Covered Clips

A Weekly Summary of News and Activities for the Cover Arizona Coalition

Week of February 10th

**Latest Medicaid Enrollment Numbers**

From the AHCCCS Website: As of January 10, 2014, 98,203 adults have been approved for AHCCCS health insurance coverage: 96,834 are childless adults between 0-100% FPL and 1,369 are adults in the new category of 100-133% FPL.

**SoAZCares Commercial**

Southern Arizona hospitals, businesses, and other concerned organizations have teamed together to sponsor outreach events and media buys highlighting the need to get covered. The new ads are very Arizona specific – and quite funny. View the ads and info on the campaign at [www.soazcares.org](http://www.soazcares.org)

**Feds Won’t Okay Arizona Medicaid Limits**

Federal officials on Friday poured cold water on Arizona House Speaker Andy Tobin's plan to force Medicaid recipients to get a job and to limit their insurance to a maximum of five years, saying the proposals likely run counter to federal law and won't be approved. See full story here: <http://www.eastvalleytribune.com/arizona/politics/article_a239cade-905f-11e3-a54e-001a4bcf887a.html>

**Changes to Healthcare.gov**

This week, CMS put into practice new healthcare.gov functionality that allows consumers to make changes to submitted applications. For example, applicants can report increases or decreases in income; add or remove household members; or report a change in address, a new pregnancy, or a gain or loss in health coverage.

 In addition, they added a new question that asks applicants whether they have recently been denied eligibility for Medicaid and CHIP by the state agency.  This question serves as a short-term mitigation for the “looping” problem, as applicants who indicate that they have recently been denied by the state will be blocked from being determined or assessed Medicaid or CHIP eligible by the FFM.  They will be assessed for APTC, CSR and QHP coverage only.  More information about this question and how consumers should answer it is available at <https://www.healthcare.gov/help/found-not-eligible-for-medicaid/>.

**Employer Mandate Delayed for One Year**

From *The Hill*:

The Obama administration on Monday announced it is delaying the employer mandate under ObamaCare until 2016 for some small businesses.

This delay in the mandate — the second so far — would only apply to businesses with between 50 and 99 employees, who would have until January 2016 to decide whether to offer insurance to their employees or pay a penalty. Businesses would also be barred from cutting their workers in order to fall under the threshold.

The employer mandate, a cornerstone of the healthcare law, was set to take effect in January, but the administration announced in July that companies would have until January of 2015 to comply.

**Getting Kids Covered**

Upcoming webinar, February 12th

“Connecting Kids to Coverage: Getting Eligible Teens Enrolled”

Eligible teens are less likely to be enrolled in Medicaid and CHIP than younger children. This webinar will explore reasons this group is particularly challenging to enroll and learn about effective strategies to boost participation among teens. It will also showcase new Connecting Kids to Coverage National Campaign flyers and other resources that can help you focus your outreach efforts. Organizations will share their best strategies to reach teens and their parents by working with schools, community organizations and other groups that work with teens.

* Wednesday, February 12, 2014; 2PM EST (12PM AZ time)
* <https://www4.gotomeeting.com/register/471917951>

**Plan Selection**

Plan selection is the most difficult and time-consuming part of the enrollment process for most consumers. Before selecting a health plan, it is important for consumers to consider their health care needs. Consumers should contact the health plan they’re thinking of buying if they need more information about coverage for certain health care services, prescriptions, or visits with specific doctors. It is important for them to glean whether the providers they would typically want to see are IN NETWORK for that health plan.

Families USA has created several fact sheets that outline specific factors a consumer may want to consider when choosing a health plan. You can use these fact sheets to help consumers compare plan options, or provide them to consumers who are interested in taking more time to look at plan options. When assisting with plan selection, ask consumers what is most important to them in deciding which health plan to choose. For example, ask whether the consumer needs coverage for specific health care services and prescription drugs, wishes to continue seeing certain providers, or needs access to certain specialists.

[Understanding the Differences between Platinum, Gold, Silver and Bronze Plans](http://fusa.convio.net/site/R?i=UWskdokzc3O9rNRnroimWg)

[Choosing the Health Plan That’s Right for You](http://fusa.convio.net/site/R?i=wKHdnqnffj4GlUwEe-rfJw)

[Choosing a Health Plan That You Can Afford](http://fusa.convio.net/site/R?i=4FYhbOT7Olb9_NLQjTzlXw)

[Understanding Catastrophic Insurance](http://fusa.convio.net/site/R?i=oDbDdM4DDRP94KQ8OnNoJw)

**Assisters: Getting Consent to Follow Up with Consumers**

For many consumers, enrollment doesn’t happen in one attempt. If you are providing enrollment assistance for a consumer, ask if she would like to provide consent for you to keep her contact information, so that you can follow up with her to provide any additional assistance she may need to complete the enrollment process—whether she needs to select a health plan, get a final Medicaid determination, submit additional documentation, pay her first month’s premium, or receive her insurance card. Consumers can indicate consent for you to retain their contact information on the general consent form they need to sign in order to receive enrollment assistance.

**Planned Parenthood Outreach Efforts**

Planned Parenthood has hired 50 on-the-ground canvassers who are conducting Latino outreach for the marketplace and Medicaid. They have also hired four community organizers – two for Maricopa County and two for Pima county.

**Organizing for Action**

Organizing for Action, a national 501(c)4 organization, is mobilizing its volunteer base in Arizona to help on community awareness and outreach efforts through the end of March. Such volunteers could be used to distribute informational materials, etc. If interested, contact Charlotte Raynor at (914) 261-4717.

**Other Assister Resources**

Here is a list of several fact sheets recently posted to Marketplace.cms.gov related to using new coverage, as well as various Q&A’s for assisters working with consumers on application and enrollment. We encourage assisters to use these materials with consumers and other stakeholders to increase consumer awareness about health insurance issues.

* [Contacting your health plan’s customer service number](http://marketplace.cms.gov/getofficialresources/publications-and-articles/contact-health-plan.pdf)
* [What to know about getting your prescription medications](http://marketplace.cms.gov/getofficialresources/publications-and-articles/getting-your-prescription-medications.pdf)
* [What you should know about provider networks](http://marketplace.cms.gov/getofficialresources/publications-and-articles/what-you-should-know-provider-networks.pdf)
* [Appealing your insurer’s decision not to pay](http://marketplace.cms.gov/getofficialresources/publications-and-articles/appealing-your-insurers-decision-not-to-pay.PDF)
* [What you should know about seeing your doctor](http://marketplace.cms.gov/getofficialresources/publications-and-articles/seeing-your-doctor.pdf)
* [Getting emergency care](http://marketplace.cms.gov/getofficialresources/publications-and-articles/getting-emergency-care.pdf)
* [I signed up, but don’t have health coverage](http://marketplace.cms.gov/getofficialresources/publications-and-articles/signed-up-but-no-coverage.pdf)
* [What you should know about early renewal of health coverage](http://marketplace.cms.gov/getofficialresources/publications-and-articles/early-renewal-of-coverage.pdf)
* [Helping consumers with the application process](http://marketplace.cms.gov/help-us/helping-consumers-with-application.PDF)
* [Helping consumers with eligibility and plan selection](http://marketplace.cms.gov/help-us/helping-consumers-with-eligibility.PDF)
* [Helping consumers with casework](http://marketplace.cms.gov/help-us/helping-consumers-with-casework.pdf)
* [Helping consumers with eligibility and the application process](http://marketplace.cms.gov/help-us/eligibility-and-application-process.pdf)
* [Helping consumers with payment and eligibility issues](http://marketplace.cms.gov/help-us/payment-eligibility-issues-faqs.pdf)

As a reminder, here are helpful links on HealthCare.gov regarding immigration:

* [Information on Eligible Immigration Status Types](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTI4LjI4MTQxODUxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDEyOC4yODE0MTg1MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODYwOTQ2JmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&108&&&https://www.healthcare.gov/help/immigration-status-questions/)
* [More Information on Eligible Immigration Status Types](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTI4LjI4MTQxODUxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDEyOC4yODE0MTg1MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODYwOTQ2JmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&111&&&https://www.healthcare.gov/what-do-immigrant-families-need-to-know/)
* [Information for Naturalized or Derived Citizens](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTI4LjI4MTQxODUxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDEyOC4yODE0MTg1MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODYwOTQ2JmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&107&&&https://www.healthcare.gov/help/citizenship-and-immigration-status-questions/)
* [Information on Immigration Documentation and how to correctly put it into the application](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTI4LjI4MTQxODUxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDEyOC4yODE0MTg1MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODYwOTQ2JmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&109&&&https://www.healthcare.gov/help/immigration-document-types/)

**Tax Preparation and Enrollment**

Arizona Community Action has been working with Navigators (Greater Phoenix Urban League) with great success. Navigators have been setting up appointments (mostly for later times) with folks visiting for free tax preparation assistance in Tempe. Some enrollment is also occurring on location.

# FAQ of the Week

Q: Some consumers have reported that the Marketplace is incorrectly flagging them as incarcerated based on information received from electronic data sources.  Incarceration makes someone ineligible for QHP enrollment. How can a consumer resolve inaccurate information related to incarceration status?

A: Marketplaces verify incarceration status using data from the Social Security Administration’s Prisoner Update Processing System, the only national-level database that includes federal, state and local incarceration records that CMS has access to for the purposes of this verification. Consumer information is verified against this data using a combination of name, date of birth and social security number, all of which are mandatory matching elements.

The Marketplace is aware that the release dates in Social Security’s incarceration records are not always up to date.  However, generally they are not more than two years out of date. The Marketplace is also aware that in certain cases consumers assert to have never have been incarcerated. To address this, we have modified the list of documents that a consumer may use to show he or she is not incarcerated to include documents that demonstrate that the consumer is living or active in the community, and therefore not incarcerated.  Thus, consumers without incarceration release documents are able to resolve the inconsistency as easily as possible.

This is the list of documents that may be sent to resolve the inconsistency:

* Unexpired State ID
* Driver’s License
* Work ID
* Passport
* Paystubs
* Cell Phone Bill
* A lease that covers the benefit year or a rent receipt
* Federal, State, or Local benefit letter
* Bank or Credit card statement showing transaction history
* Clinic, doctor, or hospital records or bills for services provided
* Medical claim explanation of benefits provided
* School record/schedule showing enrollment
* Military Record
* Signed notarized statement from individual with alleged false incarceration inconsistency indicating they are living in the community; the statement must include the individual’s name, date of birth, address and phone number
* Written statement from someone within the community which states the name, date of birth, address, phone number, and their relationship with the individual with alleged false incarceration inconsistency and that the individual is present and participating within the community
* A written explanation of circumstances as to why the applicant does not have any of this documentation

To resolve the situation, a consumer should upload documents to their Marketplace account on HealthCare.gov or mail copies the information to:

               Health Insurance Marketplace
               Dept. of Health and Human Services
               465 Industrial Blvd.
               London, KY 40750-0001

If mailing the information, please include the barcode page that came with the consumer’s eligibility letter, or write the consumer’s Application ID number on the document that’s submitted.

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# Penalty Exemptions

Under certain circumstances, an individual may qualify for an exemption from the [individual shared responsibility payment](https://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014), which means that he or she will not be required to pay a fee for not having health coverage. We remind assisters to make sure consumers review the options available to them through the Marketplace prior to submitting an exemption application.

The following individuals are eligible for an exemption and will not have to pay a fee for not having health insurance:

* Experience a short coverage gap (less than 3 months of the year)
* The lowest-priced coverage available would cost more than 8% of your household income
* Don’t have to file a tax return because their income is too low (Learn about the [filing limit](http://www.irs.gov/pub/irs-pdf/p501.pdf).)
* Experience a hardship (a list of circumstances that may qualify an individual for a hardship exemption can be found [here](https://www.healthcare.gov/exemptions/)), which includes not being able to afford health insurance or cancelation of an insurance plan and other Marketplace plans are unaffordable.
* Are members of a:  Federally recognized tribe or are eligible for services through an Indian Health Services provider; Recognized health care sharing ministry; Recognized religious sect with religious objections to insurance

Additionally, individuals that are incarcerated and those that are not lawfully present in the U.S. will not pay a fee for not having health insurance.

The [applications](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&128&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html) for exemptions are available through the Marketplace and can be found on Marketplace.cms.gov, on the Get Official Resources page, in the Publications & Articles section.  The majority of these exemptions, except for those for recognized religious sects and most hardship categories, can also be claimed on your Federal income tax return. The process for how to apply for exemptions through the Marketplace can be found [here](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&126&&&https://www.healthcare.gov/exemptions/).

In addition to the [hardship](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&127&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/hardship-exemption.pdf) application for individuals who cannot afford coverage (based on a formula to calculate household income and the cost of available plans), the Marketplace offers exemption applications for:

* [Members of a Health Care Sharing Ministry](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&135&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/sharing-ministry-exemption.pdf)
* [Members of Recognized Religious Sects or Divisions](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&136&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/religious-sect-exemption.pdf)
* [American Indians and Alaska Natives and Other Individuals who are Eligible to Receive Services from an Indian Health Care Provider](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&137&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/tribal-exemption.pdf)
* [Individuals who are Incarcerated (Detained or Jailed)](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&138&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/incarceration-exemption.pdf)

Individuals seeking an exemption should complete the exemption application and submit it by mail to CMS for processing at:

                       Health Insurance Marketplace - Exemption Processing
                       465 Industrial Blvd.
                       London, KY 40750-0001.

After receiving the exemption application, the Marketplace will send an individual an eligibility determination notice. If the person is determined eligible for a hardship exemption, this notice will include a unique exemption certificate number (ECN) that the consumer will need to include on his or her federal income tax return. If the application was missing information or a required document, the Marketplace will contact the consumer to obtain the information.

After being determined eligible for the hardship exemption, the consumer will be able to [view catastrophic plan information](https://www.healthcare.gov/catastrophic-plan-information/) and enroll in a catastrophic plan outside of the Marketplace if he or she wants to do so. The consumer is NOT required to purchase a catastrophic plan.

Individuals seeking to purchase catastrophic coverage because their plan was cancelled must:

* Download and fill out an application for a hardship exemption, indicating on the form that the reason for the application is cancellation of an individual policy and lack of other affordable coverage options in the Marketplace
* Send the hardship exemption application and cancellation notice to the selected insurance company selling catastrophic plans

Information on the coverage cancellation hardship exemption, a toll-free number (1-866-837-0677) to call for assistance in understanding the options, the [application for a hardship exemption](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&127&&&http://marketplace.cms.gov/getofficialresources/publications-and-articles/hardship-exemption.pdf), and a [list of catastrophic plans available](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&130&&&https://www.healthcare.gov/catastrophic-plan-information/), by geographic area, may be found on Healthcare.gov under the topic “[What if my individual health insurance plan is changing or being cancelled?](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&131&&&https://www.healthcare.gov/what-if-my-current-individual-plan-is-changing-or-not-being-offered-in-2014/)” and “[Cancelled plan? You’ve got coverage options](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&132&&&https://www.healthcare.gov/blog/cancelled-plan-you-ve-got-coverage-options/).”  More information can also be found in a bulletin, “[Options Available for Consumers with Cancelled Policies](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwMTE0LjI3NTIyMjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDExNC4yNzUyMjI2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2ODQwODIxJmVtYWlsaWQ9bGF1cmVuLm9oYXRhQGNtcy5oaHMuZ292JnVzZXJpZD1sYXVyZW4ub2hhdGFAY21zLmhocy5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&133&&&http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/cancellation-consumer-options-12-19-2013.pdf).”

# Tips for Assisters Helping Consumers with Exemption Applications

* Read about each exemption type on HealthCare.gov to determine which best fits the consumer’s situation.
* Encourage consumers to submit supporting documentation with their exemption application (noting different exemptions require different documents) as failing to do so will require follow up and delay processing.
* Make a copy of the Step 2 page for each adult in the household, even if that adult doesn’t want an exemption.
* Encourage consumers to include tax-filing information and ensure consumers complete Step 2 of the exemption application for every adult in the household. Skipping information will result in the Marketplace contacting the consumer for the missing information.
* Consumers should fill out every field on the exemption application and be sure to include copies of every required document specified.  Original documents (other than the application itself) should not be sent to the Marketplace, only copies of documents.
* Consumers should keep a copy of their completed exemption application and all documents submitted to the Marketplace, along with proof of mailing.

**Changes Ahead for Network Adequacy Standards?**

Last Tuesday, CMS posted a draft [2015 Letter to Issuers in the Federally-Facilitated Marketplace (FFM)](http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/draft-issuer-letter-2-4-2014.pdf). Notably, this draft includes a significant change to the network adequacy standards, proposing that Qualified Health Plans (QHPs) will have to contract with at least 30% of the available Essential Community Providers (ECPs) in their service area. 2014 guidance set a 20% standard, or as low as 10% if the QHP could adequately justify such lower participation.

Other issues addressed in the 2015 letter include:

* Rate review
* QHP certification standards
* QHP design (including non-discrimination benefit design, prescription drug formulary requirements, and the definition of "meaningful difference" in plan design)
* Standalone dental plan policies
* QHP performance and oversight
* Consumer support and related issues (including coverage appeals)

CMS is accepting comments on this guidance until February 25th.

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Have something you want us to possibly add to next week’s newsletter? Email Kim VanPelt at kim.vanpelt@slhi.org.