

Affordable Care Act Implementation: What Happens Next?



ASSOCIATION OF UNIVERSITY CENTERS ON DISABILITIES
RESEARCH, EDUCATION, SERVICE

**Health Reform Workgroup
Webinar Series
September 24, 2013**

- Introductions
- Presentation
- Q & A after presentation
 - You can submit any questions throughout the webinar and after the presentation via the ‘Chat’ box.
 - The moderator will read the questions after the presentations.
- Survey
 - Please complete our short survey to give us feedback for the next webinar!



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Policy Analyst, AUCD



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Director, Partners for Inclusive Communities,
University of Arkansas at Fayetteville

- Overview of coverage expansion
- Exchange/Marketplaces
- Medicaid Expansion
- Consumer Assistance
- Where to find further resources
- UCEDD Involvement



Victories



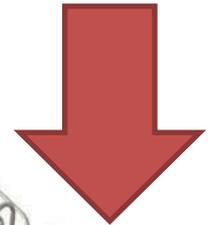
- Pre-existing conditions
- Lifetime and annual limits
- Cap on our-of-pocket costs
- Preventive care
- Premium control
- Premium equity
- Young adult coverage
- Rescissions

Coverage

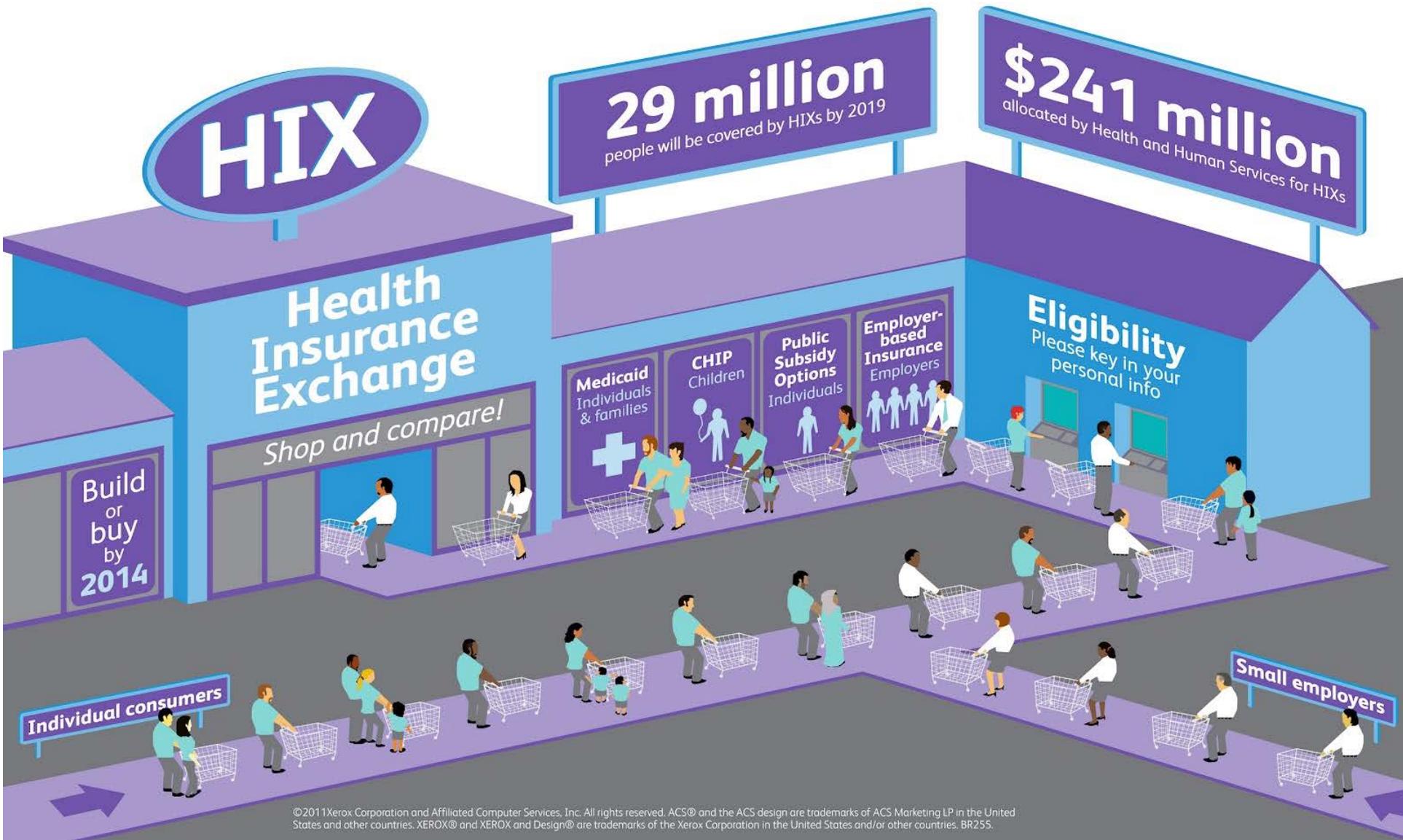
Medicaid Expansion



Health Insurance
Marketplaces



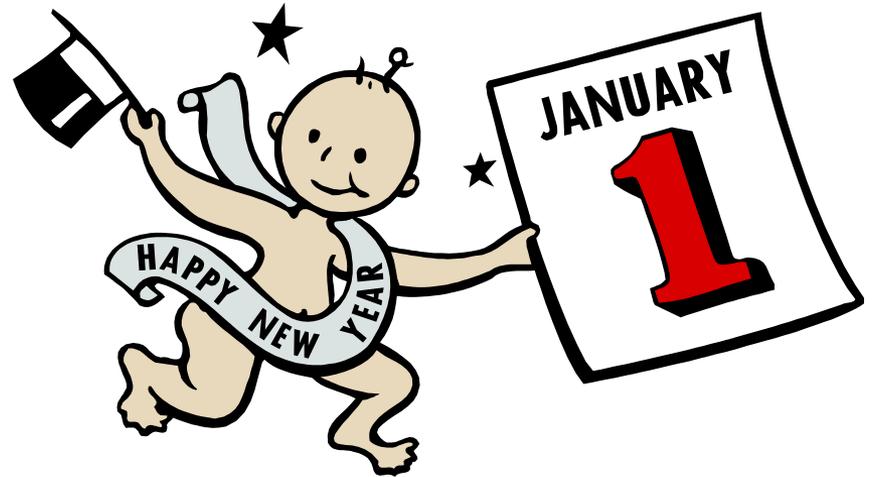
Exchange = Marketplace





**Open Enrollment
Starts October 1**

**Coverage Starts
January 1**



**Open Enrollment
Ends March 31**

Continuum of Exchange Options



State-based Exchange

State operates all exchange activities



State-Federal Partnership Exchange

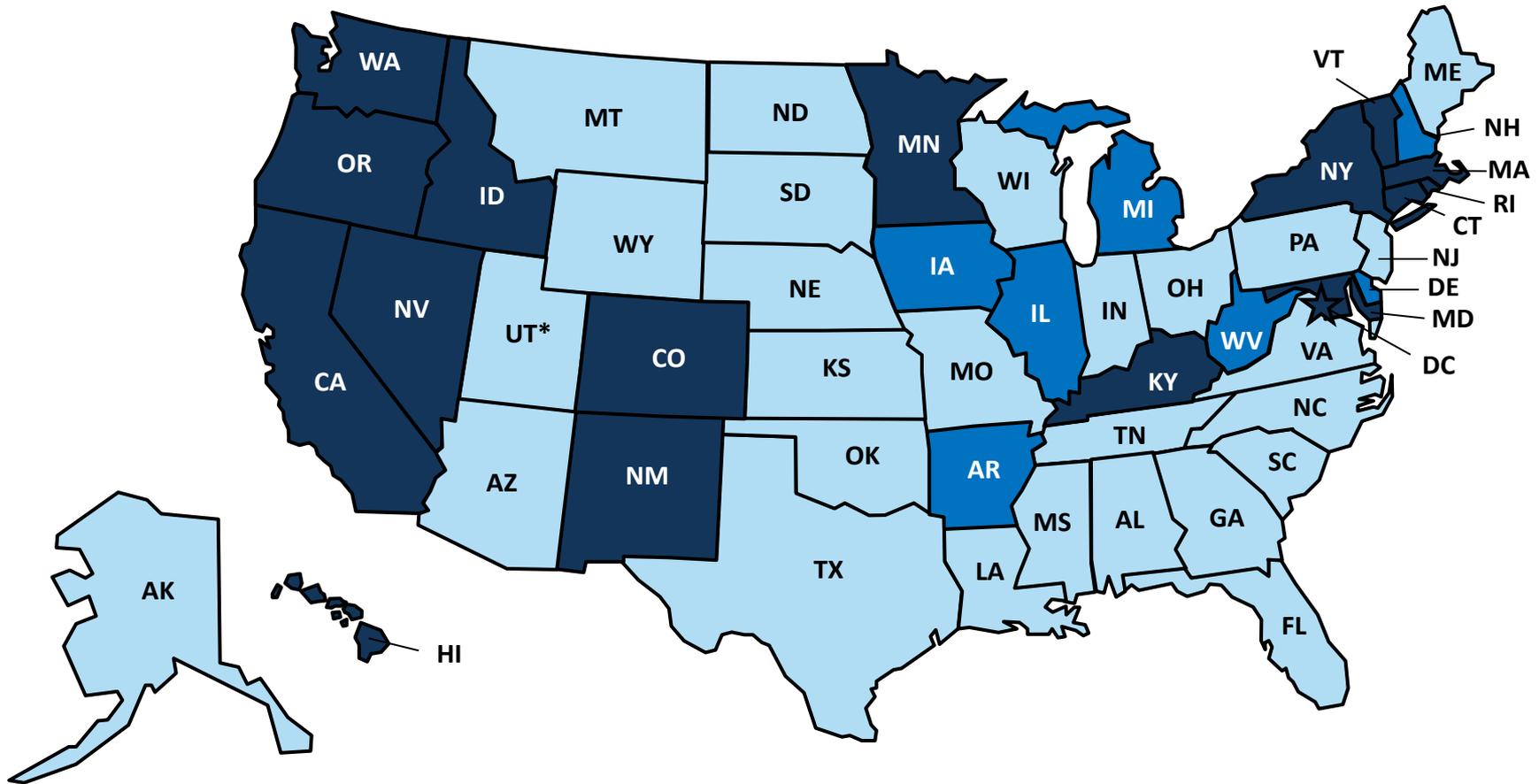
State operates plan management and/or consumer assistance activities; may determine Medicaid/CHIP eligibility



Federally-Facilitated Exchange

HHS operates all exchange activities; state may determine Medicaid/CHIP eligibility

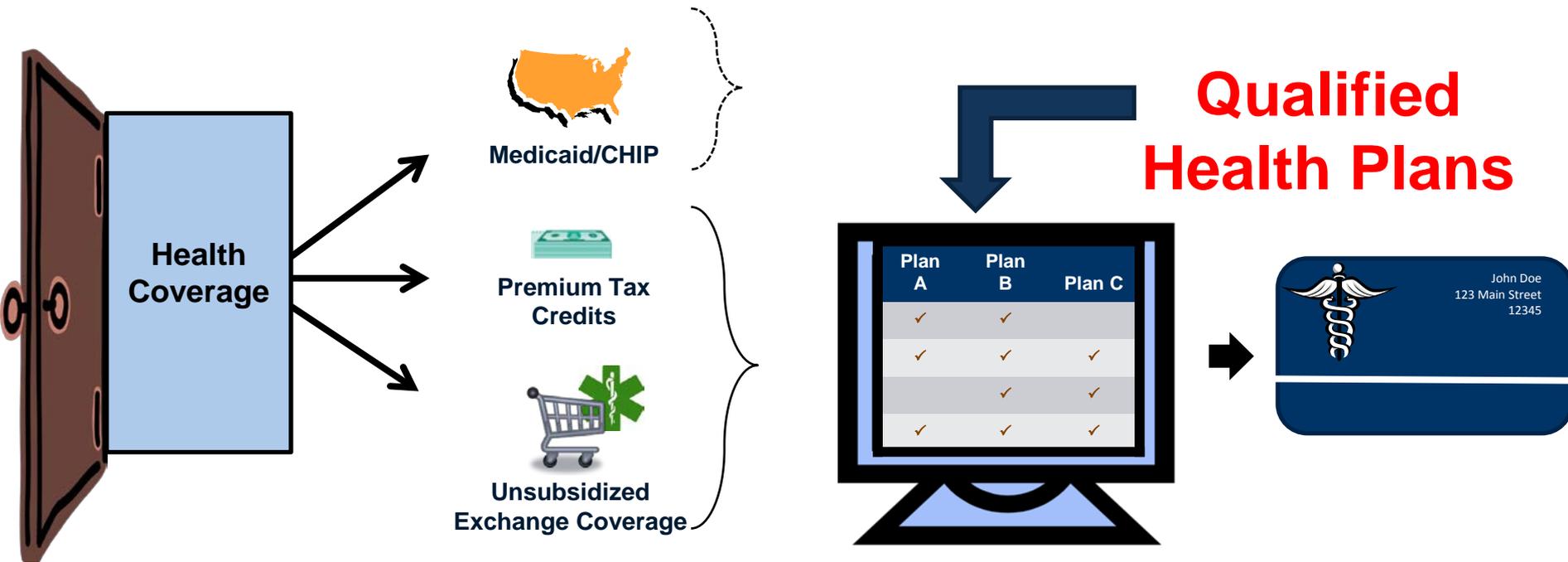
States Health Insurance Marketplace Decisions, May 10, 2013



-  State-based Marketplace (16 states and DC)
-  Partnership Marketplace (7 states)
-  Federally-facilitated Marketplace (27 states)

* In Utah, the federal government will run the marketplace for individuals while the state will run the small business, or SHOP, marketplace.

Automated Eligibility Processes Facilitate Enrollment into Coverage Through the Exchange or Public Coverage



Single Door to Health Coverage

Eligibility for Multiple Programs Determined in Real Time

Information Provided on Available Plans for Comparison

Enrollment Into Selected Plan



Metal-Level Plans



Platinum



Gold



Silver



Bronze

Monthly Cost

\$\$\$\$

\$\$\$

\$\$

\$

Cost When You Get Care

\$

\$\$

\$\$\$

\$\$\$\$

Good Option If You...

plan to use a lot of health care services

want to save on monthly premiums while keeping your out-of-pocket costs low

need to balance your monthly premium with your out-of-pocket costs

don't plan to need a lot of health care services



Essential Health Benefits

1. Ambulatory Patient Services
2. Emergency Services
3. Hospitalization
4. Maternity and newborn care
5. Mental health, substance-use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services including oral and vision care



Steps to defining Essential Health Benefits

1. Select a **Benchmark Plan**
2. Determine if **Essential Health Benefits** are covered
3. Supplements benefits not defined in benchmark
 - a) If **Habilitation** is not defined
 - State can define
 - Plan can provide at parity with rehabilitation
 - Plan can determine services and report to HHS
4. Substitute benefits to customize coverage



Habilitation and nondiscrimination in health insurance

ACA bars discrimination in health insurance, but final HHS regulations:

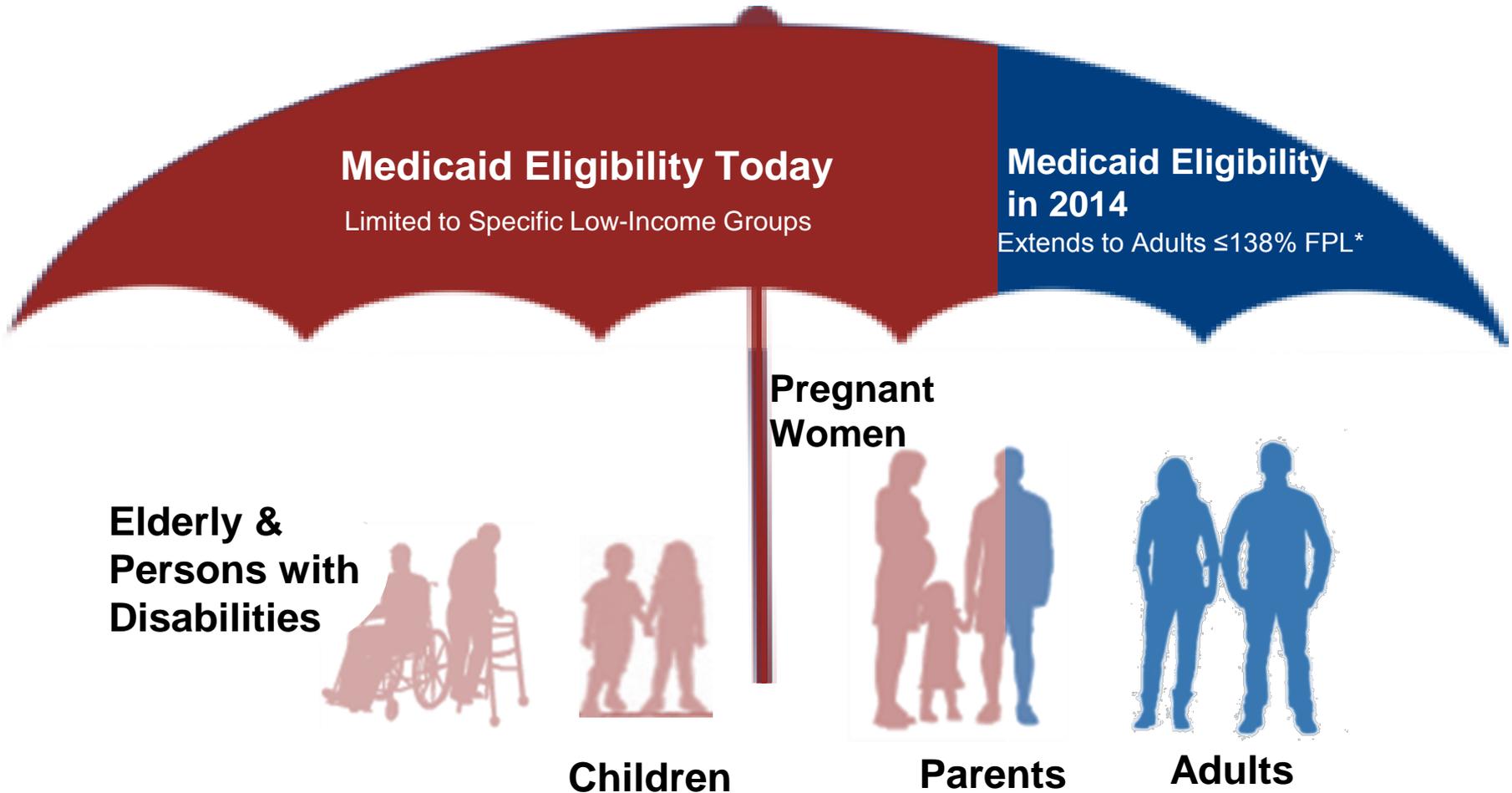
- Unclear on habilitation
 - Plans traditionally use “recover” standard
 - Discrimination that “varies from typical plan”
- Leave monitoring up to the states



Stuff you should know!

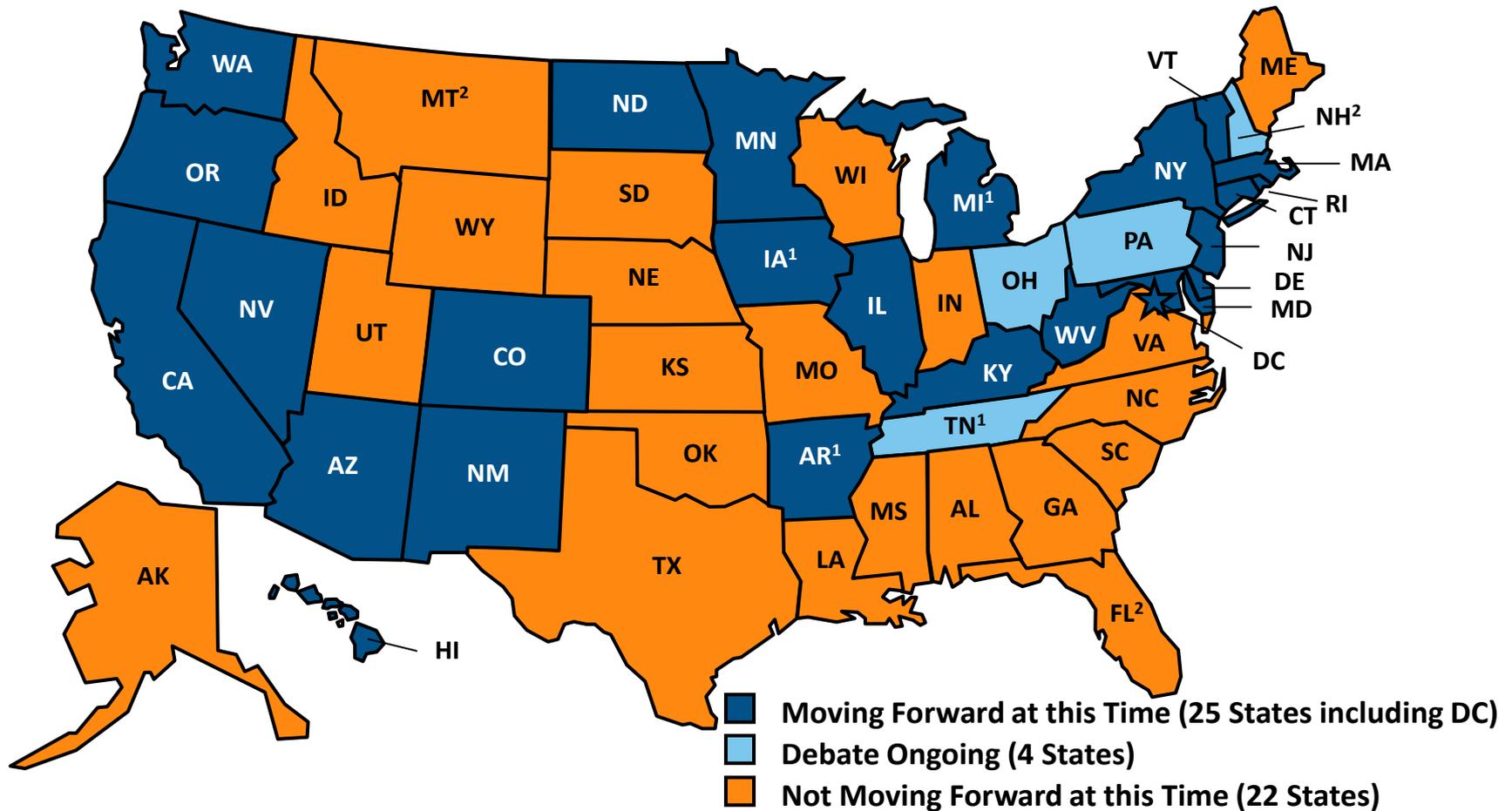
- Your state's EHB benchmark plan
 - Your state's habilitation benefit decision
 - Your state's antidiscrimination monitoring & enforcement
-
- Center for Consumer Information and Insurance Oversight – [CMS.gov/CCIIO](https://www.cms.gov/CCIIO)
 - State Refor(u)m from the National Academy of State Health Policy and RWJF – [staterforum.org](https://www.staterforum.org)

The ACA Medicaid Expansion Fills Current Gaps in Coverage



NOTE: The June 2012 Supreme Court decision in *National Federation of Independent Business v. Sebelius* maintained the Medicaid expansion, but limited the Secretary's authority to enforce it, effectively making the expansion optional for states. 138% FPL = \$15,856 for an individual and \$26,951 for a family of three in 2013.

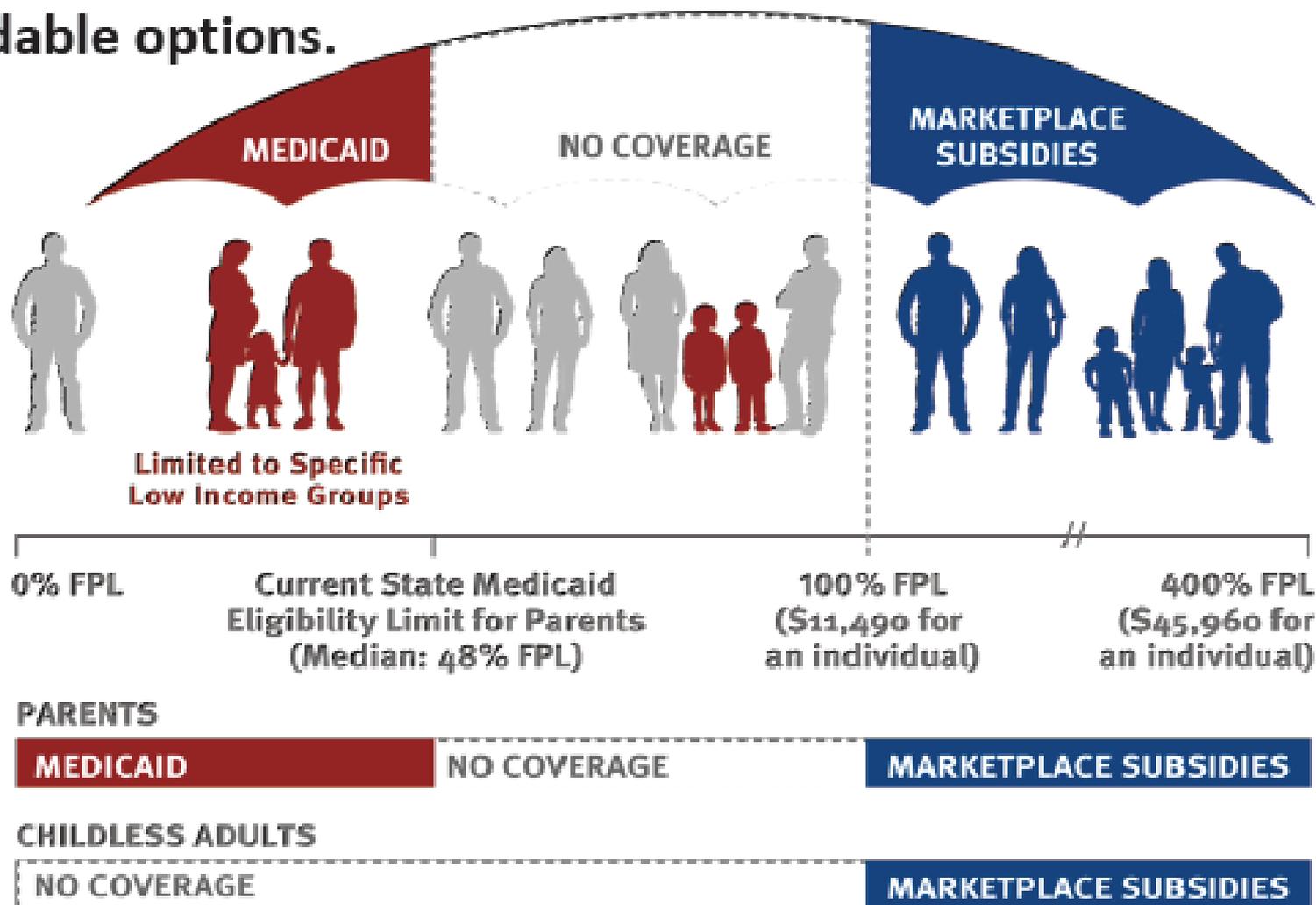
Current Status of State Medicaid Expansion Decisions, as of September 3, 2013



NOTES: 1 - Exploring an approach to Medicaid expansion likely to require waiver approval. 2- Discussion of a special session being called on the Medicaid expansion.

SOURCES: Based on KCMU analysis of recent news reports, executive activity and legislative activity in states. Data reported here are as of September 3. It is important to note that per CMS guidance, there is no deadline for states to implement the Medicaid expansion. Requirements for legislation to implement the Medicaid expansion vary across states.

In states that do not expand Medicaid, there will be large gaps in coverage, leaving millions of low-income adults with no affordable options.



NOTE: Applies to states that do not expand Medicaid. The current median state Medicaid eligibility limit for parents is 48% FPL in the 21 states that are not moving forward with the Medicaid expansion at this time.



Alternative Benefit Plan

- Created in 2005 as optional Medicaid program
 - State option to create a plan similar to commercial insurance
 - Certain people are exempt
 - ACA mandates that Medicaid expansion be through ABP
 - Cover Essential Health Benefits
-

Options:

1. Make ABP look like commercial package
2. Make ABP as close as possible to current state plan



Steps to build Alternative Benefit Plan

1. Select **Benchmark Plan** for **ABP**

- Federal BC/BS benefits plan
 - Largest state employee plan
 - Largest non-Medicaid HMO
 - Secretary approved coverage
- Similar to Commercial
- Similar to State Plan Medicaid

2. Select **benchmark plan** for **Essential Health Benefits**

3. Supplement benefits so ABP & EHB are covered

- If **Habilitation** is not defined – state determines services

4. Substitute benefits to customize coverage

- Likely path for states seeking uniformity with traditional Medicaid / Secretary Approved Coverage



Exemptions from ABP

- Medical frailty is defined by the state but must include:
 - A disabling mental disorder, including
 - § Children with serious emotional disturbance
 - § Adults with serious mental illness
 - A chronic substance abuse disorder
 - Serious and complex medical conditions
 - Physical, intellectual, or developmental disability that significantly impairs ability to perform one or more activity of daily living
 - A disability determined by the Social Security criteria, or in states that apply more restrictive criteria than the SSI program, the state criteria.



Single Streamlined Application

Purchase Exchange Plan with subsidies

Purchase Exchange Plan without subsidies

Qualified Health Plan

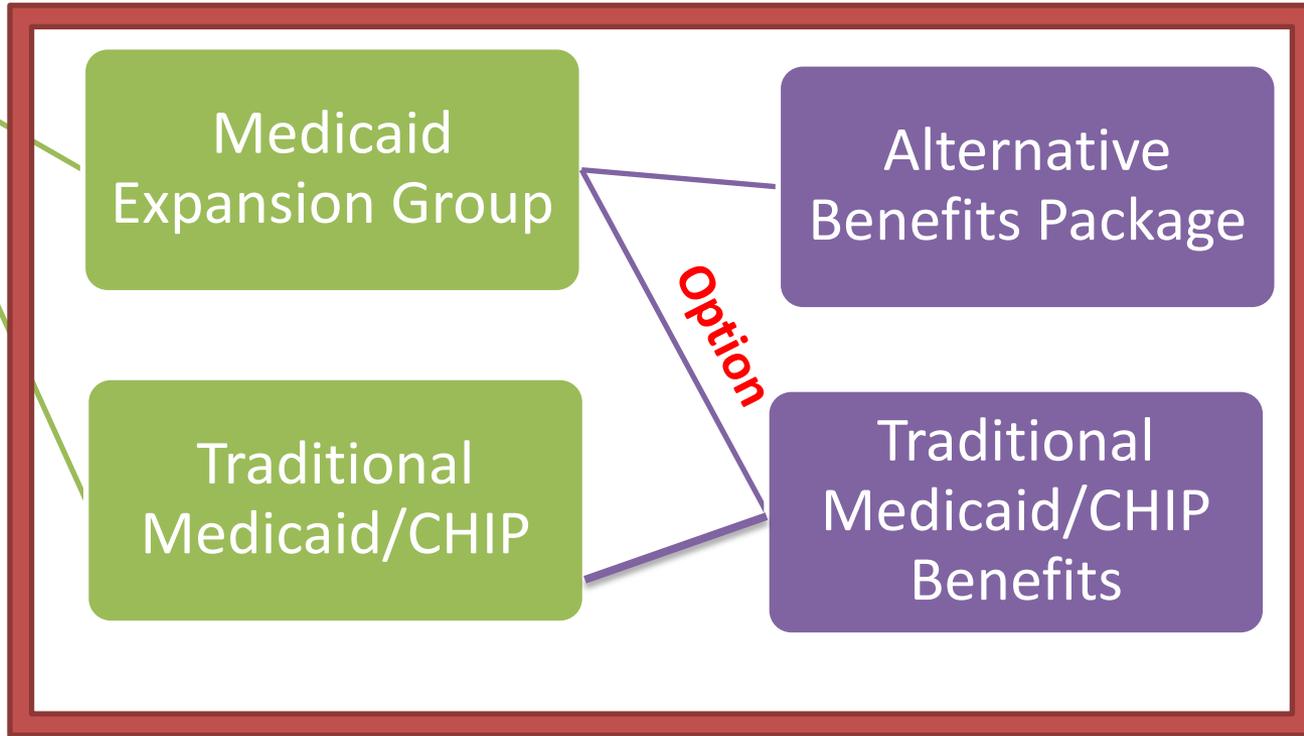
Medicaid Expansion Group

Traditional Medicaid/CHIP

Alternative Benefits Package

Traditional Medicaid/CHIP Benefits

Option





Stuff you should know!

- ABP Benchmark plan
- EHB Benchmark plan
- Habilitation definition
- State exemption/options process or how people with disabilities in Medicaid expansion will be informed of their options

ACA Consumer Assistance

Navigators

- Flagship Program
- All states
- Education & Outreach



In Person Assisters

- Fill in gaps in Navigators
- Target populations or needs



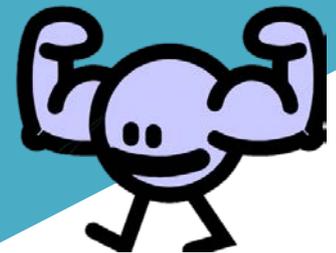
Certified Application Counselors

- Build on existing community partners



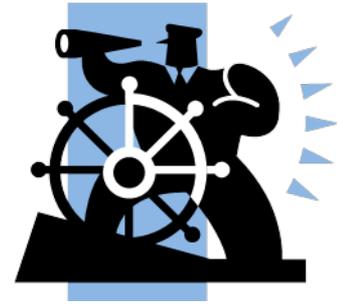
Consumer Assistance Programs

- Ombudsman
- Advocate and collect information





Navigators



	Federal	Partnership	State
Available	Yes	Yes	Yes (eventually)
Funding	Federal grant	Federal grant	State exchange revenue
Training	Federal (CMS)	Federal (CMS)	State (can use federal training)



In-Person Assisters (Non-Navigator Assistance Personnel)



	Federal	Partnership	State
Available	No	Yes	Optional
Funding	Not applicable	State grants from Exchange Establishment grants	State grants from Exchange Establishment grants
Training	Not applicable	Federal	State (can use federal training)

Certified Application Counselors



	Federal	Partnership	State
Available	Yes	Yes	Yes
Funding	No new federal funding, but other federal grants or Medicaid may fund activities.		
Training	Federal	Federal	State (can use federal training)

Stuff you should know!

- Consumer assistance available in your state
 - Training for consumer assistance
-
- Enroll America
 - State Refor(u)m

Enroll America State Profiles

Enroll America

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AN ONLINE NETWORK FOR HEALTH REFORM IMPLEMENTATION

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New Map on Exchange Rates

Exchanges with Preliminary Plan Rates

See which states have released an initial look at what plan prices will be in their exchange

[View Map](#)

get consumer assistance resources

Stay current on how states and the federal government are preparing to help consumers.

Brief

Enroll America released a new [brief](#) on in person assistance options

Blog Post

Our new [blog post](#) covers what the CAC program is and how to apply

Webinar

Listen to our [webinar recording](#) and download the [slides](#) to find out about state consumer assistance programs

Discussion

Check out our consumer assistance [discussion](#) for the webinar Q&A and a robust conversation

discussions underway

view by: [activity](#) | [recent](#)

[Darrell DeVeaux](#) commented [Re: Online listing of consumer assistance providers in states in the Consumer Assistance/Navigators discussion](#) (20 hours ago)

[State Refor\(um\)](#) commented [Online listing of consumer assistance providers in states in the](#)

most recent resources

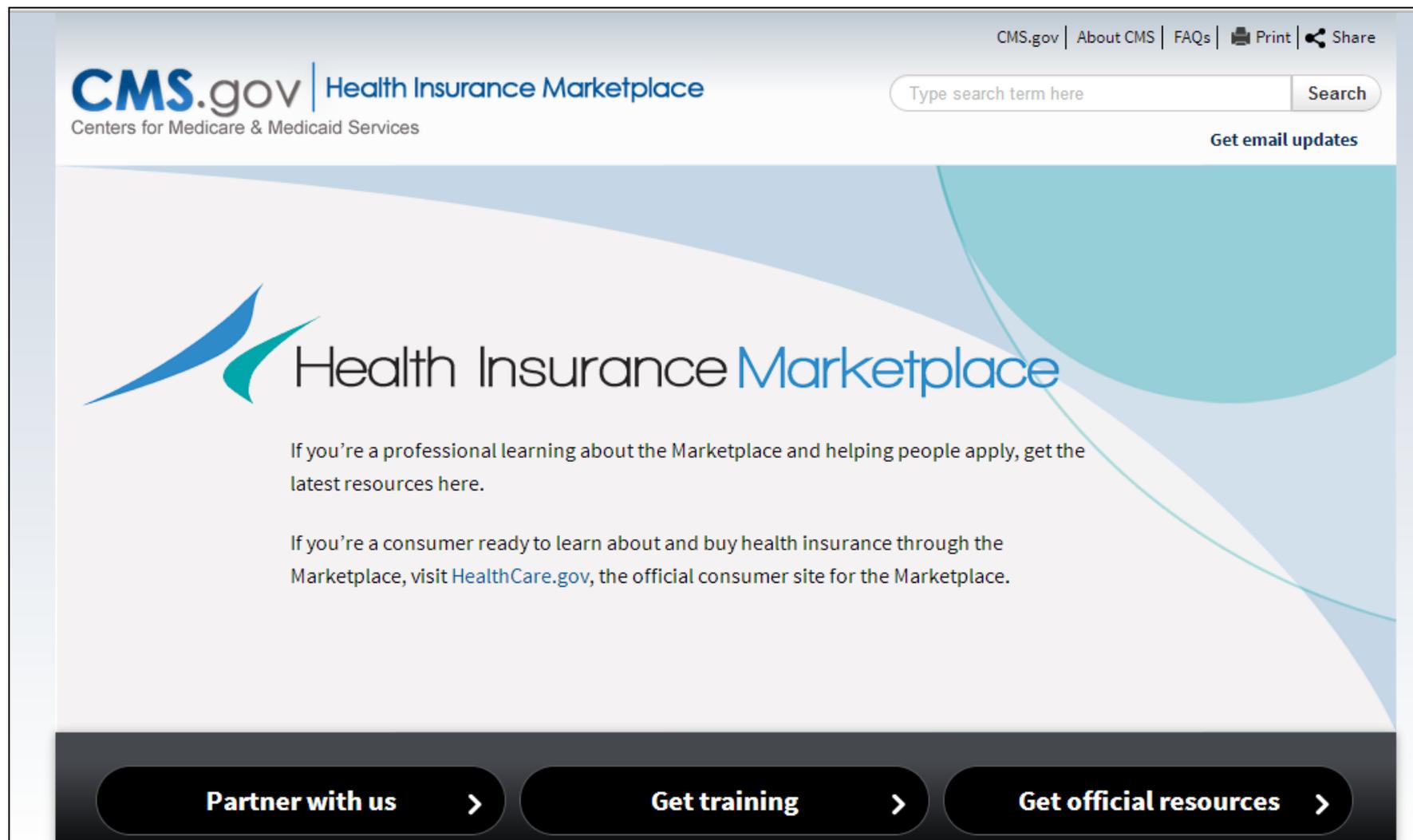
[2012 ACS State and County Coverage Estimates](#)
[view](#)

[Basic Health Program Proposed Rule](#)
[download](#)

Tweets

[Follow @statereforum](#)

Marketplace.CMS.gov



The screenshot shows the top portion of the CMS.gov Health Insurance Marketplace website. At the top right, there are navigation links for CMS.gov, About CMS, FAQs, Print, and Share. Below these is a search bar with the placeholder text "Type search term here" and a "Search" button. On the left, the CMS.gov logo is followed by "Health Insurance Marketplace" and "Centers for Medicare & Medicaid Services". A "Get email updates" link is positioned to the right of the search bar. The main content area features a large graphic with the "Health Insurance Marketplace" logo and two paragraphs of text. The first paragraph is for professionals, and the second is for consumers. At the bottom, there is a dark navigation bar with three buttons: "Partner with us", "Get training", and "Get official resources", each with a right-pointing arrow.

CMS.gov | About CMS | FAQs | Print | Share

CMS.gov | Health Insurance Marketplace
Centers for Medicare & Medicaid Services

Type search term here Search

[Get email updates](#)



Health Insurance Marketplace

If you're a professional learning about the Marketplace and helping people apply, get the latest resources here.

If you're a consumer ready to learn about and buy health insurance through the Marketplace, visit HealthCare.gov, the official consumer site for the Marketplace.

Partner with us > **Get training** > **Get official resources** >

HealthCare.gov

HealthCare.gov

Learn Get Insurance Español

Individuals & Families Small Businesses All Topics Search **SEARCH**

The Health Insurance Marketplace is coming soon

A new way to get affordable coverage launches October 1.

Answer a few questions to learn if you qualify for lower costs.

SEE YOUR OPTIONS »

PLAN & COST INFO COMING OCT 1

GET IMPORTANT NEWS & UPDATES **SIGN UP**

What is the Health Insurance Marketplace? What is the Marketplace in my state? What if I have job-based insurance? How can I get coverage at lower costs? What do small businesses need to know?

CuidadoDeSalud.Gov

CuidadoDeSalud.gov

Aprender Obtener un Seguro

English

Individuos y Familias

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Buscar



El Mercado de Seguros Médicos comenzará pronto

El 1 de octubre comienza una manera nueva de obtener cobertura médica de calidad

Responda unas cuantas preguntas para saber si califica para los costos reducidos

EMPIECE AHORA

INFORMACIÓN
DE COSTOS Y
PLANES
COMIENZA EL

1 DE OCTUBRE

RECIBA ACTUALIZACIONES Y
NOTICIAS IMPORTANTES

Dirección de correo electrónico

REGÍSTRESE

¿Qué es el Mercado de los seguros médicos?

¿Qué es el Mercado de seguros en mi estado?

¿Qué ocurre si tengo un seguro a través de mi empleo?

¿Cómo puedo conseguir cobertura médica de bajo costo?

¿Qué deben saber los pequeños negocios?



Find your State-Based Exchange

HealthCare.gov

Learn

Get Insurance

Log in

Español

Welcome to the Marketplace

The Health Insurance Marketplace is a new way to get coverage that meets your needs.

Starting October 1, 2013, you can come here to fill out an application and see your plan choices. In the meantime, we can help you get ready.

Individuals & Families

Small Business Owners



CHOOSE YOUR STATE AND WE'LL TELL YOU YOUR NEXT STEPS

District of Columbia



If you live in the District of Columbia, DC Health Link is the Health Insurance Marketplace to serve you. Instead of HealthCare.gov, you'll use the DC Health Link website to apply for coverage, compare plans, and enroll. You can apply as early as October 1, 2013. [Visit DC Health Link now](#) to learn more.

VISIT DC HEALTH LINK NOW



State-Based Exchange

Sign up for updates from your Federally Facilitated Exchange

HealthCare.gov

Learn Get Insurance Log in Español

Individuals & Families Small Business Owners

Welcome to the Marketplace

The Health Insurance Marketplace is a new way to get coverage that meets your needs.

Starting October 1, 2013, you can come here to fill out an application and see your plan choices. In the meantime, we can help you get ready.

CHOOSE YOUR STATE AND WE'LL TELL YOU YOUR NEXT STEPS

Virginia

If you live in Virginia, you'll use this website, HealthCare.gov, to apply for coverage, compare plans, and enroll. You can apply as early as October 1, 2013. [Learn more about the Marketplace and how you can get ready.](#)

CREATE ACCOUNT LOG IN

Federally-Facilitated Exchange



OPEN ENROLLMENT STARTS OCTOBER 1

HealthCare.gov

1-800-318-2596

CuidadoDeSalud.gov

TTY: 1-855-889-4325

UCEDDS AND THE ACA

David Deere

Partners for Inclusive Communities

Arkansas UCEDD/LEND

September 24, 2013

A Case Study of One UCEDD

- Wrote original planning grant for state Marketplace
- Staff member recruited to head state planning
- Served on Marketplace Steering Committee
- UCEDD gathered stakeholder engagement (2011)
- Key informant interviews, 47 community meetings, state-wide survey on ideas for design of Marketplace



Efforts in Second Year

- ❑ Dropped pursuit of state Marketplace
- ❑ First state approved for a federal-state partnership
- ❑ Conducted community meetings via interactive videoconference that reached 8 communities
- ❑ Definition of habilitative services
- ❑ Served on Consumer Assistance Advisory Committee and Navigator Committee



Activities in Third Year

- State adopted “Private Option” for Medicaid Expansion
- State-wide conference for small businesses
- Town hall meetings in all 75 counties
- Seven trainings for insurance agents and brokers
- Held hour-long, call-in programs on PBS affiliate (2 programs)



UCEDD Received Navigator Grant

- Coordinating work of navigators with state's In-Person Assisters
- Subcontracting with 7 agencies
- Directly employing 13 additional navigators and collaborating with 15 other organizations for connections with uninsured (a total of 8 DD agencies are contracting or collaborating)



Community First Choice Option

- Staff member is on planning committee and another staff member attends as her direct support person
- CFCO is slated to eliminate waiting list for Home and Community-Based Waiver



Ways UCEDDs and LENDs Can Engage in ACA Activities

- Train staff on ACA
- Disseminate information to constituent groups (families of individuals with disabilities are a key demographic group for enrollment in coverage)
- Meet with navigator and IPA programs to find out how to become involved



More Ways to Be Involved



- ❑ Evaluate accessibility of Marketplace services
- ❑ Evaluate experience of individuals with disabilities and their families
- ❑ Become part of the conversation for future changes to plans and services

Contact

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501-765-6522

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**Questions
Or Comments?**

Visit the Websites

- AUCD Website: <http://www.aucd.org>
- Health Reform Hub: http://www.aucd.org/projects/health_reform
- Join the Health Reform Workgroup Listserv:
http://www.aucd.org/template/news.cfm?news_id=8723
- Questions about the Health Reform Workgroup
 - Rachel Patterson: rpatterson@aurcd.org
 - Dawn Rudolph: drudolph@aucd.org

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complete our survey!***