13 Days Left to Enroll in ACA Health Coverage

Susan Nolan, Navigator
January 19, 2016
703-684-0751
Who is ENROLL VIRGINIA!?

- Statewide program based at various non-profits and legal aid offices. Northern Virginia Coalition includes non-profit organizations committed to helping all Virginians get access to Affordable and Adequate healthcare.

www.enrollva.org  1-888-392-5132
Learn More About the New Health Insurance Marketplace

Individuals, families and small businesses can find plans that fit their needs and their budget, and nobody can be denied coverage for having an illness or a pre-existing condition. Financial help is also available to help lower the cost of health insurance.

ENROLL Virginia can help you learn how to enroll and find a person in your community who is certified to answer your questions about the new marketplace.

GET HELP WHERE YOU LIVE

HEAR MORE: UPCOMING WORKSHOPS NEAR YOU

Appointment Hotline: 1-888-392-5132

Get Help!

Upcoming events & workshops

ENRoll-Virginia Hotline: 1-888-392-5132 • www.enroll-virginia.com
ACA Enrollment in Virginia

2014 Enrollment

216,356

10th highest among all States

2015 Enrollment

385,154

8th highest among all States

www.enrollva.org

1-888-392-5132
WHO FALLS INTO THE MEDICAID GAP?

Individuals with disabilities from 80% FPL to 100% FPL
Childless adults below 100% FPL
Parents with income from between 30% FPL and 51% FPL to 100% FPL—Medicaid eligibility depends on location

Without Medicaid Expansion under the Affordable Care Act, approximately 200,000 Virginians are not able to get affordable health coverage.

www.enrollva.org 1-888-392-5132
Key ACA Reforms to Expand Coverage

- **Important New Consumer Protections/Benefits**
  - Children can stay on parent’s plan until 26th birthday
  - No more denials because of illnesses or pre-existing conditions
  - Preventive services are covered 100%

- **Health Insurance Marketplace**
  - VA uses Federal Marketplace (healthcare.gov)

- **Financial Help with healthcare costs**
  - Premium tax credits
  - Cost sharing reduction program

www.enrollva.org 1-888-392-5132
FREE Preventative Services

- Annual check-up, ob-gyn visit
- Mammograms
- Cervical cancer, colon cancer and osteoporosis screenings
- High blood pressure & Cholesterol screenings
- Depression Screenings
- Bone density measurement
- Immunizations (Flu Shots)
- Contraception
- Developmental screenings, including autism
- Multiple health screenings for newborns
- And more!

www.enrollva.org 1-888-392-5132
All Plans Must Include These

1. Preventive services and chronic disease care
2. Maternity/newborn care
3. Pediatric services, including dental and vision
4. Prescription drugs
5. Emergency services
6. Hospitalization
7. Ambulatory care services – office visits
8. Mental health/substance abuse services
9. Rehabilitative/habilitative services
10. Laboratory services

www.enrollva.org 1-888-392-5132
Basic Eligibility

- Lawful presence in US (entire time coverage is sought)
- Live in service area
- Not incarcerated
- No access to affordable and adequate insurance

www.enrollva.org  1-888-392-5132
**2 Types of Financial Help**

**Premium tax credits (PTCs)** reduce the amount you pay for your premium.

**Cost sharing** reduces the amount of your deductibles, co-pays and out of pocket costs.

Paid to Insurance Company

Paid to Medical Provider

www.enrollva.org 1-888-392-5132
To Qualify for Lower Costs:

Most people who apply will qualify for lower costs on monthly premiums based on their household size and income.

<table>
<thead>
<tr>
<th>Number of people in your household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>You may qualify for <strong>lower monthly premiums</strong> (&quot;membership costs&quot;) on a Marketplace insurance plan if your yearly income is between...</td>
<td>$11,670-$46,680</td>
<td>$15,730-$62,920</td>
<td>$19,790-$79,160</td>
<td>$23,850-$95,400</td>
<td>$27,910-$111,640</td>
<td>$31,970-$127,880</td>
</tr>
<tr>
<td>You may qualify for <strong>lower monthly premiums AND lower out-of-pocket costs</strong> (&quot;purchases&quot; like prescription drugs) on a Marketplace insurance plan if your income is between...</td>
<td>$11,670-$29,175</td>
<td>$15,730-$39,325</td>
<td>$19,790-$49,475</td>
<td>$23,850-$59,625</td>
<td>$27,910-$69,775</td>
<td>$31,970-$79,925</td>
</tr>
</tbody>
</table>

www.enrollva.org 1-888-392-5132

(Tax Credit Assistance) (Cost Sharing Reductions)
Tax Penalties and Minimum Coverage Requirements

- Penalty is the greater of:
  - 2014 - $95/adult + $47.50/child (up to $285) or 1% family income*
  - 2015 - $325/adult + $165.50/child (up to $975) or 2% family income*
  - 2016 - $695/adult + $347.50/child (up to $2085) or 2.5% family income

*Some Exemptions Apply

www.enrollva.org  1-888-392-5132
Exempt from the Penalty

- Medicaid Gap (Family of 3 with income less than 20K)
  - E.g., unemployed
- Undocumented
- American Indians
- Individuals with financial hardship
  - E.g., recent eviction, excess medical debt, bankrupt
- Individuals who have recently experienced domestic abuse or death in family

www.enrollva.org                1-888-392-5132
Don’t Qualify for Affordable Health Insurance?

- Assistance for those with income under 100% FPL (without Medicaid) or no documentation:
  - Community Health Centers
  - Free Clinics
  - Prescription Assistance
  - Medicaid “Plan First” program for family planning only
    - Pap tests & OB-GYN visit
    - Sexually transmitted infection (STI) testing
    - Family planning education and counseling
  - Hospital Charity Programs (INOVA, Virginia Hospital Center)

www.enrollva.org  1-888-392-5132
Special Enrollment Cases Before Open Enrollment:

- Marriage/Divorce
- Moved to a new state
- Newborn
- Lost eligibility for Medicaid or FAMIS
- Change in disability status
- Change in immigration status
- Victims of Domestic Violence or spousal abandonment
- Change in Income
- Adopt or Foster a Child
- Error by Representative
- Indian or Alaska Native
- Loss of current coverage because...
  - Death of family member
  - Became 26 years old
  - Change of job/termination
  - Expiration of COBRA, CHIP, or Medicaid benefits
I. **Outside** Open Enrollment: Special Enrollment Period ("SEP") for DV Victims

- Exception to requirement for married couples to “joint filing of federal tax return” to receive PTCs (subsidies) under ACA.
- A new enrollment under this SEP must be made via a call to the Marketplace (1-800-318-2596) stating they are **a survivor of domestic violence** who wish to apply for a special enrollment.
- After SEP is granted, the person has 60 days to select and enroll in a plan – provided they meet other basic eligibility requirements (see handout).
- At tax return preparation, use Form 8962 and using “married filing separately” category, check the box on upper right (see next slide); keep records such as PO or police report but do not attach to your taxes.
How to File Taxes for DV Victims ("married, filing separately") to reconcile PTCs
(see www.irs.gov/pub/irs-pdf/i8962.pdf)
II. **Within Open Enrollment (for 2016: 11/1/15 to 1/31/16): DV Victims**

- A victim of DV may complete application as “single” so long as they are living away from their spouse and do not expect to be divorced at tax filing – do not include spouse in household or his/her income on application

- Must meet basic eligibility, including basic income threshold

- If awarded PTCs, a later change in marital situation must be reported to Marketplace within 30 days – e.g., DV victim returns to living with spouse and they will be filing jointly (changes household income and composition)
When Open Enrollment Begins:

Open Enrollment 2016

- Started as of November 1st
- Ends January 31, 2016

Enroll during the Initial Open Enrollment Period

<table>
<thead>
<tr>
<th>Enroll during the Initial Open Enrollment Period</th>
<th>Your coverage is effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>On or before December 15, 2015</td>
<td>January 1, 2016 (Payment MUST be received by 12/31/15)</td>
</tr>
<tr>
<td>Between the 1st and 15th day of January or February</td>
<td>First day of the following month (February or March)</td>
</tr>
<tr>
<td>Between the 16th and the last day of December or January</td>
<td>First day of the second month (February or March)</td>
</tr>
</tbody>
</table>

www.enrollva.org 1-888-392-5132
4 Ways to Apply

**Over the phone**
Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. A customer service representative can help you apply and enroll over the phone.

**Online**
Visit HealthCare.gov to apply and enroll on the web.

**In-person help**
Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit LocalHelp.HealthCare.gov, or call the Marketplace Call Center.

**Paper application**
If you don’t have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from HealthCare.gov.
Contact Us

- Enroll-Virginia Hotline: 1-888-392-5132
- Website: www.enrollva.org
- Like us on Facebook: search “Enroll-Virginia”
- Schedule an appointment: www.enrollva.org (click on “Contact Us”)