



Milwaukee Enrollment Network

September, 2013

Milwaukee Enrollment Network

The Implementation of the Affordable Care Act (ACA) and new State Medicaid Reforms present Opportunities and Challenges for Consumers / Patients

Purpose of Overview Presentation

- 1. Provide baseline information about coverage reforms***
- 2. Identify target populations for enrollment in Milwaukee County***
- 3. Provide overview of emerging MKEN Outreach and Enrollment Plan and resources***

Overview of ACA

- The Affordable Care Act (ACA) passed in March, 2010 and upheld by Supreme Court in July, 2012
- Three Pillars of Reform
 - ✓ Health Care Financing
 - ✓ Delivery System Reform
 - ✓ **Coverage Expansion**
- Establishes New Avenues for Health Insurance Coverage
 - Health Insurance Marketplace (aka. Exchange)
 - Optional State Medicaid “Expansion”

Current ACA Coverage Provisions

- Preventive care for those with insurance, including Medicare
- Financial assistance for seniors for prescription drugs
- No lifetime limits on coverage for Essential Health Benefits
- Young adults < 26 yrs. can remain on parent's private insurance plans
- Children cannot be denied coverage for pre-existing condition
- Tax breaks for small businesses to provide coverage

2014 Coverage Provisions

- ***Guaranteed Issue*** - Adults can't be denied insurance coverage for pre-existing conditions.
- No annual limits on coverage
- People will be required to have insurance or pay a penalty
– ***Individual Mandate***
- The Health Insurance ***Marketplace*** (aka. Exchange) opens for enrollment October, 2013 – March, 2014
- ***Premium tax credits*** / subsidies available for Marketplace coverage for individuals 100-400% FPL
- State **Medicaid changes** take effect

Individual Mandate

Most people will be required to have insurance or pay penalty

- 2014: \$95 per adult or 1% of income
- 2016: \$695 per adult or 2.5% of income

Some individuals may be **exempt from the penalty**:

- Religious conscience;
- Membership in a health care sharing ministry;
- Member of an Indian tribe;
- Hardship (based on personal circumstance or a lack of affordable coverage); and
- Ineligible for Medicaid based on a state's decision not to expand

Access to Insurance



**Employer-based and
Private Coverage**

**Health Insurance
Marketplace Coverage**

**Public Programs
(Medicaid/CHIP/Medicare)**

The Marketplace/Exchange

The screenshot shows the HealthCare.gov website. At the top, there is a navigation bar with the logo "HealthCare.gov" on the left, and "Learn" and "Get Insurance" in the center. A "Español" button is on the right. Below this is a secondary navigation bar with "Individuals & Families", "Small Businesses", and "All Topics" with a dropdown arrow. A search bar is on the right of this bar. A dark blue banner below the navigation contains the text "Welcome to the new HealthCare.gov!" and "We've changed to help you get ready for the launch of the Health Insurance Marketplace on October 1. Learn about our changes—including where to find some content that used to appear on this site." The main content area features a large image of a smiling woman. Overlaid on the image is the text "The Health Insurance Marketplace is Coming Soon" and "A new way to get affordable coverage launches October 1. Answer a few questions to see your options." Below this is a green "START NOW" button. At the bottom of the main area is a "GET IMPORTANT NEWS & UPDATES" section with an "Email Address" input field and a "SIGN UP" button. The footer contains five navigation links: "What is the Health Insurance Marketplace?", "How do I find the Marketplace that serves me?", "What if I have job-based insurance?", "How can I get coverage at lower costs?", and "What do small businesses need to know?".

HealthCare.gov Learn Get Insurance Español

Individuals & Families Small Businesses All Topics Search

Welcome to the new **HealthCare.gov!** We've changed to help you get ready for the launch of the Health Insurance Marketplace on October 1. [Learn about our changes](#)—including where to find some content that used to appear on this site.

The Health Insurance Marketplace is Coming Soon

A new way to get affordable coverage launches October 1.

Answer a few questions to see your options.

START NOW

GET IMPORTANT NEWS & UPDATES **SIGN UP**

What is the Health Insurance Marketplace? How do I find the Marketplace that serves me? What if I have job-based insurance? How can I get coverage at lower costs? What do small businesses need to know?

What is the Marketplace/Exchange?

- A place where people can go to determine eligibility, compare insurance plans, choose healthcare coverage and apply for discounts (tax credits) on their premiums
- Wisconsin will have a
Federally Facilitated Marketplace (FFM)
- www.healthcare.gov

What is the Marketplace/Exchange?

- ***No Wrong Door***: An Individual or Family can determine eligibility and apply for:
 - Medicaid/BadgerCare+
 - Private plans with tax credits
 - Catastrophic plans
- There will also be a Marketplace for small businesses called the ***SHOP Exchange*** available in 2014

Who's eligible for Marketplace coverage?

- Citizens who are not incarcerated and do not have access to “affordable” insurance through their employer can access coverage via the Marketplace

Insurance is deemed “affordable” if the premium is less than 9.5% of the person's household income

How does the Marketplace work?

- First Open Enrollment Period:
October 1, 2013 - March 31, 2014
- Consumers looking for insurance coverage can apply:
 - ✓ Online: www.healthcare.gov
 - ✓ Call center: 1-800-318-2596
 - ✓ In-person Assistance:
 - Navigators (6-10 state-wide)
 - Certified Application Counselors (CACs)

Certified Application Counselors

Definition

- Enrollment worker who can assist individuals and families with enrollment in public benefits and/or a Qualified Health Plan (QHP) via the Health Insurance Marketplace.
 - The CAC must be employed or contracted by a “CAC Organization” certified by the federal government
 - CMS CAC Organization Application
 - CAC Organization must register and verify enrollment worker screening, training, certification and compliance
-

Certified Application Counselors

Core Duties

- **Educate** about the value of health insurance coverage and inform individual of options
 - **Assist with the application** (on-line, by phone, on paper)
 - **Interpret eligibility** for public benefits (Medicaid) or private insurance via the Marketplace (including premium tax credits and cost sharing subsidies)
 - **Assist with enrollment** in Medicaid or QHP
 - May inform but cannot recommend a QHP*
 - **Refer** to agent or broker for private insurance advice if necessary
-

Certified Application Counselors

REGULATORY REQUIREMENTS	STATE	FEDERAL
INITIAL TRAINING	16 hrs. online (\$150/person) or in-person (no charge)	~5 hrs. online (no charge)
CONTINUING EDUCATION	8 hrs. / year	
EXAMINATION	Must pass proctored exam (\$75/exam)	Must pass on line exam (no charge) 80% accuracy rate Unlimited attempts
CERTIFICATION	Certified by OCI	Certified by CAC Organization
REGISTRATION	Register names with OCI Monthly updates of CACs	CAC Organization maintains record of CACs

How the Marketplace works



Create an account

First you'll provide some basic information. [Sign up for Marketplace](#) emails now and we'll let you know as soon as you can create an account.

Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

[Use this checklist](#) now to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get [lower costs](#) on monthly premiums and out-of-pocket costs.

Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

Insurance Plans in the Marketplace

- Insurance plans must be “qualified” and cover **10 Essential Health Benefits***
- **Qualified Health Plans (QHPs)** range in value/cost
Metal Level Tiers = Bronze, Silver, Gold, Platinum
- Wisconsin QHPs have not been finalized/rates TBA
4 Applicants proposing to serve SE WI
 - Molina
 - Common Ground Health Cooperative
 - CompCare (Anthem/Blue Cross)
 - Arise (WPS)

Essential Health Benefits

Qualified Health Plans in the Marketplace must cover:

- Ambulatory services
- Emergency services
- Hospitalization
- Maternity and newborn care
- ***Mental health and substance use disorder services***
- ***Prescription drugs***
- Rehabilitative and habilitative services and devices
- Laboratory services
- ***Preventive and wellness services,***
- Chronic disease management
- Pediatric services, including oral and vision care

Help Paying Insurance Costs

- People with incomes between 100-400% FPL will be eligible **premium tax credits and cost sharing subsidies** when they apply for coverage via the Marketplace
- Discounts can be applied to reduce the cost of each monthly premium
- 90 day grace-period for non-payment of premium

Help Paying Insurance Costs

- The maximum an individual will pay for their premium is a percentage of their income based on cost of the Silver Plan

Up to 133% FPL	2% of income
133 - 150% FPL	3 - 4% of income
150 - 200% FPL	4 - 6.3% of income
200 - 250% FPL	6.3 - 8.05% of income
250 - 300% FPL	8.05 - 9.5% of income
350 - 400% FPL	9.5% of income

- Calculator: <http://kff.org/interactive/subsidy-calculator/>

ACA Premium and Cost Sharing Subsidies

Household	Annual Income (2013 FPL)	FPL	Premium as % of FPL	Monthly Individual/Family Premium Share	Maximum Out of Pocket Cost Sharing
Individual	\$11,490	100%	2%	\$19	\$2,000
Family of 4	<p>If premium is \$400 per month, the individual pays \$38, and the federal government pays \$362 directly to the insurer</p>			\$39	\$4,000
Individual				\$38	\$2,000
Family of 4				\$78	\$4,000
Individual				\$121	\$3,000
Family of 4	\$47,100	200%	6.3%	\$247	\$6,000

Source: Wisconsin Hospital Association (6/18/2013)

State Medicaid Reforms

Medicaid (Badger Care) Eligibility and Benefit Changes Effective January, 2014

- Lift cap on coverage for Childless Adults
- Eligibility for all adults rolled back to $\leq 100\%$ FPL (\$11,500/yr./individual)
- Eligibility for children and pregnant women remains at $\leq 300\%$ FPL
- Standard benefits for all BadgerCare enrollees including behavioral health and dental
- Continuous open enrollment

Current Milwaukee County Medicaid Enrollment

Total BadgerCare+	204,069
Elderly/Blind/Disabled	<u>90,299</u> (unchanged)
Total Medicaid Beneficiaries	294,368

31% of County Residents Enrolled in Medicaid

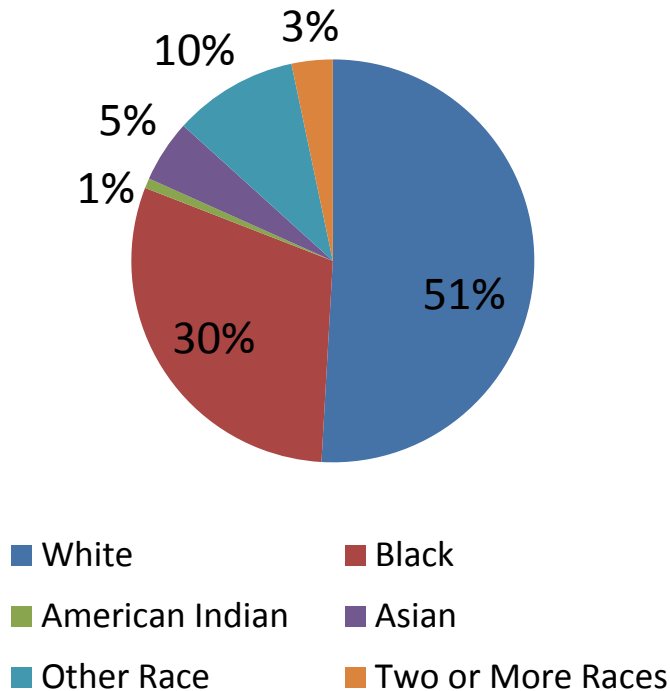
52% of All Children are Enrolled in Medicaid

27% of All Medicaid Beneficiaries live in Milwaukee

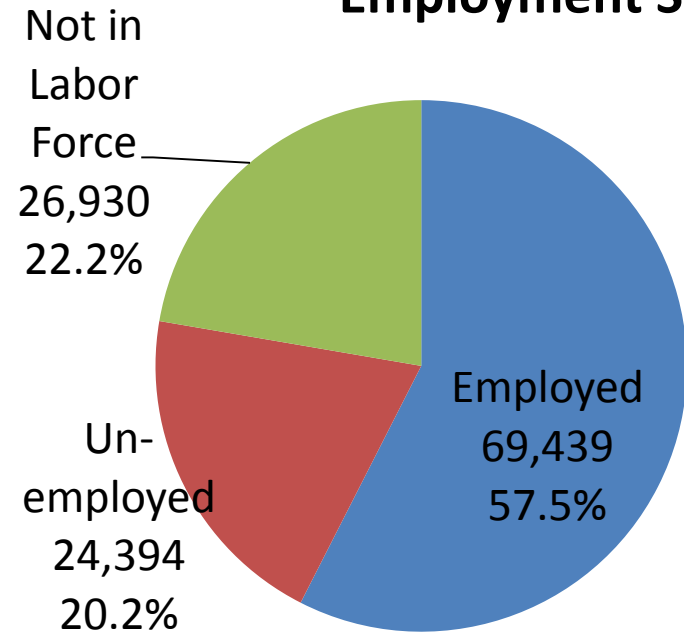
Milwaukee County Uninsured

120,764 Uninsured (13% of County Population)

Race and Ethnicity



Employment Status



Milwaukee County Eligibility and Enrollment

Individuals Transitioning Off Medicaid >100%FPL **17,000**

Uninsured ~121,000

Newly Eligible for Medicaid <100% FPL **36,000- 44,000**

Other Uninsured ~77,000 - 80,000

100-300% FPL

60,000

Eligible Population 150,000

Population Needing Enrollment Assistance 113,000- 121,000

Excludes: Individuals Currently Self- Insured

Those transitioning off employer –based insurance

Discontinuous Enrollment

“Churning” / Qualifying Life Events

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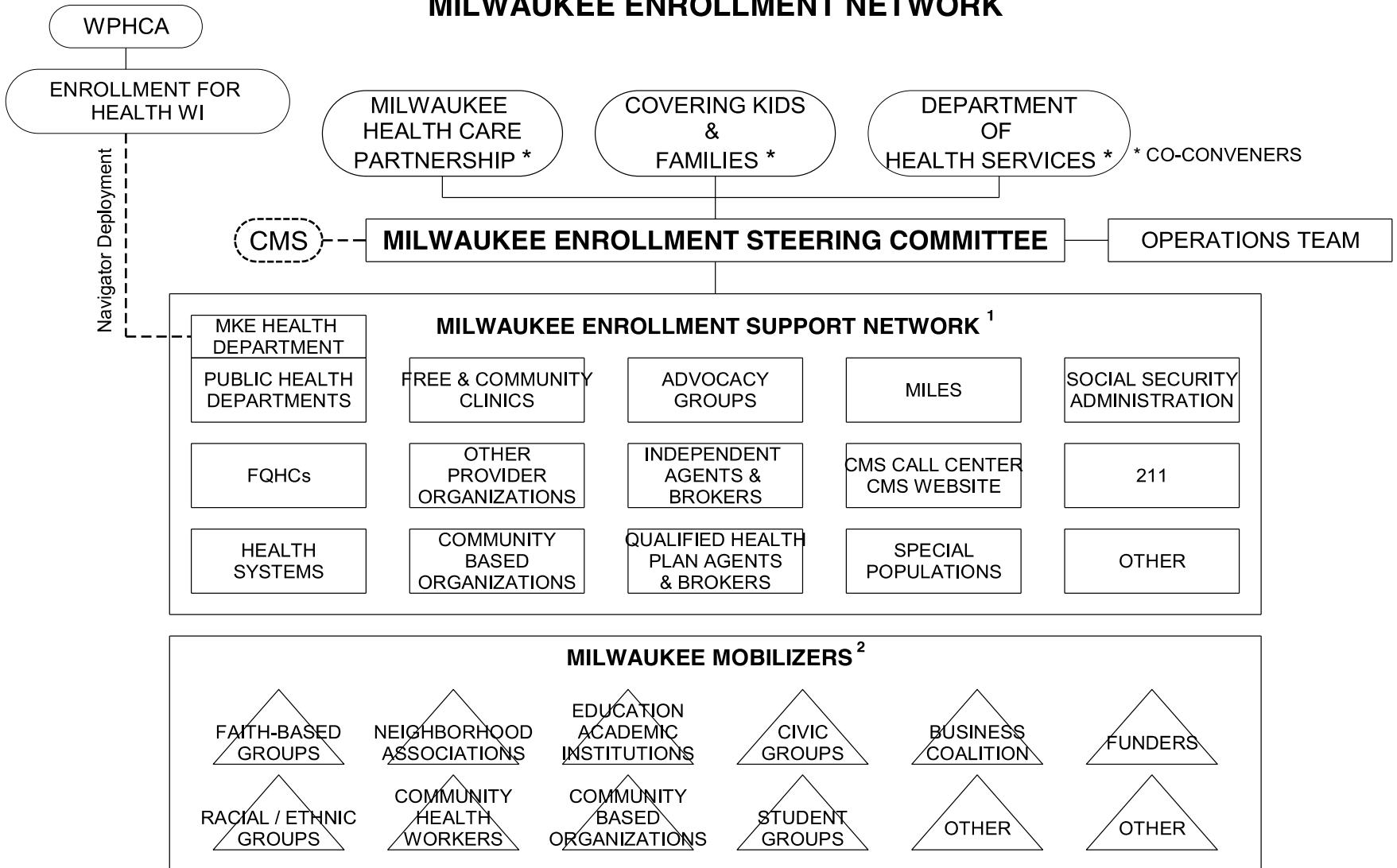
Purpose

- Multi-stakeholder collaborative
- Organized to support the enrollment of Milwaukee County residents in public health benefits or private insurance via the Marketplace
- Focus on providing assistance to low income, vulnerable populations

Co-Conveners

- Milwaukee Health Care Partnership
 - Covering Kids & Families
 - State of Wisconsin Department of Health Services
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MILWAUKEE ENROLLMENT NETWORK



¹ Those employing/deploying enrollment workers, including Certified Application Counselors, financial counselors, outstation eligibility workers, and other official information and referral agents

² Those supporting consumer education and outreach

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2014 Goals

- Train and Deploy +160 Enrollment Assistors
Certified Application Counselors (CACs)
- Enroll 33,000 in Medicaid * - 75% Take-Up Rate / Priority
- Enroll 26,500 in Marketplace Coverage

Strategies

1. Support Consumer Outreach and Education
 2. Build the Capacity and Capability of the Enrollment Assistors
 3. Support Targeted Take-Up and Retention
Premium Payment Tools
 4. Measure and Monitor Outcomes
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Tactics

1. Support Consumer Outreach and Education

- a. Create simple, standard, integrated communication tools
- b. Mobilizer identification and training; continuing education
- c. Consumer education programs

2. Build the Capacity and Capability of the Enrollment Assisters

- a. Interpret CMS and OCI regulations and support training
- b. Continuing Education – programs and learning network
- c. Enrollment Assistance Directory
- d. Support IMPACT 211 Information and Referral capacity building

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Tactics

1. Support Take-Up and Retention

- a. Target Populations for Enrollment Support
- b. Premium Payment Methods and Tools
- c. Premium Assistance Program - Pending

2. Measure and Monitor Outcomes

- a. Coverage Report
 - b. Identification and tracking of process and outcome measures
 - c. Use data to improve plan, performance and inform and influence policy and regulation
-

Timeline

August – September, 2013: Phase 1 Federal/State training for CACs

September-November, 2013: Medicaid members notified of changes

Late September: Qualified Health Plans Approved; Rates/Networks Available

October 1, 2013- March, 2014: Marketplace Open Enrollment.
Newly eligible can begin to enroll in Medicaid via Marketplace.

December, 2013: Newly eligible Medicaid applications processed
Premium payments due 12/15 for Marketplace coverage 1/1/2014

January 1, 2014: Medicaid eligibility changes take effect
Marketplace coverage begins if enrolled

October 7- December 15, 2014: Next Marketplace Open Enrollment Period

MKEN Contact Information

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Danielle Zirkel, Covering Kids and Families
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Joy Tapper – Milwaukee Health Care Partnership - MKEN Co-Chair
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Ryan Farrell, Disability Rights Wisconsin – MKEN Steering Committee
RyanF@drwi.org 414-773-4646, ext. 13

David Riemer, Community Advocates Public Policy Institute - Premium Payment Workgroup Leader driermil@yahoo.com 414-270-2943

Resources

Mil-enroll-network@googlegroups.com

MKEN Google Group / List Serve

wi-access-network@googlegroups.com

Wisconsin Access Network

www.healthcare.gov

Consumer website: ACA and Marketplace info, sign up email updates, register an account

<http://marketplace.cms.gov>

Partner website: Brochures, videos, training and more information

Resources

Medicaid Reform Information

DHS website

<http://www.dhs.wisconsin.gov/health-care/>

DHS email

DHSHealthCare@dhs.wisconsin.gov

Question and Discussion

3. What role can you play in outreach and education?

a. Education / Information and Referral

- i. Outreach and Communication with Clients, Patients, Peers, Organizations
 - ii. Staff Training
 - iii. Mobilizer / Advocate Identification and Training
 - iv. Referral – to Enrollment Assisters or IMPACT 211
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Question and Discussion

3. What role can you play with Enrollment Assistance?

- a. **Direct, Outsourced and/or in Collaboration with Partner Organizations**
 - i. One-Touch Philosophy
 - ii. Public Benefit Enrollment Only
 - iii. CACs – Employed or Contracted
 - iv. Deployment of DHS Miles or City of Milwaukee Health Department CHAP CACs in strategic sites
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