Health Plans 101

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Cover Arizona Coalition

2016 Seeds Conference
Coverage Expansion

- Employer-based coverage
- Medicaid
- The “Exchange”
Improvements to Coverage

• Prohibits many insurance plans from charging cost sharing for preventive services

• Requires many individual and small group plans to provide behavioral health coverage

• Prevents discrimination in pricing based on pre-existing conditions

• Essential benefits chosen by Arizona allows for coverage of many services

• Those who have self-insured or grandfathered plans will not benefit from essential benefits, elimination of cost-sharing
Medicaid

- Called AHCCCS in Arizona
- Medicaid was restored and expanded in 2014
- Five-year waiting period for legal immigrants
- No or little cost sharing
- Choice of private health plans, no or limited cost sharing
Children’s Health Insurance

• Federal Children’s Health Insurance Program called KidsCare in Arizona

• Serves children in families earning between 133-200 percent of the Federal Poverty Level ($32,319- $48,600)

• Freeze lifts July 26 – 30K children likely to be eligible
The Marketplace

• Online site for individuals and small businesses to compare and purchase health coverage

• Intended to simplify and structure health insurance choices for individuals, families and small businesses

• Exclusive mechanism for receiving federal subsidies and plans with cost-sharing limits
The Marketplace

• Next open enrollment period begins November 1

• Open enrollment will occur through the end of January

• Special enrollment periods occur throughout the year
Plan Levels of Coverage

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Plan Pays on Average</th>
<th>Enrollees Pay on Average (In addition to the monthly plan premiums)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>Silver</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Gold</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>
Premium Subsidies

• Tax credit is advanceable or refundable

• Eligibility is based on
  – Projected household income and family size
  – 100 – 400% FPL ($24,300 - $97,200 for a family of four in 2016)
  – Obtaining qualified coverage through the marketplace
  – Ineligible for government-sponsored coverage, affordable-sponsored insurance, or certain other minimum essential coverage

• Tax credits available to immigrants who are lawfully present
Cost Sharing Reduction

- Eligibility for reduced cost sharing is based on
  - Incomes at or below 250% of FPL ($60,750 annually for a family of four in 2016)
  - Receiving the new premium tax credit
  - Enrolling in a marketplace silver-level plan
  - No cost sharing for members of Tribes
Individual Mandate

• Most people must have health coverage or pay a fee when you file your tax return

• You will pay the higher of the following

**Percentage of income**
- 2.5% of household income
- **Maximum:** Total yearly premium for the national average price of a Bronze plan sold through the Marketplace

**Per person**
- $695 per adult
- $347.50 per child under 18
- **Maximum:** $2,085

• Some people may qualify for an exemption
How to Enroll

www.coveraz.org/connector

1-844-790-4946 - Arizona Alliance of Community Health Centers
1-800-318-2596 - Health Insurance Marketplace

www.healthearizonaplus.gov