2014

Medicaid Restoration, and New Technology for Public Assistance in Arizona
The Affordable Care Act
Medicaid changes January 1, 2014

- Technology changes
- Eligibility determination methods

Provide access to a Health Insurance Exchange 10/01/13
AACA Technical Requirements

Provide *Online access* for individuals to:
- Apply and renew eligibility
- Manage eligibility information

Use *Electronic matching* for verification
- Citizenship and immigration, SSN, and Employment
- Other eligibility factors

Simplify *verification and submission* of documents
- Digitization of documents
- System verification
ACA Technical Requirements

Expand/Enhance enrollment systems to:
- Integrate new programs, rules and functionalities
- Operate at increased volumes
- Apply the streamlined eligibility and verification processes to other Federal and State programs

Notify parties of eligibility, recertification and other needed communication by:
- Email
- Cell Phone /text messaging
- Online

Reuse stored eligibility information to:
- Reuse and assist with retention of eligible individuals
ACA Required Application Methods

- Online
- Mail
- Phone
- In Person
A new category of publicly funded programs that includes:

- **Medicaid** (AHCCCS)
- **CHIP** (KidsCare)
- Qualified Health Plan coverage with **Premium Tax Credits** (100–400% FPL)
- Qualified Health Plan coverage with **Cost Sharing Reductions** (100–250% FPL)
- Cost Sharing Reductions for American Indians (100–300% FPL)
### Consumers Have a Wide Range of Program Options

<table>
<thead>
<tr>
<th>Full Range of AHCCCS Benefits</th>
<th>Other Federal and Local Programs</th>
<th>Exchange Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>• AHCCCS Health Insurance (Medicaid)</td>
<td>• Nutrition Assistance (SNAP or Food Stamps)</td>
<td>• Premium Tax Credit Program</td>
</tr>
<tr>
<td>• Freedom to Work (FTW)</td>
<td>• Temporary Assistance for Needy Families (TANF)</td>
<td>• Cost Sharing Reduction Program</td>
</tr>
<tr>
<td>• Breast and Cervical Cancer Treatment Program (BCCTP)</td>
<td>• Clinic-based Sliding Fee Scale programs SFS)</td>
<td>• Private Insurance, No Subsidy</td>
</tr>
<tr>
<td>• Medicare Savings Programs (MSP)</td>
<td>• County-based Community Assistance Programs (CAP)</td>
<td>• Small Business Health Opportunities Program (SHOP) for employers of 50 employees or less</td>
</tr>
<tr>
<td>• Provider referrals for Children’s Rehabilitative Services</td>
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</tbody>
</table>
State Options for an Exchange

- State run exchange, partner with federal government, or defer to the Federally Facilitated Marketplace (FFM)
- Governor Brewer’s decision: defer to the FFM
- Arizonans will enroll in Qualified Health Plans and purchase coverage through the FFM (Health Insurance Marketplace).
Federal Exchange

- Advanced Premium Tax Credits
- Cost Sharing Reductions
- Qualified Health Plan enrollment

Arizona

- AHCCCS (Medicaid)
- KidsCare
Integration with FFM

Arizona

Federally Facilitated Marketplace
Medicaid Change and Restoration in Arizona
In her State of the State Governor Brewer called for the legislature to restore Proposition 204 coverage and provide coverage up to 133% FPL.

On June 17, 2013, Governor Brewer signed into law her Medicaid Restoration Plan, helping provide coverage for 300,000 Arizonan's statewide.

The Governor’s plan will provide $1.7 billion in federal funds to support healthcare in Arizona.

Circuit Breaker – plan includes requirement that if federal funding decrease below 80% for childless adults, coverage terminates.
Modified Adjusted Gross Income (MAGI)
The Affordable Care Act changes how income is counted for determining AHCCCS and KidsCare eligibility.

Beginning January 1, 2014 all states must use MAGI methodology to determine eligibility for most applicants.
Whose Eligibility is Based on MAGI?

Modified Adjusted Gross Income

- Adults
- Parents
- Children
- Pregnant Women

Use Current Eligibility Methods

- SSI Cash Assistance
- Foster Care
- Adoption Subsidy
- Age 65 and Older
- Blind & Disabled
- Medicare Savings Programs
- Long Term Care
MAGI Methodology

Internal Revenue Service (IRS) requirements are used to define:

- Household Composition
- Income used to Determine Eligibility
MAGI Households

The tax household will include:

- A tax filer and his or her dependents
- A married couple filing taxes jointly and their dependents
- Adjustments for children not claimed by their parents or not living with both parents
MAGI Income Methodology

MAGI Income:

1. Start with the Adjusted Gross Income on the tax filer’s return
2. Add back certain types of income, such as Social Security
3. Deduct a 5% disregard (under certain circumstances)
Arizona is Getting Ready
New Application and Eligibility System

ACE
AZTECS
HEA

Health-e-Arizona Plus
Apply for All Insurance Affordability Programs, plus More

- AHCCCS, KidsCare, Medicare Savings Programs & ALTCS
- Advanced Premium Tax Credits & Cost Sharing Reductions
- Nutrition Assistance, Cash Assistance and Community Discount Programs

Robust online help tools

- Learn More
- FAQs
- Video

More electronic communication tools

- E-mail
- Text Messaging
- IVR Integration
Security of Health-e-Arizona Plus

- Encrypted (scrambled) data
- Access limited by user profile
- Public users must verify identity online (using standards employed by banks and credit card companies)
- Defends against fraud and identity theft
Increased Electronic Data Exchange

- Integration with Federal Hub
- Building a State Hub
- Electronic application transfer

Goal = Real-time online eligibility
**Health-e-Arizona Plus**

<table>
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<tr>
<th>Eligibility Processing</th>
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<tbody>
<tr>
<td>• Choose programs to apply for in the beginning of the application</td>
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<tr>
<td>• New application questions</td>
</tr>
<tr>
<td>• New verification priority:</td>
</tr>
<tr>
<td>• 1&lt;sup&gt;st&lt;/sup&gt; – Electronic</td>
</tr>
<tr>
<td>• 2&lt;sup&gt;nd&lt;/sup&gt; – Attestation</td>
</tr>
<tr>
<td>• 3&lt;sup&gt;rd&lt;/sup&gt; – Documents</td>
</tr>
<tr>
<td>• Real-time eligibility (for some)</td>
</tr>
<tr>
<td>• Link to Federally Facilitated Marketplace for Advanced Premium Tax Credit and Cost Sharing Reduction eligibility</td>
</tr>
<tr>
<td>• Streamlined renewal process</td>
</tr>
</tbody>
</table>
# Health-e-Arizona Plus

## New Electronic Features

- Screener to help applicants know where to apply
- Real-time verification:
  - SSN
  - US citizenship
  - Immigration status
  - Income
- Voice signatures
- Online real-time notices
- Text messages
- E-mail
# Changes in the Application Process

<table>
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<th>Customer Support</th>
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<tbody>
<tr>
<td>• Public access to computers in state offices</td>
</tr>
<tr>
<td>• Phone operators</td>
</tr>
<tr>
<td>• Live chat</td>
</tr>
<tr>
<td>• IVR</td>
</tr>
<tr>
<td>• Application Assistors throughout Arizona</td>
</tr>
<tr>
<td>• Customer can manage applications, renewals, changes, enrollment and more in Health-e-Arizona Plus</td>
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Application Options
Consumers Have a Wider Range of Program Options

SNAP = Supplemental Nutrition Assistance Program (Nutrition Assistance)
TANF = Temporary Assistance for Needy Families (Cash Assistance)
Clinic SFS = Clinic-based Sliding Fee Scale programs
County CAP = County-based Community Assistance Programs (CAP)(Pima and Santa Cruz Counties)
PTC = Premium Tax Credit Program
CSR = Cost Sharing Reduction Program
SHOP = Small Business Health Opportunities Program
Many Programs are Accessed Through Health-e-Arizona Plus

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FFM = Private Insurance (No Subsidy)
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FFM = Insurance Options (No Subsidy)

Apply for
Referral to FFM
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Referral to FFM
Customer must contact the FFM to:
• Obtain of Tax Credit and Cost Saving Reduction amounts
• Shop for health plans
• Enroll in a health plan
• Pay premiums

Apply for

Start Here

Health-e-Arizona Plus

FFM

Private Insurance (No Subsidy)
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Application data will be transferred electronically.

Arizona intends to transfer data to the FFM in real time.

The FFM process is still in development.
Health-e-Arizona Plus Includes

- Self Service
- Consumer Assistance
- Screening
- Applications
- Automated Renewals
- Change Reporting
- On-line Verification
- On-line Notices
- Community Assistors
Arizona Wants to Avoid Consumer Confusion

HEAplus

Federally Facilitated Marketplace

?
### Arizona’s Plan to Avoid Consumer Confusion

The following features and capabilities will be offered in association with Health-e-Arizona Plus:

- Community-Based Assistor Training and Support
- Consumer Supports such as:
  - Interactive Voice Response (IVR)
  - Call Center
  - Frequently Asked Questions
  - Help Text
  - Learn More information links
- A system that generally will feel familiar to applicants and those that assist them as it is based on Health-e-Arizona
Upcoming Milestones

09/15/13
Consumer Support Line

10/01/13
Health-e-Arizona Plus goes live
QHP open enrollment begins

01/01/14
Medicaid changes are effective
QHP enrollment is effective