

2013 Myotonic Dystrophy Annual Conference

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Health Insurance Marketplace 101

The Marketplace is open!

Find health care
options that meet your
needs and fit your
budget.



November 2013

The Health Care Law

- In March 2010, President Obama signed the Affordable Care Act into law allowing



- Young adults up to age 26 to stay on their parents' plan
- Additional drug coverage for people with Medicare
- More free preventive services
- Lifetime limits removed from health insurance
- And more starting January 1, 2014

What's new on January 1, 2014?

- Discrimination due to pre-existing conditions or gender is prohibited
- Annual Limits on Insurance Coverage are eliminated
- Advanced Premium Tax Credits are available
- The Small Business Tax Credit will increase
- More people are eligible for Medicaid (in some states)
- **Coverage through the Health Insurance Marketplace begins**
 - As early as January 1, 2014

Marketplace Establishment

- Each state can choose to
 - Create and run its own Marketplace
 - Partner with the Federal Government to run some Marketplace functions
 - Have a Marketplace established and operated by the Federal Government

Qualified Health Plans Cover Essential Health Benefits

- Essential Health Benefits include at least these 10 categories
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Maternity and newborn care
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care (pediatric oral services may be provided by stand-alone plan)



Plan Levels of Coverage

Lowest Premiums
Highest Out-of-Pocket Costs

Highest Premiums
Lowest Out-of-Pocket Costs

BRONZE
HEALTHCARE
PLAN

SILVER
HEALTHCARE
PLAN

GOLD
HEALTHCARE
PLAN

PLATINUM
HEALTHCARE
PLAN

60%

70%

80%

90%

Covered Percent of Total Cost of Care Covered

Catastrophic Plans

- What is catastrophic coverage?
 - Plans with high deductibles and lower premiums
 - You pay all medical costs up to a certain amount
 - Includes coverage of 3 primary care visits per year and preventive services with no out-of-pocket costs
 - Protects consumers from high out-of-pocket costs
- Who is eligible?
 - Young adults under 30 years of age
 - Those who obtain a hardship exemption from the Marketplace



Eligibility in the Individual Marketplace

- Marketplace eligibility requires you to
 - Live in its service area, and
 - Be a U.S. citizen or national, or
 - Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought
 - Not be incarcerated
 - Can apply for Marketplace if pending disposition of charge
 - Can apply for Medicaid/CHIP at any time

Lower Premium Costs

- A refundable or Advanced Premium Tax Credit (APTC) lowers the cost of Qualified Health Plans
- Eligibility is based on
 - Household income, and family size (at end of year)
 - Income between 100% to 400% of the federal poverty level (FPL) (\$23,550 – \$94,200 for a family of four in 2013)
 - Obtaining qualified health insurance through the Marketplace
 - Ineligibility for government-sponsored coverage, affordable employer-sponsored insurance, or certain other minimum essential coverage

Starting in 2014, everyone must either:

1. Have Minimum Essential Coverage



They are already covered and don't need to do anything.

OR

2. Have a Coverage Exemption

EXEMPT

They don't have to get coverage and won't have to pay a fee for not having coverage.

OR

3. Pay a fee (Shared Responsibility Payment)



They should consider getting coverage. If they don't, they will pay a fee.

1. What is Minimum Essential Coverage?

- If you have coverage from any of the following, you are covered and **don't have to do anything**
 - Employer-sponsored, including COBRA and retiree coverage
 - Medicare
 - Medicaid
 - Children's Health Insurance Program (CHIP)
 - Marketplace Coverage
 - Individual Coverage (outside the Marketplace)
 - TRICARE or certain types of VA coverage



About 85% of Americans already have Minimum Essential Coverage.

When You Can Enroll in the Individual Market

- Marketplace Initial Open Enrollment Period
 - October 1, 2013 - March 31, 2014
- Annual Open Enrollment Periods
 - 2014 and beyond, October 15 - December 7
- Special Enrollment Periods
 - Available in certain circumstances during the year

4 Ways to Get Marketplace Coverage

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**.



In Person Assistance

- Marketplace in person help is available
 - Certified Assisters
 - Navigators
 - Non-Navigator assistance personnel
 - Certified Application Counselors
 - Agents and brokers
 - To find assistance in your area, go to Localhelp.HealthCare.gov



Visit Marketplace.cms.gov for information on your organization becoming a Champion for Coverage

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Remember the Marketplace's Important Dates



Open enrollment starts

October 1, 2013



**Last day to enroll for coverage to begin
January 1, 2014**

December 15, 2013



Coverage can start

January 1, 2014



Open enrollment ends

March 31, 2014

After
March 31, 2014,
you can only
enroll after a
qualifying event
or during the
next annual open
enrollment
(Oct 15, 2014 –
Dec 7, 2014).

Want more information about the Marketplace?

- Stay Connected
 - Sign up to get email and text alerts at HealthCare.gov/subscribe
 - CuidadoDeSalud.gov for Spanish
 - Updates and resources for partner organizations are available at Marketplace.cms.gov
 - [Twitter@HealthCareGov](https://twitter.com/HealthCareGov)
 - Facebook.com/Healthcare.gov

Contact Information

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