

Let's Talk About the Affordable Care Act!

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Why are we here?

- We believe in equal access to health information and health care.
- We plan to take your questions, comments, and concerns to Sacramento!
- We plan to continue talking to you.

Tonight, we would like to...

- **Create a dialogue** about the Affordable Care Act
- **Answer your questions** about the Affordable Care Act
- **Ask you your ideas** about what government and health care officials should do to make sure that you, your family, and your community will benefit from the Affordable Care Act.

We promise that...

- The information we give you is the most accurate information we have.
- We will answer questions to the best of our ability.
- Your questions, answers, and opinions will be completely confidential.

Part 1: What is the Affordable Care Act?



What is the Patient Protection and Affordable Care Act (ACA)?

- March 23, 2010
- Makes health insurance more affordable and health care easier to get
- Some parts of the law have already taken effect
- In 2014, most parts of the law will be in place



Who will it affect?



- ◎ **32 million Americans** will be able to access healthcare by 2019 (CBO)
- ◎ **4 million** currently uninsured **Californians** will be able to receive coverage.
 - > 59% Hispanic/Latino
 - > 9% Asian
 - > 6% Black

Who will it affect?



- ◎ **2.3 million** Californians will qualify for subsidies to make health insurance more affordable
 - > 65% will be people of color
- ◎ ACA expands Medicaid to 133% of poverty level for kids AND adults
 - > Expansion of Medi-Cal is expected to cover **1.7 million people**
 - > 79% will be people of color

Part 2: How can the ACA help me?



“Grandfathered Plans”

- A group health plan that was created on or before March 23, 2010.
- An individual health insurance policy that was purchased on or before March 23, 2010.
- Certain ACA provisions do not apply now [*]
- You can contact your insurance company to find out if you have a grandfathered plan.
- Provisions will kick in for these plans in 2014.

Available Right Now: Changes to Individual Plans and Individual Insurance Options



Making it Easier to Find Health Insurance

<http://finder.healthcare.gov>

or

<http://buscador.cuidadodesalud.gov/enes/>

Easier to find and compare public and private insurance options in California

The screenshot shows the top navigation bar with five tabs: 'Find Insurance Options' (selected), 'Get Help Using Insurance', 'The Health Care Law & You', 'Compare Care Providers', and 'Prevention & Wellness'. Below the navigation is a blue header for 'Find Insurance Options' with the subtext 'See which public, private and community programs meet your needs'. The main content area features a 'Let's get started.' prompt with a '(Just two quick steps)' note. A yellow starburst icon on the right says 'Now with Pricing Information'. The first step is 'STEP 1 of 2 - Please Answer All Questions'. The first question is 'Which state do you live in?' with a dropdown menu set to '--Choose State--'. The second question is 'Which best describes you?' with '(Select one.)' and a list of radio button options: 'Family / Children', 'Healthy Individual', 'Individual with Medical Condition', 'Pregnant Woman', 'Person with Disability', 'Senior', 'Young Adult (under 26)', and 'Small Employer / Self-Employed'. At the bottom, there is a privacy notice and a blue 'NEXT' button.

Find Insurance Options

Get Help Using Insurance

The Health Care Law & You

Compare Care Providers

Prevention & Wellness

Find Insurance Options

See which public, private and community programs meet your needs

► Let's get started. (Just two quick steps)

This tool will help you find the health insurance best suited to your needs, whether it's private insurance for individuals, families, and small businesses, or public programs that may work for you. It was created to help consumers under the health insurance reform law, the Affordable Care Act.

Now with Pricing Information

STEP 1 of 2 - Please Answer All Questions

Which state do you live in?

Which best describes you? (Select one.)

- Family / Children
- Healthy Individual
- Individual with Medical Condition
- Pregnant Woman
- Person with Disability
- Senior
- Young Adult (under 26)
- Small Employer / Self-Employed

Your privacy is protected. Read our privacy policy. Your answers are used by HealthCare.gov only to help generate your insurance options. The site does not keep this information. It deletes the information after your visit is done.

NEXT

*Insurance Protections for Children

- Insurance companies cannot refuse coverage to children under 19 years of age because of a pre-existing condition
- Includes disabilities
- Job based health plans and NEW individual plans issued after March 23, 2010



*Young Adult Coverage Until Age 26



- Young adults can continue to be covered by their parents' plans until they are 26 years old.
- Join or remain on parent's plan
- 30 day period to enroll adult child
 - > Plan must notify you of enrollment period in writing
- Temporary Exception: "grandfathered group plans" + young adult eligibility through job

What if my parents don't have insurance?

- ◎ Work

- ◎ School

- ◎ State of California

- > California Pre-existing Condition Insurance Plan (PCIP)
- > Medi-Cal
- > Bridge to Reform

What if my parents don't have insurance?

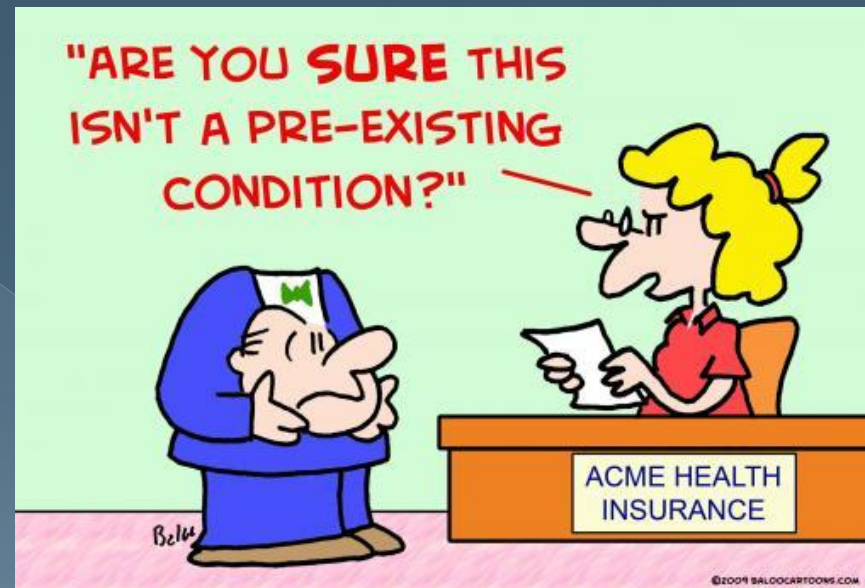
- ◎ **Federal Government Agency**
 - > Veterans Affairs
 - > Indian Health Service
- ◎ **Community Clinics**
- ◎ **Look forward to 2014!**

California Pre-existing Condition Insurance Plan (PCIP)

- > Inpatient and outpatient care provided by doctors, psychologists, hospitals, imaging centers, and laboratories
- > Preventative care
- > Family planning services and pregnancy care
- > Generic and brand-name drugs
- > Disease management services
- > 24-hour nurse advice and online services
- > No annual or lifetime benefit maximum for health care services
- > And more....

California Pre-existing Condition Insurance Plan (PCIP)

- > To Qualify:
 - 6 months or more with no health insurance
 - Have a pre-existing condition
 - Insurance company has denied you coverage within 12 months
- > Available through December 31st, 2013
- > Request an application online.



*Free Preventative Care

- > Diabetes and Cancer screening
- > Vaccines
- > Screenings and Counseling (including obesity, tobacco/alcohol use, and depression)
- > STD Counseling and Screenings
- > HIV tests
- > †Breast and Cervical cancer screenings
- > † Contraceptives
- > Folic Acid supplements and Breast Feeding supplies
- > Autism screenings
- > Vision and Hearing screenings for youth
- > And more....

*Free Preventative Care

- Available for private individual plans or group plans beginning after March 23, 2010.
- **Talk to your health care provider**
- **Rules and restrictions might apply**
 - > How often?
 - > Where?
 - > Who ?



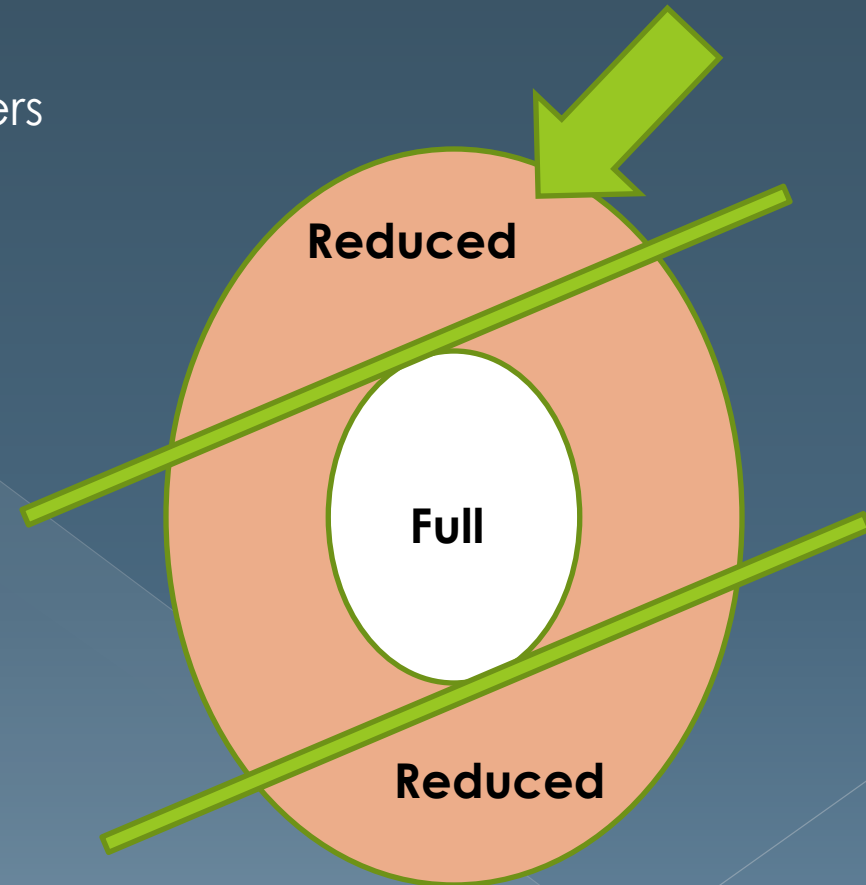
*Free Preventative Care

- ◎ Sometimes you might still have to pay:
 - > Using an out-of-network provider for a service.
 - > Receiving a preventative service as one part of a doctor's visit.
 - > Needing further treatment.



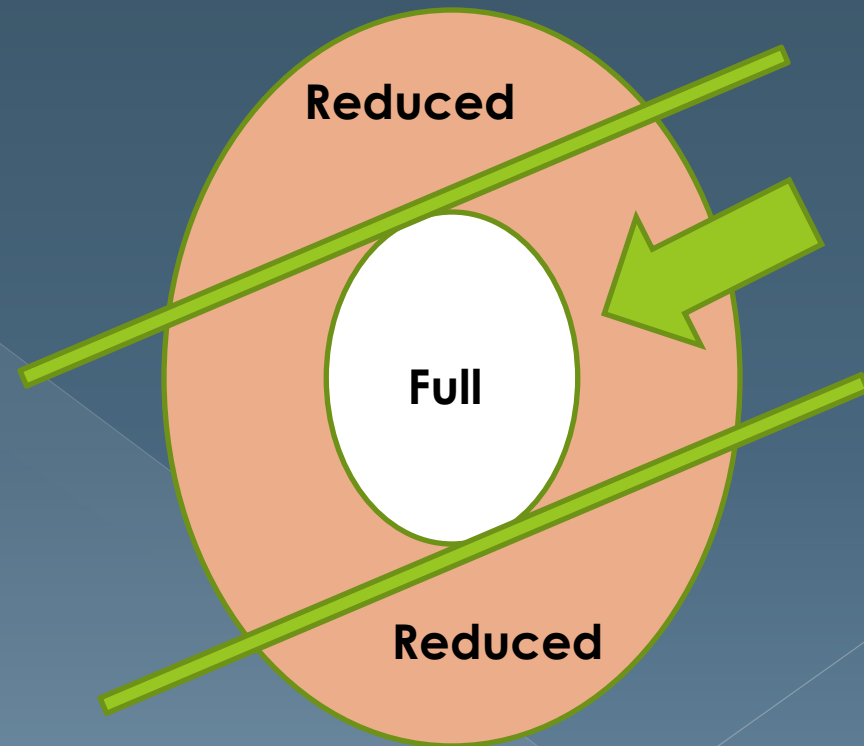
What is the “Doughnut Hole?”

- Medicare (Part D)
 - > \$400 total drug cost limit
 - > \$500 limit in doughnut hole (triggers “catastrophic coverage”)
- **1st third (January – April)**
 - > **\$400 total drug cost limit**
 - > **\$100 = cost of pill**
 - > **\$25 = amount I pay (REDUCED)**
- **2nd third (May – September)**
 - > \$500 limit in doughnut hole
 - > \$100 = cost of pill
 - > \$100 = amount I pay (FULL COST)
- **3rd third (October – December)**
 - > \$100 = cost of pill
 - > \$25 = amount I pay (REDUCED)



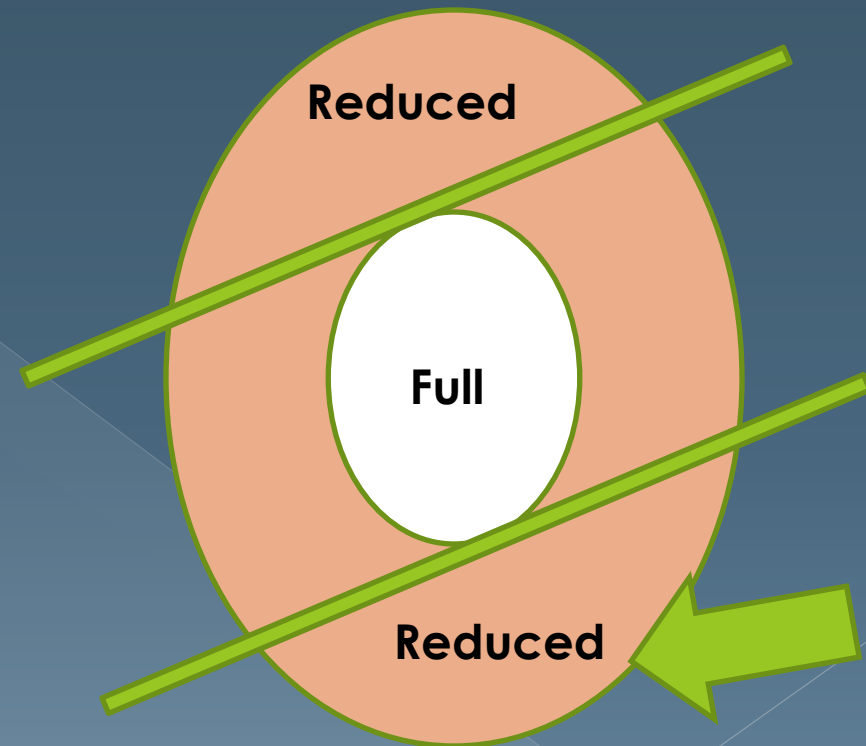
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Closing the “Doughnut Hole”

- ◎ While in the Doughnut Hole period:
 - > 50% discount on covered brand-name drugs
 - > 7% discount on generic drugs
 - > Discount is automatically applied
 - > Discounts go up every year
 - > This discount will continue to increase through 2020 until there is no such thing as a “Doughnut Hole”

Changes to Insurance Companies



- Insurance Companies cannot randomly remove coverage
- *You can appeal health plan decisions
- No more lifetime limited coverage

Available in 2014: Changes to Individual Plans and Individual Insurance Options



Option to join Medi-Cal

- Single individual making approximately \$14,000/year (133% FPL)
 - Adults without children will qualify.
- Family of four or more earning less than \$29,000/year (133% FPL)



Health Insurance Exchanges

- ◎ Beginning January 1, 2014
- ◎ Marketplaces allowing you to compare and buy insurance plans available in California
 - > Health Benefit Exchange
 - > Similar to Esurance or Amazon.com
- ◎ Based on price and quality

Health Insurance Exchanges: What we do not yet know

- ◎ California is currently in the planning stages
- ◎ “No Wrong Door” concept
 - > Internet
 - > Mail
 - > Telephone
 - > In-person

Tax Credits for Health Insurance

- Receive a government tax credit to help buy insurance through California's Health Benefit Exchange.
- Individuals and families earning moderate incomes (133%-400% FPL)

Tax Credits for Small Businesses

- Help employers provide insurance to employees.
- Business size, average wages, employer contribution to health care
- Tax credit for a percentage of what they spend on employee health care.



Individual Mandate

- Must buy health insurance if you can afford it
- May face a financial penalty
- Exceptions:
 - > Extremely low income persons
 - > Persons without visas



Changes to Insurance Companies

- Provisions apply to all individual health plans
- No more denials of coverage
- No more discrimination
- No more annual dollar limits



Part 3: Barriers to Access



Immigrants with Visas

- ◎ **Must follow “individual mandate”**
- ◎ **Able to**
 - > Purchase from Health Benefit Exchange
 - > Receive government Tax Credit
 - > No waiting periods for Benefit Exchange or tax credit
- ◎ **Five year waiting period still exists for Medicaid**

Undocumented Immigrants

- 1 million in California
- Not allowed to purchase insurance in Health Benefit Exchange with own money
- Cannot receive tax credits for health insurance
- Will not be required to have health insurance in 2014 (Individual Mandate)

Undocumented Immigrants: What will we do?

- ⦿ Mixed-Status Families
- ⦿ Community Health Days
- ⦿ Community Clinics
- ⦿ Emergency Room



Undocumented Immigrants: What will we do?

US Health Resources and Services Administration

- Find a health center that will treat you without insurance
- E-mail: CallCenter@hsra.gov
- Phone: 877-464-4772

The rest of us? Be Politically Active



Resources

- ◎ California Health Care Reform
 - > <http://healthcare.ca.gov/>
- ◎ US Health Care Reform:
 - > www.healthcare.gov or <http://www.cuidadodesalud.gov/enes/>
- ◎ Medi-Cal
 - > <http://www.medi-cal.ca.gov/>

Thank you to our partners!



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