

The Affordable Care Act (ACA) and the Marketplace: *What you need to know*

**Presentation by:
Champaign County Health Care
Consumers (CCHCC)**

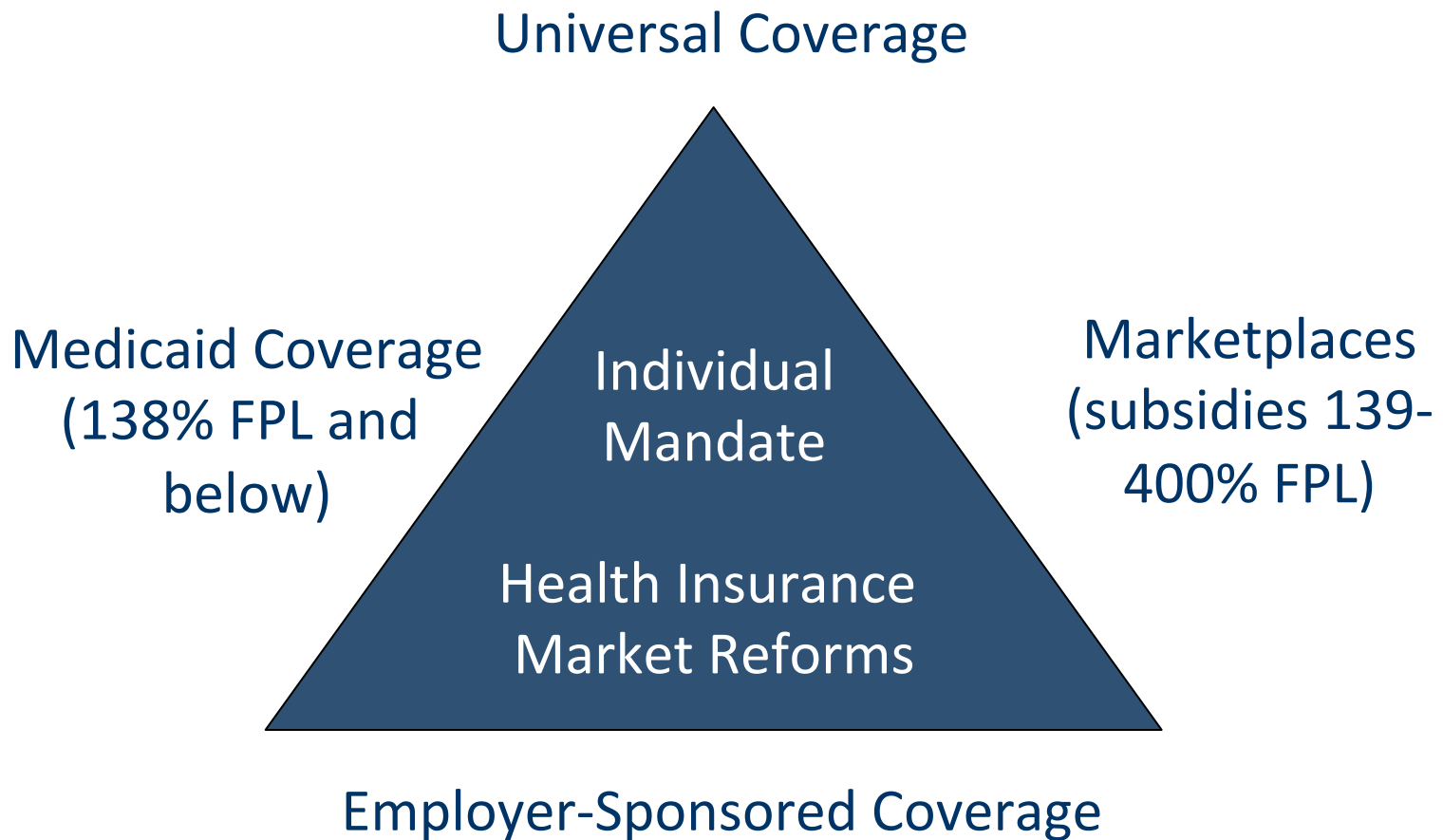
Saturday, November 2, 2013

Welcome!

Goals for Health Reform

- Expand health insurance coverage
- Improve coverage for those with health insurance
- Improve access to, and quality of, care
- Control rising health care costs

Promoting Health Care Coverage



Health Reform Implementation Timeline

2010

- Adult dependent coverage until age 26
- No lifetime caps
- No rescinding of coverage
- Pre-existing condition insurance plan
- Children cannot be denied based on pre-existing conditions
- Small business tax credits
- Premium review

2011-2013

- No cost-sharing for preventive services in Medicare and Medicaid
- Increased payments for primary care
- New delivery system models in Medicare and Medicaid
- Navigators and IPC groups are funded

2014

- Medicaid expansion
- Health Insurance Marketplaces
- Premium subsidies
- Insurance market rules—prohibition on denying coverage or charging more to those who are sick, standardized benefits
- Individual mandate
- Employer requirements (2015)

Benefits & Protections as a Result of Health Reform

Benefits

- Allows adult children to remain on their parents' health insurance policy until age 26
- Certain preventive services are covered at no cost including well-care visits
- Contraceptive coverage and STI testing/counseling with no co-pays

Protections

- No lifetime caps or limits
- Insurance companies cannot drop coverage because of illness
- People with pre-existing conditions cannot be denied insurance or charged more (*2010 for children and 2014 for adults*)
- Medical loss ratio

The Illinois Health Insurance Marketplace

- Officially called **Get Covered Illinois**.



- The Health Insurance Marketplace is a “one stop shop” where people can enroll or find out if they are eligible for private health insurance plans and Medicaid.
- In Illinois, we have a State Partnership Marketplace: this means that our Marketplace is both federally and state run.

The Illinois Health Insurance Marketplace, *continued*

- People can enroll through the Marketplace online at **healthcare.gov**, over the phone (800-318-2596), or using a paper version.
- Open enrollment in the Health Insurance Marketplace is from October 1, 2013, through March 31, 2014.
- Health insurance starts as early as January 1, 2014, if you enroll by December 15, 2013.
- People will find out if they are eligible for Medicaid, premium subsidies (Advance Premium Tax Credits), and cost-sharing subsidies *through one application*.

Who can shop in the Marketplace?

- Uninsured individuals
- People on individual health insurance plans
- People who purchase dependent coverage
- People with COBRA health insurance
- Self-employed people with no employees
- Families
- Small businesses
- People whose health insurance is unaffordable (more than 9.5% of their annual income)
- Must be U.S. citizen, visa holder, or permanent resident (green card)

Who CANNOT shop in the Marketplace?

- People with Medicare
- People with Medicaid
- Individuals who are currently incarcerated and are serving a sentence
- Undocumented individuals

What Will Marketplace Plans Cover?

Plans through the Marketplace will be considered Qualified Health Plans (QHPs) and must include 10 Essential Health Benefits at a minimum

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

What Will Marketplace Plans Cover?

Continued

About dental coverage in the Marketplace:

- Under the health care law, dental insurance is treated differently for adults and children 18 and under.
- Dental coverage for children is an essential health benefit. This means it must be available to you as part of a health plan or as a free-standing plan.
- This is not the case for adults. Insurers don't have to offer adult dental coverage.
- Some plans offer dental coverage. You can also purchase stand-alone dental insurance, but only if you are also purchasing a health insurance plan through the Marketplace.

Levels of Coverage in Health Plans

- There will be 5 different levels of coverage:

- Catastrophic (limited)
- Bronze (60%)
- Silver (70%)
- Gold (80%)
- Platinum (90%)

CATASTROPHIC	less than 60%	of the total average costs of care
BRONZE	60%	of the total average costs of care
SILVER	70%	of the total average costs of care
GOLD	80%	of the total average costs of care
PLATINUM	90%	of the total average costs of care

- The % refers to how much of the total cost of medical services that the plan is designed to pay for, on average.

Levels of Coverage in Health Plans, *continued*

- The benefits between levels will be the same but the cost-sharing will vary.
- The lower the level, the lower the monthly premiums, but the higher your out-of-pocket costs might be.
- All plans will have a maximum out-of-pocket limit for your protection. If you reach that limit, the health plan has to cover all your costs for the rest of the year.
- All levels will have to cover all 10 Essential Health Benefits.

Catastrophic Health Plans

- These plans are available to individuals under the age of 30.
- Individuals age 30 and over, who have received a hardship exemption, may be able to buy a catastrophic plan.
- In the Marketplace, catastrophic policies cover 3 primary care visits per year at no cost. They also cover free preventive benefits.
- If you buy a catastrophic plan in the Marketplace, you cannot get financial assistance based on income.

Plans Offered in Champaign County

- For most individuals and families, who do not qualify for Medicaid, there are 39 plans in the Marketplace offered locally.
 - 3 Catastrophic plans, 9 Bronze plans, 14 Silver plans, 13 Gold, and 0 Platinum plans
- Offered by 4 different companies
 - Coventry Health Care
 - Health Alliance Medical Plans
 - Blue Cross Blue Shield of Illinois
 - Land of Lincoln Mutual Health Insurance Co.

Plans Offered in Champaign County

continued

- For individuals age 49 and under, the monthly premiums range from \$173 for the cheapest Bronze plan to \$336 for the most expensive Gold plan.
- For individuals age 50 and older, the monthly premiums range from \$295 for the cheapest Bronze plan to \$573 for the most expensive Gold plan.
- These premiums do NOT reflect any reduction in costs from the financial assistance available to most individuals and families.

Making Insurance Affordable

Insurance will be made affordable in 3 ways:

- Expanding Medicaid (public insurance) to those with incomes up to 138% Federal Poverty Level;
- Providing financial assistance in the form of “Advanced Premium Tax Credits” to those with incomes between 139% and 400% FPL; and,
- Providing out-of-pocket Cost-Sharing to those with incomes between 139% and 250% FPL, when purchasing Silver plans.

Consumers can apply and qualify for all of these through the Marketplace.

Income Guidelines

Income Guidelines for Affordable Health Insurance

Based on the 2013 Federal Poverty Level (FPL)

Household Size	Below 139% FPL	139 - 400% FPL
1 person	\$0 - \$15,970	\$15,971 - \$45,960
2 people	\$0 - \$21,558	\$21,559 - \$62,040
3 people	\$0 - \$27,146	\$27,147 - \$78,120
4 people	\$0 - \$32,734	\$32,735 - \$94,200
Affordable Insurance Options Available	Expanded Medicaid	Marketplace Plans with Premium Subsidies (Advanced Premium Tax Credits)
Where To Apply	abe.illinois.gov	healthcare.gov 1 (800) 318-2596

What Counts as Income?

What Counts

- Wages, salaries and tips
- **Net** income from any self-employment or business
(generally the amount of money you take in minus your business expenses)
- Unemployment compensation
- Social Security payments, including disability payments
- Alimony
- Retirement income, investment income, pension income, rental income, and other taxable income

What Doesn't Count:

- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Proceeds from loans

About Expanded Medicaid

- As mentioned earlier, one way insurance is being made more affordable is by expanding Medicaid.
- It is often called the medical card or public aid.
- Medicaid is health insurance that is offered by the government and it will cover the 10 Essential Health Benefits *just like the private plans* offered in the Marketplace.
- Expanded Medicaid for adults has no monthly premiums.

About Expanded Medicaid *continued*

- Right now, you have to be low-income and meet one of the categorical requirements like having a dependent child. Medicaid is expanding in 2014 by changing the criteria.
- In 2014, the income limit is slightly going up and there will be no categorical requirements.
- Also, Medicaid will not be looking at assets (just the types of income we mentioned earlier) for individuals under age 65.
- Illinois Medicaid application: abe.illinois.gov

Individual Responsibility Payment

- Individuals will be required to have health coverage that meets minimum standards in 2014.
- The Individual Responsibility Payment is enforced through the IRS.
- There will be penalties for not having insurance. In 2014, tax penalties will start at \$95 per adult and \$47.50 per child, up to a family maximum of \$285 or 1% of your income (whichever is greater).
- You must purchase insurance by March 31 (end of Open Enrollment) to avoid the penalty.
- Exemptions for certain groups: if you are part of a religion that opposes having an insurance policy, undocumented immigrants, incarcerated persons, if your income is below the threshold for filing a tax return, or if you have to pay more than 8% of your income towards health insurance.

How To Apply

1. Online

- **Healthcare.gov** for the Marketplace
- **Abe.illinois.gov** for the Medicaid application
- If you are unsure what you qualify for, you can use the “*Explore Coverage Options*” at **GetCoveredIllinois.gov**

2. By phone

- National Call Center:
1 (800) 318-2596
- Illinois Call Center:
1 (866) 311-1119

3. By paper

4. In person at Enrollment Locations

The Marketplace –

1. Create An Account

HealthCare.gov



Let's get started

Your first step is to set up a Marketplace account. We'll ask you for some basic information, then you'll move along to the Marketplace application.


GET STARTED


The Marketplace –


2. See What You Are Eligible For

 Jennifer Tayabji

 MY APPLICATIONS & COVERAGE

 MY PROFILE

You have a notice available about your Marketplace eligibility. [Download](#) 

You have a notice available about your Marketplace eligibility. [Download](#) 

Jennifer, what would you like to do?

View my current applications

[+ Apply for new coverage](#)

2014 Illinois application for
Individual & Family Coverage

Status: In progress
ID#: 143182603

Apply for new coverage

INDIVIDUALS & FAMILIES

Live Chat 

The Marketplace – 3. Review and Pick a Plan

HealthCare.gov

Learn

Get Insurance

Jennifer  | [Logout](#)

✔ Application

✔ Eligibility Results

Enroll

[? HELP](#)

[Select a health plan for Group 0](#)

[Eligible Plans](#)

[Saved Plans 0](#)

[Compare plans 0](#)

[All health plans \(36\)](#)

Catastrophic Plans (0)

Bronze Plans (9)

Silver Plans (14)

Gold Plans (13)

Platinum Plans (0)

[What do these mean?](#)

36 health plans

Monthly premium

[1](#) [2](#)

[Land of Lincoln Mutual Health Insurance Company Land of Lincoln National Preferred PPO Plan](#)

[Compare](#)

[Save](#)

[DETAILS](#)

[ENROLL](#)

[PPO](#) | [Gold](#) | [National provider network](#)

Monthly premium
\$348.97/mo.

Deductible
\$1,350
group total

Out-of-pocket maximum
\$2,500

Copayments /
Coinsurance
20% Coinsurance after deductible
Primary doctor
20% Coinsurance after
Specialist doctor

[Live Chat](#)

The Marketplace – *Apply by paper*

Initial here: _____

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Use blue or black ink to complete this application.

STEP 1 Tell us about yourself.

(We need one adult in the family to be the contact person for your application.)

1. First name	Middle name	Last name	Suffix
2. Home address (Leave blank if you don't have one.)			3. Apartment or suite number
4. City	5. State □ □	6. ZIP code □ □ □ □ □ □	7. County
8. Mailing address (if different from home address)			9. Apartment or suite number
10. City	11. State □ □	12. ZIP code □ □ □ □ □ □	13. County
14. Phone number (□ □ □ □) □ □ □ □ - □ □ □ □		15. Other phone number (□ □ □ □) □ □ □ □ - □ □ □ □	
16. Do you want to get information about this application by email? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Email address: _____			
17. What is your preferred spoken or written language (if not English)? _____ _____			

STEP 2 Tell us about your family.

Appealing a Decision

- If you disagree with the eligibility determination made by the Health Insurance Marketplace, you CAN appeal.
- Appeals are made by mail:
Health Insurance Marketplace
465 Industrial Blvd.
London, KY 40750-0061
- You can download the Appeal Request Form online at healthcare.gov or write your own letter.
- Be sure to include your application ID number and any supporting documents to make your case.

Where Can You Get Help To Enroll?

- People will need help applying for private insurance and Medicaid through the Illinois Health Insurance Marketplace.
- There are local agencies that have received state and federal funding to provide In-Person assistance, enrollment and outreach as well as volunteer CAC organizations like CCHCC.
- Open enrollment: October 1, 2013 – March 31, 2014, for insurance to start as early as January 1, 2014.

In-Person Enrollment Locations

In addition to Champaign County Health Care Consumers:

Frances Nelson Health Center: (217) 403-5418

819 Bloomington Rd., Champaign, IL 61820

PACE, Inc.: (217) 344-5433

1317 E. Florida Ave., Urbana, IL 61801

(TTY) (217) 344-5024 | (Videophone) (217) 689-0289

Champaign Co. Regional Planning Commission: (217) 328-3313

1776 E. Washington St., Urbana, IL 61802

C-U Public Health Department (C-UPHD): (217) 352-7961

201 W. Kenyon Rd., Champaign, IL 61820

Getting Ready & Tips

- Gather information for you and your family, like birthdates, Social Security Numbers, and household income.
- The applications may need documentation such as birth certificates, state ID/driver's license, Social Security cards, and paystubs.
- If you have a preference on where you get your care, or you already established doctors, research what insurances companies are accepted by those providers.
- If you believe you may qualify for Medicaid, go directly to the Medicaid application at abe.illinois.gov.
- If you need help, set up an appointment for in-person assistance.
- Be patient!

What You Need to Know About the Marketplace

- ✓ There are new, affordable options available for people without insurance.
- ✓ All plans have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.
- ✓ Financial help is available so you can find a plan that fits your budget.
- ✓ All insurance plans have to show the costs in simple language with no fine print.

Resources

Illinois Health Insurance Marketplace – “Get Covered Illinois”:
www.GetCoveredIllinois.gov

Marketplace Application Website: <http://healthcare.gov/>

Illinois Medicaid Website: <http://abe.illinois.gov/>

Kaiser’s Insurance Subsidy Calculator:
<http://kff.org/interactive/subsidy-calculator/>

CCHCC website: <http://www.healthcareconsumers.org>

Champaign County Health Care Consumers
(217) 352-6533 | cchcc@healthcareconsumers.org