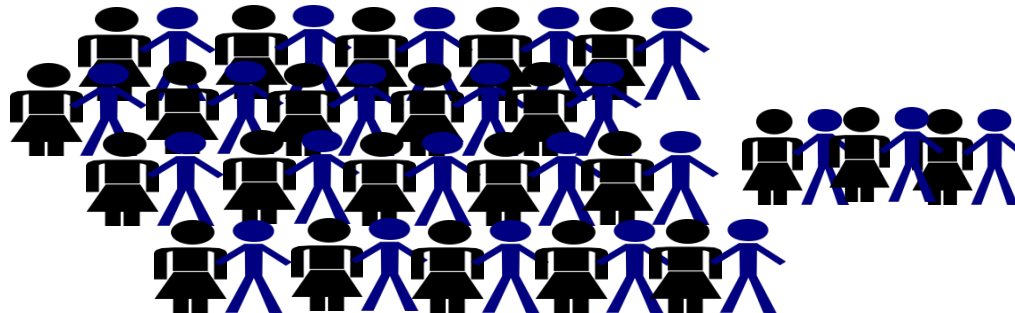


# ***The ACA in Arizona*** ***Connecting To Coverage***

- **Oct – Dec Results**
- **Policy and Operational Issues**
- **Observations / Learnings**

# Context: Arizona Coverage 2012

**Employer sponsored  
Insurance: 46%**



**Medicaid (AHCCCS):  
18%**



**Medicare:  
13%**



**Private Insurance: 4%**



**Other Public**



**Uninsured: 18%**



# AHCCCS Enrollment Oct – Dec 2013

- AHCCCS (as of 1/14/14)
  - Prop 204 Restoration +29,064
  - Adult Expansion +1,369
  - Total +30,433
- There are many applications that have yet to be “determined” so these numbers most likely understate the application activity during Oct-Dec

# Arizona Marketplace Oct – Dec 2013

Period	Number of Individuals Who Have Selected a Marketplace Plan
Oct - Dec	27,943
Oct - Nov	3,601
Dec Only	24,342

**Nearly 60,000 more Arizonans now have coverage and more than 40,000 have been referred to AHCCCS from the Marketplace**

# Arizona Marketplace Oct – Dec 2013

- *AZ Silver plans 48% of all plans selected, 61% among all FFM*
- *AZ ages 18-34, 17%, 23% for all FFM states*
- *AZ under age 18, 15%, 6% for all FFM states*
- *AZ 68% financial assistance, 80% in all FFM states*

# Navigators Entities

- **Arizona Alliance for Community Health Centers, Statewide**
- **Arizona Board of Regents, University of Arizona  
The Center for Rural Health, Tucson**
- **Campeños Sin Fronteras, Inc., Yuma County**
- **Greater Phoenix Urban League, Inc., Maricopa, Pinal and Pima Counties**

# Certified Application Counselors

- **154 CAC organization in AZ (as of mid Dec)**
  - Organization agrees to CMS terms (40 plus pages)
  - Organization certifies individual after they pass a CMS test
  - Organization requires individual CACs to have consumers sign an informed consent prior to helping a consumer create an online account
- **Vast majority of CAC organizations are well known human services groups, medical and behavioral health providers.**

# Arizona CAC Organizations

## North Country Community Healthcare



**Navigator  
or CAC**

**Consumer**



# Navigators & Application Counselors

- Unbiased FACILITATORS
- Most can assist with AHCCCS or Marketplace
- Strict conflict of interest and privacy requirements; potential \$25,000 fine
- Must show all Marketplace options
- Must assist in multiple languages

# Insurance Brokers

- Represent multiple insurance companies; not necessarily all Marketplace plans
- Sell group and individual, off and on the Marketplace
- Paid commission by insurance company
- Motivated to retain customers;
- Not trained to assist with AHCCCS
- Required to act in the best interest of the consumer

# Marketplace Implementation Issues

- Healthcare.gov performance
- Consumer or assister begins Marketplace application and then refers to a broker, the broker will not be paid, unless they re-do application
- H/C.gov communication of info to health plans and AHCCCS didn't work
- No tools for changes in families; births, divorce etc.

# Marketplace Possible Policy Issues

- The “family glitch”
- PPO plans must be offered in all counties even if no provider network (state law)
- Premium Tax Credits lower in AZ due to very low premium for benchmark plan (second lowest Silver plan in each pricing zone)

# Lower Financial Assistance

**Marketplace  
Financial  
Assistance**

*APTC*

**Up to 400%  
FPL\***

*APTC & CSR*

**250% FPL**

**AHCCCS**

*Medicaid*

**138% FPL**

**\* Depending on age  
and family size**

# Tax Credits “up to 400% FPL”

Income	Household Size							
	1	2	3	4	5	6	7	8
\$0 - \$11,499	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
\$11,500 - \$15,999	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
\$16,000 - \$19,999	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
\$20,000 - \$23,999	Blue	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
\$24,000 - \$27,999	Blue	Blue	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
\$28,000 - \$31,999	Blue	Blue	Blue	Yellow	Yellow	Yellow	Yellow	Yellow
\$32,000 - \$45,999	Blue	Blue	Blue	Blue	Yellow	Yellow	Yellow	Yellow
\$46,000 - \$62,499	Light Green	Blue	Blue	Blue	Blue	Yellow	Yellow	Yellow
\$62,500 - \$78,499	Light Green	Light Green	Blue	Blue	Blue	Blue	Yellow	Yellow
\$78,500 - \$94,499	Light Green	Light Green	Light Green	Blue	Blue	Blue	Blue	Yellow
\$95,000 - \$110,499	Light Green	Light Green	Light Green	Light Green	Blue	Blue	Blue	Blue
\$110,500 - \$126,499	Light Green	Light Green	Light Green	Light Green	Light Green	Blue	Blue	Blue
\$126,500 - \$142,499	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Blue	Blue
\$142,500 - \$158,999	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Blue
\$159,000+	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green

*AHCCCS*

*Marketplace & Fin. Asst.*

*Marketplace & No Fin. Asst.*

# Actual Arizona Tax Credit Example

Maricopa Co. Single Household, non-smoking

Income	% FPL	% max of income	21 year old	30 year old	40 year old	50 year old	60 year old
\$15,282	133%	3.30%	\$1,380/year, \$115/mo	\$1,632/year, \$136/mo	\$1,896/year, \$158/mo	\$2,832/year, \$236/mo	\$4,548/year, \$379/mo
\$17,235	150%	4.00%	\$1,158/year, \$97/mo	\$1,407/year, \$117/mo	\$1,672/year, \$139/mo	\$2,610/year, \$218/mo	\$4,324/year, \$360/mo
\$20,108	175%	5.15%	\$812/year, \$68/mo	\$1,061/year, \$88/mo	\$1,325/year, \$110/mo	\$2,264/year, \$188/mo	\$3,978/year, \$332/mo
\$22,980	200%	6.30%	\$400/year, \$33/mo	\$649/year, \$54/mo	\$913/year, \$76/mo	\$1,852/year, \$154/mo	\$3,566/year, \$297/mo
\$25,853	225%	7.18%	-	\$242/year, \$20/mo	\$506/year, \$42/mo	\$1,444/year, \$120/mo	\$3,159/year, \$263/mo
\$28,725	250%	8.05%	-	-	-	\$987/year, \$82/mo	\$2,702/year, \$225/mo
\$31,598	275%	8.78%	-	-	-	\$527/year, \$43/mo	\$2,241/year, \$186/mo
\$34,470	300%	9.50%	-	-	-	-	\$1,739/year, \$144/mo
\$37,343	325%	9.50%	-	-	-	-	\$1,466/year, \$122/mo
\$40,215	350%	9.50%	-	-	-	-	\$1,193/year, \$99/mo
\$43,088	375%	9.50%	-	-	-	-	\$921/year, \$76/mo
\$45,960	400%	9.50%	-	-	-	-	\$648/year, \$54/mo

# The Family Glitch!



- Employer offers a QHP family plan
- Employee “can’t afford” family coverage
- Therefore spouse and kids are not eligible for Marketplace financial aide
  - Unless premium is over 9.5% of EMPLOYEE salary, not FAMILY income



# BEWARE



*Legitimate Brokers, Navigators and Certified Application Counselors don't charge fees to consumers for their services.*



~~[www.Helathcare.com](http://www.Helathcare.com)~~

# Where to Find Help in Arizona

## AHCCCS & Marketplace

- Navigators and Application Counselors call
  - 211
- Online Map and Information
  - [Coveraz.org](http://Coveraz.org)



# Feedback



Allen Gjersvig  
Director, Healthcare Innovation  
602.288.7557  
[alleng@aachc.org](mailto:alleng@aachc.org)

