



## ***The Affordable Care Act (ACA) in Wisconsin***

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# Training Objectives (Part 1)

1. Introduction
2. Overview of the ACA law
3. BadgerCare+ Eligibility and Future Changes
4. Employer-sponsored Health Insurance and Private Insurance
5. Health Insurance Marketplace Introduction and Eligibility



# The Patient Protection and Affordable Care Act (ACA)

Danielle Zirkel  
Covering Kids & Families



*What is this law, and what does it mean for Wisconsin?*



# What is the ACA?

- The Affordable Care Act, also referred to as ObamaCare and health care reform, was passed in March, 2010 and upheld by the Supreme Court in July, 2012
- The law establishes changes to the current health care system and an avenue to provide coverage for the uninsured
- States were given options to implement different components of the law, including the expansion of their Medicaid programs



# Parts of the Law Currently in Effect

- Free preventive care for those with insurance, including Medicare
- Financial assistance for seniors for prescription drugs
- Tax breaks for small businesses to provide coverage
- No lifetime limits on coverage of essential health benefits
- Young adults on parent's private insurance plans until age 26
- Children cannot be denied coverage for having pre-existing condition



# What parts go into effect in 2014?

- Adults cannot be denied coverage for pre-existing conditions. This applies to all options of health insurance, not just the plans in the Marketplace.
- People will be required to have insurance – referred to as the Individual Mandate
- The Health Insurance Marketplace will be open to apply for health insurance (October 1, 2013).
- Government will provide tax credits to purchase marketplace coverage (100-400% of the Federal Poverty Level)
- Medicaid (BadgerCare+) changes go into effect



# The Individual Mandate

*Most* people will be required to have insurance or pay a tax.

- 2014: \$95 per adult or 1% of income
- 2016: \$695 per adult or 1% of income

Some people may be **exempt**, including:

- Religious conscience;
- Membership in a health care sharing ministry;
- Member of an Indian tribe;
- Hardship (based on personal circumstance or a lack of affordable coverage); and
- Ineligible for Medicaid based on a state's decision to expand



# The Three-legged Stool Approach



**Employer-based and  
Private Coverage**

**Health Insurance  
Marketplace Coverage**

**Public Programs  
(Medicaid/CHIP/Medicare)**

# Poverty Guidelines

- ❖ The poverty guidelines are the federal poverty measure used to determine a person's eligibility for certain federal programs.
- ❖ A person or family's eligibility for a program or benefit is determined by the number of people in their family/household and their adjusted gross income.



# Annual Income Categories: Federal Poverty Level (FPL), 2013

Group Size	100% FPL	133% FPL	200% FPL	300% FPL	400% FPL
1	\$11,490	\$15,282	\$22,980	\$34,470	\$45,960
2	\$15,510	\$20,628	\$31,020	\$46,530	\$62,040
3	\$19,530	\$25,975	\$39,060	\$58,590	\$78,120
4	\$23,550	\$31,322	\$47,100	\$70,650	\$94,200
5	\$27,570	\$36,668	\$55,140	\$82,710	\$110,280
6	\$31,590	\$42,015	\$63,180	\$94,770	\$126,360

For a family of 4 at 200% of the FPL, that is \$47,100 per year.



# BadgerCare+ Current Eligibility and Future Changes

Autumn Arnold  
Wisconsin Department  
of Health Services



*How will the comprehensive  
health care coverage change  
for Wisconsin's families?*



# **BadgerCare Plus 2014 Policy Changes: An Overview**

Autumn Arnold  
Policy Analyst  
July 16, 2013

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# Goals for Today's Discussion

- Provide framework and background
- Describe at a high-level the BC+ policy changes
  - Income Limits
  - Modified Adjusted Gross Income (MAGI) Rules
    - Household Composition
    - Income
    - Deductions
  - Other Policy Changes

# Background

- The Patient Protection and Affordable Care Act (PPACA) implements:
  - Marketplace/Federally Facilitated Marketplace (FFM)
  - Advance Premium Tax Credits
  - New “MAGI” rules to align eligibility between Medicaid and the Marketplace
- The Governor’s budget includes changes in income limits for some BadgerCare Plus groups

# Key Policy Changes

- Income limit changes and coverage groups
  - Income limit changes for parents/caretakers, childless adults and children
  - No income limit changes for pregnant women, Family Planning Only or Medicaid for the Elderly, Blind or Disabled (EBD)
- MAGI budgeting rules
- Other policy changes

# Parents and Caretakers

- Eligible at or below 100%FPL
  - No premiums
  - No insurance access and coverage test
- Over 100% FPL→Marketplace

# Childless Adults

- Eligible at or below 100% FPL
  - Regular BC+ Members
  - No Processing fee
  - No Premiums
  - No mandatory HNA (Health Needs Assessment)
  - No Waitlist
- Over 100% FPL→Marketplace

# Children

- Eligible at or below 300% FPL
  - Premiums over 200% FPL
- Over 300% FPL → Marketplace

# What is “MAGI”?

- MAGI = Modified Adjusted Gross Income
- Refers to new household composition and budgeting rules
- Introduced by PPACA to align BC+ eligibility rules with tax rule-based policy in the Marketplace

# Who is Subject to MAGI Rules?

- Our current BadgerCare Plus populations:
  - Children
  - Parents / caretakers
  - Pregnant women
  - Childless adults
  - Family Planning Only enrollees

# Who is Not Subject to MAGI Rules?

- MAGI rules do ***not*** apply to:
  - Elderly, blind and disabled groups
    - EBD MA
    - LTC
    - SeniorCare
    - QMB, SLMB, SLMB+
  - Categorically eligible populations
    - Former Foster Care Youth



# MAGI Rules

- Household Composition
- Income
- Deductions

# Household Composition

- MAGI introduces tax relationships into BC+ household composition
- Assistance groups are person specific
  - We have to look at household composition one person at a time
- Similar households may have very different outcomes, depending on their specific tax filing situation

# Household Composition Cont.

- Most rules are based on “what does the household expect to do?”
  - Who expects to file a tax return this year?
  - Whom do they expect to claim as a dependent?
- The ACCESS online application will be updated to gather necessary tax information
- The CARES eligibility system will determine eligibility based on new rules

# Income

- Whose income is counted?
- What income types are counted?
- What deductions do we consider?

# Whose Income Is Counted?

- All MAGI group members' income will be counted.

## Exception to the above rule:

- If the person is the child or tax dependent of someone else in a given group, then their income only counts if they are required to file a tax return.
- If a child is being tested on their own, that child's income is always counted.
- CARES will determine if the person will be expected to file a tax return

# What income types are counted?

- Countable income = taxable income
- Income no longer counted
  - Child support
  - Workers compensation
  - Veterans benefits

# Changes in countable income

- New Income Types counted
  - Financial aid, if used for living expenses
  - All Tribal per capita payments
  - AmeriCorps income
  - Taxable retirement, pension and annuities
  - Interest & dividends
  - Lump sum income counted in month received

# Self Employment Income Budgeting Changes

- Allowed Expenses:
  - Depreciation
  - Depletion
  - Other Business Expenses
- Most self-employment losses can offset other types of income



# BC+ Deductions

- Child Support Payment disregards are no longer allowed

# Tax Deductions:

- MAGI allows the tax deductions listed on page 1 of Tax Form 1040. Examples include:
  - Student loan interest paid
  - Higher education expenses
  - Self-employment tax
  - Certain retirement contributions
  - Alimony payments
- Itemized deductions are not allowed

# Other Policy Changes

- All BC+ members will be enrolled in the BC+ Standard Plan
- Changes in extensions policies
- RRP policy
- Pregnancy verification is no longer required unless questionable
- 12-month certification periods
- Former Foster Care Youth age limit to 26

# Implementation

- ACCESS and CARES Worker Web changes
  - Updated November 16, 2013
- Income Limits
  - Mass change November 23, 2013
  - Effective January 1, 2014
- MAGI budgeting rules
  - New Applicants → MAGI rules as of January 1, 2014
  - Existing Members → MAGI rules beginning April 1, 2014 or at next renewal, whichever is later

# Training and Outreach

- DHS IM Training Unit is offering training to address the policy and system changes for IM Consortia
  - 3 Phases
    - Phase I: High Level Overview (May – June 2013)
    - Phase II: Details of BC+ 2014 Policy Changes (Aug – Sept 2013)
    - Phase III: CARES changes (Oct – Nov 2013)
- Partners and providers will receive outreach and training similar to Phase I and Phase II

# Things to Keep in Mind

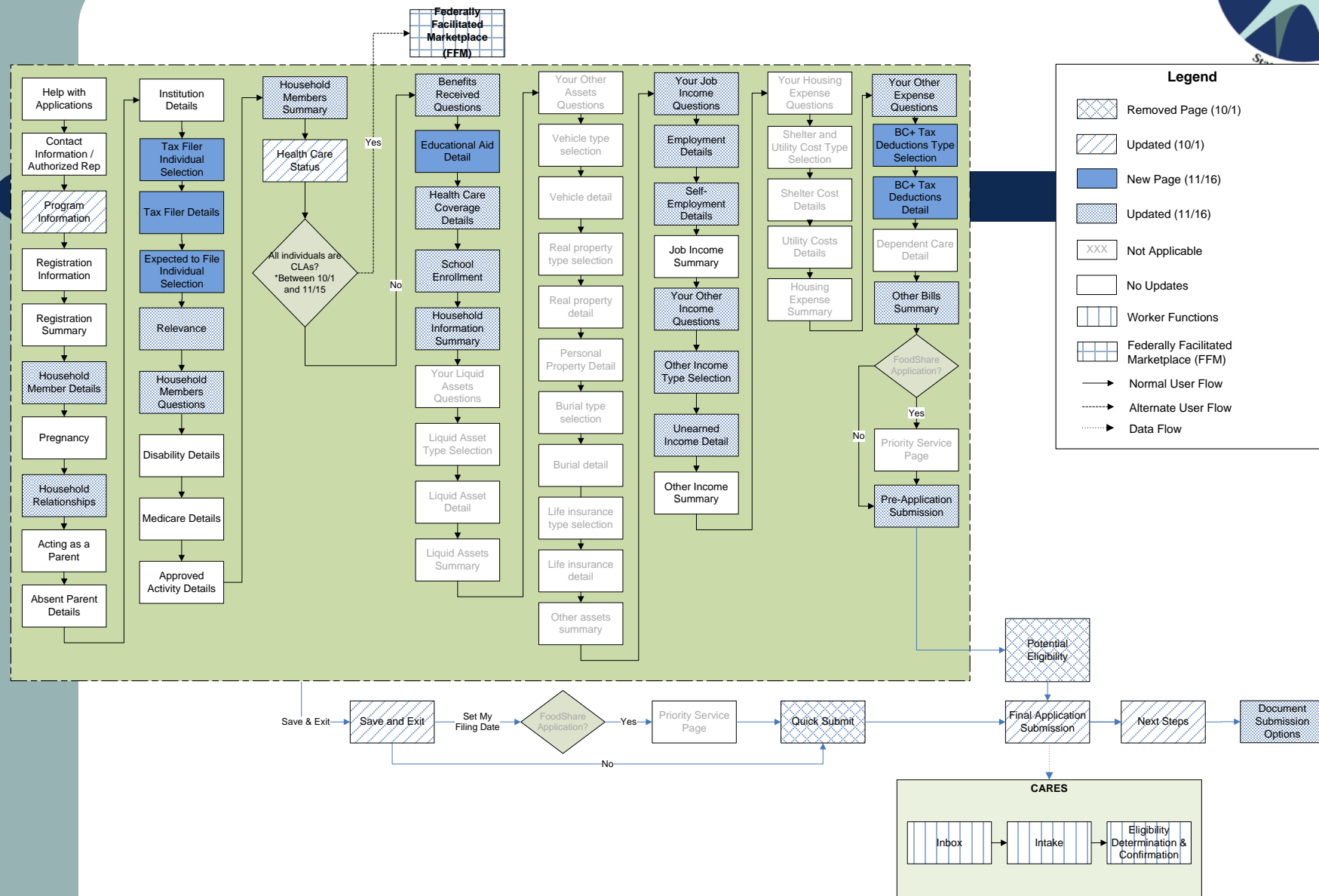
- Things are subject to change
  - Aggressive implementation timeline
  - Federal guidance not final
- We will do our best to keep partners and stakeholders informed



# Changes to ACCESS “Apply for Benefits” (AFB)

- AFB will maintain the same look and feel
- Pre- and post-application steps will remain the same
- Additions to the pages include:
  - Messaging around BC+ and the Marketplace
  - Questions about tax filing status and tax dependents
  - Income and deduction questions

# Overview of page changes to AFB



# Tax filing questions

-  **Start**
-  **People**
-  **Other Benefits**
-  **Liquid Assets**
-  **Other Assets**
-  **Job Income**
-  **Other Income**

## Tax Filer Information

Tell us about the people in your home who plan to file a tax return.

## Tax Filers

Check the box for anyone in your home who plans to file a tax return for the income he or she will have this year. To read more about what we mean, [click here](#).

☐ **No one**



Betsey



Donald



Larry





Back

Save & Exit

Next



# Tax filing questions (con't)

-  **Start**
-  **People**
-  Other Benefits
-  Liquid Assets
-  Other Assets
-  Job Income
-  Other Income

## Betsey's Taxes

You have told us that Betsey is planning to file a tax return for the income he or she will have this year. Tell us more about Betsey's plans for filing.

## Tax Dependents

Is Betsey planning to claim any tax dependents on his or her tax return? ☐ Yes ☐ No

Check the box for anyone Betsey is planning to claim as a tax dependent. Check 'Someone else' if Betsey is planning to claim someone not listed here.



Barry



Larry

☐ Someone else

# “Required to file”

## Expected Income

On this page, we are asking about the income of children and other tax dependents you have told us expect to get this year. We are asking this to find out who in your household may be required to file their own tax return.

## Job Income

Check the box for anyone who expects to earn more than \$5,950 this year from a job.

☐ No one



Barry

## Self-Employment Income

Check the box for anyone who expects to earn more than \$400 this year from self-employment.

☐ No one



Barry

## Other Income

Check the box for anyone who expects to get more than \$950 in taxable income this year from any source other than a job, self-employment or Social Security.

☐ No one



Barry



Larry

# Changes to income types

- Income types no longer counted will be removed for BC+
- New income types will be added
- Pre-tax deductions will be added to the job income pages
- An Educational Aid & Expenses page will be added

# Pre-tax deductions

## Pre-Tax Deductions

If Betsey has anything taken out of his or her paycheck before taxes (this is called a pre-tax deduction), please tell us what type of pre-tax deduction it is, how much it is for, and how often it is taken out.

Be sure to choose "I Don't Know" only if Betsey has one of these types of pre-tax deductions but you're not sure about how much or how often.

Type of Deduction	Amount	How Often	I Don't Know
<input type="text" value="click here to choose"/>	\$ <input type="text"/>	<input type="text" value="&lt; click here to choose &gt;"/>	<input type="checkbox"/> I Don't Know

Add

# New Educational Aid page

## More About Betsey's Grants, Loans, Scholarships or Other Aid

You've told us that Betsey receives grants, loans, scholarships or other aid for education or training. Please answer the questions below to tell us more about these grants, loans, scholarships or other aid.

## Grants, Loans, Scholarships or Other Aid Semester/Trimester

When did the semester/trimester begin?  Ex:mm/yyyy

When did the semester/trimester end?  Ex:mm/yyyy

## Educational Aid

Please tell us about the type and amount of the educational aid Betsey receives for this semester/trimester. If you are unsure of the amount of the aid Betsey receives, please click "I Don't Know".

Type of Aid	Amount	I Don't Know
< click here to choose > ▼	\$ <input type="text"/>	<input type="checkbox"/> I Don't Know
<input type="button" value="Add"/>		

## Educational Aid Expenses

Please tell us about the type and amount of the educational aid expenses Betsey has for this semester/trimester. If you are unsure of the amount of the expense Betsey has, please click "I Don't Know".

Type of Expense	Amount	I Don't Know
< click here to choose > ▼	\$ <input type="text"/>	<input type="checkbox"/> I Don't Know
<input type="button" value="Add"/>		

# Tax deductions

## \*Tax Deductions

Please check the box for anyone who makes payments that can be deducted from their gross income. These payments include adjustments found on the first page of Form 1040. For example, alimony or higher education expenses.

☐ No one



Betsey



Donald

# Tax deductions, con't

## Tax Deductions

Please check the box to tell us which types of tax deductions that each person has.

### BRENDA and JOHN's Tax Deductions



BRENDA



JOHN

Do BRENDA and JOHN have any of the following deductions?

- |  |  |
|--|--|
| <input type="checkbox"/> Alimony                       | <input type="checkbox"/> Higher Education Expenses |
| <input type="checkbox"/> Self-employment Tax Deduction | <input type="checkbox"/> Student Loan Interest     |

Do BRENDA and JOHN have any of the following other deductions?

- |  |  |
|--|--|
| <input type="checkbox"/> Domestic Production Activities Deduction          | <input type="checkbox"/> Allowable Write-in Expenses                               |
| <input type="checkbox"/> Health Savings Account Contributions - Self       | <input type="checkbox"/> Fee-based Official Tax-deductible Expenses                |
| <input type="checkbox"/> Individual Retirement Account (IRA) Contributions | <input type="checkbox"/> Loss from Sale of Business Property                       |
| <input type="checkbox"/> Military Members' Tax-Deductible Expenses         | <input type="checkbox"/> Out-of-pocket Costs for a Job-related Move                |
| <input type="checkbox"/> Health Savings Account Contributions - Family     | <input type="checkbox"/> Penalties for Early Withdrawal of Funds                   |
| <input type="checkbox"/> Performing Artists Tax-deductible Expenses        | <input type="checkbox"/> Self-employed SEP, Simple or Qualified Plan Contributions |
| <input type="checkbox"/> Teachers' Tax-deductible Expenses                 |  |
| <input type="checkbox"/> I have none of these                              |  |



# Questions?

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# Employer-sponsored Health Insurance and Private Insurance

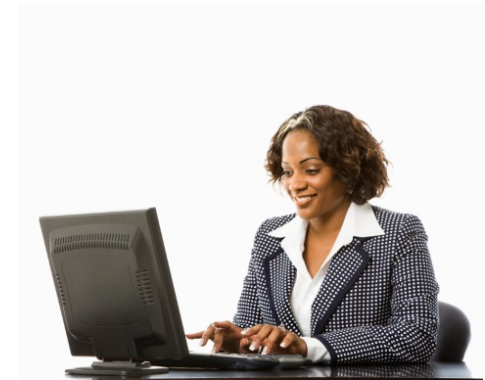
Caroline B. Gomez  
Covering Kids & Families



*What do businesses need to do to comply with the health law?*

# How it Works

- ❖ The ACA creates an online Small Business Health Options Program (SHOP) where small businesses and employers can compare their options and purchase insurance beginning in 2014.
- ❖ The SHOP will offer qualified health plans with benefits and costs clearly explained. Employees choose an insurance plan based on their needs.




# Qualified Health Plan

## A Qualified Health Plan

- Is offered by an issuer that is licensed by the state and in good standing
- Covers Essential Health Benefits
- Is offered by an issuer that offers at least one plan at the “silver” level and one at the “gold” level of cost sharing
- Is offered by an issuer that agrees to charge the same premium rate whether offered directly through the Marketplace or outside the Marketplace

## More of How it Works

- Small businesses with fewer than 50 employees are not mandated to provide insurance coverage, but tax credits are available to offset the costs.
- 
- Employees of small businesses may be eligible for tax credits to purchase insurance on their own if their employer chooses not to provide it.



# Small Business Tax Credits

Starting in 2010, small businesses that offer healthcare coverage to their employees may be eligible for a tax credit.

To qualify, a small business must:

- Have fewer than 25 full-time equivalent employees
- Pay average annual wages below \$50,000 per FTE
- Contribute at least 50% of each employee's premium

## **Notes:**

\*Owners are excluded, and should not be counted in number of employees, wages, or premium contribution amount.

\*Tax credits can't be larger than actual income tax liability.

Small Business Majority tax credit calculator:

<http://www.smallbusinessmajority.org/tax-credit-calculator/>

# Business Required To Offer Insurance?

- Large Businesses (50 FTE or more) will be required to offer health insurance starting January 2015.
- If they do not offer insurance, it may result in a penalty:
  - By not offering adequate health insurance, or
  - By not offering health insurance at all
- Businesses with less than 50 FTE will not be required to offer health insurance.

# Health Insurance Marketplace

Caroline B. Gomez  
*Covering Kids & Families*



*A “no wrong door” place to get  
health insurance.*



# 2014: The Health Insurance Marketplace

*Starting January 1, 2014*, Americans can access health insurance in the **new health insurance marketplace** featuring:

- Competitive, comprehensive health plans
- Tools for comparing options and finding the best plans
- Strong oversight of insurance companies to offer essential health benefits and affordable coverage

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# The Marketplace (Exchange)

<http://www.youtube.com/watch?v=2Rrq8GzWxs8>

The image shows a screenshot of a YouTube video player. At the top, the YouTube logo is on the left, and a search bar contains the text "health insurance marketplace" with a magnifying glass icon to its right. To the right of the search bar is an "Upload" button with a dropdown arrow. Below the search bar, on the left, are two links: "GUIDE" and "MORE RESULTS health insurance mar...". The video player itself shows a still from a video titled "What Is The Health Insurance Marketplace?". The still depicts a woman in a green top and purple skirt standing in a doorway, and a man in a blue suit walking past her. The video player controls at the bottom show a progress bar at 0:00 / 1:43, and various icons for settings, full screen, and other functions. Below the video player, the video title "What Is The Health Insurance Marketplace?" is displayed. Underneath the title is the channel name "CMSHHSgov" with a profile picture and a "Subscribe" button showing 3,655 subscribers. To the right of the channel information is the view count "80,476" and a small bar chart showing 100 likes and 11 dislikes. At the bottom of the video player are buttons for "Like", "About", "Share", "Add to", and a flag icon.

YouTube health insurance marketplace Upload

GUIDE  
MORE RESULTS  
health insurance mar...

What Is The Health Insurance Marketplace?

CMSHHSgov · 273 videos  
Subscribe 3,655

80,476  
100 11

Like About Share Add to

Updated June 13, 2013

# The Marketplace/Exchange

 [Learn](#) [Get Insurance](#) [Español](#)

[Individuals & Families](#) [Small Businesses](#) [All Topics](#) 



Welcome to the new **HealthCare.gov!**

We've changed to help you get ready for the launch of the Health Insurance Marketplace on October 1.  
[Learn about our changes](#)—including where to find some content that used to appear on this site.



## The Health Insurance Marketplace is Coming Soon

A new way to get affordable coverage launches October 1.

Answer a few questions to see your options.

[START NOW](#)

[GET IMPORTANT NEWS & UPDATES](#)  [SIGN UP](#)

[What is the Health Insurance Marketplace?](#) [How do I find the Marketplace that serves me?](#) [What if I have job-based insurance?](#) [How can I get coverage at lower costs?](#) [What do small businesses need to know?](#)



# The Marketplace

- With a “no wrong door” method, an individual or family can determine what type of insurance they can receive:
  - BadgerCare+
  - Private plans with tax credits
  - Catastrophic plans
- The Marketplace is a place people can go to compare insurance plans and determine what additional services beyond the essential health benefits they may want or need
- Individuals can purchase healthcare coverage and apply for discounts (tax credits) on their premiums



# The Marketplace Eligibility

People can access the Marketplace, if they:

- Are currently uninsured
- Are not incarcerated
- Do not have access to affordable insurance through their employer
- Have affordable employer-sponsored coverage, but would like to explore their options (Note: not eligible for tax credits)

# Insurance Affordability

- ❖ Note: Insurance is deemed affordable if the annual premium for a self-only plan (not a family plan) costs less than 9.5% of a person's annual household gross income.

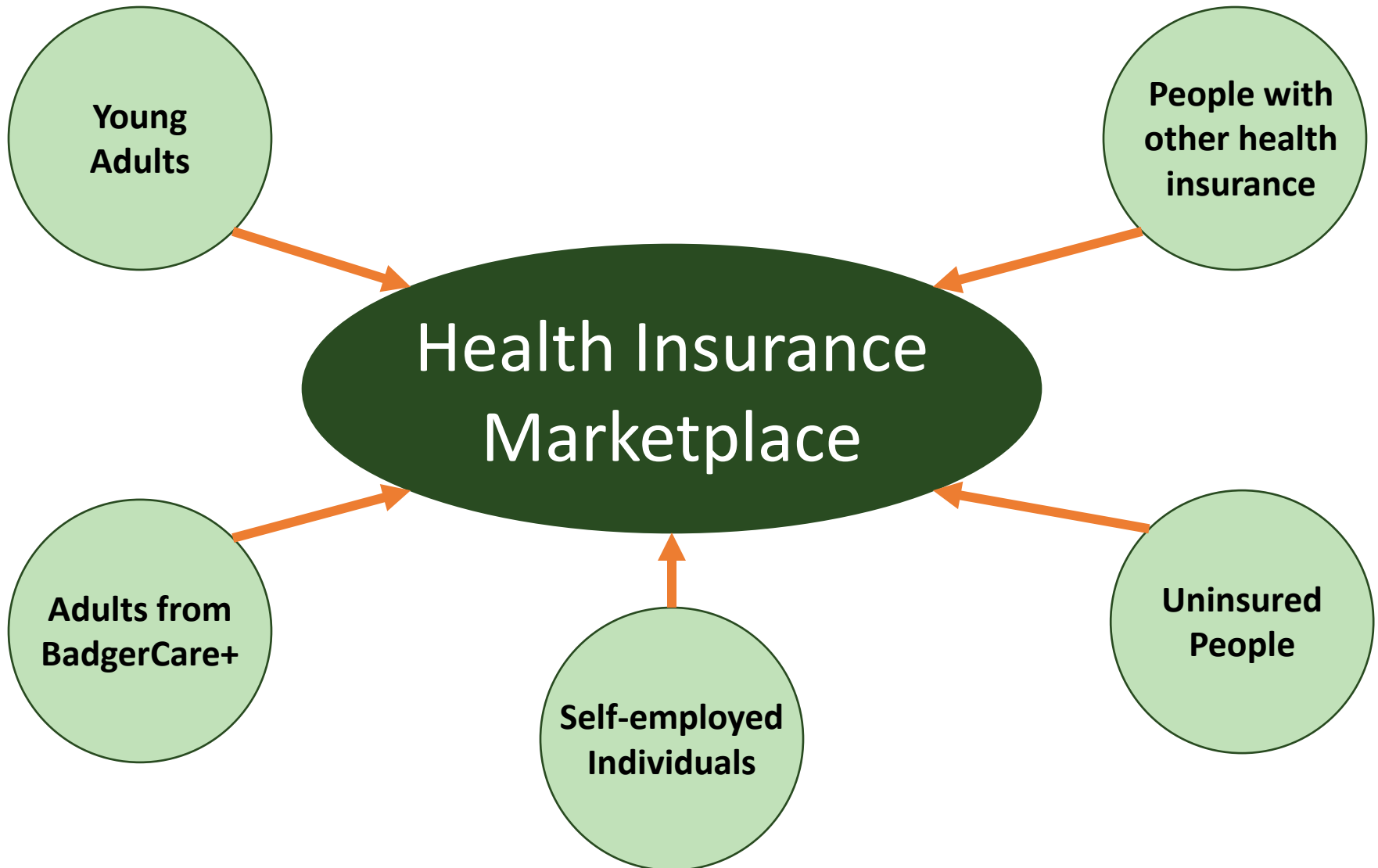




# The Marketplace

- Marketplaces are managed either by the state or the federal government. Wisconsin's Marketplace will be managed by the federal government
- Will be housed at [www.healthcare.gov](http://www.healthcare.gov)
- Starting October 1, 2013, people can apply:
  - Online
  - Over the phone
  - With a paper application
  - In-person
- A 24-hour call center has recently been established by the federal government, and is now open: 1-800-318-2596
- If applying online, there is a chat feature to help someone walk through the application.

# Who is Coming To the Marketplace?





# Training Objectives (Part 2)

1. Components of the Marketplace
2. Essential Health Benefits & Pre-existing Conditions
3. Application Process for BadgerCare+ and Marketplace
4. Navigators/Community Organizations/Broker Network
5. Statewide and Online Resources



# Components of the Marketplace

Emily Leung &  
Caroline B. Gomez  
*Covering Kids & Families*



*What will the Marketplace look  
like and how will it function?*



# Different Levels of Plan

4 Levels of coverage – bronze, silver, gold, and platinum

- Each has a different value for level of coverage
- Bronze: 60%. Silver: 70%. Gold: 80%. Platinum: 90% (percentage shows how much of the cost of health services the insurance will cover)
- Any costs not covered by the plan are paid by individuals through deductibles, co-pays, co-insurance (not including monthly premium)

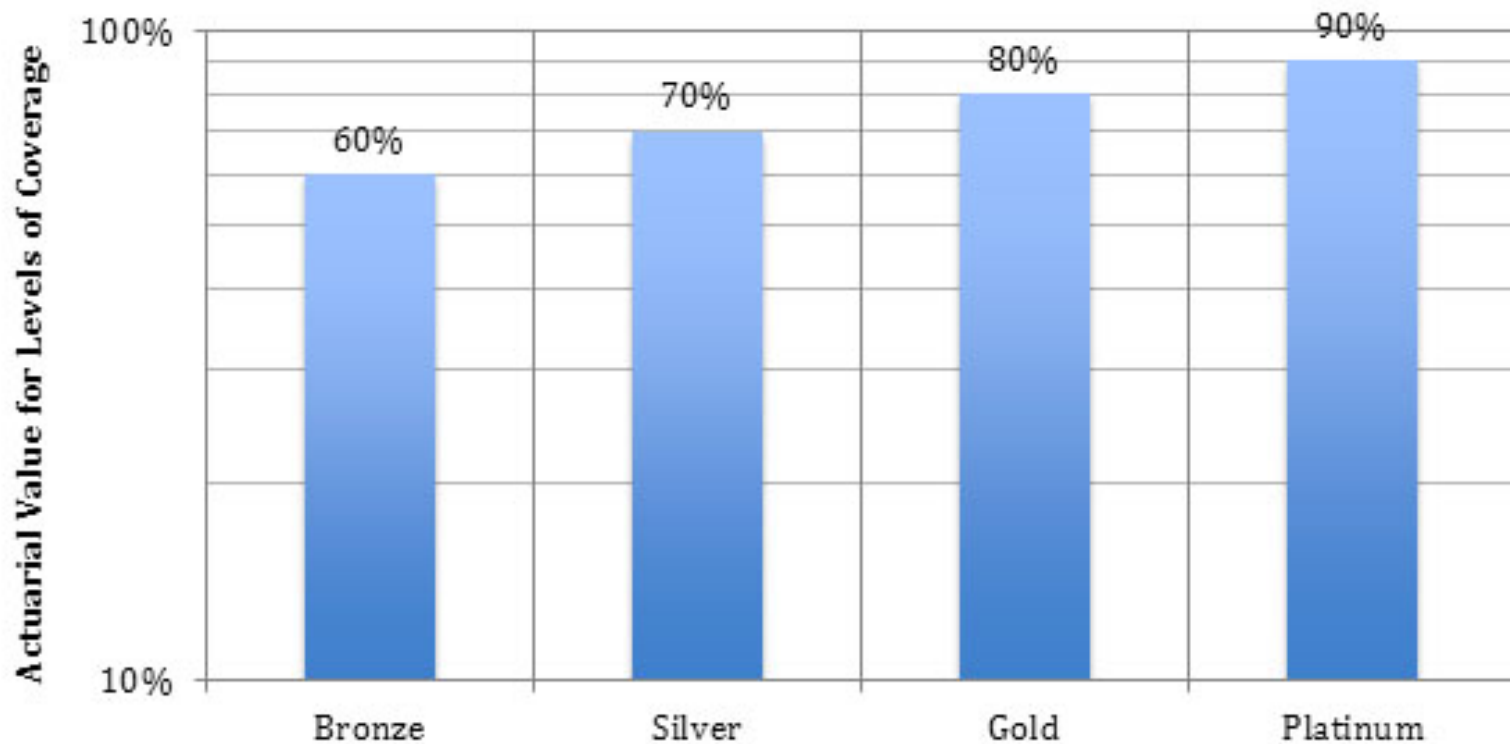
Each plan level must cover the same set of minimum essential health benefits

- What differs is amount of cost-sharing required
- Example: The bronze plan will have the least generous coverage (60%) with more out-of-pocket costs

No health plan can apply a deductible or any cost-sharing for certain preventive health services

# Metal Tiers

**Actuarial Values for Levels of Coverage Provided  
by Qualified Health Plans**





# Metal Tiers

The state a person lives in, how extensive benefits are, number of insurance companies offering plans in marketplaces can affect costs of insurance plans

Individual insurance companies are not required to offer all 4 plans, but at a minimum they must offer Silver and Gold

It is possible that one company's Silver Plan is cheaper than another company's Bronze Plan.

Special characteristics about Silver Plan:

- Only the Silver level of benefits would be eligible for the health subsidy

Tax subsidies available for eligible individuals:

- When filling out application on Marketplace, it will automatically calculate tax subsidy available



# Metal Tiers

How do these plans differ from those for small businesses?

- Small business Bronze Plans are known as "group plans" and can obtain lower rates as compared to an individual purchasing identical coverage.
- Employee premiums cannot exceed 9.5% of household income or the employer can face penalties.

Companies with 50 or more full-time equivalent employees that fail to provide health insurance that covers at least 60% of the covered medical services (=Bronze Plan) face a penalty.

In addition to these 4 levels of coverage, individuals can also purchase catastrophic plans that have low premiums but high deductibles



# Catastrophic Plan

## **What is a catastrophic health plan?**

- It is known as a high-deductible-low-premium plan
- It covers essential health benefits only after reaching the deductible
- It can be offered through the Marketplace or outside the Marketplace through a private insurer

## **How are deductibles applied to catastrophic plans?**

- Deductible is usually equal to the ACA's required maximum out-of-pocket, costs
- Preventative care benefits still apply to this plan, and up to three annual primary care visits will be covered, free of charge
- Individuals purchasing catastrophic plans are not eligible for premium tax credits



# Catastrophic Plan

## Catastrophic Plan eligibility

- People who are under age 30 before the plan year begins, *OR*
- Have received a certification from the Marketplace that they are exempt from the individual mandate because they do not have an affordable coverage option or a Bronze Plan, *OR*
- They qualify for a hardship exemption

## Advantages and disadvantages of obtaining Catastrophic Coverage

- Advantage: Beneficial for people who cannot afford traditional plan premiums or who are healthy and do not need routine care
- Disadvantage: Plans may not cover preventive care or prescriptions, and costs for routine care before the deductible is met can accumulate rapidly.



# Help Paying with Costs

- People with incomes between 100-400% of the federal poverty level will be eligible for discounts (also referred to as tax credit subsidies) when applying for coverage in the Marketplace

100-400% of the Federal Poverty Level: (\$11,490-45,960/year for an individual and \$23,550-94,200/year for a family of four)

ABC for Health FPL Calculator: <http://www.safetyweb.org/fpl.php>

- Discounts can be applied to reduce the cost of each monthly premium



# Help Paying with Costs

- The maximum an individual will pay for their premium is a percentage of their income based on cost of the Silver Plan:

Up to 133% FPL	2% of income
133 - 150% FPL	3 - 4% of income
150 - 200% FPL	4 - 6.3% of income
200 - 250% FPL	6.3 - 8.05% of income
250 - 300% FPL	8.05 - 9.5% of income
350 - 400% FPL	9.5% of income

- Calculator: <http://kff.org/interactive/subsidy-calculator/>



# Help Paying with Costs

Federal Poverty Level	% of income premium costs	Maximum income for an individual (salary)	Maximum income for an individual (hourly) – [40 hour work week]	Approx. maximum annual premium
Up to 133% FPL	2% of income	\$15,282	\$7.35/hr	\$306
133 - 150% FPL	3 - 4% of income	\$17,235	\$8.28/hr	\$690
150 - 200% FPL	4 - 6.3% of income	\$22,980	\$11.04/hr	\$1448
200 - 250% FPL	6.3 - 8.05% of income	\$28,725	\$13.81/hr	\$2312
250 - 300% FPL	8.05 - 9.5% of income	\$34,470	\$16.57/hr	\$3274
350 - 400% FPL	9.5% of income	\$45,960	\$22.10/hr	\$4366

Updated June 13, 2013



# Limits on Out-of-Pocket Costs

Starting in January 2014, there will be a limit on out-of-pocket costs:

- \$6,350 for an individual and \$12,700 for a family
- This limit applies to co-payments and deductibles, but *not premiums*
- People with incomes below 250% FPL will get subsidies to lower those limits, based on their income

Exception: Some plans won't be required to implement this until 2015

Source: [http://101.communitycatalyst.org/aca\\_provisions/subsidies](http://101.communitycatalyst.org/aca_provisions/subsidies)

Updated June 13, 2013



# Essential Health Benefits

Qualified Health Plans in the Marketplace must cover:

ambulatory patient services	emergency services
emergency services	maternity and newborn care
mental health and substance use disorder services	prescription drugs
rehabilitative and habilitative services and devices	laboratory services
preventive and wellness services	chronic disease management
pediatric services, including oral and vision care	



# Essential Health Benefits

Each state had the choice to determine what benefits would be covered under each EHB category:

Wisconsin has chosen UnitedHealthcare Choice Plus Plan as the state benchmark EHB plan.

- Learn the details of this plan:  
<http://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/wisconsin-ehb-benchmark-plan.pdf>



# Essential Health Benefits

- ❖ Note: All EHBs will be represented in each health plan in and out of the Marketplace.

# Application Process

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Before you go to the next page:

⚠ ACCESS will work best with Internet Explorer version 8 and 9. You may experience problems if you are using other browsers such as Firefox, Safari, or Chrome. If you have questions or need help with your application, please call Member Services at 1-800-362-3002.



*A side by side comparison*

# Apply in the Marketplace

## Application for Health Coverage & Help Paying Costs

The basic application can be used:

- To apply for anyone in a family.
- Even if a family member already has coverage, lower cost or free coverage may be available.
- In families that include ineligible immigrants. You can apply for eligible children even if an adult cannot be enrolled.

<http://www.healthreformgps.org/wp-content/uploads/family-form-4-30.pdf>

# The Marketplace 'Short Form'

## **Application for Health Coverage & Help Paying Costs (Short Form)**

The Short Form is for Single Adults who:

- are not offered employer coverage.
- do not have dependents / cannot be claimed as a dependent by someone else.

<http://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/marketplace-app-short-form.pdf>

# MARKETPLACE Application Steps

- **Create an Account** – name, address, e-mail
- **Complete** an individual or Family **Application**
  - Applications can be completed online, by phone, mail or in person.
- **Eligibility is determined** after verifying information through the Data Services Hub.
- The applicant will be **informed of eligibility** for Qualified Health Plans (It will include eligibility for Premium Tax Credits and cost-sharing reduction.)
- **Enroll in the Plan** that you have chosen, and decide how to pay the premiums.

# How the Marketplace works



## Create an account

First you'll provide some basic information. [Sign up for Marketplace](#) emails now and we'll let you know as soon as you can create an account.

## Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

[Use this checklist](#) now to help you gather the information you'll need.

## Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get [lower costs](#) on monthly premiums and out-of-pocket costs.

## Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

<https://www.healthcare.gov/marketplace/individual>

# BADGERCARE+ Application Steps

- **Create an Account** – Create a User name and Password at <https://access.wisconsin.gov/>
- **Complete an Application** The BadgerCare+ application is the same form for individuals and families
- The applicant will be **informed of eligibility** by their local Wisconsin Consortia

# MARKETPLACE

## Application Elements

- **Social Security Numbers**, or document numbers for legal immigrants
- **Employer and income information** for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
  - “You don’t need to tell us about child support, veteran’s payment, or Supplemental Security Income (SSI).”
- **Policy numbers for any current health insurance plans** covering members of your household

# MARKETPLACE

## Application Elements

- ❖ A completed **Employer Coverage Tool** for every job-based plan you or someone in your household is eligible for. The employer form must be completed even for coverage one is eligible for, but is not enrolled in.

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/marketplace-application-checklist.pdf>

# BadgerCare+/Medicaid

## Other Application Elements

### **Information about Family Members:**

- Include children who reside with you at least 40% of the time. Each parent who have at least 40% custody may be BadgerCare+ eligible also.
- Are any family members blind or disabled, receiving Medicare, diagnosed with TB or are a youth exiting out of care? Has any member been in a recent accident?

### **Employer and income information:**

- Information about child support, veteran's payment, or Supplemental Security Income (SSI) are currently included, under 'income from a source other than a job'
- Information about jobs asks more detail such as start and ending dates of employment, number of hours employed per week

# BadgerCare+/Medicaid Other Application Elements

## Health Insurance Plans:

- Includes information about **any current health insurance plans** covering members of your household **or in the previous three months**

## Online format for BadgerCare+:

- After entering responses for several questions a page that confirms the responses is presented , providing opportunities to correct input before proceeding
- Practice a complete application process at this DHS website to experience the current similarities and differences from the Marketplace:

<https://trn.access.wisconsin.gov>



# Consumer Assistance Network

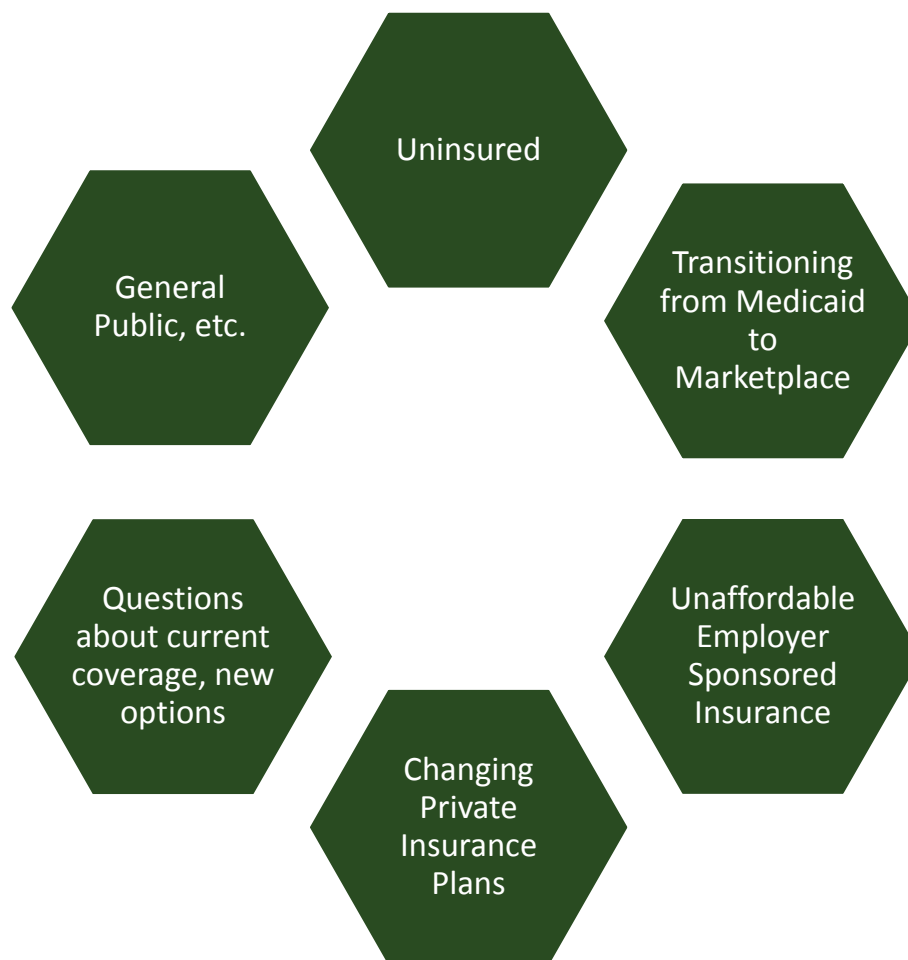
*Danielle Zirkel  
Covering Kids & Families*



*Who's doing what to get our  
community covered?*



# Who May Need Assistance





# What Information is Needed

## Medicaid

Is my eligibility changing?  
Will I be eligible? How will I know?

When and how can I apply?

Will my premiums change?

Will I be able to keep my doctor if I switch to Marketplace coverage?

## Marketplace

How do I access the Marketplace, what if I need help?

When and how do I apply for insurance?

How much is it going to cost?

How do I choose the right plan for me?

## Coverage

What's covered under my plan?

How do I choose a PCP?

How often do I schedule appointments?

How do I manage these new expenses?

What do all these new terms mean?



# Type of Assistance Needed

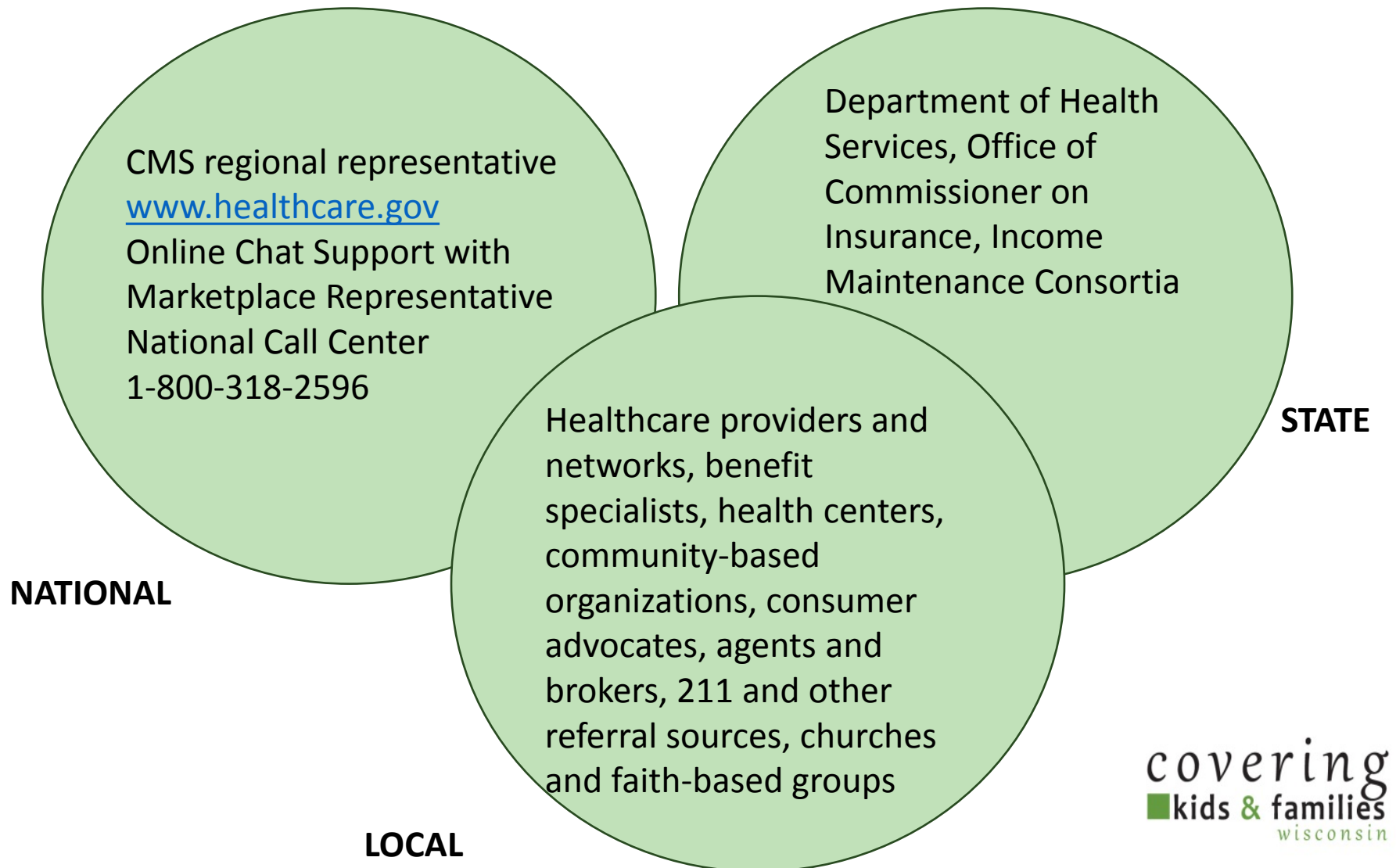
Education and Outreach

Information and Referral

Enrollment and Application Assistance



# Existing Support Networks





# Types of Assisters

Type	Description	Requirements	Funding
<b>Navigators</b>	Public education, outreach and enrollment assistance	At least two awardees per state, Federal and state training required	Limited federal funding
<b>Agents and Brokers</b>	Assist people with securing insurance, in and outside of the Marketplace	State licensure requirements and must register with Exchange, some training required	Generally paid by insurers or work on commission
<b>Certified Application Counselors</b>	Assist people with enrolling in public health insurance or private insurance through the Marketplace	Federal rules pending, federal and state training required	FQHC may apply for one-time federal funding, no other federal or state funding available
<b>Public Program Enrollment Assisters</b>	Assist people with applying for public benefits only	May participate in trainings offered by MKEN and other partners	DHS federal pass through to 9 public health entities
<b>Information &amp; Referral Agents and Promoters</b>	Provide accurate information to people seeking assistance with enrolling in insurance	May participate in trainings offered by MKEN and other partners	Funding varies



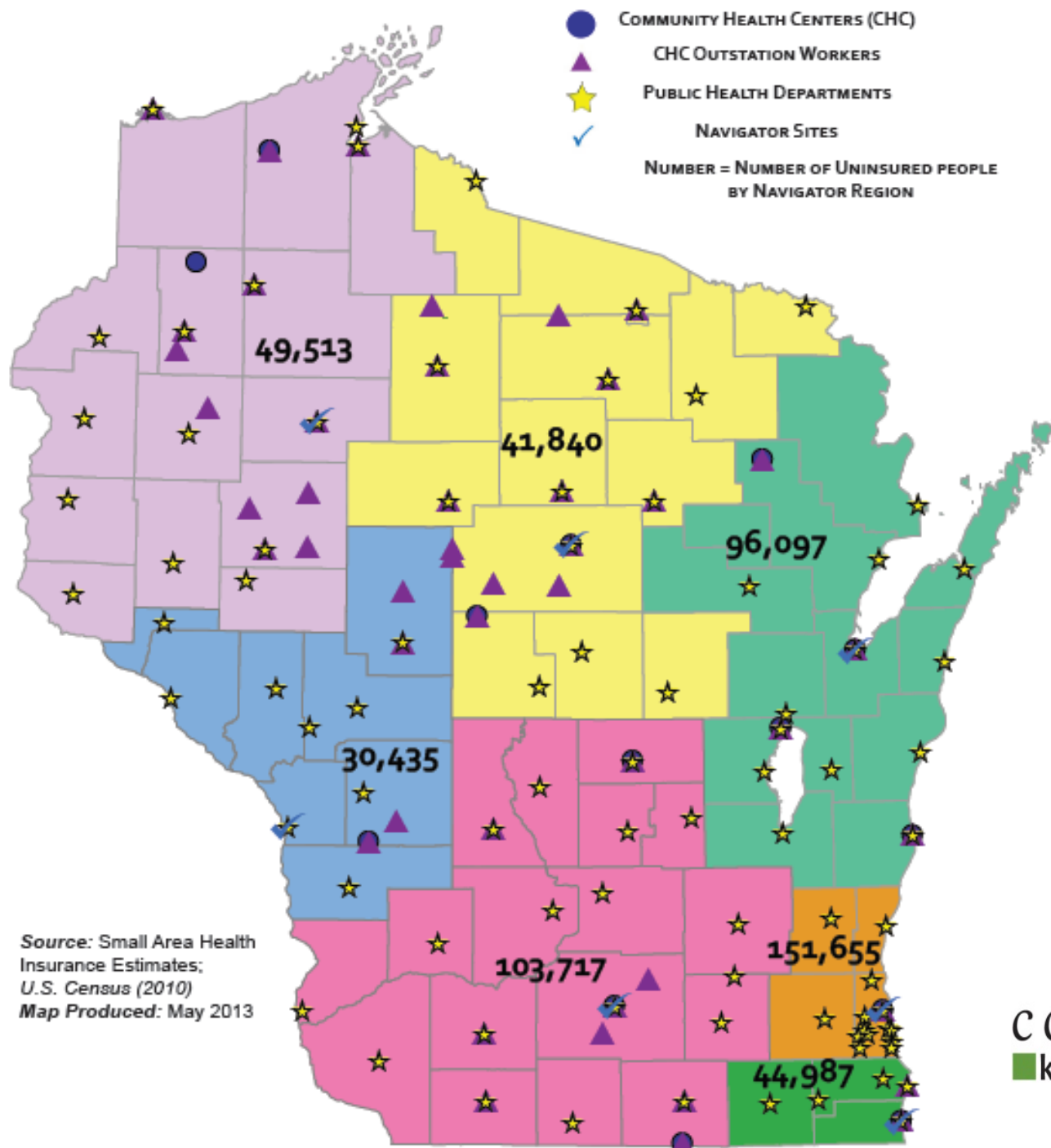
# Navigators

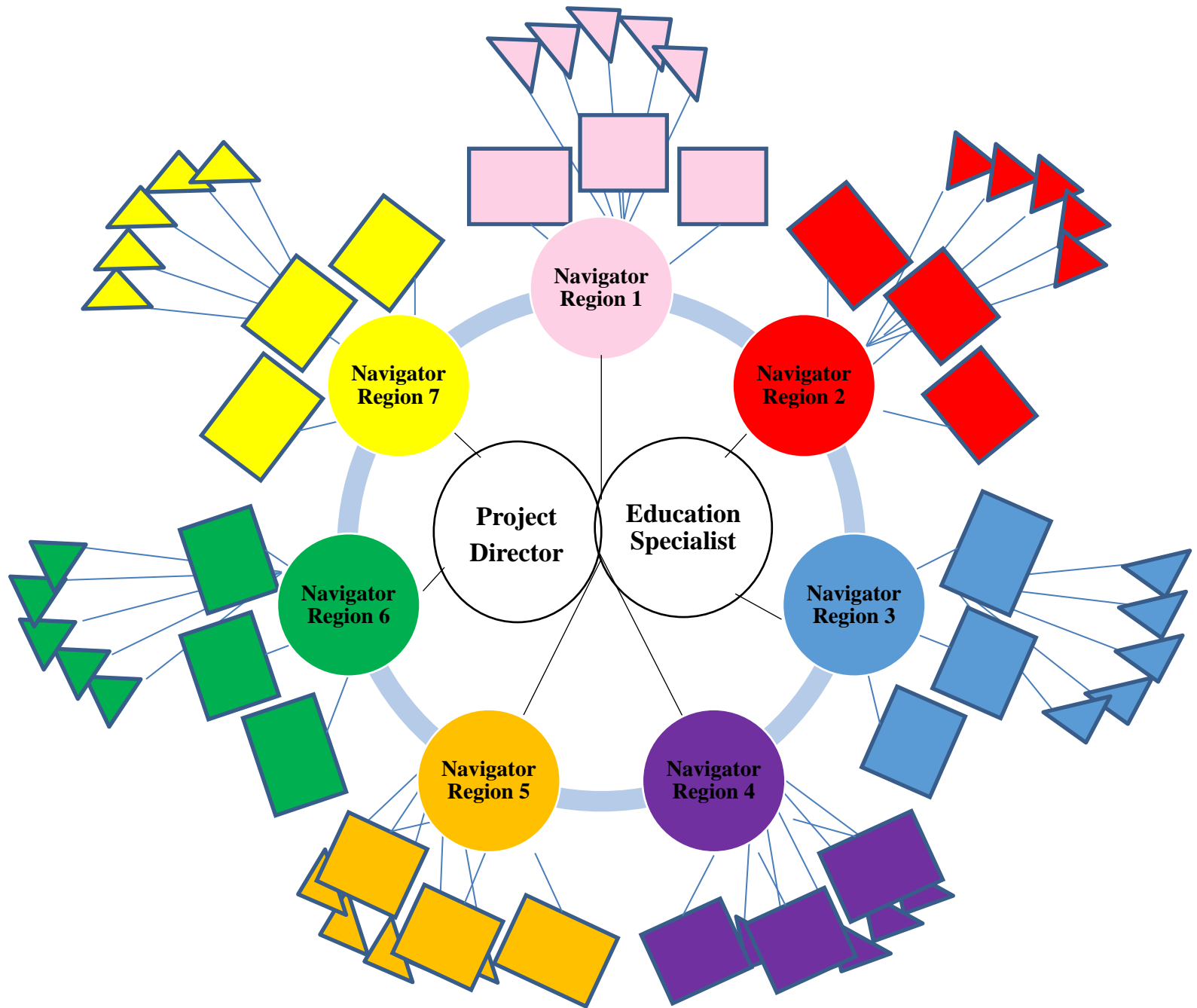
- Two entities in the state will be awarded, announcement expected in August
- Navigators will engage in outreach, education and enrollment assistant effort
- Ideally there will be a Navigator available to each region in the state
- Navigators expected to complete state and federal training and registration requirements
- “No wrong door policy” meaning Navigators should be available to anyone requesting assistance



# Enrollment for Health Wisconsin

- Subsidiary of Wisconsin Primary Health Care Association, one of two known entities who submitted Navigator Grant application
- Would fund 6 Navigators throughout the state
- Also included an education/training component to inform public of coverage options
- Navigators would leverage existing enrollment network and would be expected to enroll an additional 1000 individuals







# Agent/Brokers

- Assist enrolling individuals in coverage
- State training and registration with OCI required
- Registration with Marketplace required
  - Establish account
  - Complete training
  - Sign agreement
  - Receive Portal ID
- Final details on training requirements expected in August
- Receive compensation by the issuer
- May make recommendations for specific plans but should inform consumers of options



## Certified Application Counselors

- Similar to Navigators, but no dedicated funding
- Assist individuals in application process and enrollment in coverage (Medicaid or Marketplace)
- State and federal training and registration requirements are not yet finalized, expected in August
- Examples: Financial counselors, benefit specialists
- Considerations: Agency and legal requirements, best-practice/ethical implications



## Public Program Enrollment Assisters

- Assist in Medicaid and public benefit programs only
- Would refer to Navigator, CAC or other entity to complete Marketplace application if deemed eligible
- Examples: IM Consortia Agencies and staff, CBOs only comfortable/trained/familiar with public benefit programs



# Information and Referral Agents

- Provide consumers with accurate and appropriate referrals to Application Assisters
- Stay informed of available community, state and national supports
- Examples: 211, community-based organizations, churches, schools, untrained or uncomfortable providing application assistance

## Next Steps

1. Determine what type of assistance your organization will provide and stay informed of training/certification opportunities- ensure you are adequately staffed
2. Know your community supports and who's doing what
  - [wi-access-network@googlegroups.com](mailto:wi-access-network@googlegroups.com)
3. Stay informed of the current healthcare options and upcoming changes to BadgerCare+
4. Advertise to your client/patient network about their coverage options and support network
5. Request additional information (training and outreach materials, resources) from local partners

# Timeline and Resources

*Jean Nothnagel  
Covering Kids & Families*

home

about us

committees

projects

toolbox

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resources & links


contact us

covering

kids & families

wisconsin

The Affordable Care Act:  
Tools and Information



Google Custom Search Search x

For more information on the Affordable Care Act follow Covering Kids & Families ACA blog.

Give us feedback about our ACA page at info@ckfwi.org!

Training Tools

Webinar and Powerpoint

ACA Facts Factsheets

Affordable Care Act Blog

Other Resources

healthcare.gov

Covering Kids & Families is housed at the UW-Madison School of Human Ecology, working in partnership with UW-Extension and other partners throughout the state.

1300 Linden Drive ^ Madison, WI 53706 ^ phone: 608-261-1455 ^ fax: 608-265-6048 ^ email: info@ckfwi.org

Page last updated: March 28, 2013 Privacy Policy

*Where can people go for more information?*



# What's next for Wisconsin?

**Late Summer, 2013:** Statewide Navigators will be funded to provide educational and outreach materials to inform the public about the Marketplace

**October 1, 2013- March, 2014:** Open Enrollment: Individuals can sign up for health insurance plans on the Marketplace

**September-November, 2013-** BadgerCare+ members notified of changes (expected but not confirmed)

**January 1, 2014:** Medicaid eligibility changes take effect and Marketplace coverage begins if enrolled

# More Health Care Reform Resources

CKF website, blog, list serve:

<http://www.ckfwi.org/affordablecareacthome.html>

**covering**  
kids & families  
wisconsin

**The Affordable Care Act:  
Tools and Information**

Health Care Reform

Training Tools | Webinar and Powerpoint | ACA Facts Factsheets

Affordable Care Act Blog | Other Resources | healthcare.gov

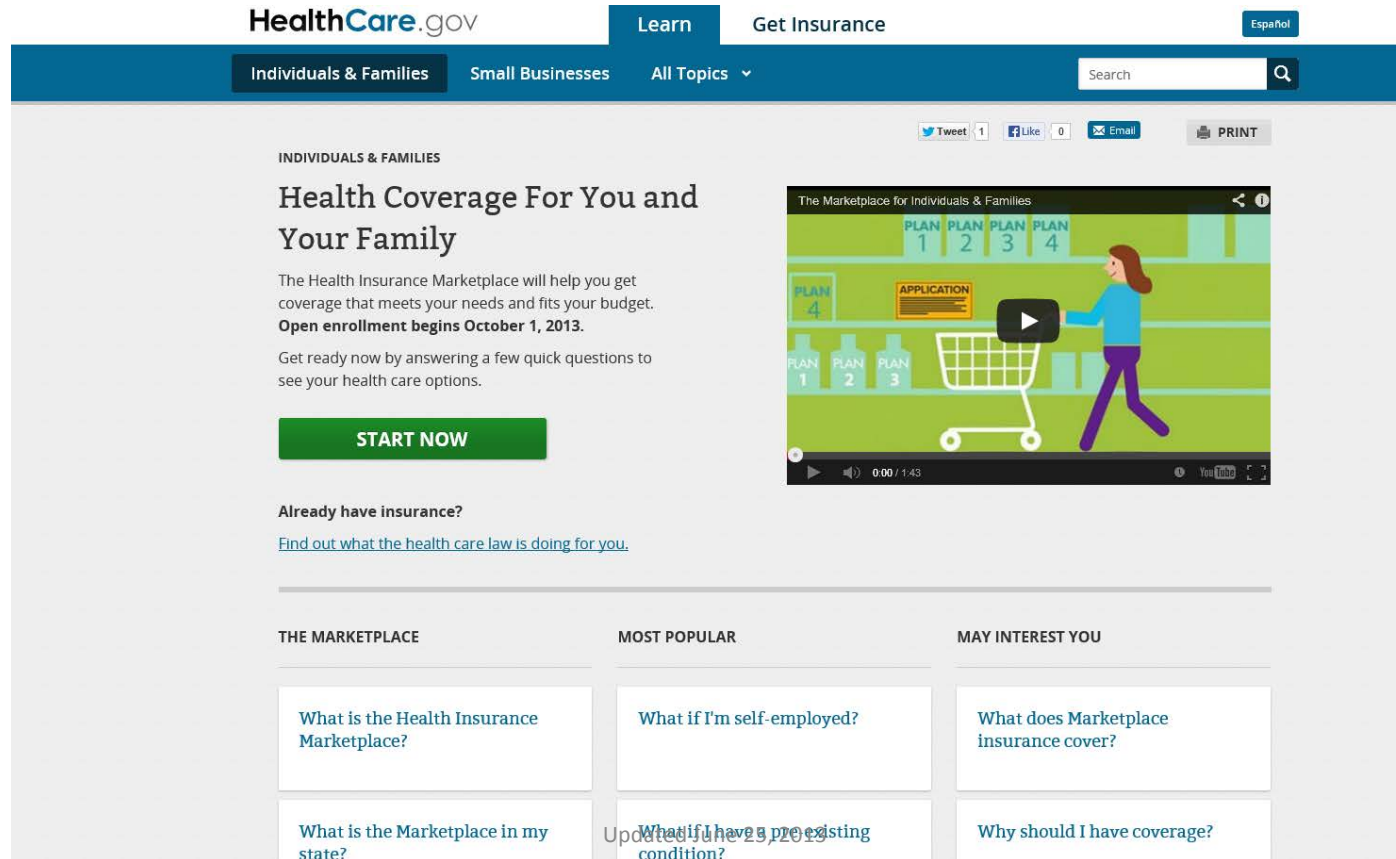
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1300 Linden Drive ^ Madison, WI 53706 ^ phone: 608-261-1455 ^ fax: 608-265-6048 ^ email: [info@ckfwi.org](mailto:info@ckfwi.org)  
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Updated January 1, 2013

# www.healthcare.gov

Overview of ACA, timeline of changes, Marketplace information, glossary of terms, brochures, blog, FAQs, sign up for email updates



The screenshot shows the HealthCare.gov homepage. At the top, there's a green banner with the website name. Below it, a navigation bar includes links for 'Learn' and 'Get Insurance', along with a 'Español' button. A secondary navigation bar lists 'Individuals & Families', 'Small Businesses', and 'All Topics'. A search bar is positioned on the right. The main content area features a large heading 'Health Coverage For You and Your Family' with a subtext about the Health Insurance Marketplace and an 'Open enrollment begins October 1, 2013.' A prominent green 'START NOW' button is present. To the right, a video player shows a woman shopping for insurance plans. Below the main content, there are three columns of featured links under the headings 'THE MARKETPLACE', 'MOST POPULAR', and 'MAY INTEREST YOU'. The 'MOST POPULAR' column includes a date stamp 'Updated June 29, 2013'.

HealthCare.gov

Learn Get Insurance Español

Individuals & Families Small Businesses All Topics

Search

INDIVIDUALS & FAMILIES

Health Coverage For You and Your Family

The Health Insurance Marketplace will help you get coverage that meets your needs and fits your budget. **Open enrollment begins October 1, 2013.**

Get ready now by answering a few quick questions to see your health care options.

**START NOW**

Already have insurance?  
[Find out what the health care law is doing for you.](#)

The Marketplace for Individuals & Families

PLAN 1 PLAN 2 PLAN 3 PLAN 4

PLAN 4 APPLICATION

PLAN 1 PLAN 2 PLAN 3

0:00 / 1:43

THE MARKETPLACE MOST POPULAR MAY INTEREST YOU

What is the Health Insurance Marketplace?

What if I'm self-employed?

What does Marketplace insurance cover?

What is the Marketplace in my state?

Updated June 29, 2013

Why should I have coverage?

# Other Links You May Like

<http://marketplace.cms.gov/>



Access information and research, brochures and other official publications

<https://access.wisconsin.gov/>

ACCESS

Find out your eligibility for public programs such as BadgerCare+ and apply online

<http://www.badgercareplus.org/>



WISCONSIN DEPARTMENT  
OF HEALTH SERVICES

Information on services covered by BadgerCare+, find providers, learn about plan updates, contact information and more

# Other Links You May Like

[http://101.communitycatalyst.org/aca\\_provisions/](http://101.communitycatalyst.org/aca_provisions/)

Detailed information on the Provisions of the Affordable Care Act all in one place



<http://kff.org/interactive/subsidy-calculator/>

Calculate how much insurance will cost you and your family, including assistance with costs.



<http://www.enrollamerica.org/get-enrolled/how-to-enroll>

How to enroll, and many links within this link



# Questions, Discussion



Let CKF know your questions and we will help get them answered!

Covering Kids & Families

[Info@ckfwi.org](mailto:Info@ckfwi.org)

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Updated January 1, 2013

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