consumer's Shoes and Avoid Bias

As the United States population becomes more racially and ethnically diverse, it is important to consider the different languages and cultural traits that influence consumers' health care decisions.

A first step toward developing cultural competence is to examine your own health-related values, understand what they are, and then make sure what you believe doesn't affect how you respond to consumers' beliefs. Put yourself in their shoes. As much as possible, think about how you'd feel or respond if you were in the consumer's place.

Ask yourself: Is the advice or information that I'm providing useful to a consumer that may have a completely different culture, belief system, or language than my own?



Menu Help Glossary Resources < BACK NEXT >

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As the United States population becomes more racially and ethnically diverse, it is important to consider the different languages and cultural traits that influence consumers' health care decisions.

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The screenshot shows a web-based knowledge check interface. At the top, a blue header bar reads "Cultural Competence and Language Assistance". On the right side of the header are "Exit" and "Page 10 of 12" buttons. Below the header, a white content area has a sub-header "What It Is and Why It's Important" on the left and "Knowledge Check" on the right. A question is displayed: "Which of the following statements help explain how culture relates to helping consumers with their health coverage options?". Below the question, instructions say "Select all that apply and then click Check Your Answer.". A list of four statements follows, each preceded by an empty checkbox:

- A. Consumers from culturally and ethnically diverse groups may base their thoughts and feelings about their health and bodies in their cultural beliefs, which could affect how they feel about mandatory health care coverage and the services that might benefit them.
- B. Racially and ethnically diverse communities are dwindling in the United States (U.S.), so the need to understand different languages and cultural traits is decreasing.
- C. Some consumers' cultural beliefs about health and wellness may differ from your beliefs and could influence the consumers to make health coverage choices that you may question.
- D. It's important for you to examine and understand your own health-related values, and then make sure what you believe doesn't affect how you respond to consumers' beliefs.

A blue button labeled "Check Your Answer" is located at the bottom left of the content area. At the very bottom of the page, there are links for "Menu", "Help", "Glossary", and "Resources", along with "BACK" and "NEXT" buttons.

Knowledge Check

Which of the following statements help explain how culture relates to helping consumers with their health coverage options?

Select **all that apply**.

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- C. Some consumers' cultural beliefs about health and wellness may differ from your beliefs and could influence the consumers to make health coverage choices that you may question.
- D. It's important for you to examine and understand your own health-related values, and then make sure what you believe doesn't affect how you respond to consumers' beliefs.

Feedback: The correct answers are A, C, and D. Cultural beliefs can affect how consumers think about their health, their bodies, and the health care coverage and services they need. For example, some American Indians and Alaska Natives (AI/ANs) may believe health and wellness aren't just about the physical body, but are closely related to spirituality and how they behave toward one another, which differs from the Western medicine focus on treating only the body. A first step toward developing cultural competence is to examine your own health-related values, understand what they are, and then make sure what you believe doesn't affect how you respond to consumers' beliefs. As racial and ethnic communities continue to grow in the U.S., it is important to consider the different languages and cultural traits that influence consumers' health care decisions.

Cultural Competence and Language Assistance

What It Is and Why It's Important

A Culturally and Linguistically Competent Approach

A culturally and linguistically competent approach can help you:

Improve outreach and education about health coverage options, which may be necessary to reach consumers who:

- Come from a country with a different (or non-existent) health care system.
- Lack awareness about coverage available through the FFM.
- Improve your ability to build trust with consumers, which will help them find health coverage that fits their budget and specific needs.

Provide effective assistance so that consumers are more likely to:

- Have an understanding of the Marketplace
- Enroll without delay

The National CLAS Standards help meet consumers' needs. Always assess the needs of consumers and tailor your approach based on these needs.



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Exit

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Cultural Competence and Language Assistance

What It Is and Why It's Important

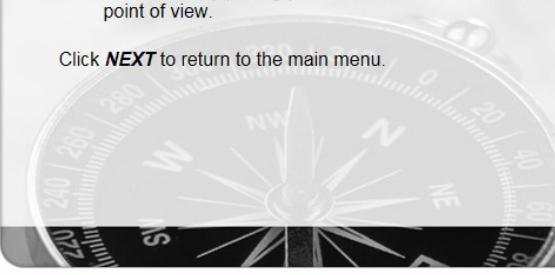
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Exit

Key Points

- Culture affects the way that groups of consumers express their beliefs, values, and preferences through their communications and actions.
- Cultural and linguistic competence involves the ability to understand and respond effectively to consumers' cultural and linguistic needs.
- It's important that you avoid letting your personal feelings and beliefs affect the support you provide to consumers by putting yourself in their shoes. Be sure to consider consumers' needs and options from their point of view.

Click **NEXT** to return to the main menu.



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Key Points

- Culture affects the way that groups of consumers express their beliefs, values, and preferences through their communications and actions.
- Cultural and linguistic competence involves the ability to understand and respond effectively to consumers' cultural and linguistic needs.
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Understanding the Diversity of Consumer Groups Module

Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups Page 1 of 16 [Exit](#)

Introduction

Consumers can be different from one another in many ways, including race, color, national origin, disability, age, sex, religion, sexual orientation, gender identity, and other aspects of culture. This training will help you learn about different consumer groups, so that you can provide friendly, objective, and impartial customer service.

This training will provide you with the skills to:

- Identify major diverse consumer groups in the United States (U.S.)
- Recognize how cultural beliefs may affect consumer health preferences
- Describe ways that you can prevent and remedy discrimination

Click **NEXT** to continue.



[Menu](#) [Help](#) [Glossary](#) [Resources](#) [◀ BACK](#) [NEXT ▶](#)

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- Recognize how cultural beliefs may affect consumer health preferences
- Describe ways that you can prevent and remedy discrimination

The screenshot shows a blue-themed web page titled "Cultural Competence and Language Assistance". At the top right is an "Exit" link. Below the title, a navigation bar includes "Understanding the Diversity of Consumer Groups" on the left and "Page 2 of 16" on the right. A main content box is titled "Overview of the Major Consumer Groups: Race, Color and National Origin". It contains text about consumer diversity based on race, color, and national origin, followed by a list of major racial and ethnic groups defined by the federal government. A note about Title VI of the Civil Rights Act is included, along with a link to the American FactFinder tool. Navigation buttons at the bottom include "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Overview of the Major Consumer Groups: Race, Color and National Origin

The consumers you assist may be different from one another based on many factors. It is important to recognize and be sensitive to consumer differences in terms of race, color, and national origin. Respecting differences can help you understand consumers' unique needs regarding their ability to choose and access health coverage.

The federal government defines the major racial and ethnic groups in the U.S. as:

- Black, not of Hispanic origin: A person having origins in any of the Black racial groups of Africa.
- Hispanic: A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture origin, regardless of race.
- Asian: A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
- Native Hawaiian or Other Pacific Islander: A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
- American Indian or Alaska Native (AI/AN): A person having origins in any of the original peoples of North America, and who maintains cultural identification to tribal affiliation or community recognition.
- White, not of Hispanic Origin: A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.

Title VI of the Civil Rights Act protects all people from discrimination on the basis of race, color, or national origin. Consumers may identify with one or more of these groups. There may also be other sub-categories based on national origin or primary language spoken.

To learn about these groups in your community, visit the [American FactFinder](#) tool from the U.S. Census Bureau.

Menu Help Glossary Resources < BACK NEXT >

Overview of the Major Consumer Groups: Race, Color and National Origin

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Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

Page 3 of 16

Overview of the Major Consumer Groups: Disability, Age, Sex, and Religion

It is important to also recognize and be sensitive to consumer differences based on disability, age, sex, and religion. Certain laws protect consumers in these groups, including:

- [Section 1557 of the Affordable Care Act](#) prohibits discrimination on the grounds of race, color, national origin, sex, sexual orientation, age, or disability.
- The Americans with Disabilities Act (ADA) of 1990 and other laws protect consumers against discrimination based on disability.
- Section 504 of the Rehabilitation Act of 1973 protects consumers from discrimination based on their disability status.
- The Americans with Disabilities Act Amendments Act (ADAAA) broadened the existing definition of the term disability to make it easier for consumers seeking protection under the ADA to establish that they have a disability.
- The Age Discrimination Act of 1975 and other laws protect consumers against age discrimination.
- Title IX of the Education Amendments of 1972 and other laws protect consumers against gender discrimination.
- Multiple laws protect consumers against religious discrimination.

For more information on each of these topics, visit the [Department of Health & Human Services \(HHS\) Office for Civil Rights \(OCR\) website](#).



Click on the [BLUE](#) link(s) to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Overview of the Major Consumer Groups: Disability, Age, Sex, and Religion

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More Information about Section 1557 of the Affordable Care Act

Section 1557 of the Affordable Care Act prohibits discrimination on the grounds of race, color, national origin, sex, age, or disability, under any health program or activity, any part of which is receiving federal financial assistance or under any program or activity that's administered by an Executive agency or any entity established under Title I of the Affordable Care Act.

Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

Knowledge Check

Aisha, 21 years old, was born abroad and is now a United States (U.S.) citizen. She's meeting with you to learn about health coverage through the Marketplace. She's very interested in options for people with disabilities because she can't walk and uses a wheelchair.

Which of the following is an appropriate way to assist her?

Select the **correct answer** and then click **Check Your Answer**.

A. You prepare visual aids to help Aisha remember your conversation because you are concerned that Aisha may not speak or understand English well.

B. You ask Aisha to return next time with a parent or guardian who can help her better understand health coverage information to ensure that your assistance takes into account Aisha's culture.

C. You assume that her disability was a result of improper care abroad and explain to Aisha that because she was born abroad, she won't be able to get health coverage through the Marketplace.

D. You treat Aisha with the same respect that you offer all consumers by offering her complete and accurate information about health coverage through the Marketplace.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK **NEXT >**

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- C. You assume that her disability was a result of improper care abroad and explain to Aisha that because she was born abroad, she won't be able to get health coverage through the Marketplace.
- D. You treat Aisha with the same respect that you offer all consumers by offering her complete and accurate information about health coverage through the Marketplace.

Feedback: The correct answer is D. It's not appropriate to assume that Aisha's physical disability affects her learning ability. Likewise, it's inappropriate to assume her age will impact her ability to understand health coverage information. Finally, Aisha is a U.S. citizen, and her national origin doesn't affect her eligibility for health coverage. It's important to treat all consumers with respect and offer complete and accurate information on health coverage.

Cultural Competence and Language Assistance

Exit

Understanding the Diversity of Consumer Groups Page 5 of 16

Overview of the Major Consumer Groups: Sexual Orientation and Gender Identity

Being sensitive to the sexual orientation and gender identity of consumers helps you to understand their unique needs and ability to access health coverage.

Some main sexual orientation and gender identity groups are as follows:

- Lesbian: A woman who self-identifies as having an emotional, sexual, and/or relational attraction to other women.
- Gay: An attraction and/or behavior focused exclusively or mainly on members of the same sex or gender identity; a personal or social identity based on one's same-sex attractions and membership in a sexual-minority community.
- Bisexual: A person whose sexual or romantic attractions and behaviors are directed at members of both sexes to a significant degree.
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Menu Help Glossary Resources ◀ BACK NEXT ▶

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Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

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Exit

Laws and Regulations Protecting LGBT Consumers

You are not permitted to discriminate against consumers because of their sexual orientation or gender identity.

Authorities protecting lesbian, gay, bisexual, and transgender (LGBT) consumers include:

- HHS interprets Section 1557 of the Affordable Care Act to prohibit discrimination on the basis of gender, which includes gender identity, sex, and sexual orientation stereotypes.
- 45 CFR 155.120(c) prohibits the Marketplace from discriminating on the basis of gender identity or sexual orientation when carrying out required Marketplace functions. Navigator programs, other consumer assistance activities that can include non-Navigator assistance personnel, and certified application counselor programs are required Marketplace functions. Therefore, the Marketplace must ensure that these programs comply with 45 CFR 155.120(c).

These protections are very important because LGBT people have historically faced discrimination in accessing health care and health coverage. If consumers fear that you won't treat them equally and respectfully, they may withhold critical information necessary to help them select appropriate health coverage. This information can include details about their family structure and/or health care needs. Additionally, they may not enroll in needed coverage at all.

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Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

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Laws and Regulations Protecting LGBT Consumers

The eligibility rules with respect to the premium tax credit treat same-sex spouses in the same manner as opposite-sex spouses.

Similarly, health insurance companies can't discriminate based on sexual orientation in marketing health plans or designing benefits. An insurance company must offer the same coverage to same-sex spouses that it does to opposite-sex spouses.



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Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

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Overview of the Major Consumer Groups: Culture

Recognizing and being sensitive to consumers' cultures can help you understand their unique needs and ability to access health coverage.

Culture refers to thoughts, communications, actions, customs, beliefs, values, and institutions of people who identify themselves based on the following personal characteristics:

- Race
- Ethnicity
- Language
- Religion
- Spirituality
- Disability
- Biology
- Geography
- Community
- Gender
- Gender identity
- Sexual orientation



Menu Help Glossary Resources < BACK NEXT >

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Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

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Exit

Cultural Beliefs May Affect Consumers' Health Preferences

Cultural beliefs may affect the type of medical practices a consumer prefers.

For example, cultural beliefs may affect whether consumers use Western medical practices when they're sick. Different cultural groups, including some minority and immigrant groups, may prefer [folk or traditional treatments](#). Consumers can come from very different cultures and all consumers are unique in their preferences.



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More Information about Folk or Traditional Treatments

Medicine practiced by someone other than a doctor or other formally trained health worker, especially by people isolated from modern medical services and usually involving the use of plant-based remedies

The screenshot shows a knowledge check interface. At the top, it says "Cultural Competence and Language Assistance". Below that, "Understanding the Diversity of Consumer Groups" is displayed, along with "Page 10 of 16" and an "Exit" link. A "Knowledge Check" section begins with a scenario about assisting Osman from Eritrea. It asks, "How should you advise Osman?" and instructs the user to select the correct answer and click "Check Your Answer". Below this, four multiple-choice options are listed, each preceded by a checkbox:

- A. Osman may believe that only Eritreans understand his health coverage needs. You tell him that unfortunately your office doesn't have an Eritrean employee but that he should feel free to bring in a friend or family member that can help him explain his views.
- B. Osman may not understand English well and what health coverage means for him and his family. You offer Osman an interpreter to assist him.
- C. Osman may believe in Eritrean traditional healing. You respect his beliefs, but explain that health coverage can help prevent serious illness and avoid major emergency room expenses. You also explain that all individuals in the United States (U.S.) are required to have health coverage, with certain exceptions.
- D. Osman may believe that he shouldn't get health coverage until he regains balance between mind, body, spirit, and the environment. Being culturally sensitive, you respect his wishes.

A "Check Your Answer" button is located at the bottom left of the knowledge check area. A note at the bottom center says "Complete the Knowledge Check to enable NEXT button". Navigation buttons at the bottom include "Menu", "Help", "Glossary", "Resources", "< BACK", and "NEXT >".

Knowledge Check

You're assisting Osman, a consumer from Eritrea. He tells you that he doesn't think he needs health coverage.

How should you advise Osman?

Select the correct answer.

- A. Osman may believe that only Eritreans understand his health coverage needs. You tell him that unfortunately your office doesn't have an Eritrean employee but that he should feel free to bring in a friend or family member that can help him explain his views.
- B. Osman may not understand English well and what health coverage means for him and his family. You offer Osman an interpreter to assist him.
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- D. Osman may believe that he shouldn't get health coverage until he regains balance between mind, body, spirit, and the environment. Being culturally sensitive, you respect his wishes.

Feedback: The correct answer is C. Osman may believe in traditional healing practiced in Eritrea. You should help Osman understand some of the consequences that he could face without health coverage, such as serious illness because of a late diagnosis and expensive emergency room bills. You should also explain that all individuals in the U.S. are required to have health coverage, with certain exceptions. It's important not to simply assume that consumers with racial or ethnic backgrounds associated with non-English languages don't speak or understand English well.

Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

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Exit

Examples of Discrimination

You should be mindful of possible discrimination in your work, including:

- Refusing to provide assistance or providing inadequate assistance because of consumers' race, color, national origin, language, disability, age, sex, religion, sexual orientation, or gender identity.
- Refusing to provide services or treating consumers poorly because of their dress, appearance, or mannerisms that don't conform to gender stereotypes.
- Communicating with consumers in a way that makes them feel inferior because of their race, color, national origin, language, disability, age, sex, religion, or sexual orientation.
- Creating a hostile environment for consumers through harassment or disrespectful treatment.
- Refusing to provide language assistance services such as interpretation or translation services, or sign language interpretation services to consumers when necessary or requested.
- Neglecting to tailor and conduct outreach and education activities to significant populations of consumers with Limited English Proficiency (LEP) in your organization's service area.
- Requesting immigration-related documents that aren't required for enrollment which may deter eligible consumers from applying.

It's important to make sure that your actions don't deter, delay, or prevent any consumers from applying for health coverage.

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Cultural Competence and Language Assistance

Exit

Understanding the Diversity of Consumer Groups

Page 12 of 16

Discrimination: Prevention and Remedies

You can help prevent and remedy discrimination by:

- Identifying and supporting staff who have special expertise or experience in working with the diverse groups represented in the area you serve.
- Identifying an individual in your organization who's directly accountable to leadership for overseeing organizational efforts to promote diversity and provide nondiscriminatory assistance to consumers.
- Developing clear mechanisms for consumers to report discrimination or disrespectful treatment.
- Explaining to consumers who think their rights have been violated how to file a complaint with the [Office for Civil Rights \(OCR\)](#).
- Implementing disciplinary processes in your organization that address intimidating, disrespectful, and discriminatory behavior.



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The screenshot shows a web-based knowledge check module. At the top, a blue header bar reads "Cultural Competence and Language Assistance". On the right side of the header are "Exit" and "Page 13 of 16" buttons. Below the header, a dark blue navigation bar contains "Understanding the Diversity of Consumer Groups" on the left and "Knowledge Check" on the right. The main content area has a white background. It starts with a scenario: "Marina and her female partner, Joyce, are meeting with Tatiana, a colleague you've been training. While observing Tatiana, you notice that she appears uncomfortable and isn't providing complete and accurate information. Given the way she's interacting with the consumers, you begin to worry that Tatiana may have some biases against Marina and Joyce who are a same-sex couple." Below the scenario is a question: "Which of the following indicators suggests Tatiana is discriminating against Marina and Joyce?". A note below the question says "Select the correct answer and then click Check Your Answer.". A list of four options follows:

- A. Tatiana is visibly upset when Marina and Joyce explain that they are same-sex partners.
- B. Tatiana asks whether Marina and Joyce need any assistance services such as interpretation or translation services.
- C. Tatiana asks Marina and Joyce whether they'd like to provide the Marketplace with optional information about their ethnicity and race.
- D. Tatiana doesn't offer to shake hands with Marina and Joyce at the end of their meeting because she has a cold.

A blue button labeled "Check Your Answer" is located at the bottom left of the content area. At the very bottom of the page, there are links for "Menu", "Help", "Glossary", and "Resources" on the left, and "BACK" and "NEXT" buttons on the right. A note above the "NEXT" button says "Complete the Knowledge Check to enable NEXT button".

Knowledge Check

Marina and her female partner, Joyce, are meeting with Tatiana, a colleague you've been training. While observing Tatiana, you notice that she appears uncomfortable and isn't providing complete and accurate information. Given the way she's interacting with the consumers, you begin to worry that Tatiana may have some biases against Marina and Joyce who are a same-sex couple.

Which of the following indicators suggests Tatiana is discriminating against Marina and Joyce?

Select the correct answer.

- A. Tatiana is visibly upset when Marina and Joyce explain that they are same-sex partners.
- B. Tatiana asks whether Marina and Joyce need any assistance services such as interpretation or translation services.
- C. Tatiana asks Marina and Joyce whether they'd like to provide the Marketplace with optional information about their ethnicity and race.
- D. Tatiana doesn't offer to shake hands with Marina and Joyce at the end of their meeting because she has a cold.

Feedback: The correct answer is A. If Tatiana is visibly upset about Marina and Joyce's sexual orientation or gender identity, she's treating them differently than other consumers based on their sexual orientation or gender identity, which is discriminatory behavior. Assistors should not treat consumers differently based on their race, color, national origin, language, disability, age, sex, religion, sexual orientation, or gender identity. It's not inappropriate for Tatiana to ask consumers whether they need assistance services, or to give consumers an opportunity to choose whether to answer optional Marketplace questions. Tatiana can choose not to shake consumers' hands if she has a cold and doesn't want to spread germs, but she should make sure to treat everyone equally.

Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups

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Avoiding Stereotypes

In your work, you should be conscious of stereotypes and avoid them. Stereotypes are images or ideas of a particular type of person or thing that may be widely held but aren't necessarily accurate and represent an overly simplified view (e.g., a statement that in a traditional family, the man is the main financial provider).

For example, it's important to understand that what applies to one person in a particular culture may not apply to someone else in that same culture. Knowing this will help you avoid stereotypes when interacting with consumers.



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For example, it's important to understand that what applies to one person in a particular culture may not apply to someone else in that same culture. Knowing this will help you avoid stereotypes when interacting with consumers.

The screenshot shows a web-based training module titled "Cultural Competence and Language Assistance". The main content area is titled "Understanding the Diversity of Consumer Groups" and contains a section titled "What You Should Know to Avoid Stereotypes". It includes a bulleted list of consumer diversity points, a note about asking questions, and a self-assessment checklist. Navigation buttons at the bottom include "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

What You Should Know to Avoid Stereotypes

You should keep the following in mind to make sure that you avoid stereotypes:

- Consumers may have their own personal story, beliefs, ways to communicate, and health history.
- Consumers may have different income and education levels, and these backgrounds can affect their beliefs and opinions about health and health coverage.
- Consumers from the same country, even from the same region, may differ greatly in their traditions, customs, and opinions about health and health coverage.

Although it's important and helpful to understand basic information about specific cultures, be sure to ask questions – when appropriate – to learn about the specific characteristics of each consumer. You should also become familiar with your own biases and how they may affect the service that you provide.

A Self-Assessment Checklist is available on page two of the "Resources" section for you to learn about some of your own possible biases.

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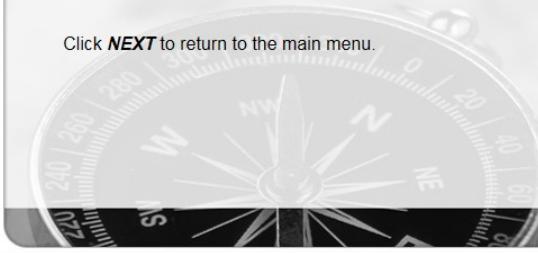
Cultural Competence and Language Assistance

Understanding the Diversity of Consumer Groups Page 16 of 16 Exit

Key Points

- A consumer's race, color, national origin, language, disability, age, sex, religion, sexual orientation, gender identity, and cultural beliefs can affect how consumers think about health and the health coverage choices that they make.
- You are not permitted to discriminate against consumers because of their race, color, national origin, disability, age, sex, religion, sexual orientation, or gender identity.
- All consumers are different, and you should avoid stereotyping.

Click **NEXT** to return to the main menu.



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National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

The screenshot shows a web-based training module titled "Cultural Competence and Language Assistance". At the top right are "Exit" and "Page 1 of 17" buttons. Below the title is a header bar with "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module" and "Page 1 of 17". The main content area has a blue header "Introduction". It lists culturally and linguistically diverse groups and their challenges, mentions the HHS OMH CLAS standards, and describes CMS regulations for Navigators. It also outlines training objectives and a "NEXT" button.

Introduction

Culturally and linguistically diverse groups include consumers with a wide variety of backgrounds, such as:

- Racial or ethnic communities, immigrants, and people who don't speak English as their primary language and who have a limited ability to read, write, speak, or understand English (referred to as consumers with Limited English Proficiency [LEP]).
- People who communicate through American Sign Language (ASL).
- People with low or no income.
- People who identify as lesbian, gay, bisexual, and transgender (LGBT).

These groups may have a more difficult time getting health care, may get a lower quality of care, and may have poorer health than the general population. To help overcome these disparities, the Department of Health & Human Services (HHS) Office of Minority Health (OMH) published the enhanced National Culturally and Linguistically Appropriate Services (CLAS) Standards in Health and Health Care. The National CLAS standards include ways to make health care services more responsive to the individual needs of all consumers. CMS encourages all entities providing Marketplace outreach and enrollment assistance to refer to the HHS OMH CLAS standards as a resource.

Separately, CMS regulations set forth the National CLAS standards that apply to Navigators and non-Navigator assistance personnel in FFMs. These regulations address the importance of cultural and linguistic understanding and awareness.

This training will provide you with the skills to:

- Recognize applicable the National CLAS standards in serving consumers, including consumers with LEP.
- Identify how these standards and requirements relate to the consumer assistance that you provide.
- Describe examples of ways that you can implement the National CLAS standards.

Click **NEXT** to continue.

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Introduction

Culturally and linguistically diverse groups include consumers with a wide variety of backgrounds, such as:

- Racial or ethnic communities, immigrants, and people who don't speak English as their primary language and who have a limited ability to read, write, speak, or understand English (referred to as consumers with Limited English Proficiency [LEP]).
- People who communicate through American Sign Language (ASL).
- People with low or no income.
- People who identify as lesbian, gay, bisexual, and transgender (LGBT).

These groups may have a more difficult time getting health care, may get a lower quality of care, and may have poorer health than the general population. To help overcome these disparities, the Department of Health & Human Services (HHS) Office of Minority Health (OMH) published the enhanced National Culturally and Linguistically Appropriate Services (CLAS) Standards in Health and Health Care. The National CLAS standards include ways to

make health care services more responsive to the individual needs of all consumers. CMS encourages all entities providing Marketplace outreach and enrollment assistance to refer to the HHS OMH CLAS standards as a resource.

Separately, CMS regulations set forth the National CLAS standards that apply to Navigators and non-Navigator assistance personnel in FFMs. These regulations address the importance of cultural and linguistic understanding and awareness.

This training will provide you with the skills to:

- Recognize applicable the National CLAS standards in serving consumers, including consumers with LEP.
- Identify how these standards and requirements relate to the consumer assistance that you provide.
- Describe examples of ways that you can implement the National CLAS standards.

Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

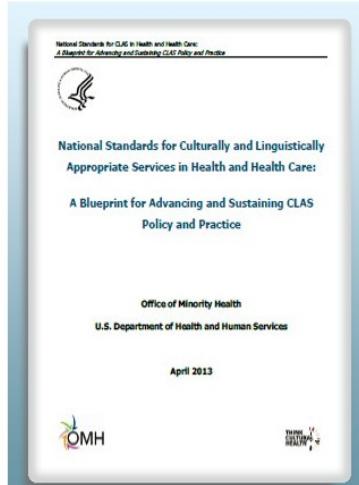
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Importance of the National CLAS Standards

There are many reasons why you should follow the National CLAS standards:

- To help consumers from diverse racial, ethnic, and cultural backgrounds, as well as LGBT consumers, access health coverage that's equal to the level of coverage that other consumers receive.
- To offer consumers a greater chance to get equal access to health coverage, which decreases the likelihood of consumer complaints.
- To comply with applicable law and regulations.

When consumers don't get services that meet the National CLAS standards, they may not get health coverage that suits their needs. This affects their quality of life, which in turn affects neighborhoods, communities, and public health in general.



Office of Minority Health
U.S. Department of Health and Human Services

April 2013

OMH

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

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The screenshot shows a web-based training module titled "Cultural Competence and Language Assistance". At the top, it says "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module" and "Page 3 of 17". On the right, there's an "Exit" link. Below the title, a section is titled "Federal Regulatory Standards Applicable to Assisters". It states that CMS regulations require Navigators and non-Navigator assistance personnel to follow six standards. It then lists the first three standards:

1. Developing and maintaining general knowledge about the racial, ethnic, and cultural groups in your service area, including each group's diverse cultural health beliefs and practices, preferred languages, health literacy, and other needs.
2. Collecting and maintaining updated information to help understand the composition of the communities in the service area where you'll be working, including the primary spoken languages.
3. Providing oral and written notice to consumers with LEP, in their preferred language, informing them of their right to receive language assistance services and how to get them.

* Note: These standards don't apply to certified application counselors (CACs) who aren't required by regulation to follow these standards. However, CMS recommends that CACs follow the National CLAS standards as a best practice.

At the bottom of the module, there are navigation links: "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Federal Regulatory Standards Applicable to Assisters

CMS regulations require Navigators and non-Navigator assistance personnel to follow six standards.

The first three standards that you're required to follow are:

1. Developing and maintaining general knowledge about the racial, ethnic, and cultural groups in your service area, including each group's diverse cultural health beliefs and practices, preferred languages, health literacy, and other needs.
2. Collecting and maintaining updated information to help understand the composition of the communities in the service area where you'll be working, including the primary spoken languages.
3. Providing oral and written notice to consumers with LEP, in their preferred language, informing them of their right to receive language assistance services and how to get them.

* Note: These standards don't apply to certified application counselors (CACs) who aren't required by regulation to follow these standards. However, CMS recommends that CACs follow the National CLAS standards as a best practice.

Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Exit

Additional Federal Regulatory Standards Applicable to Assisters

The remaining standards you're required to follow are:

4. Providing consumers with information and assistance in their preferred language, at no cost to the consumers, including oral interpretation and written translation when necessary or requested*.
5. Receiving ongoing education and training in culturally and linguistically appropriate service delivery.
6. Implementing strategies to recruit support and promote a staff that's representative of the demographic characteristics, including primary spoken languages, of the communities in your service area.

* Note: Use of a consumer's family or friends as oral interpreters can satisfy the requirement to provide linguistically appropriate services only if the consumer is first provided with an offer of interpretation services at no cost and they request the use of family or friends as the preferred alternative to that offer.



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The screenshot shows a web-based knowledge check module titled "Cultural Competence and Language Assistance". At the top, it says "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module" and "Page 5 of 17". There is an "Exit" link in the top right corner. The main content area is titled "Knowledge Check". It contains a question about Elice, the leader of a local community, who has complained that your Navigator organization didn't meet the language needs of several people in his community. The question asks which of the activities below correspond with standards you're required to follow to help your organization better serve the needs of Elice and his community members. Below the question, it says "Select all that apply and then click Check Your Answer." To the right is a list of four options (A, B, C, D) each preceded by an empty checkbox. Option A: Receiving ongoing education and training in culturally and linguistically appropriate service delivery. Option B: Assisting consumers in their preferred language at no cost, including oral interpretation and written translation when necessary or when requested by the consumer. Option C: Developing and maintaining general knowledge about the racial, ethnic, and cultural groups in the your service area, including their diverse cultural health beliefs and practices, preferred languages, health literacy, and other needs. Option D: Distributing surveys to local consumer groups to collect and evaluate feedback on the service they received from your organization. At the bottom left is a "Check Your Answer" button. A note below it says "Complete the Knowledge Check to enable NEXT button". At the very bottom are links for "Menu", "Help", "Glossary", "Resources", "<> BACK", and "NEXT >".

Knowledge Check

Elice, the leader of a local community, has complained that your Navigator organization didn't meet the language needs of several people in his community. Which of the activities below correspond with standards you're required to follow to help your organization better serve the needs of Elice and his community members?

Select all that apply.

- A. Receiving ongoing education and training in culturally and linguistically appropriate service (CLAS) delivery.
- B. Assisting consumers in their preferred language at no cost, including oral interpretation and written translation when necessary or when requested by the consumer.
- C. Developing and maintaining general knowledge about the racial, ethnic, and cultural groups in your service area, including their diverse cultural health beliefs and practices, preferred languages, health literacy, and other needs.
- D. Distributing surveys to local consumer groups to collect and evaluate feedback on the service they received from your organization.

Feedback: The correct response is A, B, and C. The standards that you're required to adhere to include receiving ongoing education in culturally and linguistically appropriate service delivery, providing consumers with information and assistance in their preferred

language, and developing and maintaining knowledge about groups in your area. You're not required to conduct surveys to collect and evaluate feedback on the services local consumer groups receive from your organization.

Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Introduction to Limited English Proficiency (LEP)

Increasingly, more people in the U.S. speak languages other than English. A consumer with LEP is someone who has limited ability to read, write, speak, or understand English. If you receive financial assistance from the federal government, you're prohibited by law from discriminating against persons based on their national origin. A recipient of federal financial assistance that fails to provide language assistance services to LEP customers might be violating the Title VI prohibition against national origin discrimination.

The most important laws and regulations that cover and protect consumers with LEP are:

- Section 1557 of the Affordable Care Act
- Title VI of the Civil Rights Act of 1964
- HHS regulations implementing civil rights statutes and governing the Marketplace
- Executive Order 13166
- State/local laws and regulations

Language assistance services are very important because language barriers can cause poor communication or miscommunication between you and consumers, which could lead to health coverage decisions that are based on misunderstanding and/or incorrect information.

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Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Title VI and Executive Order 13166

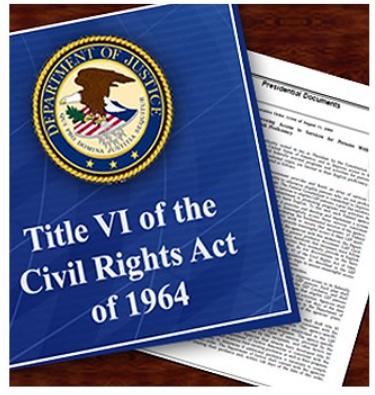
Some of the laws, regulations, and guidance that might apply to your work and require you to provide linguistically appropriate services to consumers with LEP are summarized below and on the following page.

[Section 1557 of the Affordable Care Act](#)

[HHS Marketplace regulations](#)

[Title VI of the Civil Rights Act of 1964](#)

[Executive Order 13166](#)



Click on the [BLUE](#) link(s) to enable NEXT button

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Title VI and Executive Order 13166

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Section 1557 of the Affordable Care Act

Section 1557 of the Affordable Care Act prohibits discrimination on the grounds of race, color, national origin, sex, sexual orientation, age, or disability, under any health program or activity, any part of which is receiving federal financial assistance or under any program or activity that's administered by an Executive agency or any entity established under Title I of the Affordable Care Act.

As is the case under Title VI of the Civil Rights Act of 1964 and its accompanying regulations, under section 1557 of the Affordable Care Act organizations receiving federal financial assistance (FFA) may not discriminate against persons based on their national origin. A recipient of FFA that fails to provide language assistance services to customers with LEP might be violating the prohibition against national origin discrimination. Section 1557 also applies to entities established under Title I of the Affordable Care Act, including the Health Insurance MarketplaceSM.

HHS Marketplace regulations

HHS Marketplace regulations provide specific language access standards applicable in all types of Marketplaces, including FFMAs. For example, Assisters such as Navigators and non-Navigator assistance personnel are subject to 45 CFR 155.205(c), which (among other things) requires the provision of oral interpretation and written translation assistance free of charge for consumers who are LEP.

Title VI of the Civil Rights Act of 1964

Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin in programs and activities that receive FFA, such as a grant from HHS.

- Failing to provide language assistance services to individuals with LEP might be a violation of the prohibition against discrimination based on national origin discrimination.
- To avoid national origin discrimination, recipients of FFA must take reasonable steps to provide meaningful access and should adopt policies and practices that ensure language assistance services are provided to consumers with LEP.

Executive Order 13166

Executive Order 13166 directs federal agencies to implement plans to improve access to federally conducted programs by persons with LEP and to provide guidance to FFA recipients regarding the Title VI prohibition against national origin discrimination affecting persons with LEP.

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Language Assistance Related Federal and State Laws, Guidance, and Regulations

Additional LEP guidance or standards include:

- HHS LEP guidance which provides a framework for recipients of federal funding to determine how best to comply with statutory and regulatory LEP obligations.
- Affordable Care Act and its implementing regulations which (for example) require Navigators in all types of Marketplaces to provide information about the Marketplace in a manner that is culturally and linguistically appropriate to the needs of the population being served. Section 1557 of the Affordable Care Act extends Title VI of the Civil Rights Act of 1964 to all Marketplaces, including the FFMs.
- State/Local regulations which may require additional measures in your service area. It's your responsibility to be aware of and follow all of the applicable laws and regulations in your service area when you provide assistance related to the Marketplace, including state laws and regulations, unless those laws and regulations would prevent the application of the provisions of Title I of the Affordable Care Act.

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The screenshot shows a web-based training module titled "Cultural Competence and Language Assistance". The page header includes the title, a "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module", and "Page 9 of 17". A "Phase One: Assessment" section is highlighted. It contains text about determining services for LEP consumers, reviewing factors, and referring to other resources like HealthCare.gov. Navigation buttons at the bottom include "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Phase One: Assessment

When determining how to provide services for consumers with LEP, it's recommended that you begin with an assessment.

To do so, it's recommended that you review your situation and how you can balance the following factors:

- The laws and regulations that apply to you.
- The number or proportion of consumers with LEP in your service area.
- The frequency with which you anticipate consumers with LEP will come in contact with your program.
- The nature and importance of your program.
- The costs and resources available to you.

There's no one-size-fits-all solution, but considering these factors will help determine the appropriate language assistance services for your consumers.

When your organization has taken all reasonable steps to assist consumers with LEP, you might still need to refer them to other Marketplace resources. Available resources include already translated Marketplace documents and job aids at [HealthCare.gov](#), the toll-free [Marketplace Call Center](#), the Spanish language version of HealthCare.gov ([CuidadoDeSalud.gov](#)) and other Marketplace assisters that can better serve consumers.

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It's important not to delay providing services to consumers with LEP while you look for additional assistance. Other laws and regulations also might apply. For example, if you receive federal financial assistance, you should contact your funding agency to ensure that you're complying with any applicable program requirements related to language assistance services.

The screenshot shows a web-based training module titled "Cultural Competence and Language Assistance". At the top, it says "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module" and "Page 10 of 17". A blue header bar contains the title and navigation links. Below the header, a section titled "Phase Two: LEP Plan" is described with the following text: "After you've assessed your situation, you or your organization should develop a plan of action, or LEP plan, as a best practice for providing language assistance services consistent with applicable law and regulations. If you're the person responsible for developing your organization's LEP plan, one way to develop this plan is to follow the steps below." A numbered list of five steps follows:

1. **Identify consumers with LEP who need language assistance:** Consider using multiple mediums of communication such as oral, written, web content, and digital information.
2. **Determine how you'll provide language assistance:** Include a description of the laws and regulations that apply to you, the types of language assistance services available, how staff can access them, how to respond to consumers with LEP, and how to use appropriate interpretation and translation services, including best practices for using [taglines](#).
3. **Train staff:** Identify staff who need to be trained on the LEP plan, develop a process for training them, and a way to track training results.
4. **Inform consumers with LEP about language services:** Describe how you assist consumers with LEP in your community and how you'll let them know about your services (e.g., ads in newspapers or magazines, or culturally appropriate posters in your neighborhood).
5. **Monitor and update the LEP plan:** Record any changes in the number of consumers with LEP in your area by language, figure out how often you assist consumers with LEP, evaluate resources and budget for the provision of cost-effective language access services, reach out to stakeholder communities for feedback, and regularly update your plan to meet the needs of consumers with LEP.

At the bottom of the module, there is a note: "Click on the [BLUE](#) link(s) to enable NEXT button". Below this are navigation buttons: "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Phase Two: LEP Plan

After you've assessed your situation, you or your organization should develop a plan of action, or LEP plan, as a best practice for providing language assistance services consistent with applicable law and regulations.

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Definition of Taglines

Taglines are short statements in non-English languages informing consumers with LEP how to access language assistance services.

Cultural Competence and Language Assistance

Exit

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Knowledge Check

Many consumers in your community are immigrants from countries in Asia and have limited English proficiency (LEP). You don't speak the foreign languages of this community, and you know very little about Asian cultures. You need to be able to provide language services to these consumers and want to be sensitive to their cultural differences. Below are steps you should take to meet the cultural and linguistic needs of these consumers. Which item is NOT one of the recommended steps?

Select the correct answer and then click Check Your Answer.

A. Conduct an individualized assessment to determine the LEP needs, costs, and available resources in your service area.

B. Determine the appropriate mix of LEP services to meet your consumers' needs including, but not limited to: 1) notifying consumers about the availability of LEP services, and 2) providing oral interpretation and written translation in your consumers' preferred language(s).

C. Recruit, train, and support staff who are representative of the languages spoken in your service area and able to carry out the services described in your LEP plan.

D. Identify an organization that's more familiar with the immigrant populations in your community and always refer all consumers from those groups to that organization.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

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Knowledge Check

Many consumers in your community are immigrants from countries in Asia and have limited English proficiency (LEP). You don't speak the foreign languages of this community, and you know very little about Asian cultures. You need to be able to provide language services to these consumers and want to be sensitive to their cultural differences. Below are steps you should take to meet the cultural and linguistic needs of these consumers. Which item is NOT one of the recommended steps?

Select the correct answer.

- A. Conduct an individualized assessment to determine the LEP needs, costs, and available resources in your service area.
- B. Determine the appropriate mix of LEP services to meet your consumers' needs including, but not limited to: 1) notifying consumers about the availability of LEP services, and 2) providing oral interpretation and written translation in your consumers' preferred language(s).
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- D. Identify an organization that's more familiar with the immigrant populations in your community and always refer all consumers from those groups to that organization.

Feedback: The correct answer is D. You need to conduct an individualized assessment to determine your LEP needs and develop plans for how you'll provide these services. Once you have identified your LEP needs, you can recruit, train, and support staff who speak the foreign languages found in the community. While establishing contacts with organizations familiar with consumers with certain cultures could be a good idea, it's not appropriate to simply refer all consumers from those cultures to other organizations.

The screenshot shows a web-based training module titled "Cultural Competence and Language Assistance". At the top, it says "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module" and "Page 12 of 17". On the right, there's an "Exit" button. Below the title, a section is titled "Implementation: Helpful Tips". It contains a list of six tips for addressing LEP consumers. At the bottom of the page are navigation buttons: "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Implementation: Helpful Tips

While you have the flexibility to determine which LEP services will best meet the needs of your consumers, here are some helpful tips:

1. Apply an "LEP lens" in decision-making to begin any action (e.g., budgeting, information technology, marketing, and data collection) to appropriately address the needs of consumers with LEP.
2. Assess your consumers with LEP through U.S. Census and community data sources.
3. Create a one-page document for each commonly used language, displaying a list of materials available in that language.
4. Tell consumers about laws and policies that protect them against unfair treatment (e.g., post applicable nondiscrimination laws and policies in registration, waiting, or other high-traffic areas).
5. Engage with local community-based groups to learn more about the different cultural and linguistic communities you are serving.
6. Check official Marketplace resources like [HealthCare.gov](#) or [CuidadoDeSalud.gov](#) to see if materials are already translated.

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Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Implementation: Helpful Tips (cont.)

Additional helpful tips for implementing the National ICLAS standards include:

- Involving community members as you develop the National CLAS standards materials.
- Use newsletters, ethnic media outlets, the Internet, and other ways to let your community know about your National CLAS standards-related activities. Ethnic media serves as the primary source of community information for many individuals with LEP.
- Considering the best arrangement for your organization to provide oral interpretation and written translation services (i.e., bilingual staff, a professional in- person interpreter, and commercially available telephonic oral interpretation services).
- Creating a centralized webpage or resource for the organization's staff that contains everything they may need to know about serving consumers with LEP (e.g., LEP policies, procedures, and instructions on how to access oral interpretation services).



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Implementation: Helpful Tips (cont.)

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- Creating a centralized webpage or resource for the organization's staff that contains everything they may need to know about serving consumers with LEP (e.g., LEP policies, procedures, and instructions on how to access oral interpretation services).

Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Implementation: Helpful Tips (cont.)

Additional helpful tips for implementing the National CLAS standards include:

- Using appropriate gender pronouns when referring to individuals in the transgender community.
- Avoiding making assumptions about a consumer's sexual orientation or gender identity based on their outward appearance.
- Clarifying gender identity by asking gender-neutral questions, such as, "What name would you like to be called?" Note that only the legal name that appears on documentation (e.g., Social Security card) can be used for application purposes in the Marketplace.
- Letting consumers know that they can file a complaint or grievance with state and federal agencies if they're unhappy with the services or think that they've faced discrimination.
- Creating audio or video translations of English-language materials and making the content available via telephone and the Internet.
- Providing translated materials in simple understandable language, at an appropriate literacy level, and preferably at the fourth grade level.
- Including diverse images and culturally-sensitive language in outreach, education, and marketing materials.
- Measuring how well you're implementing the National CLAS standards through surveys and/or informal feedback.

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Implementation: Helpful Tips (cont.)

Additional helpful tips for implementing the National CLAS standards include:

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Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

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Resources to Help You Provide LEP Assistance

A variety of materials that can help you provide appropriate language services to consumers. You might find it helpful to review these materials and have them on hand for additional guidance. Some resources include:

[Other Language Resources on HealthCare.gov](#)

[Materials in Other Languages on Marketplace.CMS.gov](#)

[Think Cultural Health Website from the Office of Minority Health \(OMH\)](#)

[Language Services Resource Guide for Healthcare Providers from the National Health Law Program*](#)

[HHS Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient \(LEP\) Persons](#)

*Note that CMS doesn't endorse the information on any non-government websites, but Assisters may find this resource helpful. You can access additional materials through the "Resources" section.



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Resources to Help You Provide LEP Assistance

A variety of materials that can help you provide appropriate language services to consumers. You might find it helpful to review these materials and have them on hand for additional guidance. Some resources include:

[Other Language Resources on HealthCare.gov](#)

[Materials in Other Languages on Marketplace CMS.gov](#)

[Think Cultural Health Website from the HHS Office of Minority Health \(OMH\)](#)

[Language Services Resource Guide for Healthcare Providers from the National Health Law Program*](#)

[HHS Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient \(LEP\) Persons](#)

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The screenshot shows a knowledge check module titled "Cultural Competence and Language Assistance". At the top right are "Exit" and "Page 16 of 17" buttons. Below the title is a sub-header "National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module". A "Knowledge Check" section contains a question: "What are some cost-efficient ways you can provide culturally and linguistically appropriate services to your consumers?". To the left of the question is a note: "You want to provide the best service for all of your consumers. But you're concerned that you won't be able to give all of the language services that might be necessary." Below the question is a note: "Select all that apply and then click Check Your Answer." To the right of the question is a list of four options, each preceded by an empty checkbox:

- A. Identify Marketplace-approved programs near you that assist similar groups of consumers and work together to hire a professional interpreter in the language you need. Coordinate to work out a schedule with the other program so that you still meet your consumers' needs in a timely way. If you receive federal funding for your services, it is important that you claim only your organization's costs for the shared interpretation services.
- B. Refer consumers with limited English proficiency (LEP) to the Marketplace Call Center, which can help them access interpretation services in cases where you or your organization can't reasonably afford interpretation services.
- C. Access free online translator tools to use while working with consumers with LEP.
- D. Use the translated versions of official resource materials available on HealthCare.gov, CuidadoDeSalud.gov, and Marketplace.CMS.gov.

A "Check Your Answer" button is at the bottom left, and a note "Complete the Knowledge Check to enable NEXT button" is at the bottom center. Navigation buttons at the bottom include "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Knowledge Check

You want to provide the best service for all of your consumers. But you're concerned that you won't be able to give all of the language services that might be necessary.

What are some cost-efficient ways you can provide culturally and linguistically appropriate services to your consumers?

Select all that apply.

- A. Identify Marketplace-approved programs near you that assist similar groups of consumers and work together to hire a professional interpreter in the language you need. Coordinate to work out a schedule with the other program so that you still meet your consumers' needs in a timely way. If you receive federal funding for your services, it is important that you claim only your organization's costs for the shared interpretation services.
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- C. Access free online translator tools to use while working with consumers with LEP.
- D. Use the translated versions of official resource materials available on HealthCare.gov, CuidadoDeSalud.gov, and Marketplace.CMS.gov.

Feedback: Coordinating and partnering with other Marketplace-approved programs that assist similar consumer groups can maximize resources and promote relationships with community members, although you should be careful that all federal resources are appropriately accounted for and that the federal government doesn't receive multiple claims for funding for the same service. You can also use the translated versions of official resource materials available on HealthCare.gov, CuidadoDeSalud.gov, and Marketplace.CMS.gov. Free online translator tools aren't a reliable translating resource and shouldn't be used while working with consumers with LEP.

Cultural Competence and Language Assistance

National CLAS Standards and Limited English Proficiency (LEP) Laws and Policies Module

Page 17 of 17

Key Points

The National CLAS standards:

- Help eliminate health disparities for consumers from diverse racial, ethnic, and cultural backgrounds;
- Improve quality of services and health care outcomes; and
- Respond to current and projected demographic changes in the U.S.

The National CLAS standards were created to make programs more responsive to the diverse needs of consumers. Federal laws and regulations protect consumers with LEP from discrimination in programs and activities that receive FFA. Discrimination can occur if you're subject to these laws and regulations, but you fail to provide access through the provision of language assistance services.

It is recommended that you conduct an individualized assessment of your program to determine the National CLAS standards that you're legally required to follow, as well as your LEP needs, and that you align your resources to best meet those needs. The HHS OMH offers a library of resources to help you get started, and potentially partnering with other Marketplace assistance programs might help maximize your resources.

Click **NEXT** to return to the main menu.

Menu Help Glossary Resources < BACK **NEXT** >

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Providing Culturally and Linguistically Appropriate Services Module

Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Page 1 of 15

Introduction

During this lesson, you learned about cultural competence and language assistance.

Now you can apply what you've learned when assisting consumers applying for coverage through the Marketplace.

This scenario will introduce you to a consumer, Yono, who's from a minority group with limited English proficiency (LEP). You should assume throughout this scenario that you're a Navigator in the Federally-facilitated Marketplace.

Click **NEXT** to continue.



Menu Help Glossary Resources ◀ BACK **NEXT** ▶

Introduction

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Page 2 of 15

An Introduction to the Scenario

This scenario covers the culturally and linguistically appropriate services (CLAS) that you're required to provide when assisting consumers.

* Note: This scenario covers only a portion of a consumer meeting. In an actual situation, you may be expected to provide all consumer assistance during one meeting, including an overview of the Marketplace and support in the enrollment process.



Menu Help Glossary Resources < BACK NEXT >

An Introduction to the Scenario

This scenario covers the culturally and linguistically appropriate services (CLAS) that you're required to provide when assisting consumers.

* Note: This scenario covers only a portion of a consumer meeting. In an actual situation, you may be expected to provide all consumer assistance during one meeting, including an overview of the Marketplace and support in the enrollment process.

The Scenario

You work for a small non-profit organization that offers assistance to a specific cultural community whose language is something other than English. Your non-profit just got a Navigator grant from the Department of Health & Human Services (HHS) to assist consumers who would like to learn about the Federally-facilitated Marketplace in your state. Many of your co-workers speak the language of that community, but you don't. Your organization has staff interpreters to help others in the organization communicate with these consumers.

Yono, a member of this community, comes into your office to learn about health coverage that she might qualify for through the Marketplace. Yono wasn't born in the United States (U.S.), but she's now a U.S. citizen. She doesn't read, speak, or understand English well. Yono is a waitress at a local restaurant and a single mother with a 12-year-old son who's fluent in English. Yono is in good health and doesn't have any mental or physical disabilities. She associates very closely with her community and its traditions.

Your job is to tell Yono about the Marketplace, provide information to her about the health coverage that she and her son may be eligible for, and assist her with enrolling in health coverage. You should help Yono in a culturally and linguistically appropriate way to meet her specific needs..

Menu Help Glossary Resources BACK NEXT

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Exit

Page 4 of 15

Assess Consumer Needs

Yono calls the office on Monday to schedule a meeting with you and talks to the receptionist, who speaks her language.

CMS recommends that you and/or your organization:

- Ask which language Yono prefers to speak when she comes into your office. It's important not to assume which language a consumer may choose to speak. It's a best practice to ask all first-time consumers about their language preferences.
- Ask Yono if she can read and understand English. If her response is "No," the receptionist should ask if Yono can read in her own language and whether she prefers written materials. Yono tells the receptionist that she can read and write in her own language. If Yono can't read well, the receptionist should note that spoken communication in her preferred language is optimal and that written materials should preferably include pictures or drawings.

If the receptionist didn't speak Yono's preferred language, she could use a commercially available telephonic oral interpretation line to help identify Yono's language and provide oral interpretation services. If Yono was at the office in-person and the receptionist didn't speak her preferred language, the receptionist could use the document titled [Getting Help in a Language Other than English](#) to identify Yono's language and get an interpreter.

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Assess Consumer Needs

Yono calls the office on Monday to schedule a meeting with you and talks to the receptionist, who speaks her language.

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Cultural Competence and Language Assistance

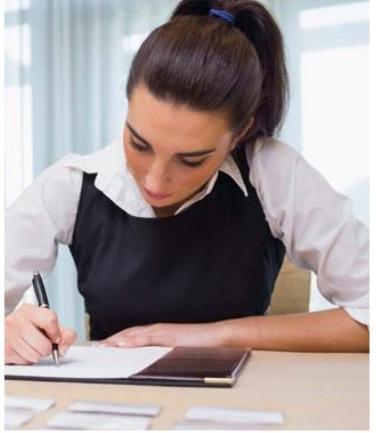
Providing Culturally and Linguistically Appropriate Services

Preparation for the First Meeting

You're scheduled to meet with Yono next Wednesday.

You learn from the receptionist that Yono will need an interpreter for your first meeting and materials written in her preferred language. From your previous training, you remember that even when consumers are of the same nationality, each person is unique. You remind yourself that when you meet with Yono, you shouldn't assume that she'll be like other consumers that you've assisted.

As the recipient of a Navigator grant from HHS, your organization receives federal financial assistance. Therefore, you remember that you must comply with Title VI of the Civil Rights Act of 1964, which prohibits discrimination on the basis of race, color, or national origin. Failing to take reasonable steps to provide meaningful access to consumers with LEP might result in discrimination against consumers based on their national origin.



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Exit

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

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Importance of an Interpreter

The interpreter that you scheduled for your meeting with Yono is busy on the day you originally planned to meet, so you ask the receptionist to call her to see if there's another date that she's available. Yono informs the receptionist that her son speaks very good English and will come in to help interpret as he often does for her. The receptionist asks you what to do.

You remember that use of a consumer's family or friends as oral interpreters can satisfy the requirement to provide linguistically appropriate services only when requested by the consumer as the preferred alternative to an offer of other interpretive services. You instruct the receptionist to inform Yono that professional interpreter services would be available at no charge on another day, and to ask Yono whether she would prefer meeting with you when those services are available. Yono informs you that she prefers coming when professional services are available. The receptionist reschedules the appointment for Friday.



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The screenshot shows a knowledge check section titled "Providing Culturally and Linguistically Appropriate Services". The question asks about a receptionist gathering information about Yono's language needs. Below the question, instructions say to "Select all that apply" and click "Check Your Answer". A list of four options is provided, each with a checkbox. At the bottom left is a "Check Your Answer" button. A note at the bottom right says "Complete the Knowledge Check to enable NEXT button". Navigation buttons for "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT" are visible.

Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

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Knowledge Check

When Yono calls to schedule an appointment to meet with a Navigator, it's important that the receptionist gathers information about Yono's language needs. Which of the following questions should the receptionist ask Yono to ensure that her language needs are met?

Select **all that apply** and then click **Check Your Answer**.

A. If Yono will pay for an interpreter for her meeting with the Navigator.

B. Which language Yono prefers to speak.

C. If Yono can read and understand English.

D. Whether or not Yono's son will interpret for her, without first offering professional interpretation services at no charge.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources BACK NEXT

Knowledge Check

When Yono calls to schedule an appointment to meet with a Navigator, it's important that the receptionist gathers information about Yono's language needs. Which of the following questions should the receptionist ask Yono to ensure that her language needs are met?

Select **all that apply**.

- A. If Yono will pay for an interpreter for her meeting with the Navigator.
- B. Which language Yono prefers to speak.
- C. If Yono can read and understand English.
- D. Whether or not Yono's son will interpret for her, without first offering professional interpretation services at no charge.

Feedback: The correct answers are B and C. The receptionist should ask Yono which language she prefers to speak and also whether or not she can read and understand English. By asking those two questions, adequate language resources can be made available for her meeting. It would be inappropriate to require Yono to bring and pay for her own interpreter or ask if her son will interpret for her unless she has already stated that she prefers her son's help to an offer of free, professional interpreter services.

Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Meeting with the Customer for the First Time

It's Friday and Yono is in your office for the meeting. The receptionist scheduled a professional interpreter for you and lets you know that Yono and the interpreter are ready. After obtaining a consumer authorization from Yono, you sit down with her to start the conversation.

It's helpful to keep these steps in mind when meeting with consumers:

```
graph LR; 1[Greet Consumers] --> 2[Assess Consumers' Knowledge]; 2 --> 3[Assess Consumers' Needs]; 3 --> 4[Identify Next Steps]
```

Menu Help Glossary Resources < BACK NEXT >

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It's helpful to keep these steps in mind when meeting with consumers:

- Step 1 – Greet Consumers
- Step 2 – Assess Consumers' Knowledge
- Step 3 – Assess Consumers' Needs
- Step 4 – Identify Next Steps

Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Exit

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Steps 1 and 2: Greet Consumers and Assess Consumers' Knowledge

This is part of the conversation that you have with Yono. Please assume that what the interpreter says to Yono is a correct simultaneous interpretation that's culturally respectful and uses an accurate dialect.

Select the **CLOSE** button of this window to begin the conversation. Select each side of the image, beginning with the left, to read the conversation between you and Yono.

Once you've clicked through all parts of the conversation, click **NEXT** at the bottom of the page to continue.

[Text Description of Image or Animation](#)

Click through the activity to enable the **NEXT** button

Menu Help Glossary Resources CLOSE BACK **NEXT**

Steps 1 and 2: Greet Consumers and Assess Consumers' Knowledge

This is part of the conversation that you have with Yono. Please assume that what the interpreter says to Yono is a correct simultaneous interpretation that's culturally respectful and uses an accurate dialect.

You: Hello Yono, my name is Anna. I'm here to answer your questions so that you can find the right health coverage for you and your son.

Yono: I'm interested in what my options are, but I don't know anything about the Affordable Care Act, health coverage, or what I hear is called the Marketplace.

You: OK. I'll tell you about health coverage and the Marketplace. Everything we talk about today will be confidential. Please tell me what you think I need to know to help you decide about health coverage.

Yono: I'm a single mom and I don't make a lot of money. Do I have to pay a lot for coverage?

You: Depending on how much you make, you may be able to get health coverage that you can easily afford. But I'll talk more about that later. Are you familiar with how health insurance works? For example, do you know that when you get health insurance, you pay a certain amount every month, and then when you go to the doctor or hospital, the health insurance company pays most of your bills?

Yono: No, not really.

You: You mentioned the Affordable Care Act, did you know that this law helps you get health coverage?

Yono: Well, I didn't really know about that either.

You: OK. Let's talk about these things. You asked about the Marketplace. That's a resource that helps you look at information about all of the health plans available to you. You can look at them and decide which one is best for you. I'll tell you about the differences between each one that you want to discuss to help you understand which one is best for you.

Yono: OK. I think that I now understand what the Marketplace is, and I'm glad that you can help me enroll in health coverage. I still don't know much about the Affordable Care Act.

You: Well, I can help you. Here's a helpful brochure that covers some of the information we just talked about. If there are words you don't understand, let the interpreter know and she can tell you what it means. You have a right to get free interpretation and translation services from us and I'll let you know how you can get these services. I'm happy to tell you more about available resources for you to explore on your own.

Note: You should have a translated version of all of your most critical documents (e.g., on eligibility, the application process, and the availability of language assistance services) to the extent that's reasonable.

Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Step 3 and 4: Assess Consumers' Needs and Identify Next Steps



Yono has looked over the materials that you gave her about health coverage, the Affordable Care Act, and the Marketplace. Now you'd like to find out what she needs, so that you can plan what to do next.

You say: I know you're looking for health coverage for you and your son, but are there any other family members or dependents that will be applying for coverage as well?

Yono responds: Well, I do help take care of my parents, but they live abroad. I send them money. It's just me and my son who need coverage.

Menu Help Glossary Resources < BACK NEXT >

Step 3 and 4: Assess Consumers' Needs and Identify Next Steps

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Step 3 and 4: Assess Consumers' Needs and Identify Next Steps (cont.)

You say: If you get health coverage, what's most important to you? For example, is how much you pay or the types of services you get important?

Yono responds: Like I said, I don't make a lot of money, so I'm not sure what I can afford.

You say: Well, when you're done with the application, we may find that you can get health coverage that's for consumers who don't make much money. One kind of this coverage is called Medicaid and another, for children, is called the Children's Health Insurance Program (CHIP). We'll discuss these and other types of health coverage later.

You say: Does your employer offer health insurance?

Yono responds: No, the owner of the restaurant where I work said that since he only has just a few of us working there he doesn't have to offer health insurance.

You say: Now that I understand your needs, let's talk about what we'll do next. (You give Yono pamphlets on the individual shared responsibility payment. Affordable Care Act, Medicaid and CHIP, and insurance plans offered through the Marketplace, all written in her preferred language). Do you have any more questions that I can help answer?



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Step 3 and 4: Assess Consumers' Needs and Identify Next Steps (cont.)

You say: If you get health coverage, what's most important to you? For example, is how much you pay or the types of services you get important?

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

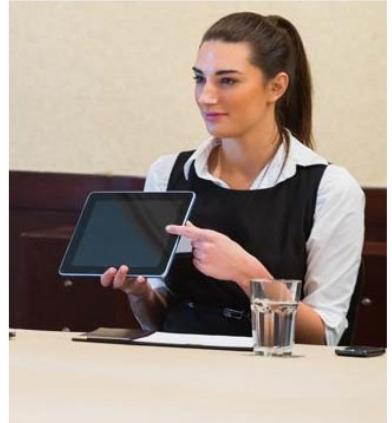
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Preparation on Filling out a Marketplace Application for Your Next Meeting

You've done a lot to provide linguistically appropriate services to Yono. Now you'd like to look up resources in case you need to provide additional assistance to Yono. You remember from your training that there are helpful links you can reference in the "Resources" section.

These references might come in handy if:

- The scheduled interpreter has an emergency and you need to use an interpreter over the phone.
- You have more materials that would be helpful to Yono, but they aren't translated into her preferred language.
- Changes were made to the National CLAS standards or LEP guidance and you'd like to review the updates.



Menu Help Glossary Resources < BACK NEXT >

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Resources to Help You Prepare for Meetings with Consumers with LEP

There are a variety of resources available to help you. You can visit these links to learn about any news or updates available:

- [Think Cultural Health](#)
- [The Office of Minority Health \(OMH\)](#)
- [LEP Resources Including Links to Best Practices](#)
- [Federal Interagency Working Group on LEP](#)

You can also view a very helpful guide from HHS. It's called [The Guide to Providing Effective Communication and Language Assistance Services](#). You review the following sections before your meeting because they seem to be the most important:

- What is Effective Communication?
- What are Language Assistance Services?
- Why are Effective Communication and Language Assistance Services Important?

After looking at these materials, you should feel ready to give the best possible assistance to Yono when she's ready to fill out her application.

Menu Help Glossary Resources < BACK NEXT >

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Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Exit

Page 14 of 15

Knowledge Check

Below are some of the statements Yono made during your conversation.

Which of these statements revealed information that can affect Yono's health coverage needs?

Select **all that apply** and then click **Check Your Answer**.

A. I'm interested in what my options are, but I don't know anything about the Affordable Care Act, health coverage, or what I hear is called the Marketplace.

B. I'm a single mom and I don't make a lot of money. I'm not sure if I'm able to afford health coverage.

C. Well, I do help take care of my parents, but they live abroad. I send them money; however, it's just me and my son who need coverage.

D. I have some home remedies I use when my son has a cold or stomach ache, but we'd like to be able to visit a traditional doctor.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

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- B. I'm a single mom and I don't make a lot of money. I'm not sure if I'm able to afford health coverage.
- C. Well, I do help take care of my parents, but they live abroad. I send them money; however, it's just me and my son who need coverage.
- D. I have some home remedies I use when my son has a cold or stomach ache, but we'd like to be able to visit a traditional doctor.

Feedback: The correct answers are B, C, and D. How much Yono knows about the Affordable Care Act or the Marketplace won't affect her health coverage needs. However, knowing that Yono is a single mom and doesn't make a lot of money helps you understand that cost of health coverage is her main priority. Discovering that Yono's parents live abroad helps you understand that she only needs health coverage for herself and her son.

Cultural Competence and Language Assistance

Providing Culturally and Linguistically Appropriate Services

Exit

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Key Points

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It's recommended that you follow several steps when meeting with a consumer for the first time to make sure you provide meaningful access to services and accurate health coverage information.

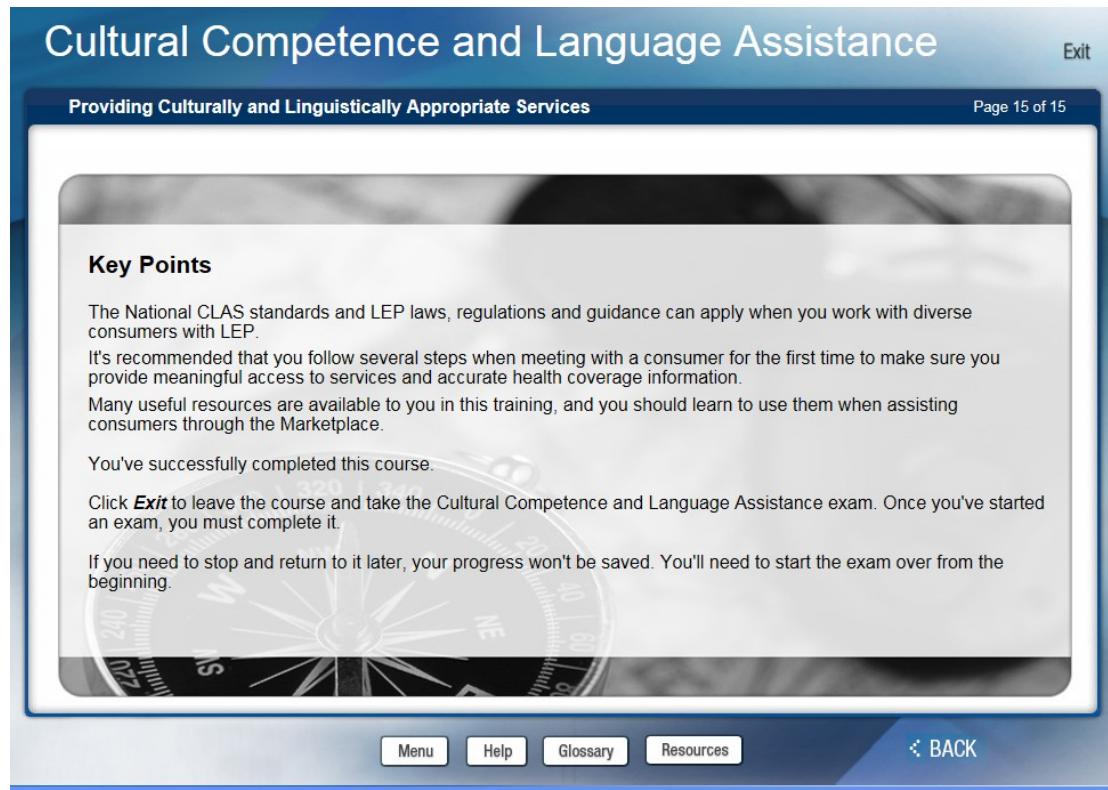
Many useful resources are available to you in this training, and you should learn to use them when assisting consumers through the Marketplace.

You've successfully completed this course.

Click **Exit** to leave the course and take the Cultural Competence and Language Assistance exam. Once you've started an exam, you must complete it.

If you need to stop and return to it later, your progress won't be saved. You'll need to start the exam over from the beginning.

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Cultural Competence and Language Assistance Resources

National Standards for Culturally and Linguistically Appropriate Services in Health and Health Care

A Blueprint for Advancing and Sustaining CLAS Policy and Practice: Offers information about complying with CLAS standards in the health and health care environment.

<http://www.thinkculturalhealth.hhs.gov/pdfs/EnhancedCLASStandardsBlueprint.pdf>

HHS Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient (LEP) Persons

Federal guidance outlining the requirements that recipients of federal assistance must adhere under Title IV of the Civil Rights Act when serving and interacting with LEP individuals.

<http://www.hhs.gov/sites/default/files/ocr/civilrights/resources/specialtopics/lep/lepguidance.pdf>

Getting Help in a Language Other Than English

A CMS document that provides instructions for accessing the Marketplace Call Center written in the major languages spoken in the United States (U.S.).

<http://marketplace.cms.gov/outreach-and-education/getting-help-in-a-language-other-than-english.pdf>

Think Cultural Health

An HHS website that provides resources and information about serving diverse consumers, adhering to federal requirements and laws and understanding cultural differences when providing health and health care related services.

<http://www.thinkculturalhealth.hhs.gov/>

LEP Resources Including Links to Best Practices

A set of resources providing information on federal requirements and best practices when providing services to consumers with LEP.

<http://www.hhs.gov/ocr/civilrights/resources/specialtopics/lep/index.html>

Federal Interagency Working Group on LEP

A federal interagency website that provides links to federal publications and releases on LEP requirements.

<http://www.lep.gov/>

Department of Health and Human Services, Office of Minority Health (OMH)

The official website of the HHS Office of Minority Health.

<http://www.minorityhealth.hhs.gov/>

OMB Classification of Federal Data on Race and Ethnicity

Federal Notice from the Executive Office of the President, Office of Management and Budget (OMB) on revisions to the Federal Classification of Race and Ethnicity.

http://www.whitehouse.gov/omb/fedreg_1997standards/

American FactFinder tool from the U.S. Census Bureau

A search tool that can be used to find facts and data about communities and geographic areas located within the U.S., Puerto Rico, and Island territories.

<http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

FAQ about Same Sex Spouses

An official CMS resource that provides an overview of the federal regulations that relate to same sex couples seeking coverage through the Health Insurance MarketplaceSM.

<http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/frequently-asked-questions-on-coverage-of-same-sex-spouses.pdf>

Health Coverage for Same-Sex Married Couples

Guidance for same sex couples enrolling in Marketplace coverage, including information about tax filing and protections against discrimination.

<https://www.healthcare.gov/married-same-sex-couples-and-the-marketplace/>

Office for Civil Rights (OCR) Complaints

Information about filing a complaint with OCR geared toward consumers who believe a health care provider, or state or local government agency, has discriminated against them.

<http://www.hhs.gov/ocr/civilrights/complaints/index.html>

LEP Guidance

Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons.

<http://www.hhs.gov/civil-rights/for-individuals/special-topics/limited-english-proficiency/guidance-federal-financial-assistance-recipients-title-VI/index.html>

Marketplace Call Center

Contact information for the Marketplace Call Center, a 24 hour, 7 day a week resource for consumers seeking health coverage through the Marketplace.

<https://www.healthcare.gov/contact-us/>

CuidadoDeSalud.gov

The Spanish counterpart to HealthCare.gov that serves as a resource where Spanish speaking consumers can create a Marketplace account and access information about health coverage and the Health Insurance MarketplaceSM.

<https://www.cuidadodesalud.gov/es/>

Language Services Resource Guide for Healthcare Providers from the National Health Law Program

This resource, compiled by the National Health Law Program and the National Council on Interpreting in Health Care, includes basic information about providing language services, and includes information on interpreter and translator associations and agencies, training programs, and assessment tools.

<http://www.healthlaw.org/publications/language-services-resource-guide-for-health-care-providers>

HHS Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient (LEP) Persons

Official federal guidance on nondiscrimination of LEP consumers applicable to all recipients of federal funding.

<http://www.hhs.gov/sites/default/files/ocr/civilrights/resources/specialtopics/lep/lepguidance.pdf>

A Patient-Centered Guide to Implementing Language Access Services in Healthcare Organizations

An HHS publication providing detailed information on providing services to consumers with LEP, including information on conducting self-assessments and planning for and implementing language access services.

<http://minorityhealth.hhs.gov/Assets/pdf/Checked/HC-LSIG.pdf>

Office for Civil Rights (OCR) website

Official website of Health & Human Services Office for Civil Rights which contains information about federal regulations on discrimination and privacy.

<http://www.hhs.gov/ocr/>

Cultural Competency: A National Health Concern, Medicare Learning Network (MLN) Matters

A resource that provides information on how the Medicare Learning Network and CMS are helping to make cultural competency a priority in health care and to address health disparities across minority populations.

<https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNMattersArticles/downloads/SE0621.pdf>

The Guide to Providing Effective Communication and Language Assistance Services

A tool to help your organization provide effective communication and language assistance services to the culturally and linguistically diverse individuals receiving care and services from your organization, including racial and ethnic minorities, those with limited English proficiency (LEP), and those who are deaf or hard of hearing.

<https://hclsig.thinkculturalhealth.hhs.gov/>