

Healthcare Improvements in 2014 and their impact on persons living in Tribal and Rural Arizona areas.

Prepared for the Arizona Rural &
Public Health Policy Forum

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Health and Wellness for all Arizonans



Overview: ACA & IHCIA

- The Affordable Care Act (ACA) protects the rights of ALL Americans, including American Indians (AI) and Alaskan Natives (AN) to access affordable health care
- The Indian Health Care Improvement Act (IHCIA) now has permanent reauthorization
 - permanently authorizes daily health care delivery to nearly 2 million AI/ANs.
 - Expands programs incl. mental health, BH, & prev.

Increased Access to Preventive Services

- Increased Covered Preventive Services
 - 15 for Adults
 - 26 for Children
 - 22 for Women, Including Pregnant Women
- Better health outcomes (prevention & early intervention)
- Lower health care costs



Increased Access to Care



- Expanded coverage and enrollment options for AI/AN
 - 579,000 uninsured AI/AN will have new opportunities for coverage
 - 9 out of 10 may qualify for financial assistance
 - Many AI and AN will be eligible for Medicaid under the ACA
- All American Indians eligible to receive services from an Indian Health care provider may receive an exemption from the shared responsibility payment

Increased Access to Care

- Medicaid Restoration
 - Medicaid benefits cut during recession to Childless Adults
 - restored benefits to this population and increased eligibility for benefits for persons with incomes up to 138% FPL
 - impacts tribal members - many are Medicaid enrolled or eligible
- The ACA Marketplace has the potential for increasing resources of the IHS and the 638 facilities if tribal members purchase health insurance and use IHS/638 facilities.

ACA Implementation

- ACA – Insurance coverage = Mandatory for individuals and small business employees
- Market Place – purchase insurance coverage
- 138% FPL and above MUST PURCHASE.
- Premium tax credits are available for AI individuals with lower incomes

Impacts on Behavioral Health

- AZ Expansion – more AIs will have Medicaid behavioral health benefits. Comprehensive behavioral health benefits.
- ACA Market Place – In AZ, Essential Health Benefits must mirror the State Employee Health Plan benefits. This plan has both Substance Use Disorder and Mental Health coverage.

All Qualified Health Plans Will Cover These 10 Essential Health Benefits

Ambulatory Patient Services

Prescription Drugs

Emergency services

Rehabilitative & Habilitative Services
and Devices

Hospitalization

Laboratory Services

Maternity & Newborn Care

Preventive & Wellness Services and
Chronic Disease Management

Mental Health & Substance Use
Disorder Services, Including Behavioral
Health Treatment

Pediatric Services, including
Oral & Vision Care



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Marketplace coverage is available for American Indians

- Although American Indians are exempt from the individual mandate requiring people to purchase insurance, having coverage provides a new funding stream and strengthens systems like I.H.S. and 638 facilities; this is important because of traditional under-funding and sequester cuts.
- American Indians below 300% FPL enrolled in Qualified Health Plans on the Marketplace will not have any cost sharing (e.g., copays, deductibles). There is no cost sharing for services received from I.H.S. and 638 facilities.
- AI/AN will have to pay premiums for Marketplace coverage, but tax credits are available for people between 100-400% FPL and premiums are capped for American Indians with income below 400% FPL.
- The Marketplace allows open enrollment on a monthly basis for AI/ANs.

Impacts on Als

- Waiver from mandatory coverage
- No co-pays
- Eligible for premium tax credits
- If Als use insurance coverage for services provided at IHS/638 facilities, these facilities can be reimbursed by the insurance plan if facility is a contracted provider.

Important Considerations

- Enrollment for Medicaid or Marketplace insurance is primarily online – certain persons may need special assistance with the technology.
- AIs will need much outreach and assistance to access the new services

Where to get coverage?

1



2



3





INDIVIDUAL AND FAMILY

Connecting individuals and families to coverage, benefits and services.

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INDIVIDUAL AND FAMILY

Connecting individuals and families to coverage, benefits and services.

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[Are You Checking Someone's Eligibility?](#)

[Are You Looking for Help to Pay for Health Insurance?](#)



STATE WORKER

AHCCCS and DES Staff Helping Arizonans Get Coverage, Benefits and Services.

[GET STARTED](#)

[Do you have Additional Questions or want to Watch a Video?](#) on the new system and programs



COMMUNITY ASSISTOR

Trained Assistors in Community Partner Organizations Helping to Connect Arizonan's to Coverage, Benefits and Services.

[GET STARTED](#)

[What is Health-e-Arizona PLUS?](#) Testimonials provided by the persons who have used Health-e-Arizona PLUS to obtain and manage their coverage.

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Your **resource** to
help Arizonans connect to the
Health Insurance Marketplace
coverage they want.



Updates, tools, links and news about the Health Insurance Marketplace and Medicaid



News
Center
Updates



Connect to
Navigators
& Assisters



Frequently
Asked
Questions

WELCOME TO THE MARKETPLACE: Find health coverage that meets your needs and budget.

Enroll by January 15 for coverage starting February 1.

Open enrollment ends March 31.



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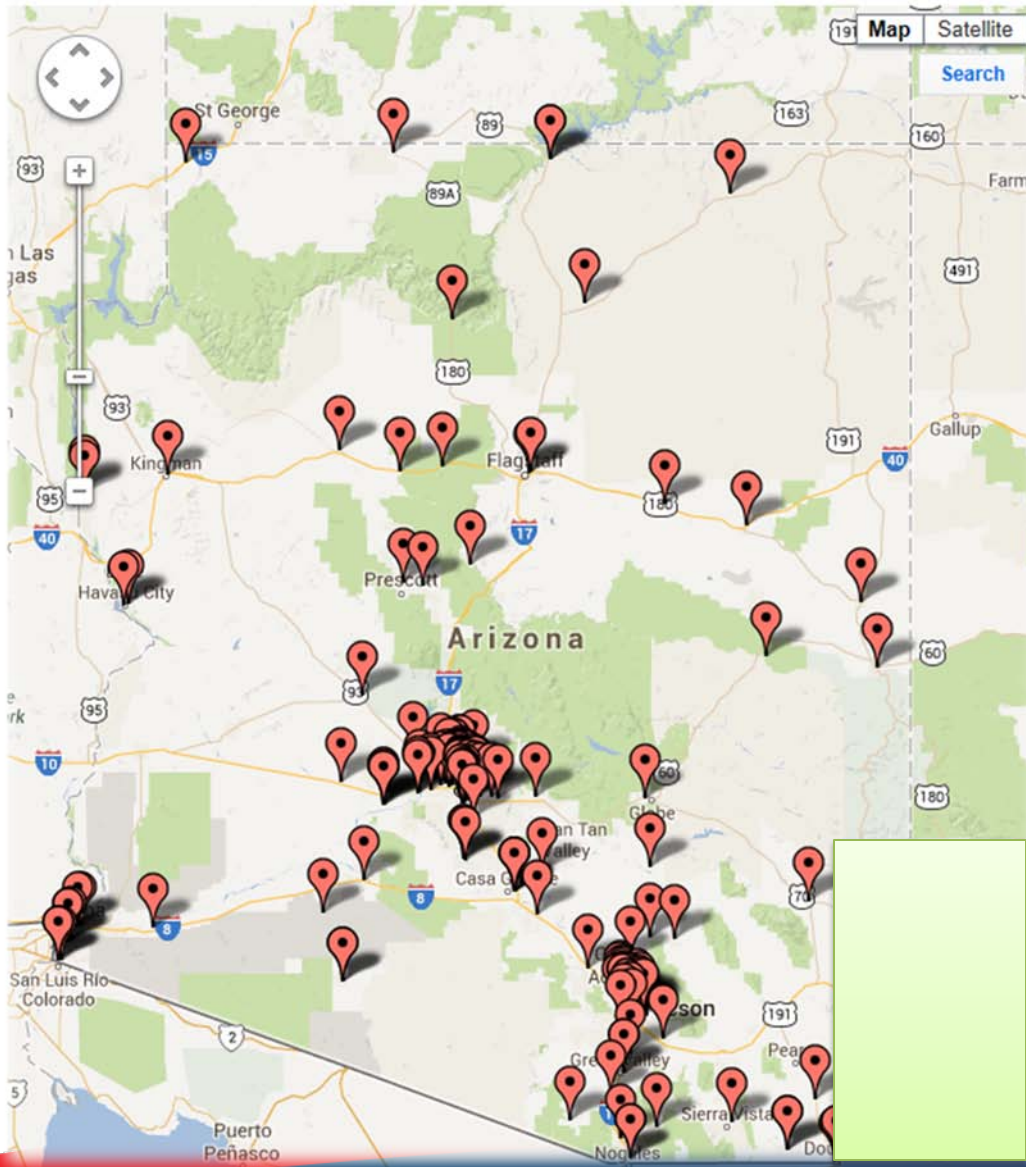
[Materials from Recent NIHOE](#)

[Health Care News](#)

Who Can Help?

- **Navigator:** An individual or organization that's trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers.
- **Assistor:** Is in person enrollment assistance programs that help consumers learn about and enroll in coverage through the new health insurance marketplaces. They can also help people sign up for coverage through Medicaid and the Children's Health Insurance Program.

Navigators and Assisters Map



Enter Information About Your Household

1. Select a State

U.S. Average ?

2. Enter income as

2014 Dollars

3. Enter annual income (dollars)

?

4. Is employer coverage available?

No ?

5. Number of people in family

?

6. Number of adults (21 and older) enrolling in exchange coverage

7. Number of children (20 and younger) enrolling in exchange coverage

No Children

Clear

Submit

NOTES

Use this calculator to help estimate your costs!



Summary

- Get screened for benefits www.healthearizonaplus.gov
- Use the navigators and assistors www.coveraz.org
- Compare plans & learn about the marketplace www.healthcare.gov
- Tribal members: visit <http://tribalhealthcare.org>
- Online is the primary and most convenient way to get covered but you can also apply by phone, mail and in person
- You can use the Subsidy Calculators to prepare
- **Get Covered!**
- Take advantage of the new benefits – prevention, early detection and intervention leads to better outcomes both in mental and physical health.

Questions

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