

# The Health Insurance Marketplace

An Overview of Arizona Enrollment in Medicaid and the Marketplace: Health-e-Arizona Plus update

Rural Health Webinar

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# What is the Affordable Care Act?

- \* The Patient Protection and Health Care Law of 2010, amended by the Health Care and Education Reconciliation Act of 2010 are referred to collectively as the “Affordable Care Act” (ACA)
- \* ACA is intended to put individuals, families and small business owners in control of their health care and reduce the large number of uninsured with no access to care.
- \* Under the ACA The Health Insurance Marketplace was created and is a new way to buy health insurance when key parts of the health care law take effect.

# What is the purpose of the Marketplace?

- \* To provide individuals and small businesses
  - Access to affordable insurance options
  - Ability to buy certain private health insurance
  - Access to health insurance information
- \* Coverage to fit individual needs
- \* Provides unbiased help and customer support
- \* Quality health coverage that meets minimum standards

# How does the Marketplace work?

- \* One process to determine eligibility for
  - Qualified Health Plan through the Marketplace
  - New tax credits to lower premiums
  - Reduced cost sharing
  - Medicaid
  - Children's Health Insurance Program (CHIP) - Arizona KidsCare II \* transition to the "Marketplace" in January 2014
- \* Offers choice of plans and levels of coverage
- \* Insurance companies compete for business

# Marketplace Basic Rules

- \* **Qualified Health Plans**

- Is offered by an issuer that is licensed by the state and in good standing
- Covers Essential Health Benefits
- Offers at least one plan at the “silver” level and one at the “gold” level of cost sharing
- Agrees to charge the same premium rate whether offered directly through Marketplace or outside Marketplace.

- \* **Offer Essential Health Benefits which include:**

- Ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management and pediatric services, including oral and vision care

# Plans Levels of Coverage

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average* <i>(in addition to the monthly plan premium)</i>
Bronze	60 percent	40 percent
Silver	70 percent	30 percent
Gold	80 percent	20 percent
Platinum	90 percent	10 percent

*\*Based on average cost of an individual under the plan and may not be the same for every enrolled person*

# Eligibility and Enrollment

- \* Market place eligibility requires you
  - Live in its service area, and
  - Be a U.S. citizen or national, or
  - Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought
  - Not be incarcerated
- \* Marketplace Initial Open Enrollment Period Starts October 1, 2013 and ends March 31, 2014
- \* Special Enrollment Period will be available for Qualifying events

# Enrollment Process

- \* Arizona is a Federally Facilitated Marketplace (FFM)
- \* Those enrolling may complete one streamlined application for
  - Qualified Health Plan through the Marketplace  
Eligibility determination for premium tax credit and reduced cost sharing
  - Medicaid
  - Children's Health Insurance Program (CHIP)
- \* Applications may be submitted – online, by phone, by mail, or in person



## Enrollment Process (Con't)

- \* Special note: The Health-e-Arizona (HEA) Plus will also be available for Medicaid enrollment.

If a person is determined to be over income their information will be sent on to the Marketplace **(if they agree for their information to be sent over)**.

Additionally, if a person enrolling in Arizona wants to apply for additional benefits such as Supplemental Nutrition Assistance Program (SNAP) formally know as the food stamps program and Temporary Cash Assistance for Needy Families (TANF) they will need to apply through HEA Plus.

## Enrollment Process (Con't)

- \* 12- month eligibility period for
  - Adults
  - Parents
  - Children

# Enrollment Assistance

- \* Help available in each Marketplace

- Toll-free call center – now operational 1-800-318-2596
- Website
- Navigator program – awards will be announced 8/15/2013
- Enrollment counselors
- In-Person Assistors (also Certified Application Assistors)

Organizations may submit applications now at

<http://marketplace.cms.gov/help-us/cac-apply.html>

- Community-based organizations
- Agents and brokers

# Small Business Health Options Program (SHOP)

- \* Small Business Health Options Program is a Marketplace for small businesses and their employees.
- \* Beginning 2014 – small businesses will have more choice and control over health insurance spending
  - \* Choices among Qualified Health Plans to meet every budget
  - \* Access tax credits for eligible employees
  - \* New consumer protections

# How SHOP Works

- \* Small employers with fewer than 100 employees can qualify
  - \* States may limit to those with 50 or less for the first 2 years
  - \* Employer will access the SHOP where its principle business office is located.
  - \* Employer must offer coverage to all full-time employees
- \* Sole proprietors
  - \* May buy through the larger Marketplace rather than the SHOP

# Navigators

- \* Navigators will

- Raise awareness about the Marketplace
- Provide unbiased information about enrollment
- Help consumers understand health plan differences  
and help submit consumers' selections to the Marketplace
- Provide culturally/linguistically appropriate information

Additionally, if individuals are not Medicaid eligible they can be referred to Agents/Brokers to assist with selecting a plan that meets the individuals needs and discuss all the options available through those plans.

# Medicaid Eligibility in 2014

- \* Arizona was successful in expanding the Medicaid eligibility to
  - Adults ages 19-65 with incomes up to 133% of the Federal Poverty Level (FPL) (\$15,282/year for an individual, \$31,322/year for a family of 4 (2013 amounts))
- \* Ensures Medicaid coverage for all children
  - incomes up to 133% of the FPL
- \* Shifts to simplified way of calculating income to determine Medicaid/CHIP eligibility

# Proposed Timelines

## What we know today

- \* Insurance Plans “Issuers” proposals for Qualified Health Plans are being reviewed
- \* The Call Centers was launched the end of June to begin answering general questions –  
24/7 1-800-318-2596  
TTY: 1-855-889-4325
- \* September 2013 - Web Portal will be available
- \* October 2013 - Open Enrollment Begins
- \* January 2014 - Coverage will begin for those enrolling from Oct. 1 through Dec. 31,2013
- \* Enrollments will continue through March 31,2014

**Special Note:** Those currently covered under the Pre Existing Medical Condition Program will need to enroll by December 7<sup>th</sup>. Additionally, KidsCare II children and those covered under HealthCare Group of Arizona a state program for small businesses will need to transition to the “Marketplace”.



# What does this mean for our community and how can we help?

- \* The Cover AZ Coalition formerly known as the ACA Coalition and community partners will become the “boots on the ground” to spread the word.
- \* There are four Cover AZ coalitions assist on the ground to educate and train in Arizona. Cover AZ Coalitions meet monthly (by phone) and continue to assist with identifying and reaching those difficult populations such as the young adults.
- \* Other resources coordinating with the Cover AZ Coalitions– The Young Invincibles and Enroll America – “Get Covered America” campaign
- \* Working with the many community partners, providers and their coalitions to get the word out and provide information and assistance
- \* Resources – “Connecting Kids to Coverage Grant” – Train the Trainer Model – funded in four counties but will be available to all statewide
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# Resources to learn more

- \* <http://www.healthcare.gov>
- \* [www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov)
- \* <http://marketplace.cms.gov/>
  - \* [Get official resources](#) → [Training materials](#) → [Presenter slides with speak notes](#)
- \* <http://www.azahcccs.gov/publicnotices/downloads/NewTechnologyForPublicAssistanceInAZ.pdf>
- \* [https://www.azdes.gov/uploadedFiles/Main\\_Landing\\_Pages/medicaid\\_restoration\\_and\\_new\\_technology\\_041813.pdf](https://www.azdes.gov/uploadedFiles/Main_Landing_Pages/medicaid_restoration_and_new_technology_041813.pdf)
- \* [www.coveraz.org](http://www.coveraz.org) – sponsored by St. Luke’s Health Initiatives(SLHI) on behalf of the 4 AZ ACA Coalitions for professionals seeking information



Questions ?????