Health Insurance & ACA

MONTGOMERY COUNTY
DEPARTMENT OF HEALTH AND HUMAN SERVICES

MONTGOMERY COUNTY
HEALTH CONNECTION

Welcome!

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ACA Overview

On March 23, 2010, President Obama signed The Patient Protection and Affordable Care Act (ACA).

Among many of the changes that the law made, the ACA expanded coverage to health insurance via:

- Subsidized private coverage available on state-based marketplaces, called "Qualified Health Plans" or QHPs
- Expanded & simplified access to Medicaid for adults; maintains MCHP for children and pregnant women.

In addition, Montgomery County offers programs that provide health coverage to low-income residents.

Maryland Health Connecction

www.marylandhealthconnection.gov

Affordable Care Act (ACA) & Maryland Health Connection (MHC)

The Affordable Care Act (ACA) allows states to expand health care coverage through the creation of health insurance marketplaces and the expansion of Medicaid.

Maryland Health Connection is the new marketplace in Maryland where consumers can compare health insurance options, apply for coverage, and enroll in qualified health plans (QHPs) and qualified dental plans (QDPs).

Consumers can also apply for Medicaid through Maryland Health Connection.

https://www.marylandhealthconnection.gov

Affordable Care Act (ACA) & Maryland Health Connection (MHC)

The Affordable Care Act (ACA) allows states to expand health care coverage through the creation of health insurance marketplaces and the expansion of Medicaid.

Maryland chose to develop a state-based exchange to meet to unique needs of Maryland's residents.

Maryland Health Connection is the marketplace for individuals and families to compare and enroll in health insurance and determine eligibility for Medicaid, MCHP, MCHP Premium, federal tax credits and cost-sharing reductions.

Eligibilty Determination

- Who is Eligible?
- Understanding Immigration Status under the ACA
- Income Eligibility

Who is Eligible?

Eligibility for health coverage is obtained through MHC.

To be eligible for health coverage through MHC, applicants must:

- Live in the state of Maryland
- Be a U.S. citizen, national or lawfully present
- Not currently incarcerated

Understanding Immigration Status under the ACA

Lawfully Present:

If a consumer is "lawfully present" in the U.S., or is an applicant for certain lawfully present status, and meets other program requirements, s/he is eligible to buy insurance through Maryland Health Connection and to apply for tax credits and subsidies.

Qualified Aliens:

Only "qualified" aliens are eligible to receive Medicaid. Most qualified aliens must be lawfully present for 5 years ("meets the 5-year bar") before they are eligible for Medicaid, but a limited number of groups are exempt from the 5-year bar.

Understanding Immigration Status under the ACA

- U.S citizens or legal permanent residents in the United States for at least five years are eligible for Medicaid.

  Pregnant women and children who are legally residing are Medicaid-eligible regardless of time in the U.S.

- Non-qualified aliens* may be eligible for emergency services only. They should contact the Office of Eligibility and Support Services for more information.

- Undocumented pregnant women can apply for Medicaid to cover labor and delivery charges.

Non-qualified aliens includes both undocumented aliens and legal permanent residents who have been in the U.S. less than five years.

Understanding Immigration Status under the ACA

Exceptions

The following individuals do not need to meet the five-year bar:

- Refugees/Asylees, and other humanitarian immigrants
- Victims of trafficking
- Cuban/Haitian entrants*
- Amerasian immigrants
- Iraq/Afghan special immigrants

Note: Individuals with valid non-immigrant visas, such as those here on student visas or temporary work visas (TPS), must be a child under 21 or pregnant to qualify for Medicaid.

Older Adults and ACA

Individuals over age 65 <u>are not eligible for financial assistance</u> through MHC if they are eligible to enroll in Medicare.

- Exceptions:
  - ✓ Active Medicare enrollees who qualify as a parent/Caretaker Relative may also qualify for Medicaid benefits (Up to 123% FPL)
  - ✓ Active recipients of Social Security Disability Insurance (SSDI) benefits who qualify for Medicare but are in the 24-month waiting period

Employer Sponsored Coverage

- Applicants with Employer-Sponsored Coverage, are not eligible for tax credits to help pay the premium unless the coverage is considered unaffordable.
- Employer coverage is considered affordable if the employee's share of the annual premium for self-only coverage is no greater than 9.66% (2016) or 9.69% (2017) of the employee's household income for the tax year.
- Employer coverage must also meet some basic standards, known as providing "minimum value."
  - Designed to pay at least 60% of health care costs on average.

Income Eligibility for Adults

If your household size is this:	You may be eligible for Medicaid if your income* is less than approximately:	You may be eligible for reduced premiums and/or lower insurance costs if your income is less than approximately:	
		For Plans in 2016	For Plans in 2017
1	$16,394	$47,080	$47,520
2	$22,108	$63,720	$64,080
3	$27,821	$80,360	$80,640
4	$33,534	$97,000	$97,200
5	$39,247	$113,640	$113,760
6	$44,960	$130,280	$130,320
7	$50,687	$146,920	$146,920
8	$56,428	$163,560	$163,560

Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration

*Income eligibility levels for children and pregnant women are higher

Get Ready To Apply !

- Open Enrollment 2017
- Enrollment Options
- Documents Required

Open Enrollment for 2017 starts in 4 days !

From November 1 to January 31 individuals and families can:

- **Enroll** in a health and/or dental plan
- **Change** current coverage
- **Report** changes : income or household size
- **Determine eligibility** for financial help to lower health insurance costs.

Enrollment Dates for Medicaid

Medicaid is available year-round to those who are eligible. There is no open enrollment period. Medicaid benefits are effective the first day of the month in which the applicant is determined eligible. For example, an individual who submits an application in February, and is determined eligible, has coverage effective February 1.

Enrollment Options

Use the website:
www.marylandhealthconnection.gov

Call the Call Center toll-free
1-855-642-8572

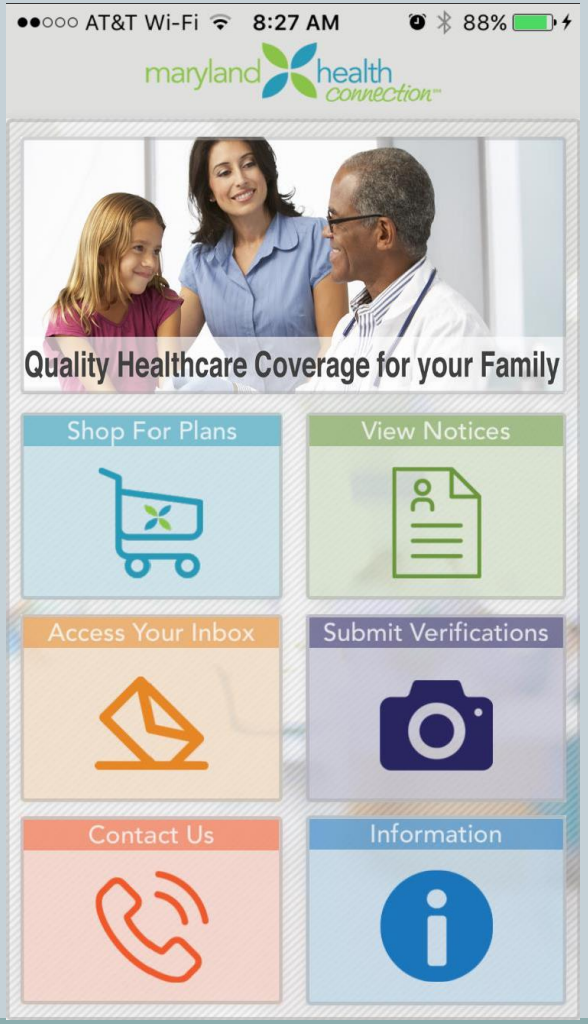
Free In-Person Assistance

Brokers
Certified Application Counselor
Montgomery County Enrollment Sites

Use the mobile app!

Mobile App

- Residents can now enroll in MHC health coverage via a cellphone or tablet.
- The free application is available in iTunes and the Google Play Store. The mobile App is built to provide the same functionality as the Customer Portal.
- Consumers can apply, compare prices and ratings of various plans, log-in to view their notices and **upload documents** for verification if needed through the camera on their smartphone or tablet.
- Additionally, the app will show preliminary eligibility for federal tax credits and cost-sharing for private plans offered on MHC, along with eligibility for Medicaid and the Maryland Children's Health Program.



Documents Required

In order to enroll in-person you **MUST** bring the following documents:

- Birthdates
- Social Security numbers (or document numbers for legal immigrants)
- Proof of citizenship or immigration status
- Tax returns for previous years
- Employer and income info (pay stubs, W-2 forms)
- Policy numbers for any current health insurance
- Information about any job-related coverage you or someone in your household is eligible for

Enrollment Process

- Using the Online Application
- Cut-Off dates

Using the Online Application

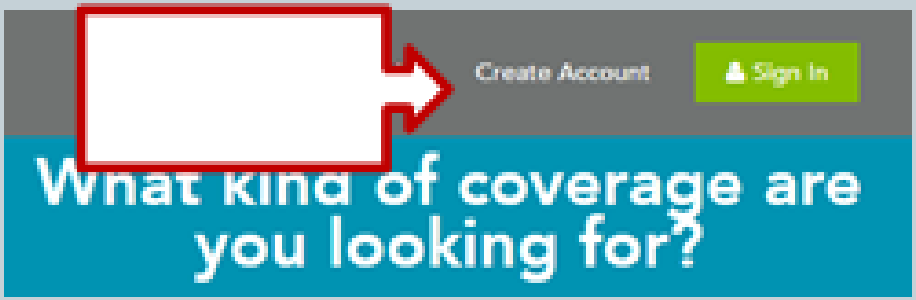
Maryland Health Connection is Maryland's health insurance marketplace. It is a single, streamlined online application that will determine your eligibility for Medicaid or private insurance.

- Go to www.marylandhealthconnection.gov
- Then click "**Enroll Now**"
- Click **Get Started** button

Using the Online Application

Create an Account:

- Create an account in the name of the primary applicant
  - Use the legal name of the primary applicant when creating the account
  - **User names** are not case sensitive but ***passwords*** are case sensitive
- **Enter all required information**, as noted by * (asterisk)
- *Optional* – **Enter email address** (used to retrieve User ID if forgotten)



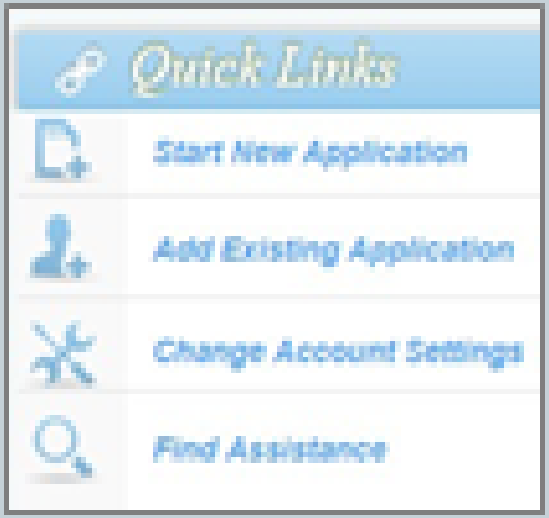
Using the Online Application

- **Prepare**

  Prior to starting the application, please make sure you have all of the required documents

- **Submit Application**
  - *After logging into your account:*

1. Select **Start Application** link
2. Enter all **required** information
3. Read and confirm **Agreements**
4. Enter all **required information**
5. Enter **account holder's name** exactly as it appears on the Maryland Health Connection account "Signature" line
6. Click **Submit :** *Eligibility Results are returned*



Using the Online Application

7. Select the checkbox next to the desired program for which you are eligible. Only eligible programs will display a check box.

8. Click Proceed to Enrollment

Using the Online Application

If eligible for a Qualified Health Plan, after **Proceed to Enrollment**, you can:

- View
- Compare plans
- And apply for the desired private health insurance plan

Helpful YouTube video that provides step-by-step instructions on how to apply for benefits:

https://youtu.be/rd7KuhK4Z30

Enrollment Cut-Off Dates

NOTE: During Open Enrollment, if you enroll in a QHP:

- **Between the 1st and 15th days of the month,** your coverage starts the first day of the next month.

- **Between the 16th and the last day of the month,** your coverage will start in approximately 45 days.

For Changes Effective January 1, 2017, You must renew your coverage online before December 15, 2016

Health Insurance Literacy

- Qualified Health Plans
- Essential Benefits
- Understand How Plans are Different
- Network Type
- Understand How Much Plans Costs
- Find a Doctor

Qualified Health Plans

Maryland Health Connection offers private plans called “qualified health plans”. All plans have been certified by Maryland Health Connection to meet certain standards and offer core health benefits.

You can brows available plans and compare coverage before you enroll.

Health insurance carriers include:

Essential Benefits

- All plans through Maryland Health Connection (except Catastrophic plans) must offer core benefits like these and more, cover pre-existing conditions, and offer free preventive services.
- Doctor visits
- Hospitalization
- Emergency care
- Prescriptions
- Mental health care
- Maternity and newborn care
- Pediatric care
- Preventive care (wellness visits, shots and screenings)

Understand how plans are different

METAL LEVEL

- There are several categories of insurance plans: metal levels called Bronze, Silver, Gold, and Platinum, as well as Catastrophic plans. Plans in these categories differ based on how you and the plan share the costs of your care.
- If you qualify for **cost-sharing reductions** (reduced out-of-pocket costs like deductibles and copays), you can access these savings **only** by choosing a Silver plan.

Plan Level	Insurance Company Pays (on average)	You Pay (on average)
Bronze	60% of health care costs	40% of health care costs
Silver	70% of health care costs	30% of health care costs
Gold	80% of health care costs	20% of health care costs
Platinum	90% of health care costs	10% of health care costs

Network Type

- You can choose from plan types called **HMO**, **PPO**, **POS**, **EPO**, **IDS** and **HSA-eligible**.

- Some plans allow you to see almost any doctor or use any health care facility; others limit your choices to a network of doctors and facilities, or require you to pay more if you use providers outside the network.

Understand How Much Plan Costs

- After you enroll in a plan, you'll receive a **monthly bill (the premium)**you have to pay every month, on time, to stay covered. There are also costs you may pay when you use medical services:
- **Deductible** – the amount you owe for covered health care services before your health insurance or plan begins to pay.
- **Coinsurance** – your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service. For example, you may pay a coinsurance of 20% of the cost for a medical test. Your plan pays for the rest.
- **Copayment** – a fixed amount you pay (for example, $15) for a covered service, such as a doctor visit.

Find a Doctor

- You will pay the lowest costs for services when you see a doctor or provider in your plan's network.

- Call your doctor's office to ask if they accept your insurance, check with your insurance company, or search online.

Post-Enrollment Information

- Notices and Verifications
- QHP Next Steps
- Medicaid Next Steps
- Medicaid MCOs
- Maintaining Coverage

Post-Enrollment Notices & Verifications

After Application is completed, consumers will receive lots of letters and e-mails.

Sometimes consumers may need to log back into their account, upload documents, or make changes.

QHP Next Steps

Initial Billing and Help from Your Insurance Company

- After completing enrollment Maryland Health Connection, consumers will receive a bill and/or instructions for paying the bill
- It is important for consumers to pay the first premium immediately. Coverage will not start until the insurance company receives the first premium payment in full.
- Carrier will mail the member ID card after first payment is received.

Medicaid / Managed Care Organizations

Once a consumer is determined eligible for Medicaid:

- They will receive a red and white card in the mail within 14 days.
- They will receive an enrollment packet in the mail to choose a Managed Care Organization (MCO) and enroll in a health plan.

There are three ways to enroll:

- Online at **https://mdhealthchoice.org**, using a four-digit PIN included in the enrollment packet. (Please note, this enrollment option is only for new recipients.)
- Call HealthChoice at 1-800-977-7388 (Monday to Friday, 7AM-7PM)
- Mail the completed MCO enrollment form included in the mailed packet. An envelope is provided (no stamp needed).

Medicaid MCO

There are currently 8 MCOs participating in Maryland:

- Amerigroup
- Jai Medical Systems
- Kaiser Permanente
- Maryland Physicians Care
- MedStar Family Choice
- Priority Partners
- Riverside Health of Maryland
- United Healthcare

Here are questions to ask when you're choosing:

- Which MCOs provide services in my area?
- Which MCOs include the doctor, hospital, specialists, & pharmacists I use?
- Which MCOs have providers and services close to my home?

Maintaining Coverage

Medicaid:

- Medicaid eligibility is good for **one year** before it has to be renewed.
- Enrollees will receive a letter in the mail each with renewal information.
- Complete renewal at least 45 days before expiration

QHP

- Pay the bill EVERY month.
- The plans prices change every year, along with the doctors participating in each plan. You must shop each year to find the plan that best suits your needs.
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Montgomery County
In-Person Enrollment Assistance Sign-Up Locations

- **UPCOUNTY REGIONAL SERVICES CENTER**

  12900 Middlebrook Road
  Germantown MD 20874

  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

- **ROCKVILLE HEALTH CENTER**

  1401 Rockville Pike, 1st. Fl.
  Rockville, MD 20852

  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

- **SILVER SPRING SERVICE CENTER**

  8818 Georgia Avenue
  Silver Spring, MD 20910

  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

- **SILVER SPRING HEALTH CENTER**

  8630 Fenton Street 10th Floor
  Silver Spring, MD 20910

  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

Key Information

- **Montgomery County In-person Assistance Sign-up locations**
- **Key telephone Numbers**
- **Q & A**

Montgomery County
In-Person Enrollment Assistance Sign-Up Locations

- **UPCOUNTY REGIONAL SERVICES CENTER**

  12900 Middlebrook Road
  Germantown MD 20874
  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

- **PICCARD DRIVE HEALTH CENTER**

  1401 Rockville Pike, 1st. Fl.
  Rockville, MD 20852
  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

- **SILVER SPRING SERVICE CENTER**

  8818 Georgia Avenue
  Silver Spring, MD 20910
  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

- **SILVER SPRING HEALTH CENTER**

  8630 Fenton Street 10th Floor
  Silver Spring, MD 20910
  Monday, Wednesday & Friday
  8:30 am - 4:00 pm
  Tuesday & Thursday
  8:00 am - 4:00 pm

Key Telephone Numbers

Capital Region Health Connector ACA Call Center
240-777-1815

Maryland Health Connection Call Center
1-855-642-8573

Montgomery County Call Center
240-777-0311
(311 if calling within the County)

Q & A

many
Thanks!