

AFFORDABLE CARE ACT 101

What do I Need to Know?

Understanding the ACA,
Health Insurance Marketplace
and Healthy Michigan Plan



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Overview of the Affordable Care Act

- The Patient Protection and Affordable Care Act (ACA) is a federal law signed by the President on March 23, 2010.
 - The law expands access to health insurance and creates a requirement to have coverage.
 - For the first time, taxpayers will:
 - 1. Report health coverage (and lack of coverage)
 - 2. Claim an exemption from the coverage requirement
 - 3. Calculate a payment for any months without coverage or exemption
 - 4. Reconcile advance payments or claim premium tax credits

ACA Impact in U.S & Michigan

- 17.6 million uninsured people have gained health insurance coverage in the U.S (15.3 over 25 years old, 2.3 age 19-25)
- The uninsured rate declined from 20.3 % to 12.6 %
- Nearly 7.7 million people with plan selections in Healthcare.gov states qualify for an average tax credit of \$263 per month
- **Michigan ranks 8th in the nation for Marketplace enrollment**
- Michigan enrolled over **341,000** consumers in the Health Insurance Marketplace in the last enrollment period
- To date, the Healthy Michigan Plan (Medicaid Expansion) has enrolled **over 600,000 people*** (over 573,000 to date), exceeding Michigan's initial goal of 322,000 enrollees

Coverage Options

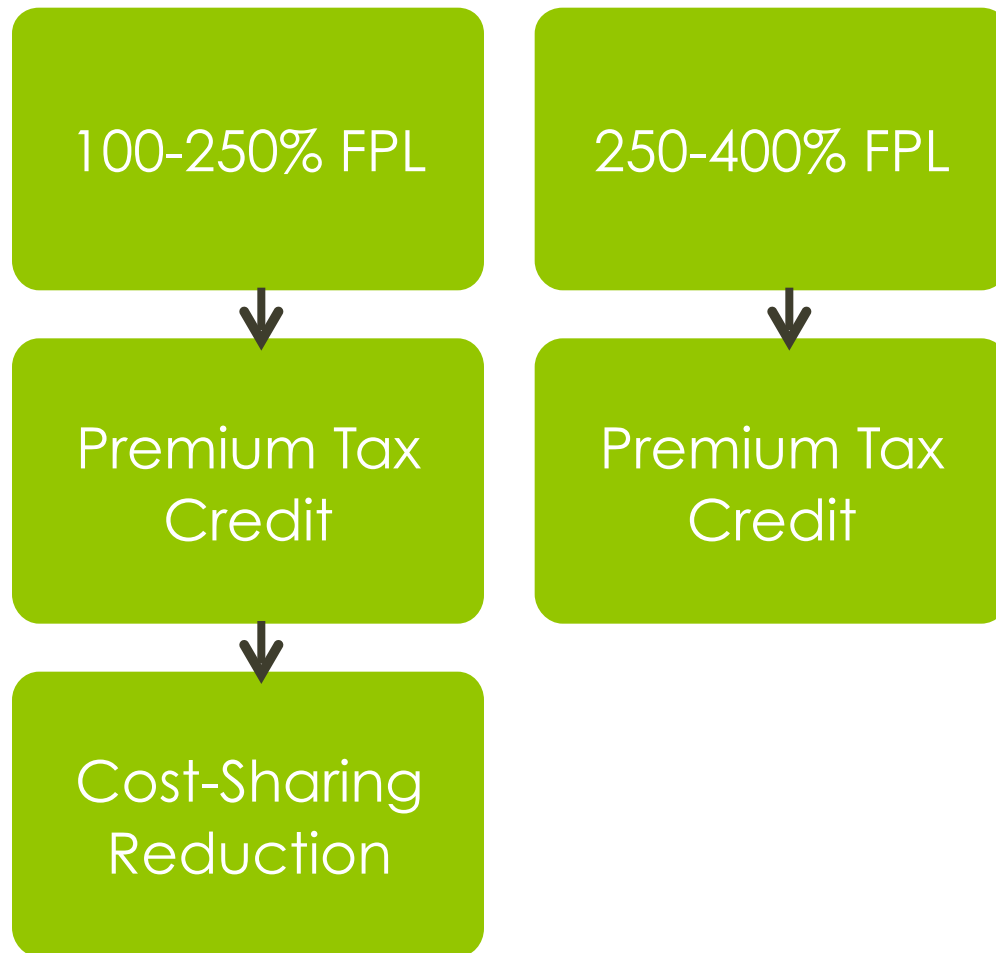
- Qualified Health Plans through the Health Insurance Marketplace
- Medicaid programs
 - Includes Healthy Michigan Plan (HMP) and CHIP
- Individual Market
- Employer Coverage

The Health Insurance Marketplace

- The place for individuals (and employers) to compare health insurance options
- Vast majority of individuals are eligible for a break on costs
- **Enrollment opens November 1, 2015 and closes January 31, 2016 for 2016 health coverage**
- To be eligible for health coverage through the Marketplace, you:
 - Must live in the United States
 - Must be a U.S. citizen or national (or be lawfully present).
 - Can't be incarcerated
 - Can **not** have Medicare coverage



The Health Insurance Marketplace Making Things Affordable



Premium Tax Credits

Savings depend on 2015 income and family size

If your 2015 income falls within the following ranges you'll generally qualify for a premium tax credit. The lower your income is within these ranges, the bigger your credit.

Family size	Family income
1	\$11,670 - \$46,680
2	\$15,730 - \$62,920
3	\$19,790 - \$79,160
4	\$23,850 - \$95,400
5	\$27,910 - \$111,640

Cost-Sharing Reductions

* You must select a Silver plan

Family size	Family income
1	\$11,670 to \$29,175
2	\$15,730 to \$39,325
3	\$19,790 to \$49,475
4	\$23,850 to \$59,625
5	\$27,910 to \$69,775

The Health Insurance Marketplace Essential Benefits



The Health Insurance Marketplace Plan Categories



Platinum



Gold



Silver



Bronze

Monthly Cost

\$\$\$\$

\$\$\$

\$\$

\$

Cost When You
Get Care

\$

\$\$

\$\$\$

\$\$\$\$

Good Option
If You...

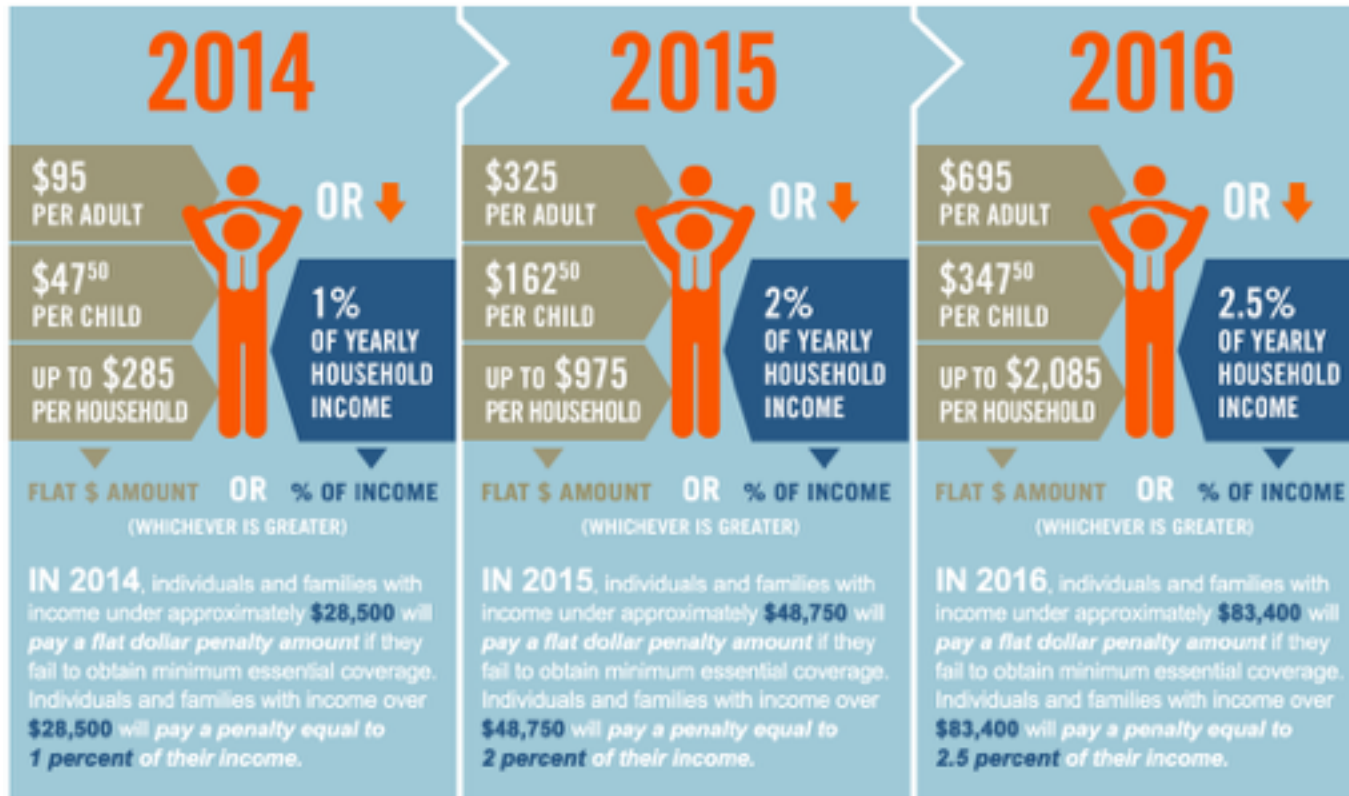
plan to use a lot
of health care
services

want to save
on monthly
premiums while
keeping your
out-of-pocket
costs low

need to balance
your monthly
premium with
your out-of-
pocket costs

don't plan to
need a lot of
health care
services

Fees & Exemptions



- If you don't have qualifying health coverage, in some cases you can claim a health coverage exemption. If you qualify for an exemption, you won't have to pay the fee. Visit: healthcare.gov/fees-exemptions for more information

The Health Insurance Marketplace Online Application

- Apply online at Healthcare.gov
 - Create an account
 - Complete online application
 - Receive an eligibility decision (with tax credit amount)
 - Choose a plan
 - Pay your first month's premium

Congratulations, you're enrolled!

The Health Insurance Marketplace

Application by phone

- Apply over the phone by calling 1-800-318-2596
- Complete application over the phone
- Receive an eligibility decision (with tax credit amount)
- Create an account on Healthcare.gov
- Use your application ID number to view and choose a health plan online
- Pay your first month's premium

Congratulations, you're enrolled!



Healthy Michigan Plan

- The “Healthy Michigan Plan” extends Medicaid coverage to Michiganders earning up to 133% of the federal poverty level
 - \$15,654 for individuals
 - \$21,187 for a household of 2
- Healthy Michigan beneficiaries will be enrolled in a health plan and a “health savings” style MI Health account

Healthy Michigan Plan

Basic Eligibility Criteria

- ◉ Age 19-64 years old
- ◉ Income at or below 133% of the federal poverty level under the Modified Adjusted Gross Income methodology
- ◉ Do not qualify for or are not enrolled in Medicare
- ◉ Do not qualify for or are not enrolled in other Medicaid programs
- ◉ Are not pregnant at the time of application
- ◉ Are residents of the State of Michigan

Healthy Michigan Plan Benefits

- The Healthy Michigan Plan will have a comprehensive range of benefits including:
 - All Essential Health Benefits
 - Dental
 - Vision
 - Hearing
 - Home Health

Healthy Michigan Plan Costs

- Healthy Michigan uses standard Medicaid copayments paid into a MI Health account

Covered Services	Co-Pay
Physician Office Visits (including Free-Standing Urgent Care Centers)	\$ 2
Outpatient Hospital Clinic Visit	\$ 1
Emergency Room Visit for Non-Emergency Services <ul style="list-style-type: none"> • Co-payment ONLY applies to non-emergency services • There is no co-payment for true emergency services 	\$ 3
Inpatient Hospital Stay (with the exception of emergent admissions)	\$ 50
Pharmacy	\$ 1 generic \$ 3 brand
Chiropractic Visits	\$ 1
Dental Visits	\$ 0

- Healthy Michigan has enrollee payment responsibilities for individuals from 100-133% FPL

Healthy Michigan Plan Application, Part 1

- Apply online at www.mibridges.michigan.gov
 - Apply for Health Care Coverage Only or Apply for Multiple Benefits
 - Receive an eligibility decision (approved, pending or denied)
- Apply over the phone at 1-855-789-5610
 - Complete the application
 - Receive eligibility decision by mail

Congratulations, you're enrolled!

Healthy Michigan Plan Application, Part 2

- After you are approved, you will need to enroll in a health plan
- Call MI Enrolls at 1-888-367-6557 or go online to healthcare4mi.com to choose a health plan and doctor
- Call within 60 days to schedule your first appointment

You don't need to wait to use
your new coverage!

Where can I get help applying?

- CACs and Navigators can help you understand your coverage options and complete the applications!
- Visit enrollmichigan.com for a complete listing!



Community Outreach Resources

- enrollmichigan.com - Navigator & CAC Listing, Statewide enrollment events, resources
- mpca.net/oetoolkit - Michigan Primary Care Association Outreach & Enrollment Tool Kit
- MIcoverage.org - Understanding & Using your health coverage, Marketplace & Healthy Michigan
- healthcare.gov - Health Insurance Marketplace
- healthymichiganplan.org - Healthy Michigan Plan
- <http://www.michigan.gov/healthymiplan/0,5668,7-326--325186--,00.html> - Healthy Michigan Tool Kit

Questions?

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The open enrollment period for
2016 is November 1, 2015 to
January 31, 2016.

TEXT
INFOMI to
69866
to find a Navigator near you!

