AFFORDABLE CARE ACT

MEDICAID EXPANSION AND INSURANCE MARKETPLACE

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Co-Presenters: Arikah L Kiyaani-McClary, Felix Mike Jr., Adolph Benavidez, Kristen Bitsuie, Wendy Mesteth, Annette Francisco, Gloria Anguiano
PRESENTATION OVERVIEW

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

Bronze
- NO or LOW COST to AIANs for health services

Call Center 1-800-318-2596
MARBKTPLACE - 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)

### 2013 Federal Poverty Level (FPL) based on 2013 figures

<table>
<thead>
<tr>
<th>Household Size</th>
<th>139%</th>
<th>300%</th>
<th>400%</th>
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<tbody>
<tr>
<td>1</td>
<td>$15,971</td>
<td>$34,470</td>
<td>$45,960</td>
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<tr>
<td>2</td>
<td>$21,559</td>
<td>$46,530</td>
<td>$62,040</td>
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<td>3</td>
<td>$27,147</td>
<td>$58,590</td>
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<td>4</td>
<td>$32,735</td>
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<td>$38,323</td>
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<td>$43,911</td>
<td>$94,770</td>
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<td>7</td>
<td>$49,499</td>
<td>$106,830</td>
<td>$142,440</td>
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<td>8</td>
<td>$56,087</td>
<td>$118,890</td>
<td>$158,520</td>
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139% - 300% FPL
There will be NO COPAYS and NO DEDUCTIBLES.

139% - 400% FPL
There will be a tax credit (available immediately) to lower your monthly premiums.
MEDICAID EXPANSION

□ Health-e-Arizona Plus

□ Enrollment starts October 18, 2013
  □ Low Income Adults Ages 19-64
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

- Submit Application to Insurance Marketplace
- What Plan Do You Qualified For?
- Enrollment

- Insurance Plan
  - AHCCCS

- Premium Tax Credit or Cost Sharing Reduction
Four ways to apply & enroll

Mail, Online, Phone OR...

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

- EACH HOUSEHOLD MEMBERS
  - Birth Certificate(s)
  - Tribal Enrollment(s)
  - Social Security(s)
  - Income
  - Proof of Residency
  - Insurance Card(s)
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!**
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
Who Will Be Eligible to Enroll in the Insurance Marketplace?

- Eligible to Enroll in Insurance Marketplace?
  - No Part A: Yes
  - Premium Part A: Yes
  - Part B only: Yes
  - Premium Part A & B: Yes

- Eligible for Tax Credit or Subsidy?
  - Yes
  - Not Applicable
  - Maybe
  - No

FREE PART A

NO
<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>DISTRICT</th>
<th>Presentation/Booth</th>
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<tr>
<td>Saturday, August 24, 2013</td>
<td>10:00 AM</td>
<td>Gu Achi District Community (Florence)</td>
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<td>Saturday, September 14, 2013</td>
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<td>Baboquivari District Community</td>
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<td>Saturday, September 14, 2013</td>
<td>1:00 PM</td>
<td>Sells District Community</td>
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<tr>
<td>Saturday, September 14, 2013</td>
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<td>San Xavier District Community</td>
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<tr>
<td>Saturday, September 14, 2013</td>
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<td>Sif Oidak</td>
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<tr>
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<td>Ge Oidag District Community</td>
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<tr>
<td>Friday, September 20, 2013</td>
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<td>T.O. Health Committee</td>
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<td>Sunday, September 22, 2013</td>
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<td>Gathering of American Indian Veterans</td>
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<td>Wednesday, September 25, 2013</td>
<td>11:30 AM</td>
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<td>Thursday, September 26, 2013</td>
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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

- Tribalhealthcare.org – http://tribalhealthcare.org/
- IHS – www.ihs.gov
Questions/Comments

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