# The Affordable Care Act (ACA)

## TOP 10 THINGS TO KNOW
## IF YOU ARE A
## PERSON LIVING WITH HIV/AIDS IN ARIZONA

# 1. Your Healthcare Coverage May Change

- Starting January 1, 2014, you may be eligible for healthcare under the Affordable Care Act (ACA).
- Coverage may be available through:
  - Medicaid/ AHCCCS or
  - The Federal Marketplace
- Coverage depends upon how much money you make and how many people are in your family.

# 2013 HHS Poverty Guidelines

(48 Contiguous States and D.C.)

| | May be eligible for Medicaid/AHCCCS | | May be eligible for Federal Marketplace Insurance* | |
|---|---|---|---|---|
| **Persons in Family** | **100% FPL** | **138% FPL** | **200% FPL** | **275% FPL** |
| 1 | $11,490 | $15,856 | $22,980 | $31,598 |
| 2 | $15,510 | $21,404 | $31,020 | $42,653 |
| 3 | $19,530 | $26,951 | $39,060 | $53,708 |
| 4 | $23,550 | $32,499 | $47,100 | $64,763 |
| 5 | $27,570 | $38,047 | $55,140 | $75,818 |
| 6 | $31,590 | $43,594 | $63,180 | $86,873 |
| 7 | $35,610 | $49,142 | $71,220 | $97,928 |
| 8 | $39,630 | $54,689 | $79,260 | $108,983 |

**SOURCE:** *Federal Register*, Vol. 78, No. 16, January 24, 2013, pp. 5182-5183

FPL = Federal Poverty Level

*Any income over 138% FPL may be eligible for Marketplace Insurance. Up to 400% will qualify for subsidies.

# 2. Work with Trusted Sources

- You should never have to pay to complete or enroll in Affordable Care Act health coverage.
- Beware of people asking for personal information for “Obamacare cards” or requiring payment.

# 3. Each Group Needs to Do Different Things

- All Ryan White clients are in separate groups.
- You need to understand what group you are in, and what you need to do to keep your healthcare under the ACA.
- Be ready to ACT!

# 3. *Group A:* Currently Covered by Medicare

Medicare clients will need to:

- Keep Medicare coverage including your medication plans
- Keep Ryan White coverage.

# 3. *Group B:* Currently Covered by Medicaid/AHCCCS

Medicaid/AHCCCS clients will need to:

- Create a new Health-e-Arizona Plus account starting October 1, 2013.
- Ask your Case Manager for help.
- Keep your Ryan White coverage.

# 3. *Group C:* Currently Covered by PCIP

**PCIP PROGRAM ENDS ON DECEMBER 31, 2013.**

- PCIP clients will need to:
  - Apply for new coverage or see your case manager to help you enroll.
  - Enroll by December 7, 2013, for coverage starting January 1, 2014.
  - Keep your Ryan White coverage.
  - Your Case Manager or Healthcare Provider can help you through this process.

# 3. *Group D:* In Ryan White and may be eligible for Medicaid/AHCCCS

- If you are covered by Ryan White with no other coverage, and under 138% of the federal poverty level you need to:
  - Complete a Health-e-Arizona Plus application by December 7. Your Case Manager or healthcare Provider can help you with this.
    - If you are not eligible for Medicaid/AHCCCS, your application will be sent to the Federal Marketplace.
  - Keep Ryan White coverage.

# 3. *Group E:* In Ryan White and May Be Eligible for Marketplace Insurance

- If you are covered by Ryan White with no other coverage, and over 138% of the federal poverty level you need to:
  - Complete a Health-e-Arizona Plus application by December 7. Your Case Manager or Healthcare Provider can help you with this.
    - If you are not eligible for Medicaid/AHCCCS, your application will be sent to the Federal Marketplace.
  - Enroll in insurance by December 7, 2013, for coverage starting January 1, 2014.

# 4. Learn the Language of Your New Healthcare Insurance (see handout)

- Insurance Premiums
- Co-pays
- Deductibles
- Co-Insurance
- Open Enrollment
- Maintenance of Coverage
- Payment Deadlines
- Cost Sharing
- Out-of-Pocket costs

# 5. Stay Enrolled in Ryan White and ADAP Services

- **Starting January 1, 2014, your renewal(s) will be due during your birthday month and ½ birthday month.**
- You must stay enrolled in Ryan White and ADAP to receive services such as:
  - Medication Assistance
  - Case Management
  - Transportation
  - Dental

# 5. Stay Enrolled in Ryan White and ADAP Services (cont.)

- You may be eligible for ADAP to help pay for:
  - Health insurance premiums
  - Copays
  - Deductibles and
  - Co-insurance

# 6. Ryan White Can Help

Your Case Manager or Healthcare Provider can help you:

- Find your group.
- Apply for coverage.
- Keep Ryan White coverage for medical and support services.
- Understand premiums, co-pays, deductibles, coinsurance, and out of pocket expenses.

# 7. Open Enrollment starts October 1, 2013

- In Maricopa County, enroll at:
  - Care Directions / Central Eligibility Office
  - The McDowell Healthcare Center
- ADAP and Part B will also begin enrollment through the Ryan White Part B case management agencies and ADAP.
- **You only have to enroll in the ACA once between October and January.**
  - If contacted again, just let them know that you are enrolled.

# 8. Once Enrolled, Stay Enrolled

- You must pay your premiums on time each month to keep your health insurance.
- You must re-enroll every year for Medicaid/AHCCCS and the Marketplace Insurance.
- Your Case Manager or Healthcare Provider can help you with enrollment and questions.

# 9. More Information

- Go to Education Programs sponsored by Ryan White Providers during August and September.
- Contact your Case Manager for help.
- Ask your Healthcare Provider for help.
- Review information available on the web:

www.healthcare.gov

# 10. STAY IN CARE!!!

This is about:

- Staying healthy
- Living your life in a healthy way
- Getting the help you need
- Asking questions if you do not understand

# Questions?