The Affordable Care Act
Where Are We Now?
New Options

New Challenges
New & Improved?

- Short Term Medical
- Association Plans
- Health Sharing Ministries

AHCCCS Waiver

“Public Charge”
Background

The Problem
- People above 400% FPL say they can’t afford coverage

Solution
- Make coverage less comprehensive
- Make low cost, low benefit Short Term Plans available for 364 days
- Expand Association Plans so more people can join a group plan
- Eliminate tax penalty for no coverage
- Expand exemptions for 2018 penalty
Consumers Maybe Asking . . .

<table>
<thead>
<tr>
<th>BENEFITS - COVERAGE</th>
<th>ACA Qualified Health Plan</th>
<th>Short Term Medical Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must cover 10 essential health benefits</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Must use a specific network of doctors and hospitals to receive the lowest price for medical care</td>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>
# Short Term Limited Duration Medical (STM)

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<tr>
<td>If out of state, medical services will accept your insurance as if it was in-network and give you the lowest price</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>May be denied coverage due to preexisting medical conditions</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Includes FREE preventive doctor visits</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Includes Maternity coverage</td>
<td>YES</td>
<td>NO</td>
</tr>
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<tr>
<td>-------------------------------------------------------------------------------------</td>
<td>----------------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Includes Prescription drug coverage</td>
<td>YES</td>
<td>NO**</td>
</tr>
<tr>
<td>Includes treatment of mental health and substance use disorders</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Includes annual limits on the amount paid to the insurance company (OPM)</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Can use past health history to deny coverage</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Limits the amount insurance companies can spend on items other than medical care</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Monthly premiums (membership fee) if you do not qualify for financial assistance</td>
<td>Higher than Short Term Plan</td>
<td>Lower than ACA Plan</td>
</tr>
<tr>
<td>Out of pocket costs when you use medical services</td>
<td>Lower than Short Term Plan</td>
<td>Higher than ACA Plan</td>
</tr>
</tbody>
</table>
An Unavoidable Relationship

Low Premium

High Out of Pocket Costs
Levels of Coverage

**THE KEY TO UNDERSTANDING METALLIC TIERS**

<table>
<thead>
<tr>
<th>Level</th>
<th>Co-Insurance</th>
<th>Premium</th>
<th>Your Out of Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>40%</td>
<td>$</td>
<td>$$$</td>
</tr>
<tr>
<td>Silver</td>
<td>30%</td>
<td>$$</td>
<td>$$</td>
</tr>
<tr>
<td>Gold</td>
<td>20%</td>
<td>$$$</td>
<td>$</td>
</tr>
<tr>
<td>Platinum</td>
<td>10%</td>
<td>$$$$$</td>
<td>Not Available in AZ</td>
</tr>
</tbody>
</table>

National standard for actuarial value
Qualified Health Plan (QHP)

Ten Essential Health Benefits

Comprehensive
STM Knockout Questions

Have you ever had . . .

Are you under a doctors care?

Are you taking any prescription medication?
Background

The Problem
 People don’t like paying a penalty for no coverage

Solution
 Expand available exemptions – for 2018
   Arizonans can claim an exemption for 2018 because every county had only one QHP insurance company.
 Reduce the penalty to zero – for 2019
“Will consumers understand what is and is not covered”?

“Increasing number of complaints regarding short term coverage”
Health Sharing Ministries

- Not insurance
- Not QHP
- Coverage that counts, no penalty
- Low cost
- Limited benefits
- Reimbursement after you pay
Where we were last year

Where we are this year
"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."
If we can’t repeal it, we will dismantle it.

“Entitlement Reform is what we need”
Trending Medicaid Changes
Waiver Requests to CMS by States

- Eliminate expansion
- Eliminate prior quarter eligibility
- Return to traditional categories (Women, children & disabled)
- Add premiums
- Add work requirements
- Six month renewal
- Drug testing
- Add HSA-like saving accounts
- Five year life time limit

AZ requests in red
What is a "Public Charge"
“PUBLIC CHARGE” IS A TERM USED by U.S. immigration officials to refer to a person who is considered primarily dependent on the government for subsistence, as demonstrated by either receipt of public cash assistance for income maintenance or institutionalization for long-term care at government expense. Where this consideration applies, an immigrant who is found to be “likely . . . to become a public charge” may be denied admission to the U.S. or lawful permanent resident status.
• The policy on public charge decisions made within the U.S. has not yet changed.

• The proposed rule is still a draft. Once it is posted, the federal agency must accept and respond to comments on it. It will not be implemented until after it becomes final, which will take additional time.

• Not all immigrants are subject to the public charge test.
Write and send a comment.

What is it like to hear someone say they want to drop benefits?

How did you feel.
Couples don't always qualify for Medicare at the same time.

SHIP Hotline: (800) 432-4040
Leave a message and we will call you back!
November 1, 2018 - December 15, 2018
Who Ya Gonna Call?

For Marketplace, Medicaid & CHIP Help

Arizona: 800.377.3536 statewide help

FIND LOCAL HELP

Need help with your health insurance application?
Click the button below to find appointments with local application assisters

www.coveraz.org/connector
What are you hearing?

Questions, comments?
Thank You

Allen Gjersvig
Director Navigator and Enrollment Services
Arizona Alliance for Community Health Centers
602.288.7554 | alleng@aachc.org