

Open Enrollment: Understanding Your ACA Options for 2018

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Our mission: To provide information & resources on cancer-related legal issues to cancer patients, survivors, caregivers, health care professionals, employers, and others coping with cancer.



Webinars

- Free Online workshops
- Recordings available



www.CancerLegalResources.org
or www.youtube.com/CancerLRC

Free Information/Resources

www.clrcintake.org

1. Online Intake Form
2. Those who need to can leave a message at 866-843-2572



Open Enrollment: Understanding Your ACA Options

- Part 1: Health Insurance Basics
- Part 2: Health insurance rules and options

But first...background information/current events:

The Affordable Care Act (also known as Obamacare) was passed in 2010



TrumpCare...finally dead?



- Congress was not successful in repealing/replacing the ACA this summer or fall
 - AHCA
 - BCRA
 - Graham-Cassidy

The Trump Administration has also started to dismantle the ACA in other ways:



(C) 2009 Capitol Records, LLC

- Shortened open enrollment
- Reduced advertising budget
- Reduced in-person outreach budget
- Elimination of cost-sharing subsidies
- Tax cuts = cuts to Medicaid AND Medicare (\$25 billion annually)

Part 1: Health Insurance Basics



Private insurance

blue  of california



- Group vs Individual
- Insured vs Self-Insured
- Grandfathered Plans

Know What Kind of Health Insurance Policy You Have



- HMOs (including Trio)
- PPOs
- POS
- EPOs

Important Terms

- Co-pay, coinsurance, deductible
- Formulary
- Pre-Authorization



Part 2: Health Insurance Rules and Options

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**“Your health insurance doesn’t pay for heartburn.
You need fire insurance for that.”**

Individual Mandate (now at risk)



US citizens/legal residents **MUST** have health coverage

- Short breaks – OK
- Certain exemptions

If not: penalties (2.5% of household income)

Looking to maintain employer coverage?



COBRA:

Federal law, 20+



State Mini-COBRA



Health Insurance Marketplace

Special enrollment: 60 days

Special Enrollment

Some qualifying life events:

- Losing insurance
- Income Changes
- Moving
- Getting Married/Divorced
- Turning 26



Pre-Existing Conditions:

As of January 1, 2014, insurers **CANNOT** consider:

- Pre-existing condition (physical or mental)
- Health status
- Medical history
- Genetic information
- Gender



2018 Open Enrollment is here – and ends Dec 15

First time applying on HealthCare.gov?

[TAKE THE FIRST STEP TO APPLY](#)

Have a 2017 Marketplace plan?

[LOG IN TO KEEP/UPDATE PLANS](#)

Looking for coverage for a small business? [Learn more](#)



FIND LOCAL HELP

[SEARCH NOW](#)



GET CONTACTED

[HELP FROM AGENT/BROKER](#)



QUICK START GUIDE

[GET TIPS](#)



ACT BY DEC 15

[SEE DEADLINES](#)

www.healthcare.gov

Open Enrollment: Nov 1 – Dec 15**

Open Enrollment dates for 2018 coverage:

- **In states that use Healthcare.gov (and Vermont and Idaho):
November 1, 2017- December 15, 2017**
- California: November 1, 2017 – January 31, 2018
- Colorado: November 1, 2017 - January 12, 2018
- Connecticut: November 1, 2017 – December 22, 2017
- District of Columbia: November 1, 2017 – January 31, 2018
- Massachusetts: November 1, 2017 – January 23, 2018
- Minnesota: November 1, 2017 - January 14, 2018
- New York: November 1, 2017 – January 31, 2018
- Rhode Island: November 1, 2017 – December 31, 2017
- Washington: November 1, 2017 – January 15, 2018

Plan Options in Exchanges



- **Catastrophic** = covers essential benefits but has high deductible

Premium Tax Credits

- In states that have expanded Medicaid:
Income between 138%-400% of the
Federal Poverty Line
 - 138% = \$16,642 individual, \$33,948 family of 4
 - 400% = \$48,240 individual, \$98,400 family of 4
- If ineligible for tax credits, shop off-exchange!

2018 rate increases

Previously: 4% average increase

For 2018: average cost of a benchmark policy will be about 27 percent higher.



Shop around!

- Average tax credit up by 45% to \$555
- About 80% of people who buy insurance on the federal exchange could get a policy for \$75/month or less



Example: Covered CA



PREVIEW PLANS

TELL US A LITTLE BIT ABOUT YOURSELF.

Your information will help us find out if you qualify for help paying for health coverage.

Coverage Year:

2018 ▼

Questions

What is your Zip Code? * ?

What is your total income per year? * ?

How many people are in your household? * ?

Select One ▼

Enter the age of each person in your household, and tell us if they need coverage.

Age of Head of Household *

Needs Coverage?

Is anyone in your household pregnant? * ?

Yes No

Is anyone in your household blind or disabled? * ?

Yes No

Example: Covered CA

Tell us about your health care needs

Your answers are used to find the best plan option for you.

SKIP

Choose the category that best describes the [medical service](#) use you expect for the next year.

For families, choose the category that best fits the person who probably will need the most medical services next year.

- Low Use:** 1-2 doctor visits and lab tests each year; preventive care too.
- Medium Use:** 3-5 doctor visits and lab tests with an x-ray each year; one or more small treatments done in doctor's office; often the care is for an ongoing health problem.
- High Use:** 6 or more doctor visits and a number of lab tests; a surgery, therapy or other treatment in an outpatient center plus follow-up care.
- Very High Use:** a hospital stay, high cost radiology scans or outpatient treatment; more than 6 doctor visits with lab tests and other care.

NEXT ▶

Example: Covered CA

Tell us about your health care needs

Your answers are used to find the best plan option for you.

SKIP

Choose the category that best describes the [prescription drug](#) use you expect for the next year.

For families, choose the category that best fits the person who probably will need the most medications next year.

- Low Use:** 1-2 prescriptions during the year for brief illness.
- Medium Use:** 1 prescription each month for a health problem; also may need several short-term medications.
- High Use:** 2 prescriptions each month for health problems; often higher cost medications.
- Very High Use:** 3 or more prescriptions each month for health problems **OR** very high cost medications.

Example: Covered CA

Tell us about your health care needs

Your answers are used to find the best plan option for you.

SKIP

Search for a that you may want to use in your health plan (Select up to 5)

of

The Covered California provider directory can help you select a health plan. The directory is updated monthly and may not be a current or complete list of the health plan's providers.

The health plan you select will have the most current provider directory. You may not have coverage or may have higher costs if you visit a provider who is not in your plan's network. To avoid this, you must verify with your health plan if the provider is in-network before you seek care.

Example: Covered CA

35 plans for 1 adult in ZIP code 90026.

Coverage could start as early as 01/01/2018.

Monthly premiums displayed have been reduced by your estimated monthly tax credit of \$8.00 .

Filter By

Plan Type

- HMO
- EPO
- PPO

Plan Features

- HSA Compatible** Can be used with a Health Savings Account

Metal Tier

- Platinum:** highest premiums, lowest out-of-pocket costs

Sort By

Total Expense Estimate

1 2 3 >

	ADD TO CART	ADD TO CART	ADD TO CART
Bronze 60 HMO	Bronze 60 EPO	Bronze 60 HMO	
BRONZE HMO	BRONZE EPO	BRONZE HMO	
Monthly Premium \$239.16 after \$8.00 tax credit	Monthly Premium \$239.34 after \$8.00 tax credit	Monthly Premium \$241.79 after \$8.00 tax credit	
Primary Care Visits You pay \$75	Primary Care Visits You pay \$75	Primary Care Visits You pay \$75	
Generic Drugs You pay 100%	Generic Drugs You pay 100%	Generic Drugs You pay 100%	
Yearly Deductible \$6300 / \$500 (May Not Apply)	Yearly Deductible \$6300 / \$500 (May Not Apply)	Yearly Deductible \$6300 / \$500 (May Not Apply)	
Total Expense Estimate Lower	Total Expense Estimate Lower	Total Expense Estimate Lower	
Quality Rating ★★☆☆☆	Quality Rating Quality Rating in future	Quality Rating ★★☆☆☆	
<input type="checkbox"/> COMPARE VIEW DETAIL	<input type="checkbox"/> COMPARE VIEW DETAIL	<input type="checkbox"/> COMPARE VIEW DETAIL	

Example: Covered CA

ADD TO CART 



Silver 70 HMO Trio

SILVER HMO

Monthly Premium \$383.96

after \$8.00 tax credit

Primary Care Visits You pay \$35

Generic Drugs You pay \$15

Yearly Deductible \$2500 / \$130 (May Not Apply)

Total Expense Estimate Average 

Drugs	In Network	Out-of-Network
Tier 1 (Most Generic Drugs)	\$15 Copay after deductible	100% Coinsurance
Tier 2 (Preferred Brand Drugs)	\$55 Copay after deductible	100% Coinsurance
Tier 3 (Non-Preferred Brand Drugs)	\$80 Copay after deductible	100% Coinsurance
Tier 4 (Specialty Drugs)	20% Coinsurance after deductible	100% Coinsurance
Maximum Cost per Prescription	\$250	

Medicare vs. Medicaid



Medicaid

Limited income and limited resources

"Aged, blind, and disabled"

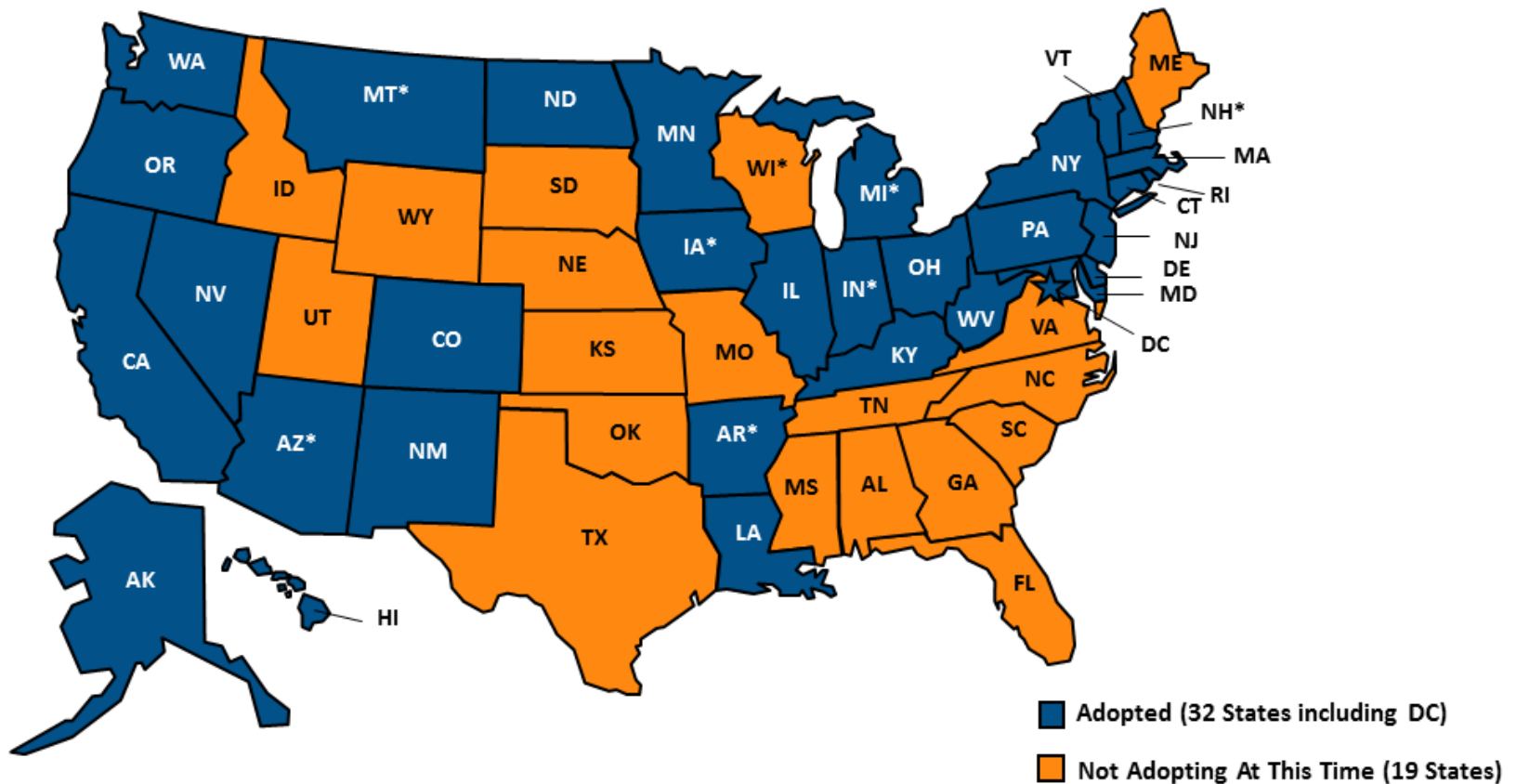
Medicaid expansion (MAGI), 138% FPL

Medicare

65+

Receiving SSDI for 24 months

Current Status of State Medicaid Expansion Decisions



NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. *AR, AZ, IA, IN, MI, MT, and NH have approved Section 1115 waivers. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated January 1, 2017.

<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

Putting the Pieces Together

In Medicaid expansion states:

- Medicaid- less than 138% FPL
- Tax Credits – 138-400% FPL

In states that haven't expanded Medicaid:

- Medicaid- based on income AND categorical eligibility
- Tax Credits– 100%-400% FPL

Percent FPL	Individual	Family (4)
100%	\$12,060	\$24,600
138%	\$16,642	\$33,948
400%	\$48,240	\$98,400

Resources:

- Patient Advocate Foundation-
www.patientadvocate.org
- Medicare: Health Insurance Counseling
and Advocacy Program (800) 434-0222
- www.Healthcare.gov



Cancer Legal
Resource Center
A DRLC PROGRAM

Questions?

www.cancerlegalresourcecenter.org

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