

Working together toward health care for everyone in Maryland



Maryland Women's Coalition
FOR HEALTH CARE REFORM ♀

Health Care Reform: Working for Women

Women's Legislative Briefing
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www.mdhealthcarereform.org

Health care.

Get it.

About the Coalition

- Nonpartisan alliance of individuals and 99 state-wide organizations.
- Work collaboratively to ensure all Marylanders have the health care they need and deserve.
- Advance policies and legislation; educate, reach out and engage; advocate and take action.
- Current Partners and Funders: Open Society Institute-Baltimore and Raising Women's Voices, and Department of Health And Mental Hygiene (DHMH).



We Are Not There Yet!

The Impact on Women

- Maryland: 13% uninsured (approximately 749,000)
 - 43% Female (19-64)
 - 38.7% are Hispanic/Latino
 - 17.7% are African American women
 - 10.4% are Caucasian women

We Are Not There Yet!

The Impact on Women

- In 2010, 45 million women in America reported that because of the cost, they did not:
 - Fill a prescription
 - See a doctor when they had a medical problem
 - See a specialist when it was neededOr , they skipped a recommended test, treatment or follow-up.

The Patient Protection and Affordable Care Act (ACA)

A 3-Legged Stool:

- Consumer Protections - non-discriminatory insurance coverage
- Everyone is “in”
 - Personal responsibility
- Affordability
 - Medicaid Expansion
 - Qualified Health Plans at *Maryland Health Connection*



Patient Bill of Rights!



- Young adults stay on their parents' health plans
- Seniors get help with their prescription drugs
- No lifetime or annual limits on benefits
- No pre-authorization for ER
- No pre-existing condition exclusions
- No arbitrary cancellation of insurance due to illness
- Insurers must spend more on your care
- Preventive care without co-pays or deductibles

Personal Responsibility: Must Have Insurance Coverage

- Penalty = \$95 (or no more than 1% of income) - fully phased in = 2.5
- Exceptions = Financial hardship, religious objections, incarcerated individuals, undocumented immigrants, those for whom the lowest cost plan is 8 percent of annual income and/or income below tax filing threshold

Affordability: Medicaid Expansion

- **Expansion:** 138% FPL (\$15,856 for individual; \$32,499 for family of four)
 - Simplified eligibility & enrollment
 - PAC enrollees automatically rolled into Medicaid January 1, 2014
 - Expanded Medicaid options for former foster youth up to age 26
 - Benefit package remains the same
 - “No Wrong Door”

The Affordability Piece: Qualified Health Plans (QHPs)

- QHPs - at 4 “metal levels” based on actuarial value
- Financial assistance in the form of Advance Premium Tax Credits for individuals from 139% up to 400% of the federal poverty level
 - \$45,960 (indiv.) - \$94,200 (family of 4)
- <http://kff.org/interactive/subsidy-calculator/>
- Cost-sharing reductions = those with incomes under 250% FPL enrolled in “silver” plan

Affordability: Small Business Health Options (SHOP)

Owners of small businesses qualify for tax credit to provide health insurance to employees if:

- contribute at least 50% toward employee premium costs on a QHP
- employ 25 or fewer FTE employees
- pay average annual salary of less than \$50,000 per FTE
- 66,000 Maryland small businesses eligible

Opens April 1, 2014

Maryland Health Benefit Exchange: Maryland Health Connection

- Eligibility Determination
- Plan Selection using standardized format to compare
 - Premium and co-pays
 - Plan ratings by quality and price
 - Providers
- Compare Apples to Apples
- Can't decide between a Fuji and a Rome?
Get help!
 - Website
 - Telephone
 - Navigators



Who is Selling Plans at Maryland Health Connection?

Medical

- CareFirst
- Evergreen (CO-OP)
- Kaiser Permanente
- UnitedHealthcare
- Aetna (SHOP only)
- Coventry (SHOP only)

Multi-State Plan

CareFirst BC/BS

Stand-Alone Dental

- Alpha Dental (SHOP only)
- BEST (SHOP only)
- CareFirst
- Delta Dental
- DentaQuest
- Dominion Dental
- Guardian (SHOP only)
- MetLife (SHOP only)
- United Concordia

Qualified Health Plans – What You Get: Essential Health Benefit Package

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity & newborn care
- Prescription drugs
- Laboratory services
- Mental health & substance use disorder services
- Rehabilitative & habilitative services & devices
- Preventive/wellness services & chronic disease management
- Pediatric, including oral & vision care

Maryland: A Status Update



- Commitment & Leadership
- Health Care Reform Coordinating Council
- Office of Health Care Reform
- Inclusive Process
 - Legislation
 - Exchange Board – Advisory Committees

- **January 1, 2014** – Full benefits in effect
- **March 31, 2014**
 - 1st open Enrollment for QHPs Ends
(Rolling Enrollment for Medicaid)
- **April 1, 2014**
 - SHOP Exchange Opens
- **November 15, 2014** – 2nd enrollment period

Getting Through the Maze & Getting Enrolled

The steps to enrollment:

- Outreach and Education
- Eligibility Determination & Enrollment
 - Connector Program – Navigators & Assisters
 - Certified Application Counselors
 - Brokers & Producers



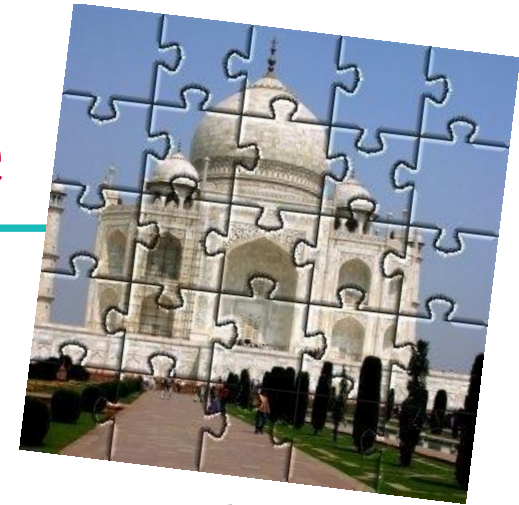
Maryland Health Connection: Call Center

- How To Contact:
 - 855.MHC (642).8572
 - 855.MHC (642)8573 – TTY
- Hours:
 - Monday – Friday: 8:00 a.m. to 8:00 p.m.
 - Saturday: 8:00 a.m. to 6:00 p.m.
 - Sunday: 8:00 a.m. to 2:00 p.m.

Enrollment: By the Numbers

- Projections
 - QHP: 2014: 147,000 2015: 170,000
2020: 284,000
 - Medicaid: 2014: 108,000 2015: 135,000
2020: 187,000
- Enrollment To Date [Jan. 11, 2014]
 - QHP: 22,512 – Women 55% [Dec. 28, 2013]
 - Medicaid
 - Non PAC: 29,517 PAC: 91,570

Getting It Right: The Puzzle is Not Complete



- IT & Infrastructure
- Connector Program: Evaluation & Budget
- “Churn” & Continuity of Care
- Affordability
- Pregnant Women (under 250% FPL)
- Data: Quality, Collection & Use

The Promise of Health Care Reform: Health Equity

- Affordable and Culturally Appropriate Care – including Mental Health Care Services
- “Health Literate” Consumers
- Integrated state initiatives:
 - SHIP & Local Health Action Coalitions
<http://www.healthymontgomery.org>
 - Health Enterprise Zones (HEZs)
 - Delivery and Payment System Reforms
 - State Innovation Model – Community Integrated Medical Home

The Promise of Health Care Reform: You Have a Role

- Commit to Success
 - Tell someone you know about the benefits of health care reform for women
 - Host an event at your church or community center
- Stay informed
- Get involved
- Share stories

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Questions

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