



The Missouri Health Insurance Marketplace

What You Need to Know for Your
Kidney and Transplant Patients



Overview

Health Insurance Marketplace

Who Can Use the Marketplace &
How to Enroll

Financial Help in the Marketplace

Medicaid and the Children's Health
Insurance Program (CHIP)

Where to get help



Health Insurance Marketplace

A New way to buy health insurance:

- A **website** where you can compare and buy health plans
- Gives individuals and small businesses access to affordable coverage options
- Can buy coverage between **October 1, 2013 to March 31, 2014**
- Coverage begins as early as January 1, 2014



How the Marketplace Works

- Coverage to fit your individual needs
- Financial help is available
- Unbiased help and customer support provided
- Easy to use – one application
- Private insurance companies compete for your business



Marketplace Basics

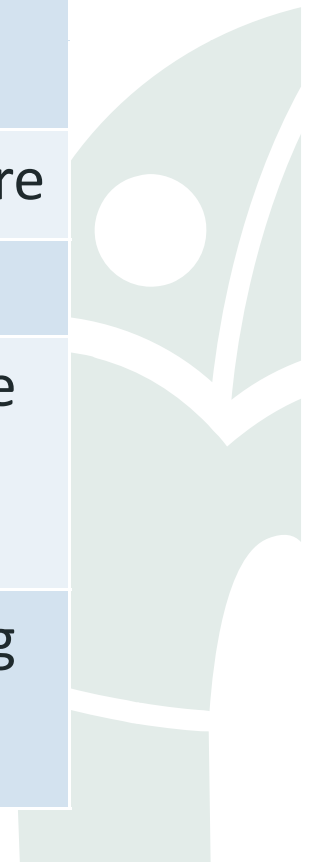
- High quality plans for you to choose from
 - MO = Three Plan Levels, plus a catastrophic plan option
- Compare plans before you buy
 - **Premiums** – how much you pay a month for the plan
 - **Out-of-pocket costs** – how much you'll pay for health services
 - **Benefits** – what health services are covered



Essential Health Benefits

All Marketplace plans cover Essential Health Benefits which include at least these 10 categories:

Ambulatory services - like doctor visits	Prescription drugs
Emergency room visits	Maternity and newborn care
Hospital stays	Laboratory services
Mental health & substance use services, including counseling	Rehabilitative & habilitative services and devices (physical therapy)
Preventive care & chronic disease management	Pediatric services, including dental and vision care



Plan Levels of Coverage

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average* <i>(In addition to the monthly plan premium)</i>
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum **	90%	10%

*Based on the aggregate cost under the plan when benefits are provided to a standard population. This may not be the same for every (or any specific) enrolled person.

****THERE ARE NO PLATINUM PLANS AVAILABLE IN MISSOURI'S MARKETPLACE FOR 2014**



Catastrophic Plans

Who can get a catastrophic plan?

- Young adults under age 30
- People with a hardship waiver from the Marketplace

What is catastrophic coverage?

- Plans with high deductibles and lower premiums
- Covers 3 primary care visits and preventive services with no out-of-pocket costs
- Protects from high out-of-pocket costs



Minimum Essential Coverage

Beginning in 2014, most people must have health coverage or pay a fine

Examples of qualifying coverage:

- Medicare
- Medicaid
- CHIP
- TRICARE
- Employer coverage
- VA coverage
- Individual policy
- Marketplace policy

Some people may qualify for an **exemption**:

- Undocumented immigrants, individuals in jail, people who do not have affordable coverage options, Religious groups, Native Americans.



Who Can Use the Marketplace

Most people can use the Marketplace

- To use the Missouri Marketplace, you have to live in Missouri
- Be a U.S. citizen or legal resident
- Not incarcerated
 - If you are in jail or prison, you can apply for Marketplace coverage if you are about to be released



Small Business Health Options Program (SHOP)

The Small Business Health Options Program is a Marketplace for small businesses and their workers

Gives small businesses more choice and control over health insurance spending

- Choose from Marketplace plans to fit your budget
- Tax credits for businesses with <25 workers
- New consumer protections



Who Can Use SHOP Marketplace

Small Businesses

- Small employers with up to 50 full-time equivalent employees (part-time & full-time workers)
- Employer must offer coverage to all full-time workers
- Online enrollment in the SHOP Marketplace has been delayed until 2014.
 - Broker and Paper applications will be accepted starting October 1.

Self-employed

- Can buy coverage in the individual Marketplace



Penalties:

- 2014:** \$95 for individuals; up to \$285 for family, or 1% of income, whichever is greater.
- 2015:** \$325 individuals; up to \$975 for family, or 2% of income, whichever is greater.
- 2016:** \$695 individuals; up to \$2,085 for family, or 2.5% of income, whichever is greater.



Using the Marketplace

One Application

- Enroll in coverage
- See if you can get financial help

Open Enrollment

- October 1, 2013 to March 31, 2014
- After that, yearly sign up is Nov. 15, 2014 to Jan. 15, 2015.
- Special enrollment periods available in certain situations



1



Visit www.healthcare.gov

2



Create an account

Give your name, address and other basic information to get started.

3



Fill out the application

Share more about you and your family, such as household size, income, and other information to see your plan options.

4



Compare

Review health insurance plans side-by-side and see if you qualify for lower premiums.

5



Get covered

Pick the plan that best meets your needs.

[Anthem Blue Cross and Blue Shield Anthem Silver DirectAccess w/HSA - cbbg](#)

Save

[Coventry Health Care Silver \\$15 Copay PPO Plan](#)

Save

General Information

Monthly premium
\$322.12 /mo.

Monthly premium
\$365.13 /mo.

Deductible
\$3,000 group total

Deductible
\$3,750 group total

Out-of-pocket maximum
\$3,600

Out-of-pocket maximum
\$6,350

- [Summary of Benefits](#)
- [Provider directory](#)

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- [Provider directory](#)

Costs for medical care

Close -

Primary care doctor visit

10% Coinsurance after deductible In-Network, 40% Coinsurance after deductible Out-of-Network Not Covered

\$15 In-Network, 50% Coinsurance after deductible Out-of-Network

Specialist visit

10% Coinsurance after deductible In-Network, 40% Coinsurance after deductible Out-of-Network Not Covered

\$75 In-Network, 50% Coinsurance after deductible Out-of-Network

X-rays and diagnostic imaging

Initial Open Enrollment Period

Your coverage will start depending on when you buy insurance between October 1, 2013 – March 31, 2014



If you enroll	Your coverage starts
On or before December 15, 2013	January 1, 2014
Between the 1 st and 15 th day of January – March	First day of the following month
Between the 16 th and the last day of December – March	First day of second following month

Financial Help

Getting Affordable Coverage



Financial Help

Two types of financial help are available for individuals and families:

- **Tax credits** to lower monthly premiums
- **Discounts** to lower how much you spend out of your own pocket on health care



New Way to Lower Premiums

Premium Tax Credits (Premium discounts) for Marketplace Plans

- Take it Now – Can be taken in advance to lower monthly premiums
- Take it Later – Can wait to take it until tax time

Who Can Use It?

- Individuals and families with income 100% to 400% of the poverty level
 - \$11,500 to \$45,900 for an individual
 - \$23,500 to \$94,200 for a family of 4



Cost-Sharing Discounts

Cost-sharing discounts can lower how much you spend out-of-pocket on health care

- Available to individuals and families with income at or below 250% of the poverty level
 - \$28,725 for an individual
 - \$58,900 for a family of 4
- Must have a **Silver-level (70/30) Marketplace plan** to get the discount



Medicaid and the Children's Health Insurance Program (CHIP)

Public health programs for some people with very low income

How Medicaid & CHIP work with the Marketplace

- No wrong door – you can apply through the Marketplace
- Streamlined application
- No open enrollment period - you can apply at any time



Pre-Existing Condition Insurance Plan Transition

- **Missouri High Risk Insurance (MHIP) ending 12-31-13**
- **Letters to clients went out in Oct.**
- **PCIP enrollees who want covering in the Marketplace**
 - Need to apply by Dec. 23, 2013 for no break in coverage
 - NO automatic transition
 - Undocumented immigrants will NOT be eligible for Marketplace, only private individual plans .



Medicaid Expansion

- States can choose to cover more people under Medicaid with additional federal funding
- Missouri has not chosen to expand at this time
 - Kansas has not expanded Medicaid.
 - Illinois, Iowa, and Arkansas HAVE expanded Medicaid.

Special exemption:

- If you make less than 133% of the poverty level
AND
- You don't qualify for MO HealthNet now

There is no penalty for not having insurance



Patients with Medicare currently

- **Not eligible for Marketplace plans,**
 - Unless pay a premium for Part A Medicare
- **ACA offers NO access for Medigap plans**
- **ACA ensured free screenings and Annual Wellness visit.**
- **ACA decreased Medicare Part D donut hole gaps.**
 - 2013 – 50% reduction
 - 2020 – gap closes



People eligible for Medicare in future:

• In most cases, it will be to your advantage to sign up for Medicare:

- You may pay more for coverage in the Marketplace
 - If you are in the Marketplace when you become eligible for Medicare, you lose any tax credit/cost-sharing reductions you may have had.
 - You may have to pay a penalty for Medicare Part A,B,D if you choose to sign up for Medicare later
-
- * MoKP recommends applying for Medicare, Medigap, and Part D policies at the start of ESRD, and dis-enrolling from ACA.



Affect on ESRD Patient with Private Insurance

- **Patient with current insurance through EGHP:**
 - Keep MSP 30 COB
- **HHS clarified that MSP will apply to EGHP plans in the Marketplaces established for small businesses to purchase coverage (SHOP)**
- **MSP does not apply to individual plans in the Marketplace, just as it does not apply to individual private plans.**

– NKF's VP of Gov't Relations: Troy Zimmerman's webinar presentation on 10/30/13.



Affect on Transplant Candidates

- Patients more likely to be interested if insurance options are available (including after Medicare ends 36 months post transplant for ESRD patients).
- Referral for transplant listing more likely
- Could create greater demand for organs and longer wait time? Time will tell.....



Affect on Post Transplant Patients

- **Less likely to lose graft due to inability to afford transplant medications**

- Coverage no longer tied to Medicare, family, or employment
- Subsidies and premium assistance available when Medicare ends
- Cannot be excluded from coverage
- Essential Health Benefits in Marketplace include good immuno drug coverage



Trained Assisters

Navigators and Certified Application Counselors

- Certified by the federal government and licensed by the state
- Have expertise in how the Marketplace works, who can use it, and how to enroll in coverage
- Provide fair, accurate, and impartial information

Visit healthcare.gov or covermissouri.org to find an assister near you



Insurance Agents and Brokers

Can help you buy health insurance and provide information on Marketplace plans

To help people buy Marketplace plans:

- Must be registered to conduct business in the Marketplace & meet Navigator standards
- Cannot receive direct or indirect compensation from insurance companies related to enrollment in health plans



Key Points to Remember

You Have Choices

- Employer-based coverage will continue
- The Marketplace is a new way to shop for insurance
- Health insurance will continue to be sold outside the Marketplace
- The Marketplace is the only place to get premium tax credits



How to Connect to the Marketplace

Online

- [Healthcare.gov](https://www.healthcare.gov)
- [CoverMissouri.org](https://www.covermissouri.org)

Call

- 1-800-318-2596

Social Media



Resources:

Missouri Kidney Program

Jane Whitesides, certified Navigator

1-855-687-3830

whitesidesj@health.missouri.edu

Find Local Help: <https://localhelp.healthcare.gov/>



Kansas ACA Info:

- Did NOT expand Medicaid
- Has 2 insurance companies available: Blue Cross/Blue Shield and Coventry.
- Offers all levels of coverage: Catastrophic to Platinum.

www.InsureKS.org

- www.kamuonline.org
- [Debbie Berndsen at dberndsen@kspca.org](mailto:dberndsen@kspca.org)



Illinois Coverage and Resources

- Illinois expanded their Medicaid
- Marketplace offers 5 different plans, only 1 platinum option.
- **GetCoveredIllinois.gov** or **1-866-311-1119**
- **National Kidney Foundation of Illinois**
 - 4 Certified In Person Counselors (IPCs)
 - 312-321-1500
 - www.nkfi.org



Iowa ACA info:

Expanded Medicaid

Has 2 insurance companies

Navigators are: VNA of Iowa and Public Health Depts.

Healthcare.gov

1-800-318-2596



Arkansas ACA Info:

Expanded Medicaid= “Health Freedom” coverage

Arkansas Health Connector Division

<http://ahc.arkansas.gov/enrollment-assistance/>

1-855-283-3483

4 companies offering ALL levels of coverage.

www.healthcare.gov

1-800-318-2596



THANK YOU!

This presentation has been approved for 1 continuing educational hour by the MO State Committee for Social Workers.

To get your certification of attendance, email Leanne Peace at peacelj@health.missouri.edu and request ACA Webinar certificate.

