Webinar Tips & Notes

• Mute your phone &/or computer microphone
• Time is reserved at the end for Q&A
• Please fill out the post-webinar survey
• Webinar is being recorded
• Recording will be posted on the SWTRC
  http://www.southwesttrc.org
AZ State Office of Rural Health
Monthly Webinar Series

The webinars are focused on providing technical assistance to rural stakeholders to disseminate research findings, policy updates, best-practices and information on other rural health issues to rural partners and stakeholders throughout Arizona.
Today’s presenters

**Daniel Derksen, M.D.**
Walter H. Pearce Endowed Chair & Director
Arizona Center for Rural Health
Professor & Chair
Community, Environment & Policy Department
Mel and Enid Zuckerman College of Public Health
The University of Arizona Health Sciences

**Allen Gjersvig**
Arizona Alliance for Community Health Centers,
Director Navigator & Enrollment Services
KidsCare: the Children’s Health Insurance Program (CHIP) in Arizona

Allen Gjersvig, Arizona Alliance for Community Health Centers, Director Navigator & Enrollment Services

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

Az CRH Navigator Consortium
Connecting Arizonans with Affordable Health Insurance Coverage
What Is KidsCare?

It’s part of the Social Security Act
MEDICAID Title XIX (1965)
Arizona Medicaid = AHCCCS (1982)
CHIP Title XXI (1997)
SCHIP in 2007

KidsCare covers uninsured kids (age < 19 yrs) not eligible for AHCCCS / Medicaid
Who Is Eligible for KidsCare?

**KidsCare Income Limits**

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Family Income</th>
<th>Annual Family Income</th>
<th>Monthly Family Income</th>
<th>Annual Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,317</td>
<td>$15,804</td>
<td>$1,980</td>
<td>$23,760</td>
</tr>
<tr>
<td>2</td>
<td>$1,776</td>
<td>$21,312</td>
<td>$2,670</td>
<td>$32,040</td>
</tr>
<tr>
<td>3</td>
<td>$2,235</td>
<td>$26,820</td>
<td>$3,360</td>
<td>$40,320</td>
</tr>
<tr>
<td>4</td>
<td>$2,694</td>
<td>$32,328</td>
<td>$4,050</td>
<td>$48,600</td>
</tr>
<tr>
<td>5</td>
<td>$3,153</td>
<td>$37,836</td>
<td>$4,740</td>
<td>$56,880</td>
</tr>
<tr>
<td>6</td>
<td>$3,611</td>
<td>$43,332</td>
<td>$5,430</td>
<td>$65,160</td>
</tr>
</tbody>
</table>

https://www.azahcccs.gov/Members/GetCovered/Categories/KidsCare.html
Coverage Options

AHCCCS
<133% FPL
$27,724

KidsCare
133-200% FPL
$40,320

Marketplace
To 400% FPL
$80,640

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
How KidsCare Fits with Affordable Care Act Coverage – Medicaid and the Marketplace

• 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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100%</th>
<th>138%</th>
<th>400%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,880</td>
<td>$16,394</td>
<td>$47,520</td>
</tr>
<tr>
<td>2</td>
<td>$16,020</td>
<td>$22,107</td>
<td>$64,080</td>
</tr>
<tr>
<td>3</td>
<td>$20,160</td>
<td>$27,821</td>
<td>$80,640</td>
</tr>
<tr>
<td>4</td>
<td>$24,300</td>
<td>$33,534</td>
<td>$97,200</td>
</tr>
</tbody>
</table>

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

AZ MARKETPLACE
138-400% FPL ($33,465-$97,200)
OE-3 Effectuated Enrollment + Renewal Mar 2016

Arizona Total: ↑+720,000

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

*Effectuated Enrollment (paid premium). Accessed 07/10/16 at:
https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report

Dan Derksen, MD
<table>
<thead>
<tr>
<th>Group</th>
<th>Percent Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian</td>
<td>31%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>29%</td>
</tr>
<tr>
<td>White</td>
<td>11%</td>
</tr>
</tbody>
</table>
Low Arizona Participation Rates - Rural, Latino, American Indian
KidsCare Eligibility Requirements

• Valid application
• Resident of Arizona
• Social Security number
• US citizen or appropriate non-citizen status
• Not incarcerated
• Not in an institution for mental disease (IMD)
• Assignment of rights to medical benefits and cooperation
KidsCare Eligibility Requirements

- Under age 19
- Ineligible for Medicaid
- Cooperation with Medicaid requirements
- No current health insurance coverage
- No health insurance coverage last 3 mo.
- Not eligible for State employees health benefits plan
- Income under 200% of the FPL
- Payment of a premium, if required
Eligibility & Enrollment Best Practices

• Screen consumer using income to determine if likely eligible for AHCCCS/KidsCare
• Use Health-e Arizona Plus for enrollment in AHCCCS/KidsCare
• Use Healthcare.gov if consumer likely eligible for Marketplace coverage
Eligibility & Enrollment Best Practices

• The two way hand-off between AHCCCS and HC.gov working better now than in the past
• HC.gov doesn’t provide 100% of the required info to AHCCCS, so AHCCCS often must request additional info from the consumer
No One is “Generally” Eligible

I’m here about the details
## KidsCare Eligibility Requirements

*No current “creditable” health insurance*

<table>
<thead>
<tr>
<th>Creditable Coverage</th>
<th>NOT Creditable Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare</td>
<td>Eligibility for IHS services*</td>
</tr>
<tr>
<td>Group health plans</td>
<td>Coverage for accidents</td>
</tr>
<tr>
<td>Health insurance through a hospital or medical service policy</td>
<td>Free medical clinics at worksite</td>
</tr>
<tr>
<td>Armed forces (Tricare)</td>
<td>Benefits with limited scope (dental vision, long term care)</td>
</tr>
<tr>
<td></td>
<td>Coverage for a specific illness</td>
</tr>
<tr>
<td></td>
<td>Insurance that pays a set daily amount</td>
</tr>
</tbody>
</table>

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*Allen Gjersvig*

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KidsCare Eligibility Requirements

No health insurance for the last 3 mo.
The 90-day period does not apply when:

• Coverage was from another insurance affordability program
• Premium was >5% household income
• Parent eligible for premium tax credit because employer coverage determined unaffordable
• Cost of family coverage including the child >9.5% percent of the household income
KidsCare Eligibility Requirements

No health insurance for the last 3 mo.

The 90-day period does not apply when:

• Employer stopped offering coverage for dependents (or any coverage)
• Child lost coverage due to: family member’s job change, or the death or divorce of a parent
• Child has special health care needs
• Coverage was from another program: AHCCCS or a Marketplace plan

Allen Gjersvig
Example for a family of three
Monthly income; % Federal Poverty Level (FPL)

<table>
<thead>
<tr>
<th>Marketplace Insurance</th>
<th>$5,019-$6,697</th>
<th>251%-400% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketplace Insurance</td>
<td>$2,235-$5,019</td>
<td>133%-250% FPL</td>
</tr>
<tr>
<td>KidsCare (Children under 19)</td>
<td>$2,235-$3,360</td>
<td>133%-200% FPL</td>
</tr>
<tr>
<td>AHCCCS (Medicaid)</td>
<td>$0-$2,235</td>
<td>133% FPL</td>
</tr>
</tbody>
</table>

- Some financial help. Commercial insurance, deductibles, co-pays, etc.
- Largest amount of financial help. Commercial insurance, deductibles, co-pays, etc.
- Small monthly premium. No deductible.
- No monthly premiums or deductibles
### Get Covered or Pay – Tax Penalties

<table>
<thead>
<tr>
<th>Year</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>$95 or 1% of income</td>
</tr>
<tr>
<td>2015</td>
<td>$325 or 2% of income</td>
</tr>
<tr>
<td>2016</td>
<td>$695 or 2.5% of income</td>
</tr>
</tbody>
</table>

“Whichever is greater”
Statewide Navigator Scheduling

Talk to a Navigator
800.377.3536
Appointments

www.coveraz.org/connector

How It Works

Allen Gjersvig

Arizona Alliance
Primary Healthcare for All
Get Covered Stay Covered Tool Kit

Social Media Kit

HAVE YOU HEARD?

KidsCare HEALTH COVERAGE is back!

We can help you find low- or no-cost health insurance for your family

CALL 1.800.377.3536
to set up a convenient appointment with someone who can help you apply

Or visit www.CoverAZ.org/connector

Thank You for Getting Our Kids Covered!

Allen Gjersvig
alleng@aachc.org

Dan Derksen
dderksen@email.arizona.edu
KidsCare is Back

KidsCare is health care coverage for children in families who earn too much to qualify for AHCCCS

We can help you find low- or no-cost health insurance for your family

Get FREE, in-person help across Arizona
Visit: www.CoverAZ.org
Call: 1.800.377.3536

Arizona Alliance
Primary Healthcare for All

GET COVERED
STAY COVERED
We are here for you all year
Thank you
Questions?
Your opinion is valuable to us
Please participate in this brief survey:

https://www.surveymonkey.com/r/AzSORH

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