

Health Care Reform

WHAT IT MEANS TO YOU AND THOSE YOU SERVE



Christine Bishop

Health Care Options

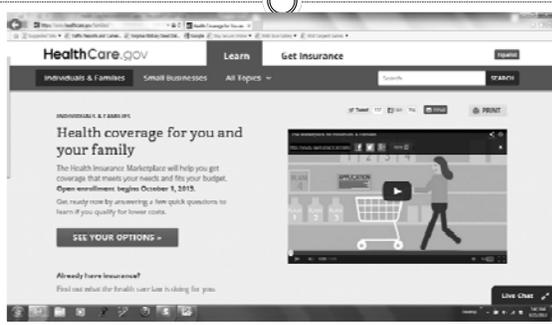
Medicaid



Marketplace Health Plan

Health Clinics/Others

Videos



Let's Do the Numbers



Since the Affordable Care Act was passed...

- 54,000,000 now have coverage for preventive services free of cost
- 34,100,000 seniors received one or more free preventive services
- 6,300,000 seniors have saved more than \$6.1 billion on their prescription drugs since 2010
- 3,100,000 more young adults have health insurance through their parent's plan
- 12,800,000 million consumers received \$1.1 billion in rebates from their insurance companies

Why Healthcare Reform?

- Approximately 50,000,000 are uninsured
- Over 18,000 deaths each year are attributed to lack of health insurance
- 33% of the refugee population is uninsured



2014 in 214 words: the basics

- They can keep their current health insurance plan
- Children under 26 can stay on a parent's plan
- They can use the new Health Insurance Marketplace to buy a private plan
- Pre-existing conditions are covered
- Preventive services and 10 essential health benefits are covered
- They may get lower costs on premiums and out-of-pocket expenses

2014 in 214 words: the basics

- They may qualify for free or low-cost coverage from Medicaid or FAMIS
- If they don't have coverage, they *may* have to pay a fee
- If they have coverage, they *might* be able to get a lower cost plan from the Marketplace
- Medicare isn't part of the Marketplace
- Marketplace enrollment began 10/01/2013 and closes on 03/31/2014



States Had Choices

- To operate their own Marketplace OR let the Federal government run the Marketplace
 - ◊ VA is one of 29 states that opted to let the Federal government run the Marketplace
- To expand Medicaid coverage by raising income levels
 - ◊ VA is still deciding what to do about Medicaid Expansion



Who is Eligible?

- Almost anyone who does not have access to *affordable* health insurance
 - If someone has Medicaid, they are covered
 - If someone has *affordable* employer health insurance (< 9.5% of salary), they are covered



How is the Marketplace Insurance Affordable?

- People making between 100 – 400% of FPL qualify for tax credits

Examples:

- An individual making \$30,000 will not pay more than \$272 per month for a Silver* plan
- A family of 4 with an income of ~ \$60,000 will not pay more than \$559 per month for a Silver plan

*Silver plan provides mid-level coverage

How is the Marketplace Insurance Affordable?

- People making between 100 – 250% of FPL qualify for additional help with co-pays and deductibles

Examples:

- An individual making \$20,000/year will not pay more than \$121 per month for a Silver plan; out-of-pocket costs are limited to \$2,250/year
- A family of 4 making \$50,000/year will not pay more than \$247 per month for a Silver plan; out-of-pocket costs are limited to \$5,200/year.

Note: New resource available to estimate premium:
www.healthcare.gov/find-premium-estimates

Tax Credits

Can be taken...

- At the front end, i.e., when premiums are paid
- At tax time
- At the front end AND at tax time; can be split up

Tax Credits are based on the cost of the Silver Plan. Another level plan can be chosen (Bronze, Gold, Platinum), but the tax credits remain the same.

Coverage Level Options

- Average % covered by plan and by enrollee

Type of Plan	% paid by Plan/ % paid by Enrollee
Platinum	90/10
Gold	80/20
Silver	70/30
Bronze	60/40

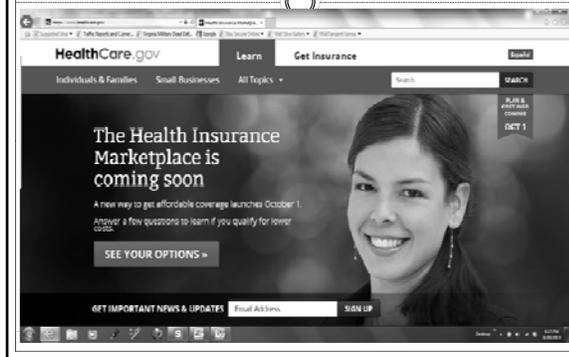
Step 1: Visit CommonHelp

Step 2: Submit an Application

- Local DSS offices will determine eligibility for Medicaid.
- If not eligible, application will be sent to the Marketplace.
- Eligibility for health insurance via the Marketplace will be determined.
- If eligible, subsidy will be determined.
- Health plan will be selected by the individual.



The Marketplace



Apply Directly at the Marketplace

Customers can...

- Set up an account
- Fill out the online application*
- Compare options
- Enroll

*Paper application at

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/individual-short-form.pdf>



What is Needed to Apply

- SSNs or documents for legal immigrants
- Employer and income information for everyone in the household
- Policy numbers for any current health insurance
- Information about any job-related health insurance available to the family (Employer Coverage Tool)



Where Can Help Be Found?

- Online at www.healthcare.gov/marketplace via Searches, Live Chat, Videos or Q&As
- By phone at 1-800-318-2596
- In person at local social services agencies or other community partners via Navigators or Certified Application Counselors



What Challenges Are Out There?

- Everyone is still trying to figure it out
- Local DSS agencies are facing a major change in how they do business
- Waiting on VA's decision about Medicaid expansion
- Accessing/Using Navigators & Certified Application Counselors
- Educating ourselves and our customers
- Outreach to customers & community partners



What to Tell People

- Sign up for email updates about the Marketplace
- Learn about the different types of health coverage
- Make a list of questions
- Gather basic information
- Set a budget
- Ask employer about health insurance
- Explore current options
- Visit the Marketplace



What You Can Do Now

- Talk to Health Clinics
- Talk to Doctors/Medical Personnel/Hospital Staff
- Be Prepared for Language & Culture Challenges
- Begin Educating Your Community Partners/Agencies
- Share Resource Material
- Spread the Word



The CMS & Marketplace Websites

- Keep you updated
 - Answer your questions
 - Provide guidance
 - Provide training and Resource Information



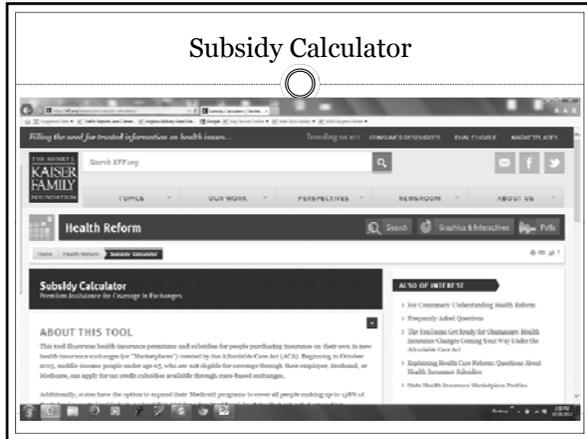
Resources

Many resources are available online:

- Fact Sheets & Information Sheets
- Frequently Asked Questions (FAQs) & Answers
- Videos
- Outreach & Education Information
- Checklists
- Brochures
- Medicaid Handbook
- Many, many more...



Subsidy Calculator



Thank You!

Questions?
