
Adapted from the Kaiser Family Foundation’s Covering Health Reform Webinar Series, August 28, 2013

Speakers:
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Promoting Health Coverage through the ACA

Universal Coverage

Medicaid Coverage For Low-Income Individuals

Individual Mandate

Health Insurance Market Reforms

Employer-Sponsored Coverage

Many Uninsured Will Be Newly Eligible for Coverage

Health Insurance Coverage of the Nonelderly, 2011

58% Employer-Sponsored Coverage
18% Uninsured
21% Medicaid*
9%

266.4 Million Nonelderly
47.9 Million Uninsured

*Medicaid also includes other public programs: CHIP, other state programs, Medicare and military-related coverage. The federal poverty level for a family of three in 2011 was $15,856. Numbers may not add to 100% due to rounding.
SOURCE: HEW/Urban Institute analysis of 2011 ASEC, supplement to the CPS.

ACA Medicaid Expansion Fills Current Gaps in Coverage

Medicaid Eligibility Today
Limited to Specific Low-Income Groups

Elderly & Persons with Disabilities
Pregnant Women
Children
Parents
Adults

Medicaid Eligibility in 2014
Extends to Adults ≤138% FPL*

*138% FPL = $15,856 for an individual and $26,654 for a family of three in 2012.
These states are exploring an approach to the Medicaid expansion that is likely to require waiver approval.

Current Status of the Medicaid Expansion Decision, as of August 28, 2013

In States That Do Not Expand Medicaid, There Will Be Large Gaps in Coverage for Low-Income Adults

Health Insurance Marketplaces Will Facilitate Enrollment into Coverage by Individuals and Small Employers

In States That Do Not Expand Medicaid, There Will Be Large Gaps in Coverage for Low-Income Adults

Eligibility for Medicaid and Subsidies as of 2014 in 21 States Not Expanding Medicaid at this Time:

* In Utah, the federal government will operate the individual exchange while the state will run the SHOP exchange.
** Idaho and New Mexico received approval to operate state-based marketplaces; however, due to time constraints, the states will rely on the federal government for the IT infrastructure, but will perform most other functions.
Pre-ACA
• Policies are medically underwritten
• Many policies exclude benefits such as prescription drugs and maternity care
• Policies typically have high cost sharing
• Premiums are unsubsidized leaving them unaffordable for many

Post-ACA
• Insurers are prohibited from discriminating based on health status
• Policies must cover the essential health benefits
• Consumer out-of-pocket spending is limited
• Premium and cost-sharing subsidies are available

ACA Includes New Rules for Coverage in the Non-group Market

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>&quot;Actuarial Value&quot;</th>
<th>Typical Deductible</th>
<th>Typical Coinsurance</th>
<th>Maximum Out-of-Pocket Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60%</td>
<td>$5,000</td>
<td>30%</td>
<td>$6,350</td>
</tr>
<tr>
<td>Silver</td>
<td>70%</td>
<td>$1,000</td>
<td>20%</td>
<td>$6,350</td>
</tr>
<tr>
<td>Gold</td>
<td>80%</td>
<td>$0</td>
<td>20%</td>
<td>$6,350</td>
</tr>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>$0</td>
<td>10%</td>
<td>$6,350</td>
</tr>
<tr>
<td>Catastrophic (up to age 30)</td>
<td>NA</td>
<td>$6,350</td>
<td>0%</td>
<td>$6,350</td>
</tr>
</tbody>
</table>

Most Consumers in Marketplaces Will Be Eligible for Subsidies to Lower the Cost of Coverage

<table>
<thead>
<tr>
<th>% FPL</th>
<th>% off Income</th>
<th>Occupation</th>
<th>Annual salary</th>
<th>2nd lowest cost share Unsubsidized</th>
<th>2nd lowest cost share Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;133%</td>
<td>2%</td>
<td>Fast food worker</td>
<td>$14,500</td>
<td>$290</td>
<td>$390</td>
</tr>
<tr>
<td>133-150%</td>
<td>3% - 4%</td>
<td>Retail clerk</td>
<td>$17,000</td>
<td>$460</td>
<td>$460</td>
</tr>
<tr>
<td>150-200%</td>
<td>4% - 6.3%</td>
<td>Dishwasher</td>
<td>$18,000</td>
<td>$886</td>
<td>$886</td>
</tr>
<tr>
<td>200-250%</td>
<td>6.3% - 8.05%</td>
<td>Home health aide</td>
<td>$24,200</td>
<td>$1,631</td>
<td>$1,631</td>
</tr>
<tr>
<td>250-300%</td>
<td>8.05% - 9.5%</td>
<td>Pre-school teacher</td>
<td>$30,750</td>
<td>$2,633</td>
<td>$2,633</td>
</tr>
<tr>
<td>300-350%</td>
<td>9.5%</td>
<td>Construction worker</td>
<td>$38,380</td>
<td>$3,018</td>
<td>$3,018</td>
</tr>
<tr>
<td>350-400%</td>
<td>9.5%</td>
<td>Reporter</td>
<td>$45,120</td>
<td>$3,018</td>
<td>$3,018</td>
</tr>
</tbody>
</table>


Plans Sold through Marketplaces Will Be Easier to Compare

All figures are for single coverage. Amounts for families would be double.

All plans must cover essential benefits: hospitalization, outpatient medical, emergency care, Rx drugs, maternity, mental health, rehab, lab tests, preventive services, pediatric dental & vision.

Coming Changes to Employer-Sponsored Insurance

• Large employer requirement to offer coverage or pay a penalty. **Delayed to 2015**
• Maximum limit on annual out-of-pocket cost sharing for essential benefits limited to $6,350/person or $12,700/ family. **Partially delayed to 2015**
• No annual dollar limits on covered benefits
• Small group, fully insured plans must cover essential health benefits
• Already in effect: No lifetime limits on covered benefits, dependent coverage to age 26, 100% coverage for preventive services
Key Implementation Dates

October 1, 2013 – March 31, 2014
- Initial open enrollment period
  - People can enroll after March 31st if they have a qualifying event
  - Those eligible for Medicaid can enroll at any time

January 1, 2014
- Coverage through Marketplaces and expanded Medicaid coverage begins
- Insurance market rules go into effect
- Requirement to have insurance coverage takes effect

October 15, 2014 – December 15, 2014
- Marketplace open enrollment period

January 1, 2015
- Large employer requirement to offer coverage takes effect

Feature KFF’s Health Reform Resources On Your Site

Health Reform Subsidy Calculator
http://www.kff.org/interactive/subsidy-calculator/

Animated Video
http://www.kff.org/youtoons-obamacare-video/

Examples of these embedded resources:
CNNMoney: http://economy.money.cnn.com/2013/07/18/obamacare/

Individual Mandate

- Infographic: Visualizing Health Policy – Health Coverage Under the Affordable Care Act
  kff.org/infographic/visualizing-health-policy-health-coverage-under-the-affordable-care-act-aca

Employer Mandate

- Infographic: Employer Responsibility Under the Affordable Care Act
- 2013 Annual Employer Health Benefits Survey
Medicaid Expansion

- Issue Brief: What is Medicaid’s Impact on Access to Care, Health Outcomes, and Quality of Care? Setting the Record Straight on Evidence
- Issue Brief: Analyzing the Impact of State Medicaid Expansion Decisions
- Report: State and Local Coverage Changes Under Full Implementation of the Affordable Care Act
- Report: The Cost of Not Expanding Medicaid
- Issue Brief: The Impact of Current State Medicaid Expansion Decisions on Coverage by Race and Ethnicity
- Issue Brief: Key Lessons from Medicaid and CHIP for Outreach and Enrollment Under the Affordable Care Act
- Fact Sheet: Medicaid and Its Role in State/Federal Budgets and Health Reform

http://www.kff.org/medicaid/

Exchanges/Marketplaces

- State Health Insurance Marketplace Profiles: kff.org/state-health-exchange-profiles
- Table/Map: Status of State Action on the Medicaid Expansion Decision
- Issue Brief: Quantifying Tax Credits for People Now Buying Insurance on Their Own
- Issue Brief: Ensuring the Health Care Needs of Women: A Checklist for Health Exchanges
- Issue Brief: Navigator and In-Person Assistance Programs: A Snapshot of State Programs
- Brief: Explaining Health Care Reform: Questions About Health Insurance Exchanges

http://www.kff.org/tag/marketplaces/

Interactive Resources: Quizzes, Infographics & More

- Quizzes on Women’s Health, Health Reform/ACA, Uninsured, Medicaid, Medicare
  - Each quiz has 10 questions; includes explanations & related resources with results
- Health Reform Implementation Timeline
  - Shows how & when provisions of the health reform law will be implemented
- Health Poll Question Finder
  - Search our archive of poll questions on health issues by topic or keyword
- Zooming In On Health Reform Tool
  - See how the number & composition of individuals enrolled in Medicaid (or who are uninsured) could change in local areas and at the state level if your state expands Medicaid
- Infographic: Medicaid Spending & Enrollment
  - Click through to see who is covered & what the program spends on their care

http://www.kff.org/graphics/search/

For more information

- Contact: Rakesh Singh, VP of Communications, Kaiser Family Foundation
  - Based in Menlo Park, California headquarters
  - Email: RSingh@KFF.org

- More Health Reform Resources:
  - www.kff.org/health-reform
  - www.kff.org/aca-consumer-resources
The Contents of the Webinar Are Archived at: