

# Understanding Health Insurance

## Health Insurance 101

Allen Gjersvig  
Director Navigator &  
Enrollment Services  
[alleng@aachc.org](mailto:alleng@aachc.org)



*Primary Healthcare for All*

AACHC | 700 E. Jefferson St., Suite 100 | Phoenix, AZ 85034

Main: 602.253.0090 | Fax: 602.252.3620 | [www.aachc.org](http://www.aachc.org)

# Making Sense from Confusion

- What is insurance
- Critical terms
- Relationships

# What If. . .

25,000 people paid YOU \$8,000 each or \$200,000,000 in annual premiums, if you would agree to pay 70% of their medical bills for 12 months?

1. What would you want to know before you agreed?
2. What conditions would you want to protect all that money?

The house always wins. . .



Las Vegas, NV

The insurance company  
always wins . . .



Hartford, Connecticut

# What Is Insurance?



- Must be purchased before the loss
- If the loss is already known, it is not insurance

# Health Insurance -- More Than Health



Health



Cash Assets



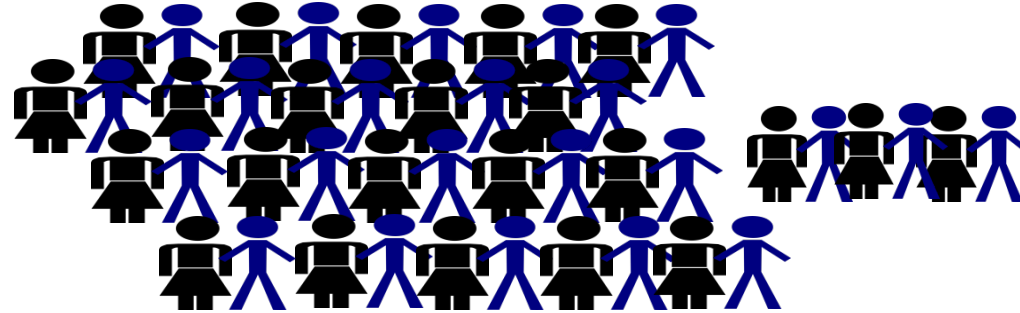
Non-Cash Assets

**“Bankruptcies resulting from unpaid medical bills** will affect nearly 2 million people this year—making health care the No. 1 cause of such filings”.

Source: NerdWallet Health, a division of the price-comparison website

# Where Do Arizonans Get Their Coverage

Employer sponsored  
Insurance: 46



Medicaid (AHCCCS):  
18 + 3 = 21



Medicare: 13



Other Public



Private Insurance (buy their own):  
4 + 2 = 6

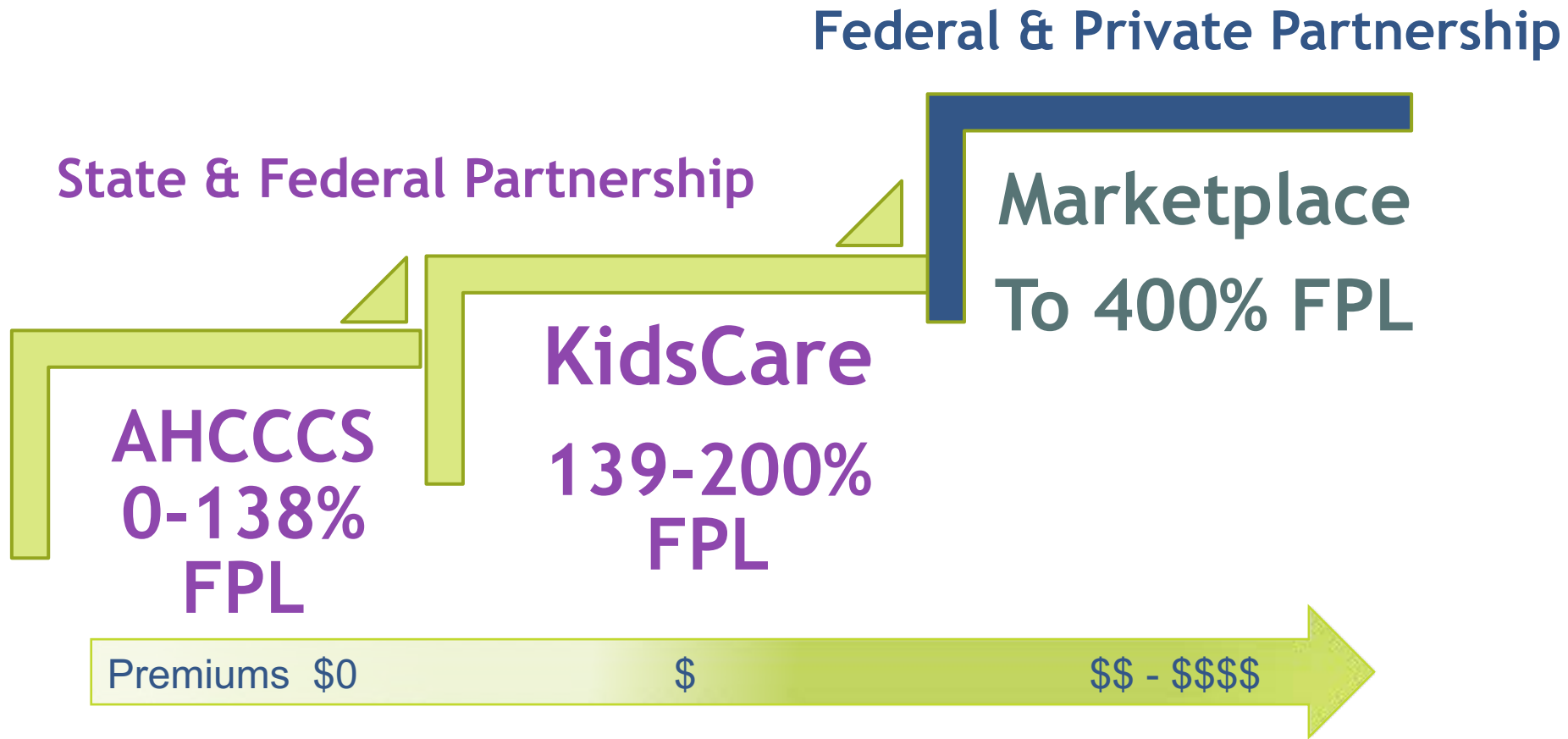


Uninsured:  
18 - 5 = 13





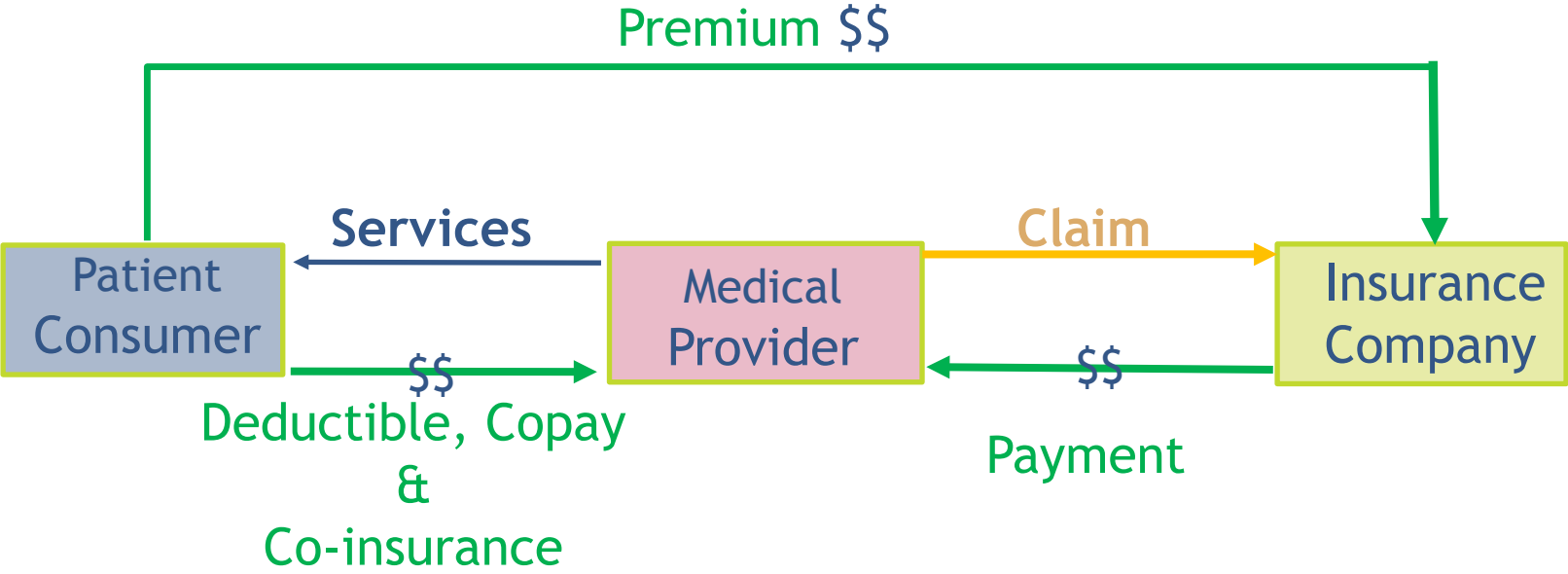
# Today's Focus



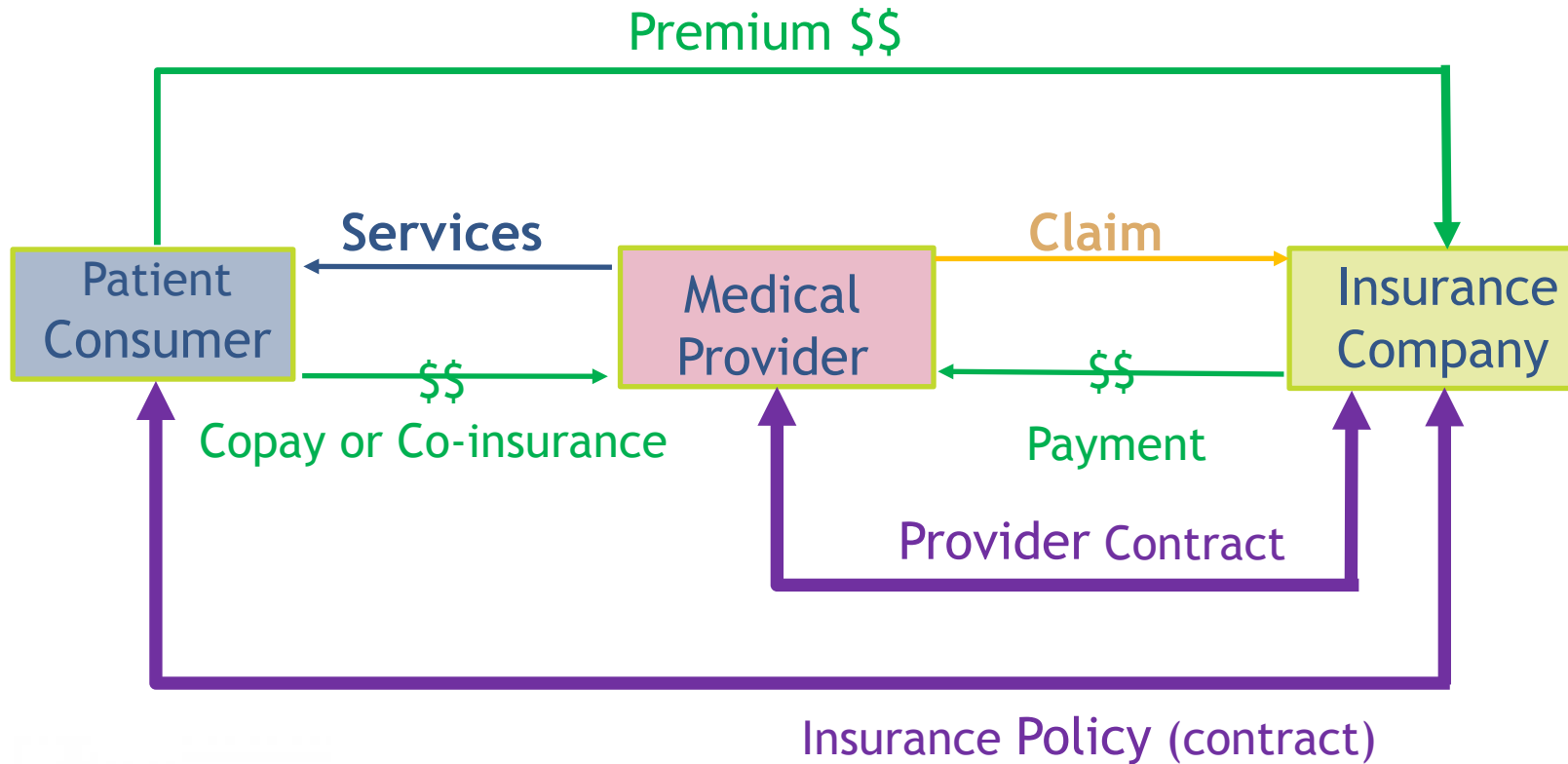
“The more you earn, the more you pay”

Dan Derksen MD

# Insurance Relationships



# The Contract Rules!



*Ask providers, “Are you contracted with XYZ company and my specific plan”.*

# Insurance Policy = A Contract

**I will give you \$XX and you promise to pay \$YY.**

**And, we have agreed to the following benefits & conditions.**



The amount you pay each month to have/rent health insurance.

# Deductible:

(noun) The amount you owe before your health insurance begins to pay. The deductible may not apply to all services.



[www.hemophiliafed.org](http://www.hemophiliafed.org)



*People seem to understand auto insurance deductibles*

# A Relationship



Small Premium

Big Deductible



A fixed amount (example \$40) you pay for a covered health care service, usually when you get the service.

### *Copay-based health plans post-reform*

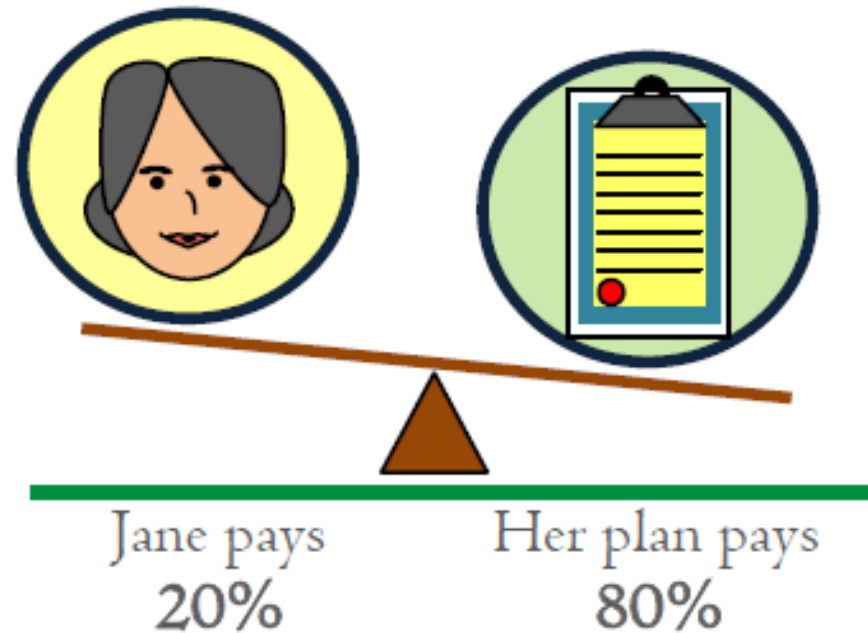
- ▶ Starting in 2014, copays must count toward the out-of-pocket maximum.
- ▶ However, it must be noted that whether or not copays count toward the deductible depends on the plan/carrier. Most likely, copays won't count toward the deductible.

<http://www.bernardhealth.com/woofstreetjournal/bid/200184/Do-copays-count-toward-the-out-of-pocket-maximum-The-deductible>



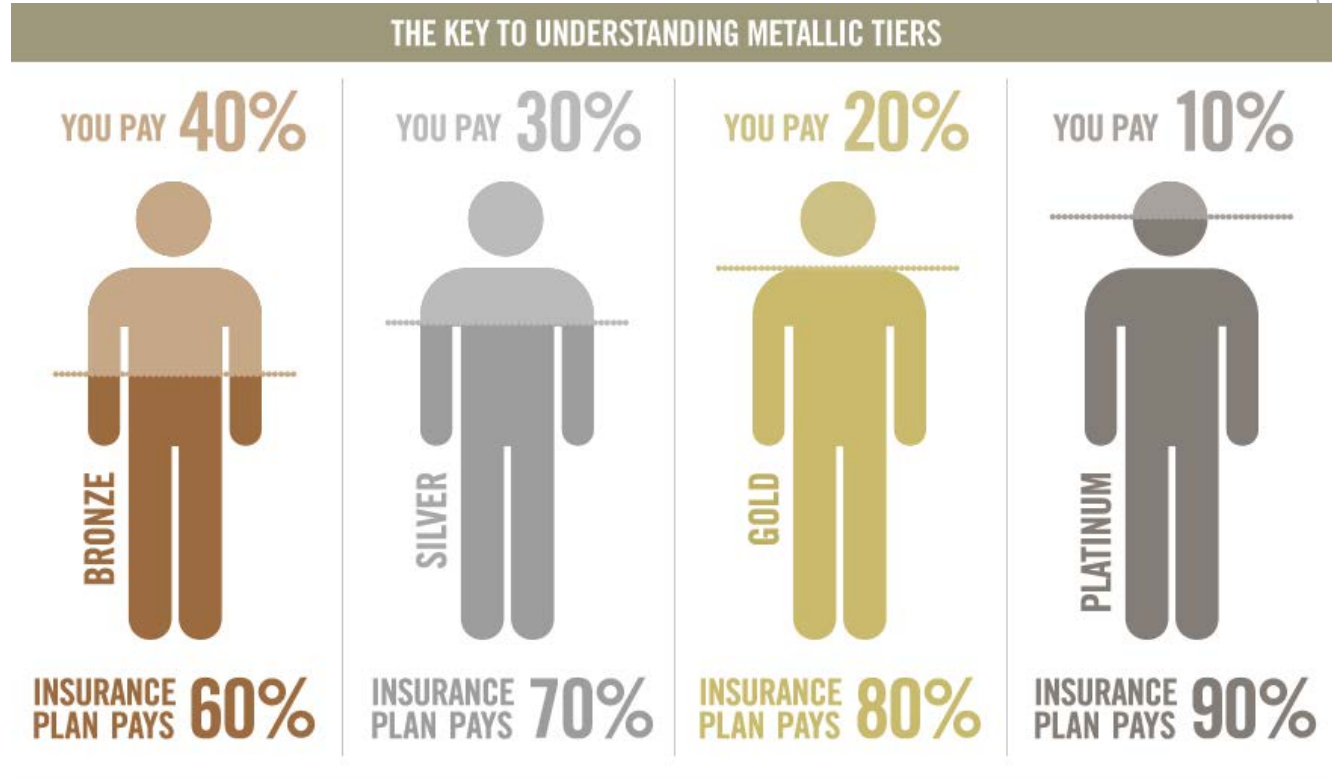
# Co-Insurance

The amount you pay, after you have met the deductible amount, for a covered service, calculated as a percent (for example, 20%) of the allowed amount for the service.



# Levels of Coverage

Co-Insurance



## Relationship

Premium	Bronze	Silver	Gold	Platinum
Your Out of Pocket	\$ \$\$\$\$	\$\$ \$\$\$	\$\$\$ \$\$	\$\$\$\$ \$

# Out of Pocket Limit

The most you pay during a policy period (usually a year) before your health insurance begins to pay **100%** of the allowed amount.



The **maximum** out-of-pocket costs for any Marketplace plan for **2017** are **\$7,150** for an individual plan and **\$14,300** for a family plan.

# How You and Your Insurer Share Costs - Example

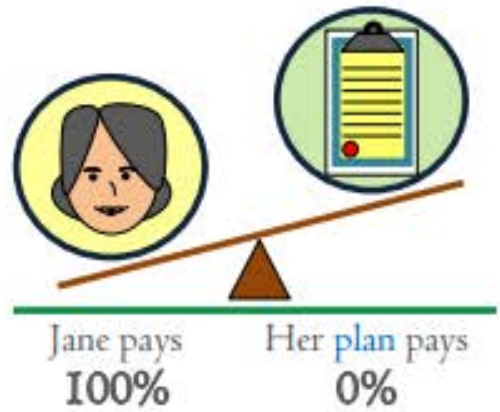
Jane's Plan Deductible: \$1,500

Co-insurance: 20%

Out-of-Pocket Limit: \$5,000

January 1<sup>st</sup>  
Beginning of Coverage  
Period

December 31<sup>st</sup>  
End of Coverage Period



*Putting it all together  
Example with no copayment*

**Jane hasn't reached her \$1,500 deductible yet**  
Her plan doesn't pay any of the costs.  
Office visit costs: \$125  
Jane pays: \$125  
Her plan pays: \$0

# How You and Your Insurer Share Costs - Example

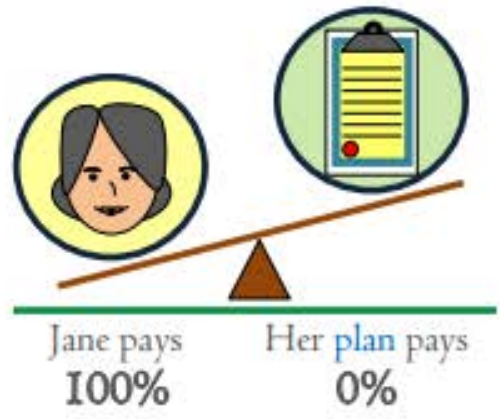
Jane's Plan Deductible: \$1,500

Co-insurance: 20%

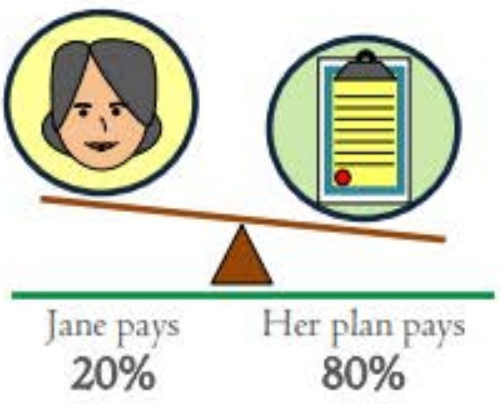
Out-of-Pocket Limit: \$5,000

January 1<sup>st</sup>  
Beginning of Coverage  
Period

December 31<sup>st</sup>  
End of Coverage Period



→  
more costs



**Jane hasn't reached her \$1,500 deductible yet**  
Her plan doesn't pay any of the costs.  
Office visit costs: \$125  
Jane pays: \$125  
Her plan pays: \$0

**Jane reaches her \$1,500 deductible, co-insurance begins**  
Jane has seen a doctor several times and paid \$1,500 in total. Her plan pays some of the costs for her next visit.  
Office visit costs: \$75  
Jane pays: 20% of \$75 = \$15  
Her plan pays: 80% of \$75 = \$60

# How You and Your Insurer Share Costs - Example

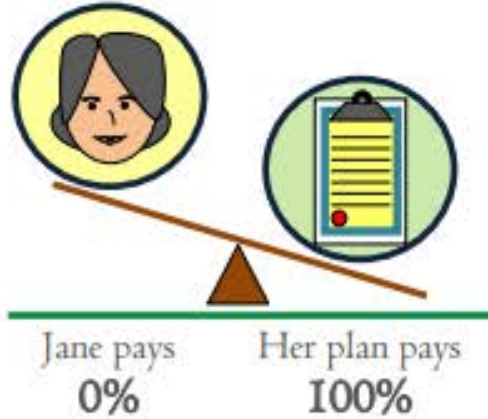
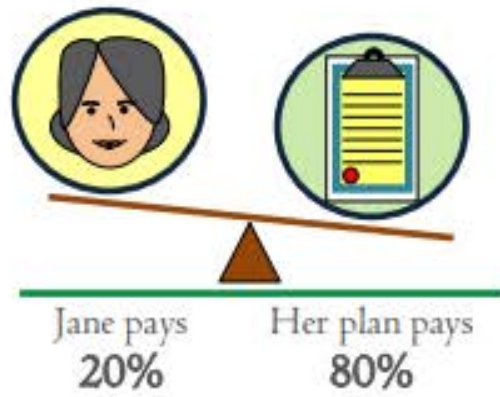
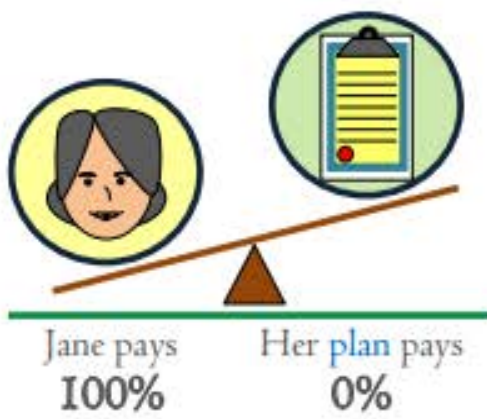
Jane's Plan Deductible: \$1,500

Co-insurance: 20%

Out-of-Pocket Limit: \$5,000

January 1<sup>st</sup>  
Beginning of Coverage  
Period

December 31<sup>st</sup>  
End of Coverage  
Period



**Jane hasn't reached her \$1,500 deductible yet**  
Her plan doesn't pay any of the  
Office visit costs: \$125  
Jane pays: \$125  
Her plan pays: \$0



*If Jane had a copay plan, she would pay a set amount for every visit and RX & the copayment would most likely not count towards her deductible.*

Office visit costs: \$75  
Jane pays: 20% of \$75 = \$15  
Her plan pays: 80% of \$75 = \$60

for the rest of the year.  
Office visit costs: \$200  
Jane pays: \$0  
Her plan pays: \$200

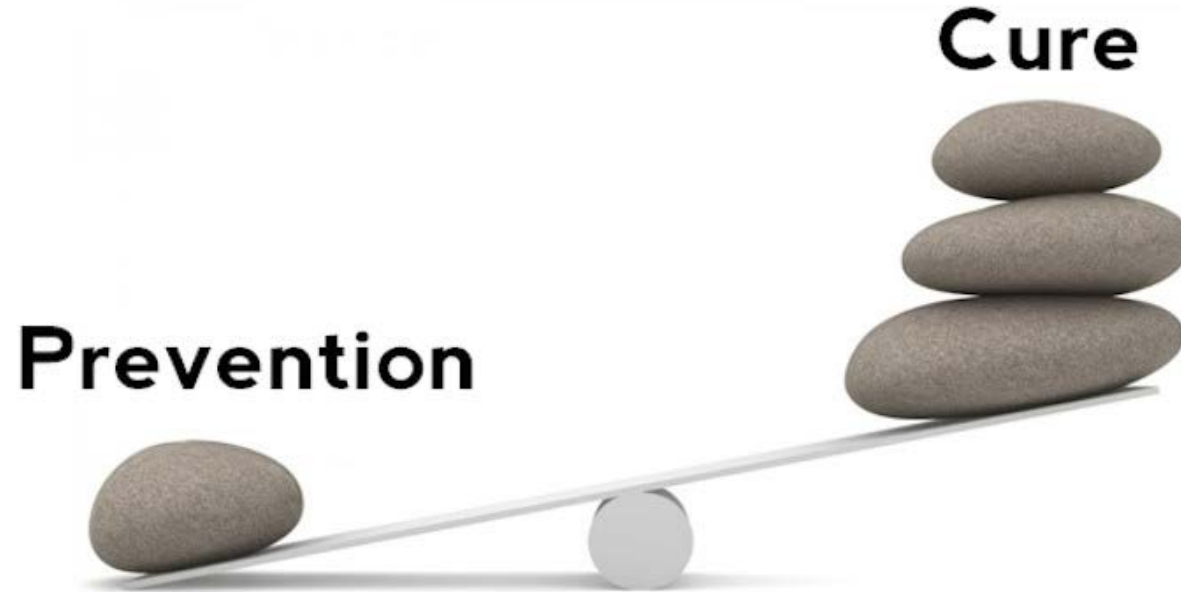
# Another Relationship



Big Copayment

Small Premium

# ACA: Free Preventive Care



All Marketplace plans and many others must cover preventive services without charging you a **copayment** or **co-insurance**. This is true even if you haven't met your yearly **deductible**.



# Arizona: 2017 Marketplace Plans

- Health Maintenance Organization (HMO)  
“gatekeeper” plans only
  - High Deductible Health Spending Account (HDHSA)
  - Lower Deductible, copay plans

# HMO - “It’s the law”



If your PCP can't  
find an in-network  
Specialist

Your HMO must  
find a specialist &  
can't charge more  
than an in-network  
specialist

# Summary of Benefits & Coverage (SBC)

## 2016 health insurance plans & prices

People covered: Primary (Age 35)

EDIT

← BACK

PRINT

EMAIL

LINK

Understand Sharing ⓘ

LIKE THIS PLAN? TAKE THE NEXT STEP

### Blue Cross Blue Shield of Arizona · EverydayHealth HMO 4000 - Alliance Network

Silver HMO | Plan ID: 53901AZ1080003

Estimated monthly premium

**\$306**

Premium

Deductible ⓘ

**\$4,000**

Estimated Individual Total

Deductible

Out-of-pocket maximum ⓘ

**\$6,400**

Estimated Individual Total

OOPM

Estimated total yearly costs

CALCULATE

Your doctors, medical facilities, and prescription drugs

EDIT

BETA ⓘ

Copayments / Coinsurance

Emergency room care: \$450

Generic drugs: \$10

Primary doctor: \$20

Specialist doctor: \$50

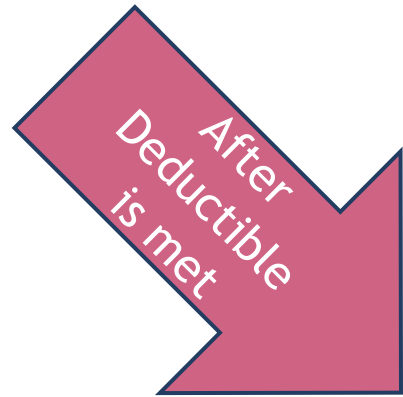
Health Insurance Marketplace

health.gov

Improve health. Learn how.

Copay / Co-insurance

# Before & After Deductible



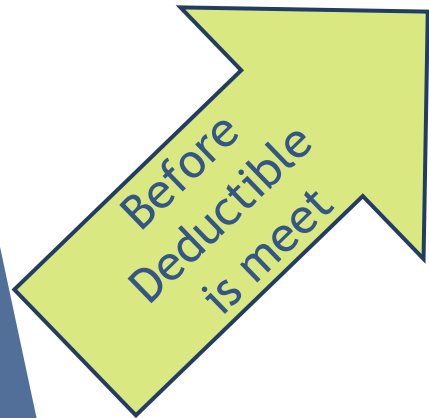
Out of Pocket  
Limit \$4,500

You satisfy  
your  
Deductible

100% of Bill Paid by  
Insurance Company

You Pay  
Copay & 30%  
Co-Insurance

Insurance  
Company Pays  
70%

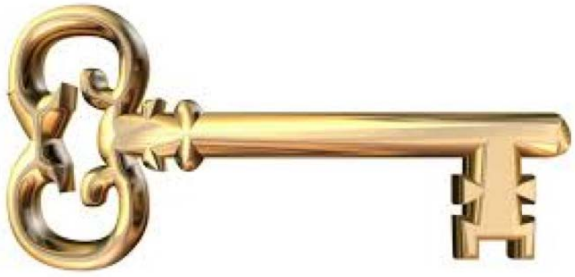


Medical &  
Rx  
Expenses

Premium  
Amount

You pay toward your \$2,000  
Deductible when you get care;  
copays usually don't count towards  
Deductibles.

You pay Premium \$246/Mo.  
\$2,952/Yr.



# Terms

1. The amount I pay each month -  
**PREMIUM**
2. The amount I pay before the insurance company starts to pay -  
**DEDUCTIBLE**
3. The set amount I pay when I see a provider -  
**COPAYMENT**



# Terms

4. The amount I pay before the insurance company pays 100% -

**OUT OF POCKET MAXIMUM OR LIMIT**

5. Providers who are contracted with my insurance plan are in my -

**NETWORK**

6. Where to find information -

**healthcare.gov, summary of benefits and coverage, provider directory and list of covered drugs**

# Q & A

**You can't get covered  
if  
you don't try.**

Allen Gjersvig

Director Navigator & Enrollment Services

[alleng@aachc.org](mailto:alleng@aachc.org)

602.288.7554



David Aguirre – Keogh Health Connection

**HOW TO CONNECT TO LICENSED & CERTIFIED  
ENROLLMENT ASSISTERS:**

---



# DISCUSSION POINTS

---

- ✓ Who is an assister?
- ✓ Are assisters trained and certified?
- ✓ What does training consist of?
- ✓ How to connect to Licensed / Certified Enrollment Assisters
- ✓ Questions?

# WHO IS AN ASSISTOR?

---

- ✓ They are Navigators or Certified Application Counselors (CAC's)



# SAFE SPACE FOR THE COMMUNITY

---

- ✓ Navigators and CAC's create a safe environment for consumers
- ✓ Individuals and mix-status families are welcome and should be encouraged to seek assistance from a Navigator or CAC...



# RESPONSIBILITY OF THE NAV OR CAC

---

- ✓ *Educate Individuals, Families about **The Health Insurance Marketplace***
- ✓ *Present fair, accurate and impartial information about plan options*
- ✓ *Help individuals select a plan(QHP)*
- ✓ *Provide culturally and linguistically appropriate information*
- ✓ *Make available accommodations for persons with disabilities*

# TRAINING

---

- ✓ Assistors must complete required training administered by



- ✓ And obtain licensing through the Arizona Department of Insurance



# TRAINING IS EXTENSIVE AND THOROUGH?

---

- ✓ Training topics include:
  - ✓ Concepts about health insurance and the Marketplace
  - ✓ Requirements for premium tax credits and cost-sharing reductions
  - ✓ Fines - Tax implications
  - ✓ Privacy and security standards

# ASSISTERS STATEWIDE

---

- ✓ Hundreds of assisters from around the state
- ✓ Passionate about what they do!!
- ✓ FREE!
- ✓ In person assistance



# FIND AN ASSISTER - GET COVERED CONNECTOR

[www.coveraz.org](http://www.coveraz.org)



This is a screenshot of a website interface. At the top right, there is a brown button with a white icon of three people and the text "GET COVERED CONNECTOR". Below this, on the left, is a blue circular icon containing a white location pin over a map of Arizona. To the right of this icon, the text reads "FIND LOCAL HELP" in large, bold, red letters. Below that, in smaller black text, it says "Need help with your health insurance application?" and "Click the button below to find appointments with local application assisters". At the bottom of this section is a large, rounded brown button with the white text "CLICK HERE TO GET STARTED".





# SCHEDULING AT YOUR FINGERTIPS

- ✓ *Enter ZIP Code (85013)*
- ✓ *Miles*
- ✓ *Select Language*
- ✓ *Click Search for Help*

**GET COVERED CONNECTOR**

## FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter Your ZIP Code:

Search Within:

Language:

**Search For Help**

# RESULTS LIST

Enter Your ZIP Code: 85013    Search Within: 5 miles    Language: Spanish

[Search For Help](#)

..... Schedule an Appointment Online .....

**Keogh Health Connection**    AVAILABLE NEXT WEEK  
3620 N. 4th Ave.  
Phoenix, AZ 85013  
(602) 266-0397  
[View map](#)    [Schedule Online](#)

**Keogh Health Connection @ St. Joseph's Hospital and Medical Center**    AVAILABLE NEXT WEEK  
350 W Thomas Rd.  
Floor 1 (Admissions Dept-Desk #4)  
Phoenix, AZ 85013  
(602) 266-0397  
[View map](#)    [Schedule Online](#)

✓ *Select client preference, if any*

✓ *Click Schedule Online*

✓ *Option to call*

# SCHEDULE APPOINTMENT

Monday

September 21

08:30am

Mountain

60 min

Keogh Health Connection

3620 N. 4th Ave.

Phoenix, AZ 85013

(602) 266-0397

[View map](#)

First Name:

Marco

Last Name:

Mendoza

Email Address:

mmendoza@keoghhealth.org

Phone Number:

602-2660-397

This field is required.

Receive email updates from Get Covered America

Schedule Appointment

By scheduling this appointment you consent to the [Privacy Policy](#) and to Enroll America sharing your contact information with Keogh Health Connection. This information may be used to email, call, and/or send you text messages\* about your appointment.

\*MSG and DATA rates may apply

Brought to you by



# CONFIRMATION OF APPOINTMENT

- ✓ *Email Confirmation*
- ✓ *Phone Text Confirmation*
- ✓ *Map Link – navigation assistance*



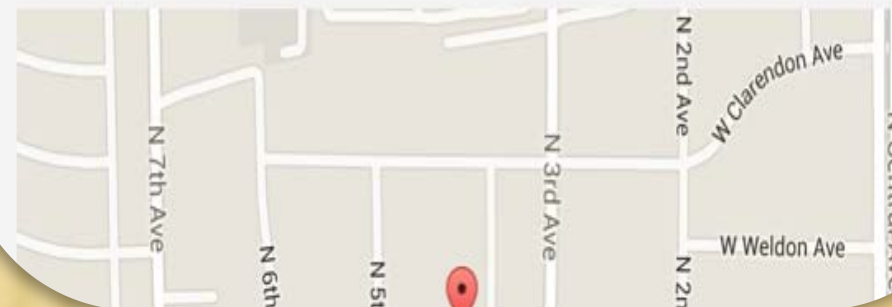
## Here are your appointment details

Thank you for making an appointment to get in-person help with your health insurance application!

Your appointment is at: 11:30 a.m. on Saturday, September 19, 2015

At the following location: **Keogh Health Connection**  
3620 N. 4th Ave.  
Phoenix, AZ 85013

(602) 266-0397



# HOW TO FIND AN ASSISTER (ALTERNATIVE)

---



**Talk to a Navigator**

**844-790-4946**

**Questions -Support – Appointments - Renewals**

# QUESTIONS

---



David Aguirre

Keogh Health Connection

[daguirre@keoghhealth.org](mailto:daguirre@keoghhealth.org)

602-266-0397



# Reaching the Uninsured

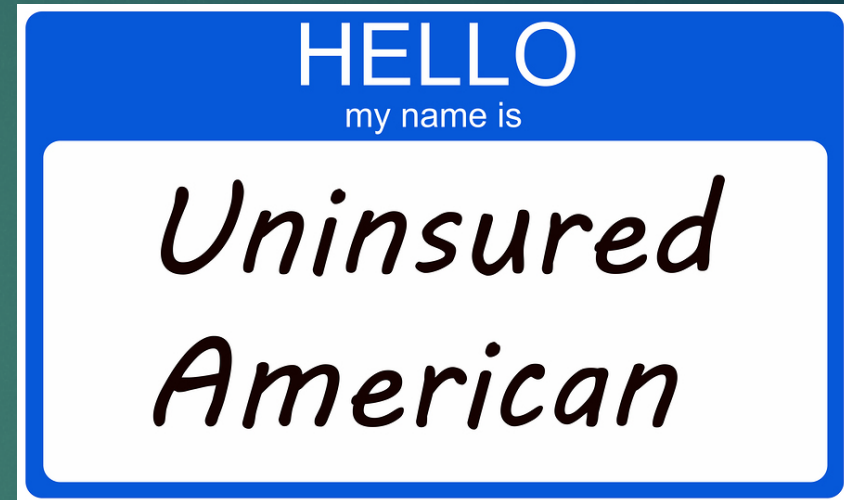
# PCAP History

- ▶ 16 years in Southern Arizona
- ▶ Non Profit
- ▶ 7 Navigators
- ▶ Discounted rates
- ▶ Specialty care
- ▶ Transitioned members to ACA



# Uninsured

- ▶ Who
- ▶ Why
- ▶ Where
- ▶ How
- ▶ Personal





# Building a Relationship

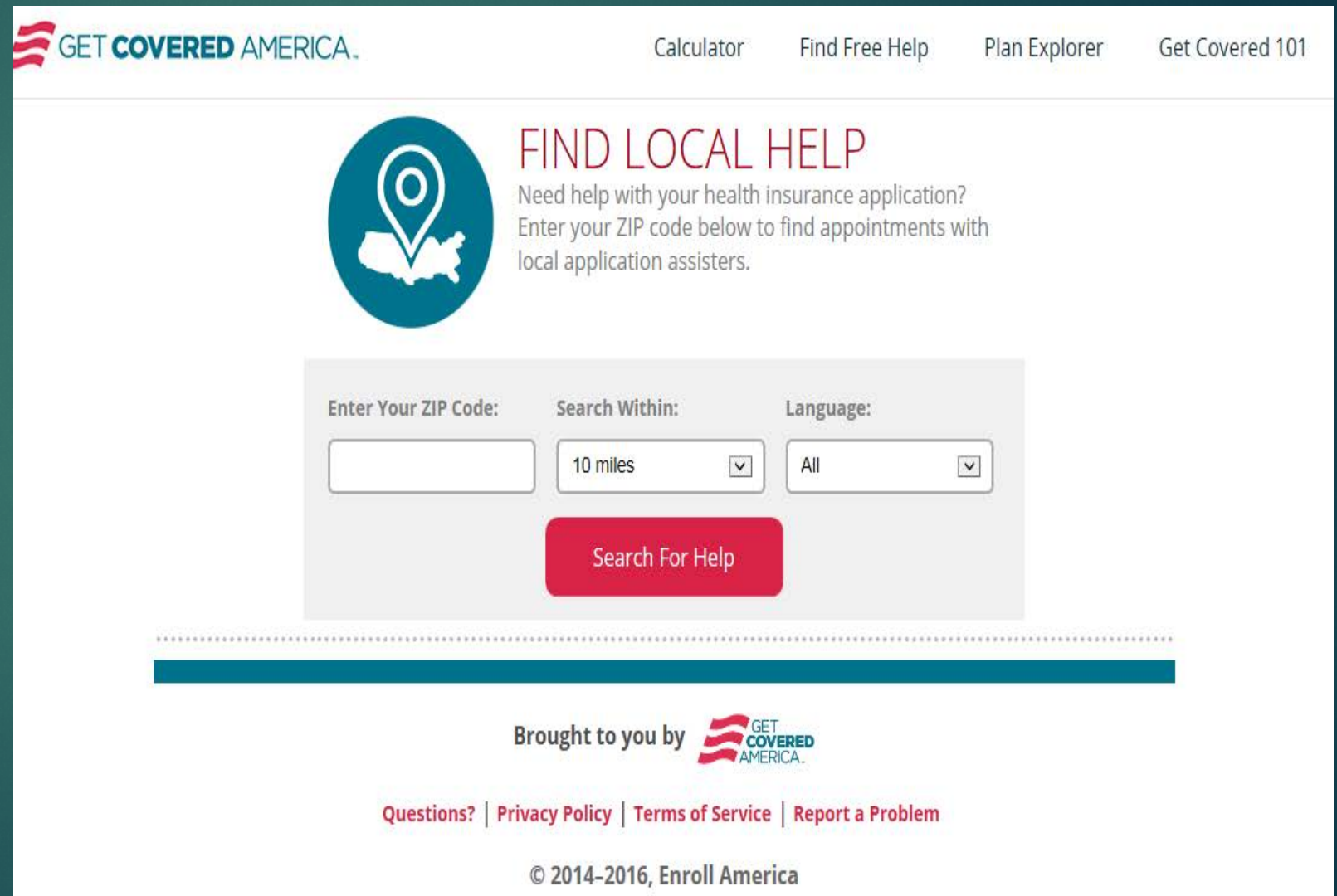
- ▶ Follow up
- ▶ Guidance
- ▶ Stay Covered
- ▶ Next Steps
- ▶ Renewals
- ▶ Report a Change
- ▶ Here to Help

# Outreach & Marketing

- ▶ Consistent
- ▶ Shopping Malls
- ▶ Door to Door
- ▶ Posters / Billboards
- ▶ Radio
- ▶ Social Media
- ▶ Word of mouth
- ▶ How do we know if it works?

# Connector

- ▶ Online tool
- ▶ User friendly
- ▶ Community Partners
- ▶ Reminders



The screenshot displays the 'GET COVERED AMERICA' website interface. At the top, the logo is on the left, and navigation links for 'Calculator', 'Find Free Help', 'Plan Explorer', and 'Get Covered 101' are on the right. The main content area features a circular icon with a location pin over a map of the United States, followed by the heading 'FIND LOCAL HELP'. Below the heading is a text prompt: 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' A search form is centered below, containing three input fields: 'Enter Your ZIP Code:' (a text box), 'Search Within:' (a dropdown menu set to '10 miles'), and 'Language:' (a dropdown menu set to 'All'). A red 'Search For Help' button is positioned below these fields. At the bottom of the page, it says 'Brought to you by' followed by the 'GET COVERED AMERICA' logo. A footer contains links for 'Questions?', 'Privacy Policy', 'Terms of Service', and 'Report a Problem', along with the copyright notice '© 2014-2016, Enroll America'.

GET COVERED AMERICA. Calculator Find Free Help Plan Explorer Get Covered 101

## FIND LOCAL HELP

Need help with your health insurance application?  
Enter your ZIP code below to find appointments with  
local application assisters.

Enter Your ZIP Code: Search Within: Language:

10 miles  All

Brought to you by GET COVERED AMERICA.

[Questions?](#) | [Privacy Policy](#) | [Terms of Service](#) | [Report a Problem](#)

© 2014-2016, Enroll America

# Thank you!

Cynthia M. Estrada  
Outreach Supervisor

520-309-2923

[Cynthia@mypcap.org](mailto:Cynthia@mypcap.org)

@UninsuredInAz



# Sharing Information and Resources with your Community Using Social Media

**Meryl Deles, MSW**

Arizona Alliance for Community Health Centers

[meryld@aachc.org](mailto:meryld@aachc.org) | 602-288-7558



# First Things First: Understand the Audience

## UNDERSTANDING THE **UNINSURED** **NOW.**

June 2015



## INTRODUCTION.

The Robert Wood Johnson Foundation commissioned PerryUdem Research/Communication to conduct a national survey of uninsured adults ages 18 to 64 at the conclusion of the second open enrollment period for the health insurance marketplace. Working closely with GMMB, PerryUdem developed a survey intended to offer a full picture of the lives of the uninsured and explore their feelings about enrolling in health insurance.

## Methods.

- Survey fielded May 5-17, 2015.
- N=1,270 adults 18-64.
- N=469 Latinos.
- English and Spanish.
- All respondents were uninsured at time of survey.
- We did not screen participants on citizenship status.
- Margin of sampling error: +/- 3.4 percentage points.

The survey was conducted using GfK's KnowledgePanel (KP). KP is the only probability-based web panel designed to be representative of the United States. The panel is constructed with probability-based sampling from the U.S. Postal Service's Delivery Sequence File, which allows for an estimated 97 percent of households to be covered. Respondents without Internet access or a computer are provided with both for participation.

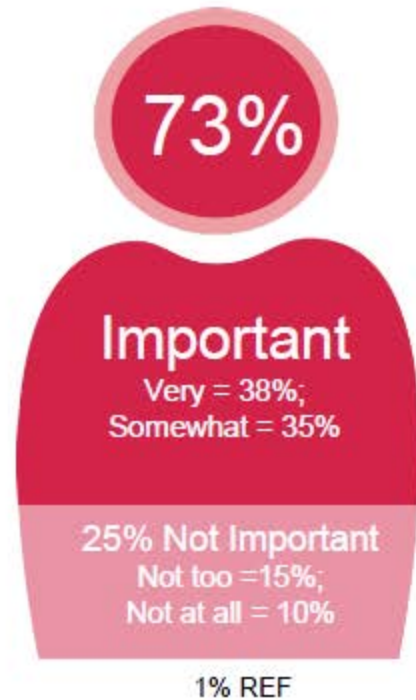




# ALMOST THREE-QUARTERS SAY INSURANCE IS IMPORTANT.



Given everything in your life these days, how important is it to you to have health insurance? n=1270



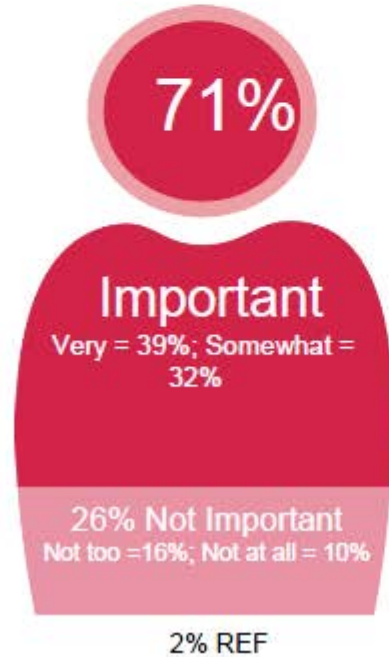
- Those most likely to say health insurance is “very” important: (total 38%)
- Spanish-speaking Latinos (54%)
  - Uninsured less than a year (48%)
  - African Americans (47%)
  - 50-64 years old (46%)
  - Women (44%)



# THEY WANT ONE-ON-ONE HELP.



If you were to look into buying health insurance for yourself (outside of a job) in the future, how important would it be for you to be able to talk with someone one-on-one to help you understand your options? n=1270



- Those most likely to say talking with someone would be “very” important:**
- Spanish-speaking Latinos (63%)
  - Having insurance is “very” important (60%)
  - 40-49 year olds (49%)
  - State-based marketplace states (46%)



## 6 TAKEAWAYS.



1. Most uninsured individuals think that having health insurance is important. More than four in ten have looked into getting insurance on their own in the last year and 56% say they are likely to go to the marketplace in the future.

2. Cost remains the main barrier to insurance. Those who have looked made a calculated decision based on more than just the premium. They also consider out-of-pocket expenses, deductibles, co-pays and other factors in their decision.

3. Many are struggling financially but are optimistic about the future. They believe their finances will improve soon and that they may get insurance then.

4. There are other reasons uninsured individuals may be putting off insurance: the ability to still get care and pay for it out-of-pocket even without insurance and a perception of insurance as a “commitment” rather than something temporary to get in between jobs.

5. Almost half (47%) have not gone to the health insurance marketplace and another 10% are unsure if they have. This means there is still a substantial number of uninsured to reach with information encouraging them to look into their options.

6. There are substantial knowledge gaps around the tax credits and special enrollment periods that need to be filled. Education about the increasing fine amount could drive about one-quarter of the uninsured to enroll.



6.

## THEY NEED INFORMATION, HELP.

UNDERSTANDING THE  
**UNINSURED**  
NOW!

Even after two enrollment periods, many uninsured individuals lack knowledge about tax credits, special enrollment periods and the fine. Providing ongoing and straightforward information on these issues could move more uninsured towards enrolling in insurance. Also, the survey found that most uninsured would like to talk with someone when signing up for insurance.

### They want help:

**71%** say it would be important for them to talk with someone when buying insurance.

### The increasing fine motivates some:

**26%** say the increasing fine amount would make them more likely to get insurance.

**59%** either say they do not understand how the tax credits work (34%), or that they have never heard of the tax credits before (25%).

**60%** have not heard they can enroll outside of the open enrollment period if they have a qualifying life event (43%), or are not sure if they have heard this before (17%).

**60%** have not heard about the special enrollment period in 2015 for those who had to pay a fine in their taxes (44%), or are not sure if they heard this before (16%).



# Key Messages

It's **Time**



Nov - Jan  
**1 31**

It's **Affordable**



It's **the**



We can **Help**



# The Rules:

1. Think about your audience, *always*
2. Simplicity – Let's be clear *and* concise
3. Positivity/Helpfulness – We're on your side
4. Be visual
5. Share and share alike
6. Don't stop





Cover Arizona shared Arizona Alliance for Community Health Centers - AACHC's photo.

March 2 · 🌐



Arizona Alliance for Community Health Centers - AACHC

We appreciate all who submitted stories, invited us to attend enrollment events, and shared our storybanking project with their networks. With a goal of collect...

See More



Cover Arizona

February 13 · 🌐

TWO MORE DAYS LEFT! That's it, and open enrollment will be closed. NOW is the time to sign up! Get an appointment today by going to [coveraz.org/connector](http://coveraz.org/connector) #GetCoveredAZ #CoverAZ



Cover Arizona shared Keogh Health Connection's post.

February 13 · 🌐

Keogh Health Connection added 2 new photos.

2 DAYS LEFT TO ENROLL!  
Free Assistance with Marketplace Application also known as Obamacare.  
Ask for your appointment. 602-266-0397



Cover Arizona

[?] - February 3 -

Three easy steps to get enrolled in the Health Insurance Marketplace this weekend:

- 1) Make an appointment
- 2) Bring your documentation
- 3) Get in person assistance with your application ... See More

## Don't Miss Our Big One-Day Enrollment Event



**February 7, 2015**  
**8:00am-6:30pm**  
**The Cartwright School**  
**District Training Center**  
**Phoenix, Arizona**

**Click here to reserve your time to enroll.**



Cover Arizona shared Arizona PIRG's video.

[?] - January 29 -



173 Views

Arizona PIRG

#tbt Pima Community College students talk health insurance. And today, enrollment assisters once again helping young adults, young at heart and interested others enroll at PCC-DC & other locations across the state. #yoenroll



Like Comment Share



Cover Arizona shared Arizona PIRG's post.

[?] - January 29 -



Arizona PIRG

We are so excited for National Youth Enrollment Day it may be hard to sleep tonight!







**coverazco**

Feb 15, 10:35am via Twitter Web Client

Enrollment events happening NOW! Go to [coveraz.org/events](http://coveraz.org/events) to find one. VERY LIMITED walk-in appts - so don't delay! #GetCoveredNow

1 retweet



**coverazco**

Feb 15, 10:09am via Twitter Web Client

Former Phx City Councilman Tom Simplot opines on the need for health care coverage in @azcentral [bit.ly/1zgGA97](http://bit.ly/1zgGA97)



**coverazco**

Feb 15, 9:59am via Twitter Web Client

LAST DAY FOR OPEN ENROLLMENT. HUGE day for our partners. Follow @GetCoveredAZ @ArizonaPIRG @UninsuredInAZ @AZAllianceCHCs @UCHCAZ @UWTucson

6 retweets 1 favorite



coverazco retweeted



**GetCoveredAZ**

Feb 15, 9:55am via Mobile Web (M5)

#GetCovered #StayCovered 3620 N 4th Av, Phx. Taking walk-ins until 7pm. Deadline is today! @GetCoveredUS @coverazco @ArizonaPIRG

5 retweets 4 favorites



**HealthCareGov**

Feb 13, 6:12am via Sprinklr

This is the year you say "yes" to your health. Pick a plan today! [go.hc.gov/1zL8iyt](http://go.hc.gov/1zL8iyt)



20 retweets 7 favorites



coverazco retweeted



**EnrollAmerica**

Feb 12, 5:50pm via TweetDeck

ICYMI, but we hope you've already watched it: POTUS telling folks to #GetCovered by 2/15! [gtcvrd.am/1zyFULc](http://gtcvrd.am/1zyFULc)



1 retweet 1 favorite



coverazco retweeted



**BillieJeanKing**

Feb 12, 6:05am via Twitter for iPhone

Just 3 days left to sign up for 2015 health coverage. #GetCovered by Feb 15 at [HealthCare.gov](http://HealthCare.gov). Check it out: [ow.ly/ISA5T](http://ow.ly/ISA5T)

136 retweets 164 favorites



**coverazco**

Feb 12, 6:19am via Twitter Web Client

Today through close of open enrollment 2/15/15 there are more than 20 events across the state! Find an event near you [coveraz.org/events](http://coveraz.org/events)

2 retweets



coverazco retweeted



**HealthCareGov**

Feb 12, 6:05am via Sprinklr

Been waiting to enroll? Get started before it's too late. [go.hc.gov/1CeBOKI](http://go.hc.gov/1CeBOKI)



28 retweets 7 favorites



coverazco retweeted

 **AZAllianceCHCs**  
Feb 11, 1:30pm via TweetDeck

#AACHC staff supporting #OE2! Enroll by 2/15.  
Visit [aachc.org/connector](http://aachc.org/connector)  
Call 211  
#GetCoveredAZ #CoberturaMédica



2 retweets

coverazco retweeted

 **ArizonaPIRG**  
Feb 11, 1:14pm via Twitter Web Client

Find enrolling in health insurance daunting? Cynthia w @UninsuredInAZ & others can help. Go 2 [coveraz.org/connector](http://coveraz.org/connector)



1 retweet

coverazco retweeted

 **EnrollAmerica**  
Feb 10, 9:03am via TweetDeck

Average tax credit available to #GetCovered? \$268 a month—3/4 of a premium. [gtcvrd.am/1vASbEa](http://gtcvrd.am/1vASbEa)



4 retweets 1 favorite

coverazco retweeted

 **EnrollAmerica**  
Feb 10, 8:09am via TweetDeck

On average, financial help on the marketplace covers 3/4 of premium cost: [gtcvrd.am/1vASbEa](http://gtcvrd.am/1vASbEa) #GotCovered

2 retweets

coverazco retweeted

 **Drsforamerica**  
Feb 10, 7:24am via Twitter Web Client

Weekend to-do list: Sleep in, spend time with friends & family, #GetCovered. Find local help: [gtcvrd.am/GCconn](http://gtcvrd.am/GCconn)



4 retweets

 **coverazco**  
Feb 10, 6:41am via Twitter Web Client

5 day's left to enroll, what are you waiting for? Get an appt today for free in-person help at [coveraz.org/connector](http://coveraz.org/connector)



1 retweet



# Two More Rules

- Skip complicated, join the conversational fun
- The Connector, The Connector, The Connector!
  - <http://www.coveraz.org/connector>



# Social Media Resources

- AACHC Social Media Kit @ <http://bit.ly/summercampaigntoolkit>
  - Toolkit, presentation, flyers, images, etc
- (Info)graphics creator
  - Canva.com | Easel.ly | Piktochart.com
- Shorten URLs @ bitly.com
  - Creating an account enables customized short URLs
- Built-in analytics
  - Facebook, Twitter, YouTube
- Built-in scheduler
  - Facebook, Twitter

*Thanks for Listening*



# Helping Consumers Understand Health Insurance: Why is Health Insurance Coverage Important?

*Melissa Stafford Jones*  
*HHS Regional Director, Region IX*

*Health Insurance Literacy Summit*  
*September 16, 2016*



# Region IX

## The U.S. Department of Health and Human Services

**Arizona, California, Hawaii, Nevada, American Samoa, Commonwealth of the Northern Mariana Islands, Federated States of Micronesia, Guam, Marshall Islands, and Republic of Palau**

### Focus:

Regional staff are the connection between regional stakeholders and the Department. There are Outreach & Education Professionals, Program & Project Officers, Caseworkers, Inspectors, and Auditors who understand the region, its people, its cultures and its needs.

### Representation:

- Administration for Children & Families
- Administration for Community Living
- Assistant Secretary for Preparedness & Response
- Agency for Toxic Substances Disease Registry
- Centers for Disease Control & Prevention
- Centers for Medicare & Medicaid Services
- Food & Drug Administration
- Health Resources Services Administration
- Indian Health Service
- Office of the Assistant Secretary for Health
- Office of Civil Rights
- Office of the Inspector General
- Substance Abuse & Mental Health Services Administration

# Today's Topics

- ❖ Rates of Coverage and Coverage Expansion
- ❖ The Value of Coverage
- ❖ Enrollment Periods
- ❖ Connecting Consumers to their Care

# FRAMEWORK FOR MEASURING IMPACT OF THE AFFORDABLE CARE ACT



Affordability



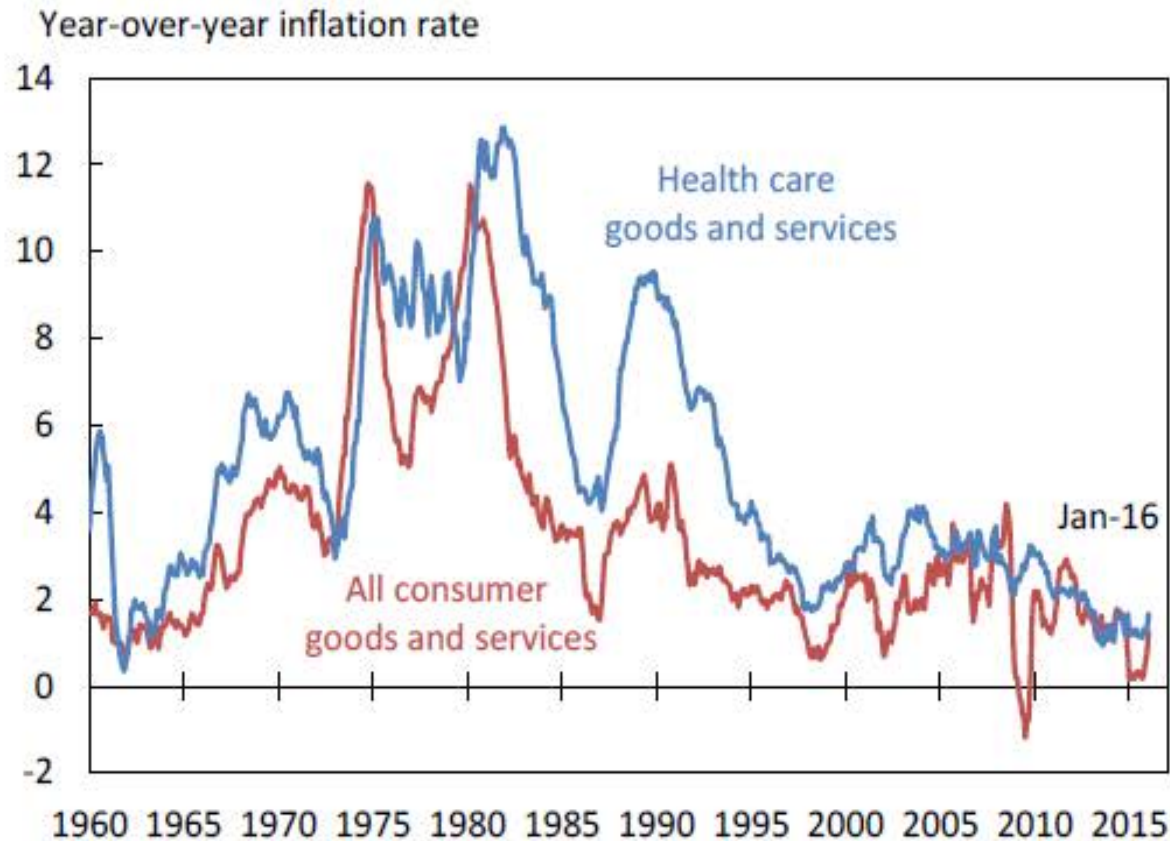
Access



Quality



# Health Care Prices Have Been Rising at the Slowest Rate in 50 Years



Since the Affordable Care Act became law, health care prices have risen at the slowest rate in 50 years. The Affordable Care Act's reforms to Medicare payment rates, along with likely "spillover" effects on prices in the private sector, have been major contributors to this recent slow price growth.

# Affordability

- **74% of Arizonans qualified for Premium Tax Credits** last year
  - Average APTC per month in Arizona: \$230
- Small changes for 85% of people who receive tax credits
  - Last year, cost of coverage increased an **average of \$4/mo.** despite suggestions of “double-digit price hikes”
- Projected that **65% of Arizonans can get a plan for under \$75** this upcoming Open Enrollment

# Affordability

HealthCare.gov

Individuals & Families

Small Businesses

Log in

ESPAÑOL

## 2016 health insurance plans & prices

✓ ZIP CODE HOUSEHOLD EXPECTED INCOME SAVINGS ESTIMATE EXPECTED MEDICAL USE DOCTORS, DRUGS, & FACILITIES REVIEW

### Tell us about **You**

AGE

31

(Required - enter age in years)

SEX


Male


Female


(Required)

OTHER INFORMATION

Eligible for health coverage through a job, Medicare, Medicaid, or CHIP

Parent of a child under 19 

Pregnant 

Tobacco user 

CONTINUE

SKIP

# Access

- With the ACA coverage expansion, **20 million** previously uninsured people have health coverage in our country
- The Nation's **uninsured rate** is now at **8.6%**

# Access

## AHCCCS & KidsCare Enrollment

September 2016:

1,888,006



45.43%  
increase  
since  
January  
2014

**2016 Marketplace Plan Selections:  
203,066**

# Quality

## **Improved Coverage for all Americans:**

- No pre-existing condition exclusions
- No lifetime or annual limits
- Up to 26 on parents coverage
- Free preventive services
- No gender discrimination
- Essential benefits

# Quality



Laboratory  
Services



Emergency  
Services



Prescription  
Drugs



Mental Health &  
Substance Use  
Disorder Services



Maternity &  
Newborn Care



Pediatric  
Services,  
Including Oral &  
Vision Care



Rehabilitative  
& Habilitative  
Services &  
Devices



Ambulatory  
Patient  
Services



Preventive &  
Wellness Services  
& Chronic Disease  
Management



Hospitalization

# The Value of Coverage

- ✓ Prevention before interventions
- ✓ Reducing community disparities
  - ✓ Financial security
- ✓ The shared responsibility payment



# Preventive Services

- Plans provide **free preventive care**, without charging a **copayment** or **coinsurance**.
  - This is true even if the consumer hasn't met their yearly **deductible**.
- These services include routine health care such as:
  - ✓ screenings
  - ✓ check-ups
  - ✓ patient counseling to prevent illnesses disease, or other health problems
  - ✓ flu and pneumonia shots
  - ✓ vaccines
  - ✓ mammograms
  - ✓ depression/behavioral health screenings
  - ✓ blood pressure tests

# Disease Diagnosis & Control

- Insured people are more likely to have chronic conditions **diagnosed.**
- Insured people with a diagnosis are more likely to have their **conditions under control.**

# Reducing Disparities: A Closer Look

## Latinos suffer from certain illnesses at higher rates than non-Hispanic white Americans

- *Leading Causes of Illness & Death among Hispanics:*
  - heart disease
  - cancer
  - unintentional injuries (accidents)
  - stroke
  - diabetes
- *Other Health Risk Factors:*
  - Asthma
  - chronic obstructive pulmonary disease
  - HIV/AIDS
  - Obesity
  - Suicide
  - liver disease

Having health insurance **reduces racial and ethnic disparities**

# Financial Security

- The **maximum out-of-pocket** cost limit for any individual Marketplace plan cannot be more than **\$6,600 for an individual** and **\$13,200 for a family**.
- Group health plans are prohibited from imposing **lifetime limits on the dollar value of essential health benefits** offered under the plan or coverage.

# The Cost of Not Having Health Coverage

In 2017, uninsured consumers will pay the **higher** of these two amounts:

**2.5% of their  
annual income**

**\$695 per adult  
& \$347.50 per  
child**

And they still won't have coverage!

# Enrollment Periods

- ✓ Open Enrollment for Healthcare.gov is **November 1, 2016 – January 31, 2017.**
- ✓ **Special Enrollment Period**
- ✓ Medicaid (**AHCCCS**) & **KidsCare** enrollment is **always open.**

# Coverage to Care to... HEALTH

## Coverage to Care Resources

<https://marketplace.cms.gov/technical-assistance-resources/c2c.html>



# Thank you!

Melissa Stafford Jones

Regional Director

HHS, Region IX

415-437-8500

Melissa.StaffordJones@hhs.gov

@HHSRegion9 





# Arizona Affordable Care Act Update



THE UNIVERSITY OF ARIZONA  
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH  
**Center for Rural Health**

**Daniel Derksen MD, Director**  
**Arizona Center for Rural Health**  
**University of Arizona Health Sciences**



# U.S. Uninsured by Year

- 09.1% or 29 Million 2015
- 10.4% or 33 Million 2014
- 13.3% or 42 Million in 2013

<https://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-257.pdf>





## ▪ Before ACA: AZ Health

<b>Payer Source</b>	<b># Arizonans</b>
<b>Medicaid</b>	<b>1,200,000</b>
<b>Uninsured</b>	<b>1,200,000</b>
<b>Medicare</b>	<b>800,000</b>
<b>Private Insurance</b>	<b>3,300,000</b>
<b>Total Pop. Arizona</b>	<b>6,500,000</b>

# Since 2014, Arizona Has Halved Its Uninsured

## AHCCCS – AZ Medicaid

<138% FPL (\$33,465 Family of 4)

July-Sep 2013 to Mar 2016 Net Gain

↑ **+500,000**



## AZ MARKETPLACE

138-400% FPL (\$33,465-\$97,200)

OE-3 Effectuated Enrollment + Renewal Mar 2016

↑ **+180,000**

## AZ <26 Parents' Plan

↑ **+70,000**

**Arizona Total: ↑ +750,000**

And another 30,000 uninsured kids will be enrolled in KidsCare in 2016-2017

\*Effectuated Enrollment (paid premium). Accessed 07/10/16 at:

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

<https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>

<https://www.medicaid.gov/medicaid-chip-program-information/program-information/downloads/march-2016-enrollment-report.pdf>

# Arizona's Marketplace Consolidation

AZ Marketplace 2014-15

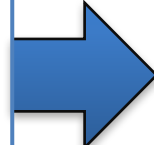
Tucson/Phoenix (Pima/Maricopa Co.)

**10 Insurers Offering >100 Plans**

\*\*\*\*\*

13 Other (Rural) AZ Counties

**7 Insurers Offering 70 Plans**



AZ Marketplace 2015-16

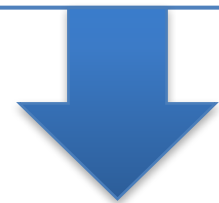
Tucson/Phoenix (Pima/Maricopa)

**5 to 8 Insurers Offering 28-69 Plans**

\*\*\*\*\*

13 Other (Rural) AZ Counties

**2 to 3 Insurers Offering 15-18 Plans**



2016-2017 Open Enrollment, Year 3:  
0-3 Insurers, ?? Plans



Insurers

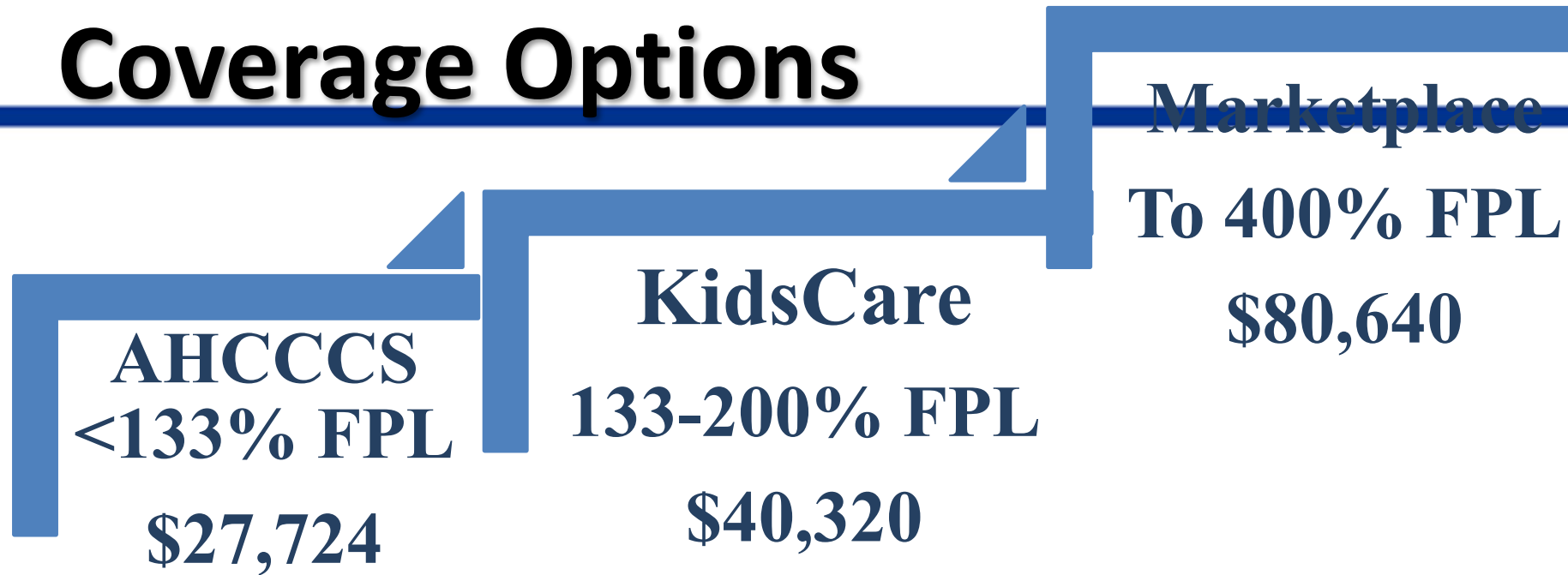


AZ Marketplace Enrollment Starting 11/01/16

All Arizona Counties

**1 to 3 Insurers Offering Plans**

# Coverage Options



For a family of 3

*“The more you earn, the more you pay”*





# Arizona KidsCare

Enrollment was frozen in 2010  
during the great recession

Enrollment fell from over 45,000 in 2010  
to just 620 kids in 2016

Since 2010, Arizona has ranked in the  
bottom 5 states for its high percentage of  
uninsured children

# Affordable Care Act Coverage – Medicaid and the Marketplace Began January 2014

- **AZ Expanded Medicaid: <138% FPL**
- **Created health insurance marketplaces**
- **Subsidized premiums:138-400% FPL**
- **Guaranteed issue** (prohibits insurers from denying coverage or charging more for pre-existing conditions)

**Coverage Eligibility Is Based on the 2016 FPL – Federal Poverty Level Based on Family Income**

Note: coverage threshold increases from 133% to 138% FPL with 5% income disregard

Household Size	100%	138%	400%
1	\$11,880	\$16,394	\$47,520
2	\$16,020	\$22,107	\$64,080
3	\$20,160	\$27,821	\$80,640
4	\$24,300	\$33,534	\$97,200

Accessed 05/22/16 at: <https://aspe.hhs.gov/poverty-guidelines>



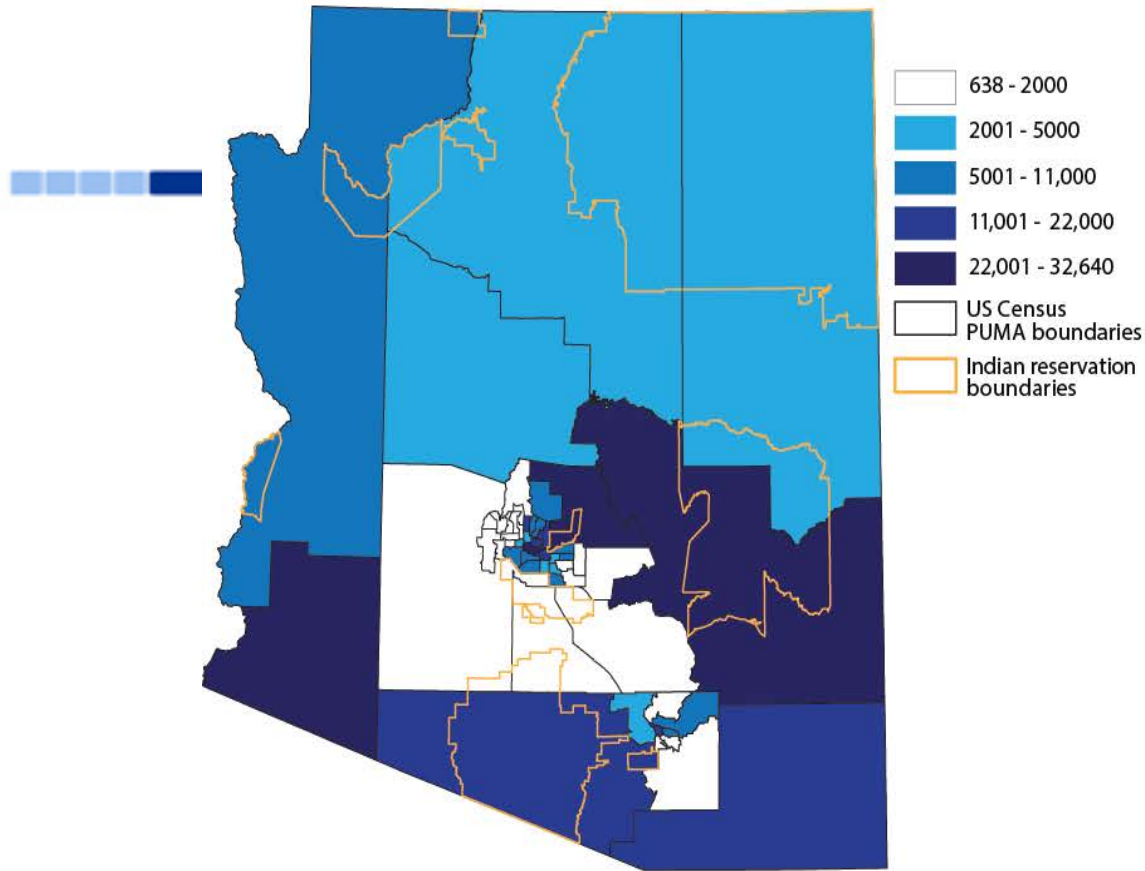
# Coverage Disparities → Poor Health Outcomes



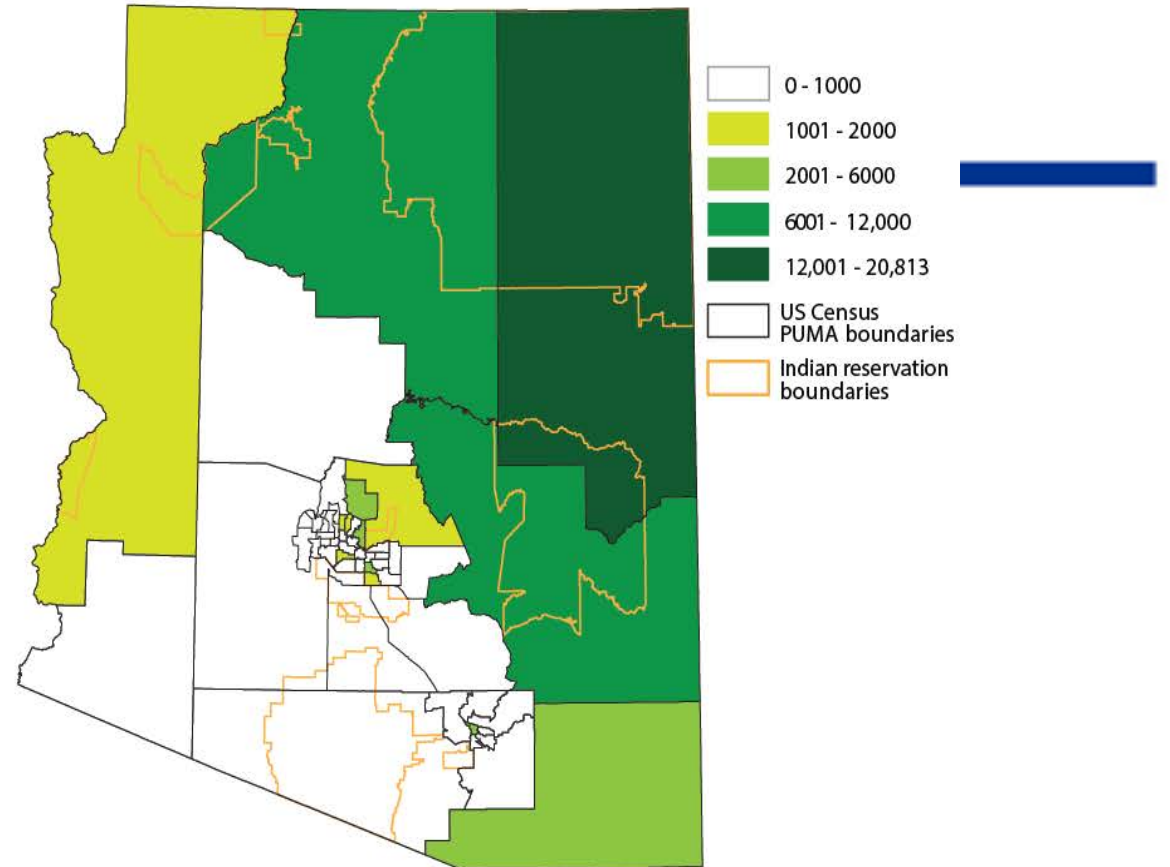
	Percent Uninsured
American Indian	31%
Hispanic/Latino	29%
White	11%



Number of Eligible Uninsured Hispanics



Number of Eligible Uninsured Native Americans



# Low Arizona Participation Rates - Rural, Latino, American Indian

# Statewide Navigator Scheduling



## FIND LOCAL HELP

Need help with your health insurance application?

Click the button below to find appointments with local application assisters

CLICK HERE TO GET STARTED

Talk to a  
Navigator

800.377.3536  
Appointments

[www.coveraz.org/connector](http://www.coveraz.org/connector)

How It Works



Primary Healthcare for All