

# AFFORDABLE CARE ACT

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## MEDICAID EXPANSION AND INSURANCE MARKETPLACE

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# PRESENTATION OVERVIEW

- Background of Tucson Area IHS & demographic
- Changes
  - ▣ State of Arizona
  - ▣ Tucson Area Indian Health Service
- Marketplace
- Medicaid Expansion
- Medicare
- Resource

# TUCSON AREA IHS



Santa Rosa Health Center



San Xavier Health Center



Sells Hospital



San Simon Health Center

The  
Sells  
Service  
Unit



# TUCSON AREA BACKGROUND

- Serve a user population of 30,000 RPMS active users
- Medicaid and Private Insurance are biggest payers
- 6 Patient Benefit Coordinators at 4 sites
- Monthly Patient Benefit Coordinator meetings
  - ▣ Outreach and Education Steering Committee
    - Annual Outreach and Education Conference
  - ▣ Tribal Partners (Tohono O'odham & Pascua Yaqui)
- Outreaching
  - ▣ Tribal Community Districts
  - ▣ Local events in the Tucson Area (Urban Population)

# STATE OF ARIZONA CHANGES

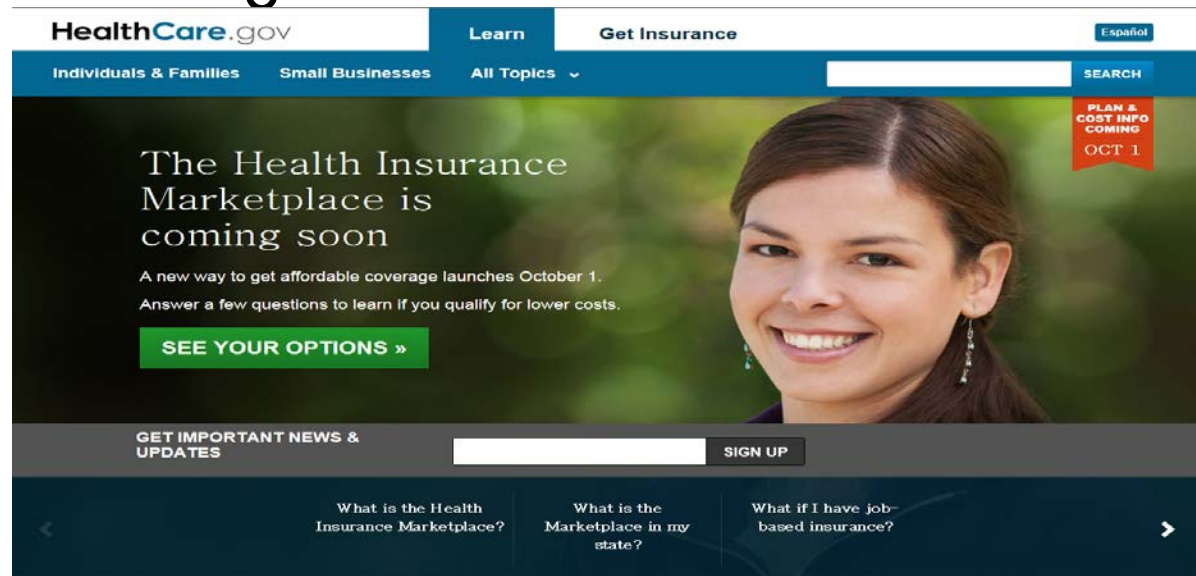
- Arizona decided to:
  - ▣ Unfreeze KidsCare (SCHIP)
    - ▣ Effective November 1, 2012
  - ▣ Go with Federal Facilitated Insurance Marketplace
  - ▣ Medicaid Expansion (AHCCCS)
    - ▣ Restore Childless Adult population
- Nearly 1 million Uninsured Arizonans (50,000 American Indians and Alaska Native) will have access to Affordable Health Insurance

# HOW CHANGES IMPACTS TUCSON IHS

- KIDSCARE (SCHIP)
  - ▣ Efforts to re-enroll those who lost coverage, approx. 1,100
- Federally Facilitated Marketplace
  - ▣ Potential to enroll those above the 138% FPL guideline with no cost sharing – approx. 3,000
- Medicaid Expansion & Childless Adult Restoration
  - ▣ Potential to reenroll those who are uninsured up to 138% FPL – approx. 2,000
- VA/IHS MOU – identified approximately 600 vets with no alternate resource.

# HEALTH INSURANCE MARKETPLACE BASICS

- Formerly known as “Exchanges”
- One-stop shop to compare health insurance options in plain language
- Place to apply & enroll for comprehensive health insurance coverage



# MARKETPLACE - ELIGIBILITY

- Who Should Enroll?
  - ▣ Those who are not eligible for AHCCCS (income over 138% of Federal Poverty Level)
  - ▣ Those who are employed and their employer does not provide or have insufficient health insurance coverage
  - ▣ Those who are exploring new options
- Enrollment Started on October 1, 2013



# MARKETPLACE - HEALTH BENEFITS

- All health plans must have these 10 Essential Health Benefits (some may cover more)

Ambulatory  
Patient Services

Emergency  
Services

Prescription Drugs

Rehabilitative and  
Habilitative  
Services and  
Devices

Hospitalization

Laboratory  
Services

Maternity and  
Newborn Care

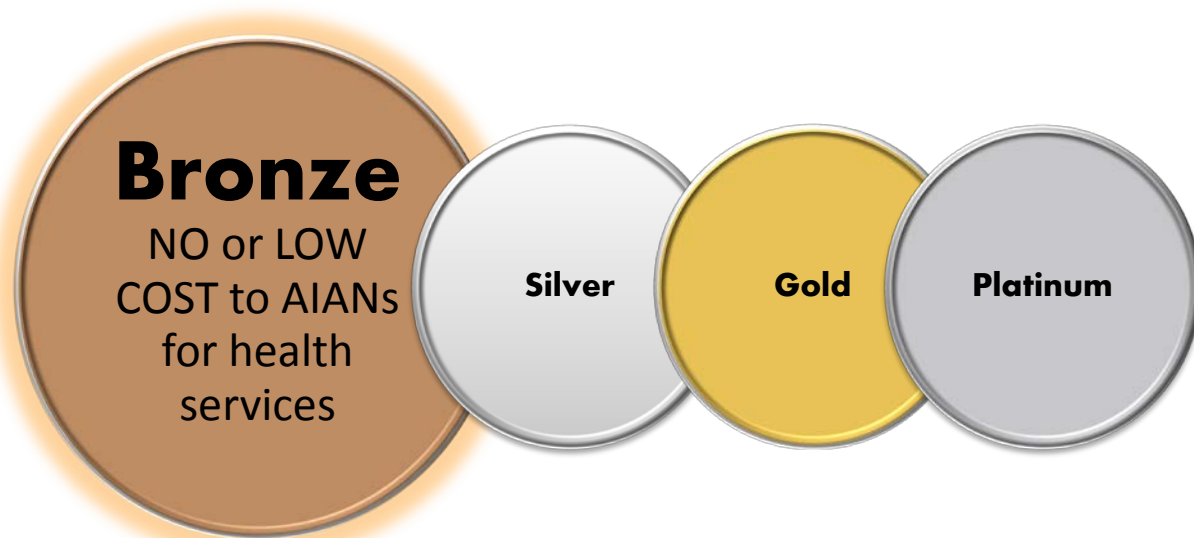
Preventative and  
Wellness Services  
and Chronic  
Disease  
Management

Mental Health and Substance  
Use Disorder Services,  
including Behavioral Health  
Treatment

Pediatric Services, including  
Oral and Vision Care  
(pediatric oral services may be  
provided by stand-alone plan)

# MARKETPLACE - PLANS

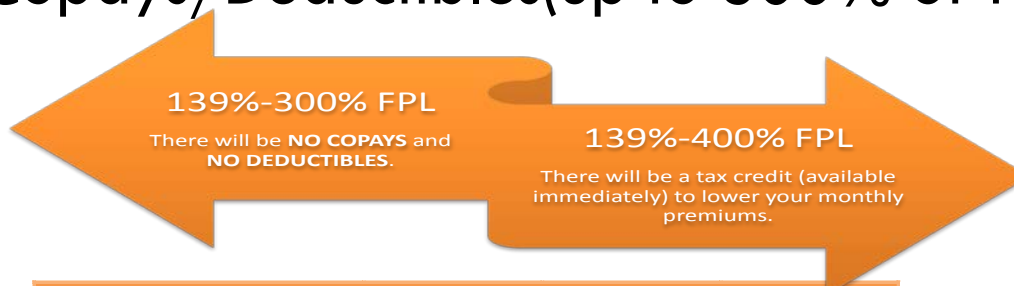
- Four plan types
- Difference between plans – cost of premiums & copay cost BUT basic coverage are same.



- Call Center 1-800-318-2596

# MARKETPLACE - COST

- FREE or at a REDUCED COST
- Two potential out-of-pocket cost
  - ▣ Premiums – Tax Credits (up to 400% FPL)
  - ▣ Copays/Deductibles(up to 300% of FPL)



Household Size	139%	300%	400%
1	\$15,971	\$34,470	\$45,960
2	21,559	46,530	62,040
3	27,147	58,590	78,120
4	32,735	70,650	94,200
5	38,323	82,710	110,280
6	43,911	94,770	126,360
7	49,499	106,830	142,440
8	56,087	118,890	158,520

# MEDICAID EXPANSION

## □ Health-e-Arizona Plus

Health-e-Arizona PLUS

Create Account | Returning User Log In | Help | FAQs

English | Spanish

ENROLLMENT STARTS 10/18/13

INDIVIDUAL AND FAMILY

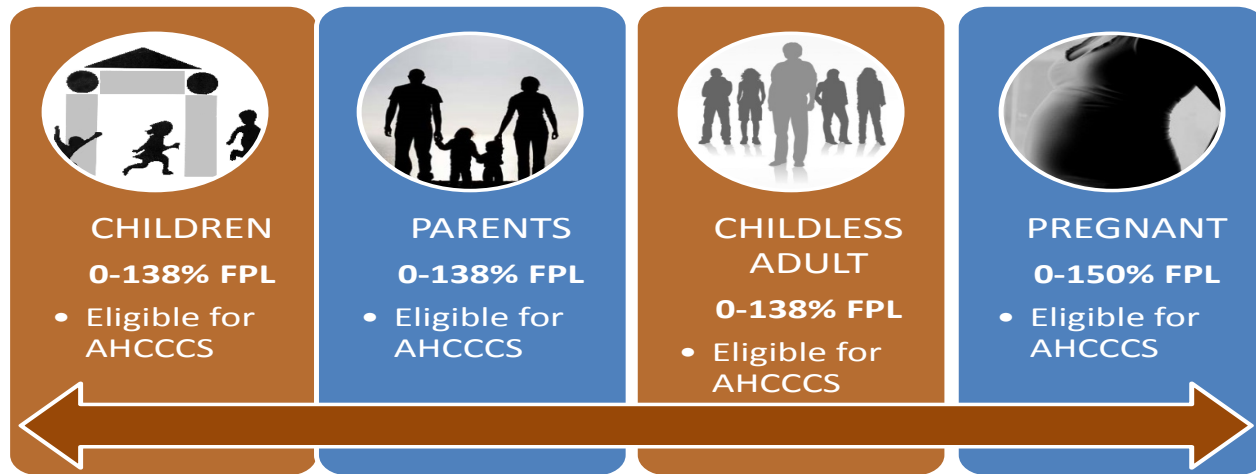
Connecting individuals and families to coverage, benefits and services.

Get Started ▶

## □ Enrollment starts October 18, 2013

- ▣ Low Income Adults Ages 19-64

# MEDICAID - ELIGIBILITY



Household Size	100%	138%	150%
1	\$11,490	\$15,856	\$17,235
2	15,510	21,404	23,265
3	19,530	26,951	29,295
4	23,550	32,499	35,325
5	27,570	38,047	41,355
6	31,590	43,594	47,385
7	35,610	49,142	53,415
8	39,630	54,689	59,445

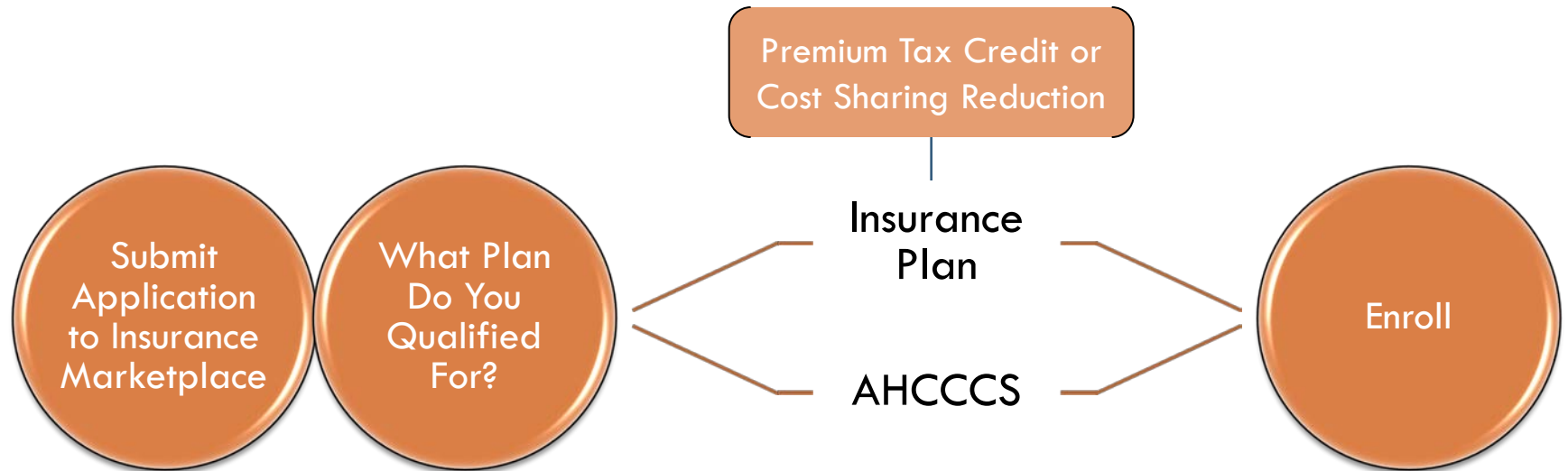
□ Coverage Starts as Soon as January 1, 2014

# MEDICAID EXPANSION cont...

- Who Will Most Likely Use Health-E-Arizona Plus?
  - ▣ Those already enrolled
  - ▣ New enrollees
- What does it cost?
  - ▣ No Premium
  - ▣ No Copays
  - ▣ No Deductibles

# APPLICATION & ENROLLMENT PROCESS: MARKETPLACE & MEDICAID

## □ Application Process



# HOW TO APPLY

## □ Four ways to apply & enroll

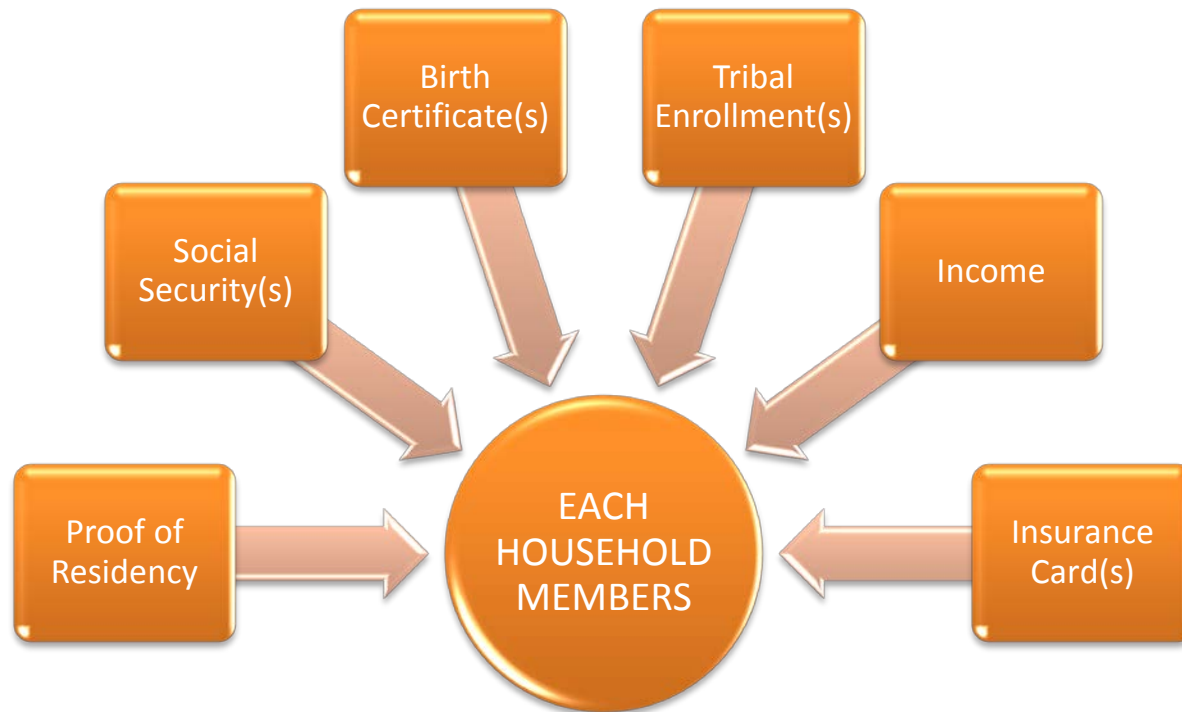


Other ways to apply  
for AHCCCS or  
Insurance  
Marketplace

**You can see a Patient  
Benefit Coordinator  
to assist you with  
the whole process**



# WHAT DOCUMENTS ARE NEEDED?



- Coverage Starts as Soon as January 1, 2014

# WHAT DOES THIS MEAN FOR AMERICAN INDIANS?

- Benefits for American Indians/Alaska Natives
  - ▣ Insurance will provide more resources for the clinic
  - ▣ Insurance will pay for medical bills instead of Contract Health Services
  - ▣ Exemption from shared responsibility payment
- No out of pocket cost if using I/T/U system
- Permanently reaffirms the Indian Health Care Improvement Act – **IHS is here to stay!**

# MEDICARE

- The Insurance Marketplace will not have an effect on the Medicare coverage
- Original Medicare and Medicare Advantage plans will not be changing
- Medicare Open Enrollment is not part of the Insurance Marketplace
  - ▣ Open Enrollment: October 15, 2013-December 7, 2013

# MEDICARE cont...

- Who Will Be Eligible to Enroll in the Insurance Marketplace?

	No Part A	Premium Part A	Part B only	Premium Part A & B	FREE PART A
Eligible to Enroll in Insurance Marketplace?	Yes	Yes	Yes	Yes	NO
Eligible for Tax Credit or Subsidy?	Yes	Not Applicable	Maybe	No	Not applicable

# AWARENESS OF MARKETPLACE OUTREACH

ACA Medicaid Expansion Marketplace Initiative			
2013 Community Meetings/Outreach			
DATE	TIME	DISTRICT	Presentation/Booth
Saturday, August 24, 2013	10:00 AM	Gu Achi District Community (Florence)	Presentation
Saturday, August 24, 2013	7:00 AM	Native American Wellness Day	Booth
Sunday, August 25, 2013	9:00 AM	Cowlic Community	Presentation
Wednesday, September 04, 2013	9:00 AM	IHS	Presentation
Saturday, September 07, 2013	9:00 AM	Schuk Toak District Community	Presentation
Tuesday, September 10, 2013	9:00 AM	T.O. Health & Human Services Committee	Presentation
Saturday, September 14, 2013	9:00 AM	Baboquivari District Community	Presentation
Saturday, September 14, 2013	1:00 PM	Sells District Community	Presentation
Saturday, September 14, 2013	9:00 AM	San Xavier District Community	Presentation
Saturday, September 14, 2013	11:00 AM	Sif Oidak	Presentation
Sunday, September 15, 2013	9:00 AM	Ge Oidak District Community	Presentation
Friday, September 20, 2013	9:00 AM	T.O. Health Committee	Presentation
Saturday, September 21, 2013	9:30 AM	Hickiwan District Community	Presentation
Sunday, September 22, 2013	11:00 AM	Gathering of American Indian Veterans	Booth
Monday, September 23, 2013	6:00 PM	Gu Vo District Community	Presentation
Wednesday, September 25, 2013	11:30 AM	Tucson Indian Center	Presentation
Thursday, September 26, 2013	5:00 PM	San Simon Health Center	Presentation
Wednesday, October 09, 2013	2:00 PM	Tucson Indian Center	Presentation
Saturday, October 12, 2013	9:00 AM	Chukut Kuk District Community	Presentation
Thursday, October 17, 2013	6:00 PM	Pisinimo District Community	Presentation
Friday, October 18, 2013	6:00 PM	West Villages	Presentation
Saturday, October 19, 2013	6:00 PM	San Miguel Community	Presentation
Sunday, October 20, 2013	10:00 AM	Fresnal Canyon Community	Presentation
Sunday, October 27, 2013	10:00 AM	San Pedro Community	Presentation
Wednesday, October 30, 2013	2:00 PM	Tucson Indian Center	Presentation
Wednesday, November 13, 2013	2:00 PM	Tucson Indian Center	Presentation
Friday, November 15, 2013	12:00 PM	UofA Native American Student Affairs	Presentation
Saturday, November 16, 2013	10:00 AM	Hia-Ced District Community	Presentation
Wednesday, November 27, 2013	2:00 PM	Tucson Indian Center	Presentation

# KEY DATES TO REMEMBER

- Insurance Marketplace & Medicaid
  - ▣ Open Enrollment Started on **October 1, 2013**
  - ▣ The Coverage will Begin as Early as **January 1, 2014**
- Medicare
  - ▣ Open Enrollment: **October 15, 2013-December 7, 2013**

# RESOURCES

- ❑ Healthcare.gov – <https://www.healthcare.gov/>
- ❑ CMS CCIIO – <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/index.html>
- ❑ Tribalhealthcare.org – <http://tribalhealthcare.org/>
- ❑ Veteran's Benefits – [www.ebenefits.va.gov](http://www.ebenefits.va.gov)
- ❑ IHS – [www.ihs.gov](http://www.ihs.gov)

# Questions/Comments

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