

## The Affordable Care Act: Overview and Update on Wisconsin Implementation

WPHA/WAHL DAB  
September 18, 2013



## What is the Affordable Care Act?

- Health insurance reform
- Became law on March 23, 2010
- ACA, PPACA, Obamacare, Health Care Reform
- Different parts affect different groups of people, two main stages
  - Stage 1 focuses on patient protections (now)
  - Stage 2 focuses on expanding coverage (2014)



## Stage 1 (now)

- Allows young adults to stay on parents' policies until they are 26
- Eliminates lifetime limits
- Phases out annual limits (gone in 2014)
- Can't drop coverage after a person gets sick or for an honest mistake on your insurance application



## Stage 1 (now)

- Many preventive care services must now also be offered by private insurance without co-pay or deductible. A few examples:
  - Immunizations
  - Blood Pressure screening
  - Mammograms
  - Tobacco Use Screening
  - Depression Screening
    - Full list at [www.healthcare.gov](http://www.healthcare.gov)



## Stage 2

Many of the reforms within the  
Affordable Care Act go into effect on  
January 1, 2014



## Highlighting a Few Choices for States


1. Medicaid expansion
2. Marketplace design



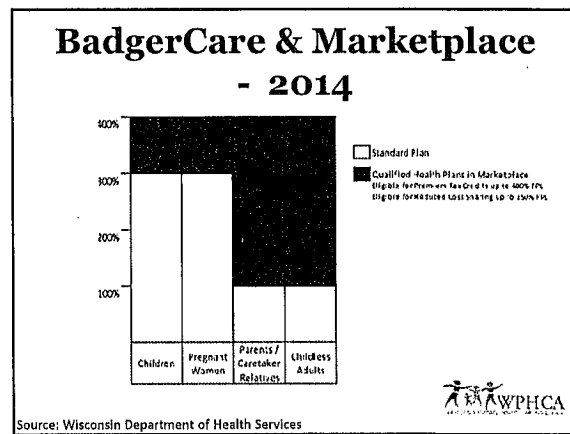
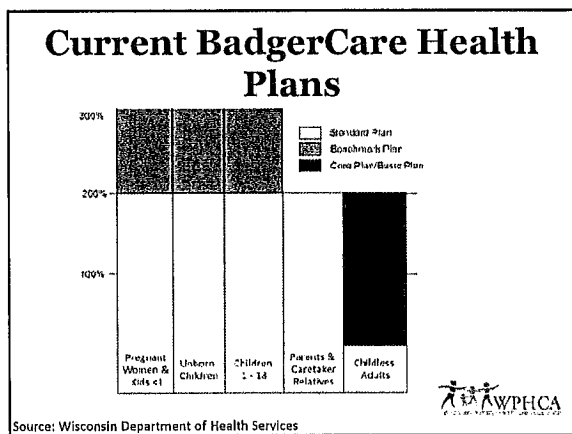
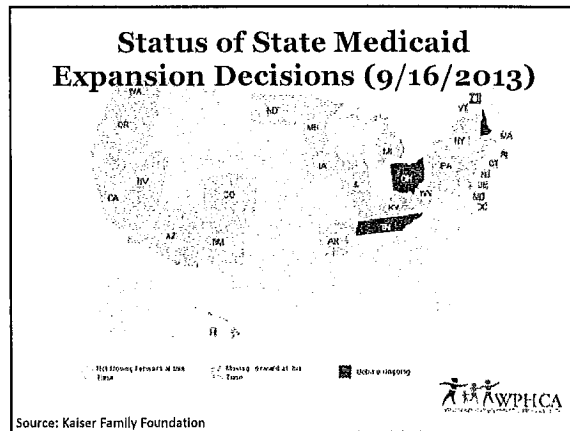
### Scott Walker rejects Medicaid expansion, proposes alternate plan to cover uninsured

Gov. Scott Walker announced his plan to a righting Medicaid expansion under the federal health care law.

Walker said he would instead opt to increase health coverage for Wisconsinites with an alternate plan that involves setting an enrollment cap on Medicaid programs for children, adults, tightening income eligibility for state residents able to use Medicaid programs, and banning thousands of people from such programs to foster government-run health care exchanges where they can buy private insurance.



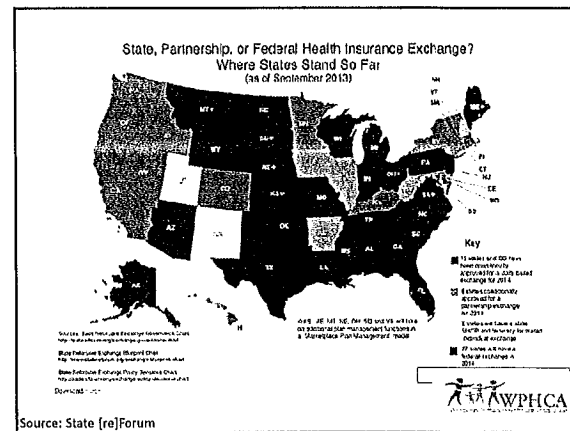
Source: Wisconsin State Journal



### Choices for States

1. Medicaid expansion
2. Marketplace design


Source: AWP/PHCA





## What's in there?

- BadgerCare
- Qualified Health Plans
- Advanced Premium Tax Credits and Cost Sharing Subsidies



## How the Marketplace works




<p><b>1</b></p> <p><b>Create an account</b></p> <p>First, you'll provide some basic information. Sign up for Marketplace early so you can create an account.</p>	<p><b>2</b></p> <p><b>Apply</b></p> <p>Starting October 1, 2013 you'll enter into market 3000 if you and your family, including your income, household size, and more.</p> <p>Use this checklist: <a href="#">How to help you get on the Marketplace</a> website.</p>	<p><b>3</b></p> <p><b>Pick a plan</b></p> <p>Visit our site to see all the plans and programs you're eligible for and compare them side by side.</p> <p>You'll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.</p>	<p><b>4</b></p> <p><b>Enroll</b></p> <p>Choose a plan that meets your needs and enroll.</p> <p>Coverage starts as soon as January 1, 2014.</p>
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## Qualified Health Plans

1. Common Ground Healthcare
2. Compcare Health Services
3. Dean Health Plan, Inc.
4. Group Health Cooperative of SC WI
5. Gundersen Health Plan, Inc.
6. Health Tradition Health Plan
7. Medica Health Plans of Wisconsin
8. MercyCare HMO, Inc.
9. Molina Healthcare of Wisconsin, Inc.
10. Physicians Plus Insurance Corporation
11. Security Health Plan of Wisconsin, Inc.
12. Unity Health Plans Insurance Corp.
13. Arise (WPS Health Plan, Inc.)


## Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric Services, including oral and vision care.



## What's in there?

- Medicaid Plans
- Qualified Health Plans
- Advanced Premium Tax Credits and Cost Sharing Subsidies



## Advance Premium...?

Individuals who use the Marketplace to buy insurance may be eligible for tax credits to use toward the cost of their premium.

Income Level	Premium as Percent of Income
Up to 133% FPL	2%
133 – 150% FPL	3 – 4%
150 – 200% FPL	4 – 6.3%
200 – 250% FPL	6.3 – 8.05%
250 – 300% FPL	8.05 – 9.5%
300 – 400% FPL	9.5%

Source: Adapted from Kaiser Family Foundation and Community Advocates PPI, <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7962-02.pdf>

## Low-Income Cost-Sharing Subsidies C Cost Sharing?

Cost-sharing subsidies may reduce what low income individuals must pay for deductibles and co-pays.

Income Level	Actuarial Value
100 – 150% FPL	94%
150 – 200% FPL	87%
200 – 250% FPL	73%

Source: Adapted from Kaiser Family Foundation and Community Advocates PPI, <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7962-02.pdf>

## How do I get them?

- Only available within the Marketplace
- Enter income and Marketplace will calculate for you
- **Credit calculator:**  
[healthreform.kff.org/SubsidyCalculator.aspx](http://healthreform.kff.org/SubsidyCalculator.aspx)

## Individual Mandate

Do any of the following apply?

- You are part of a religion opposed to acceptance of benefits from a health insurance policy
- You are an undocumented immigrant
- You are incarcerated
- You are a member of an Indian tribe
- Your family income is below the threshold for filing a tax return (\$10,000 for an individual, \$20,000 for a family in 2013)
- You have to pay more than 8% of your income for health insurance, after taking into account any employer contributions or tax credits

NO

↓

YES →

There is no penalty for being without health insurance

Adapted from the Kaiser Family Foundation: <http://kff.org/infographic/the-requirement-to-buy-coverage-under-the-affordable-care-act/>

## Individual Mandate, continued

Were you insured for the whole year through a combination of any of the following sources?

- Medicare
- Medicaid or the Children's Health Insurance Program (CHIP)
- TRICARE (for service members, retirees, and their families)
- A plan offered by an employer
- Insurance bought on your own that is at least at the Bronze level
- A grandfathered health plan in existence before the ACA was enacted

YES →

The requirement to have health insurance is satisfied and no penalty is assessed

NO

↓

Adapted from the Kaiser Family Foundation: <http://kff.org/infographic/the-requirement-to-buy-coverage-under-the-affordable-care-act/>

## There IS a penalty for being without health insurance

**2014**

Penalty is \$95 per adult and \$47.50 per child (up to \$385 for a family) or 10% of family income, whichever is greater

**2015**

Penalty is \$325 per adult and \$162.50 per child (up to \$975 for a family) or 2% of family income, whichever is greater


**2016 and beyond**

Penalty is \$695 per adult and \$347.50 per child (up to \$2,085 for a family) or 2.5% of family income, whichever is greater

Adapted from the Kaiser Family Foundation: <http://kff.org/infographic/the-requirement-to-buy-coverage-under-the-affordable-care-act/>


## How does it work?

**Marketplace Application Process**




Download (right-click) to save this file to your computer

**Marketplace Enrollment Process**



Download (right-click) to save this file to your computer



Source: marketplace.cms.gov

## Opportunities

- Spread the word!
- Join a regional enrollment network!
  - Be an enrollment assister
  - Be a mobilizer
  - Be an information and referral agent
  - Join a steering committee



**Limited Public Awareness**

# 78%

of the uninsured don't know about the new health insurance marketplace

Source: Enroll America

**Four Key Messages to Reach Most Uninsured**

All insurance plans will have to cover **doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.**

You might be able to get **financial help** to pay for a health insurance plan.

If you have a **pre-existing condition**, insurance plans cannot deny you coverage.


All insurance plans will have to show the costs and what is covered in **simple language with no fine print.**

One of these = **top message** for 89% of population

Source: Enroll America


## DHS plans for individual BadgerCare member outreach

- September 20
  - BadgerCare letters will be sent to:
    - Basic Plan members
    - BC Extension (TMA) members
    - Core Waitlist
    - Those looking to be above 100%
- October 1
  - Individual phone calls
    - Priority 1: Individuals likely to be losing coverage
    - Priority 2: Individuals on Core waitlist



## What's the message?

- [www.healthcare.gov](http://www.healthcare.gov)
  - When in doubt, always refer to healthcare.gov
  - December 15<sup>th</sup> last day to apply for coverage starting on Jan. 1
- Federal call line:
  - 800-318-2596
- Refer to [access.wi.gov](http://access.wi.gov) for:
  - Foodshare, family planning, childcare, etc.



### Order Materials Online

[www.marketplace.cms.gov](http://www.marketplace.cms.gov)

Publications & articles	View more >
Research	Explore more >
Newsletters	Get yours >
Widgets & badges	Get widgets & badges >
Logo graphics & infographics	Get graphics >
Spanish materials	Get materials >
Other languages	View languages >
Other partner resources	Get resources >

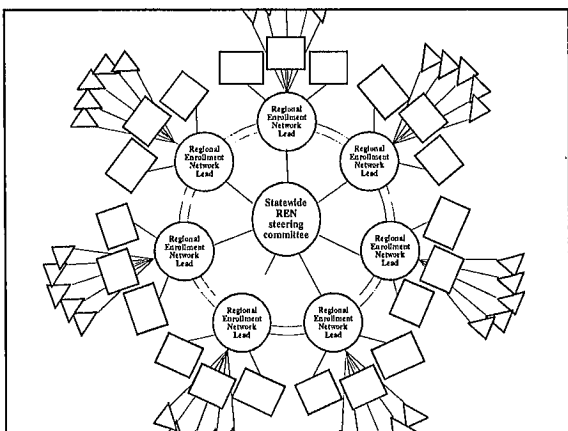
### Regional Enrollment Networks

- Asset-Based Community Development model
- Determine how every interested organization in Wisconsin can play a role in getting people covered
- Coordinate training and education needs
- Determine roles, responsibilities and capacity for each partner organization.
- Determine education and training needs for each partner organization.



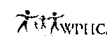
### New categories of “Enrollment Assisters” created by ACA

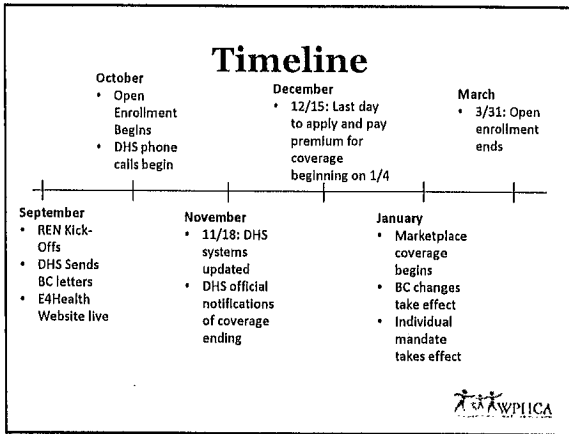
- Certified Application Counselors
  - CMS certification of CAC Organizations
  - OCI training and registration
    - Government entities and tribes exempt!
- Navigators
  - Federal grant
  - OCI licensure



### Regional Enrollment Network Follow-Up

- [www.dhs.wisconsin.gov/health-care/](http://www.dhs.wisconsin.gov/health-care/)
- [www.e4healthwi.org](http://www.e4healthwi.org)
- What can a non-CAC do?
- Flowchart for making patient referrals
- Q&As
- Statewide Enrollment Assistance Directory





## Questions/Follow-Up

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2014 Health Dept. Programs Business Units	Estimated Revenue 2013	Estimated Expenses 2013	Requested Revenue 2014	Requested Expenses 2014	2014 Requested Budget
4301 - Personal Care	\$ 852,047.00	\$ 837,010.00	\$ 854,620.00	\$ 842,481.00	\$ 12,139.00
4406 - WIC Grant	\$ 315,340.00	\$ 315,340.00	\$ 322,840.00	\$ 322,840.00	\$ -
4456 - WIC Peer Counselors	\$ 13,675.00	\$ 13,675.00	\$ 13,675.00	\$ 13,675.00	\$ -
4501 - Public Health	\$ 73,702.00	\$ 766,568.00	\$ 70,402.00	\$ 849,871.00	\$ (779,469.00)
4507 - MCH Consol. Ctrct.	\$ 24,699.00	\$ 159,130.00	\$ 24,699.00	\$ 157,957.00	\$ (133,258.00)
4514 - Lead Consol. Ctrct.	\$ 6,621.00	\$ 9,266.00	\$ 6,621.00	\$ 11,653.00	\$ (5,032.00)
4515 - Immuniz. Consol. Ctrct.	\$ 14,764.00	\$ 35,863.00	\$ 14,764.00	\$ 27,599.00	\$ (12,835.00)
4519 - WWWP Consol. Ctrct.	\$ 22,405.00	\$ 29,181.00	\$ 22,405.00	\$ 31,289.00	\$ (8,884.00)
4502 - TB Dispensary	\$ 500.00	\$ 100.00	\$ 500.00	\$ 100.00	\$ 400.00
4503 - Headstart Nursing	\$ 4,032.00	\$ 4,032.00	\$ 4,307.00	\$ 4,307.00	\$ -
4521 - Environmental Health	\$ -	\$ 35,000.00	\$ -	\$ 35,000.00	\$ (35,000.00)
4524 - Mental Health Nursing	\$ 17,169.00	\$ 17,169.00	\$ 17,205.00	\$ 17,205.00	\$ -
4528 - Free Clinic Services	\$ 42,714.00	\$ 42,714.00	\$ 46,132.00	\$ 46,132.00	\$ -
4632 - Public Health Preparedness**	\$ 58,502.00	\$ 72,642.00	\$ 54,660.00	\$ 54,660.00	\$ -
4633 - Public Health Infrastructure & QI	\$ 5,000.00	\$ 5,000.00	\$ -	\$ -	\$ -
4635 - Public Health Preparedness**		\$ 18,875.00	\$ -	\$ -	\$ -
4639 - Adult Immunization Coalition**	\$ 6,620.00	\$ 10,018.00			\$ -
4700 - Other Financing - 2012 Reserve Applied Operating			\$ 44,660.00		\$ 44,660.00
4700 - Other Financing - 2012 Reserve Applied Capital			\$ 30,000.00		\$ 30,000.00
<b>Totals:</b>	<b>\$ 1,457,790.00</b>	<b>\$ 2,371,583.00</b>	<b>\$ 1,527,490.00</b>	<b>\$ 2,414,769.00</b>	<b>\$ (887,279.00)</b>
2013 Approved Tax Levy:	\$ 897,264.00				
**2012 Carryover funds into 2013:	\$ 36,556.00				
***"Estimated" Surplus 2013:	\$ 20,027.00				

2014 Tax Levy Goal: \$965,108
2014 Tax Levy Goal minus 1%: \$955,368
<b>2014 Tax Levy Requested: \$887,279</b>