Overview, Context

Allen Gjersvig, Director Navigator & Enrollment Services
Arizona Alliance for Community Health Centers

Daniel Derksen MD, Director, The University of Arizona Center for Rural Health
Overview

- Case Scenarios, Interactive Activity
- Facilitated Discussion, Collecting Issues and Key Questions
- AHCCCS and KidsCare
- Lunch
- Why have health insurance when there's IHS?..?

- Benefit Coordinators and Certified Assisters, Friends or Foes?
- Purchased Referred Care (PRC)
- Break & Refreshments
- Marketplace Options and Exemption Eligibility
- Final Q&A

Closing Prayer

Arizona Alliance
Primary Healthcare for All
Why Are We Here Today?

To provide information and answer questions on options for accessing healthcare for American Indians.
ACA Three Major Goals

1. Reduce number of uninsured
2. Reduce total healthcare expenses
3. Improve healthcare quality

March 23rd, 2010
Big reduction in the uninsured
Arizona Coverage Options by Family Income

- AHCCCS
  - <133% FPL
- KidsCare
  - 133-200% FPL
- Marketplace
  - To 400% FPL

“The more you earn, the more you pay”
- **Premium Tax Credits**
  - Reduced mo. payment

- **Cost Sharing Reduction**
  - Reduced out of pocket

- **AHCCCS**
  - Premium Tax Credits
  - Reduced mo. payment
Statewide Stakeholder Coalition
- Coordination & Collaboration
- Messaging & Media Relations

Statewide & Local Assister Network
- 325+ Licensed Navigators and Counselors
- 400 locations for consumers

Navigator Organization
- Rural and hard to reach populations
- Rural hospitals
Community Health Centers

- Arizona’s largest primary care network; serving rural, urban and tribal areas
- Comprehensive primary care, located in underserved areas, open to anyone with or without insurance coverage
Statewide Scheduling

Talk to a licensed Assister

800.377.3536

Appointments

www.coveraz.org/connector
## Before ACA: AZ Health Coverage

<table>
<thead>
<tr>
<th>Payer Source</th>
<th># Arizonans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td>1,200,000</td>
</tr>
<tr>
<td>Uninsured</td>
<td>1,200,000</td>
</tr>
<tr>
<td>Medicare</td>
<td>800,000</td>
</tr>
<tr>
<td>Private Insurance</td>
<td>3,300,000</td>
</tr>
<tr>
<td>Total Pop. Arizona</td>
<td>6,500,000</td>
</tr>
</tbody>
</table>
Since 2014, Arizona Halved Its Uninsured

AHCCCS – AZ Medicaid
<138% FPL ($33,465 Family of 4)
July-Sep 2013 to Mar 2016 Net Gain
+475,000

AZ MARKETPLACE
138-400% FPL ($33,465-$97,200)
OE-3 Effectuated Enrollment + Renewal Mar 2016
+175,000

AZ <26 Parents’ Plan
+70,000

Arizona Total: ↑+720,000

And another 30,000 uninsured kids will be enrolled in KidsCare/CHIP in 2016-2017

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Arizona’s Marketplace Consolidation

AZ Marketplace 2014-15
Tucson/Phoenix (Pima/Maricopa Co.)
10 Insurers Offering >100 Plans
**************
13 Other (Rural) AZ Counties
7 Insurers Offering 70 Plans

AZ Marketplace 2015-16
Tucson/Phoenix (Pima/Maricopa)
5 to 8 Insurers Offering 28-69 Plans
**************
13 Other (Rural) AZ Counties
2 to 3 Insurers Offering 15-18 Plans

2016-2017 Open Enrollment, Year 3:
0-3 Insurers, ?? Plans

AZ Marketplace Enrollment Starting 11/01/16
All Arizona Counties
1 to 3 Insurers Offering ?? Plans
Pinal County? 0 Insurers, Plans?

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## Coverage Disparities → Poor Health Outcomes

<table>
<thead>
<tr>
<th></th>
<th>Percent Uninsured</th>
</tr>
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<tbody>
<tr>
<td>American Indian</td>
<td>31%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>29%</td>
</tr>
<tr>
<td>White</td>
<td>11%</td>
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</table>
Lower Arizona Participation Rates in Rural, Latino, American Indian Populations

Number of Eligible Uninsured Hispanics

Number of Eligible Uninsured Native Americans

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Thank you for helping Arizonans get covered!

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