



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Arizona State Office of Rural Health Webinar Series



THE UNIVERSITY
OF ARIZONA

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.



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health

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



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

May Qualify for AHCCCS

(Medicaid, with no monthly premium)

May Qualify for KidsCare

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

<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

Household Size	100%	138%	400%
1	\$11,880	\$16,394	\$47,520
2	\$16,020	\$22,107	\$64,080
3	\$20,160	\$27,821	\$80,640
4	\$24,300	\$33,534	\$97,200

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



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health

Dan Derksen, MD

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

↑ **+475,000**



AZ MARKETPLACE

138-400% FPL (\$33,465-\$97,200)

OE-3 Effectuated Enrollment + Renewal Mar 2016

↑ **+175,000**

AZ <26 Parents' Plan

↑ **+70,000**

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://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

<https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>

<https://www.medicaid.gov/medicaid-chip-program-information/program-information/downloads/march-2016-enrollment-report.pdf>



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health

Dan Derksen, MD

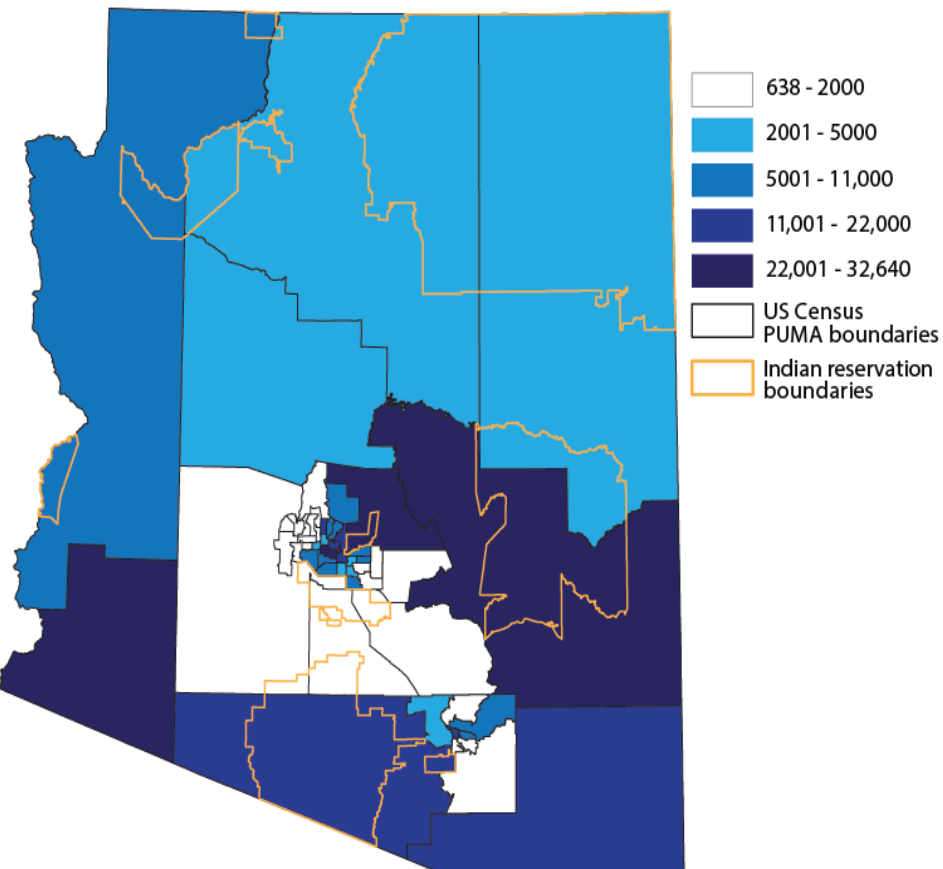
Coverage Disparities ➡ Poor Health Outcomes



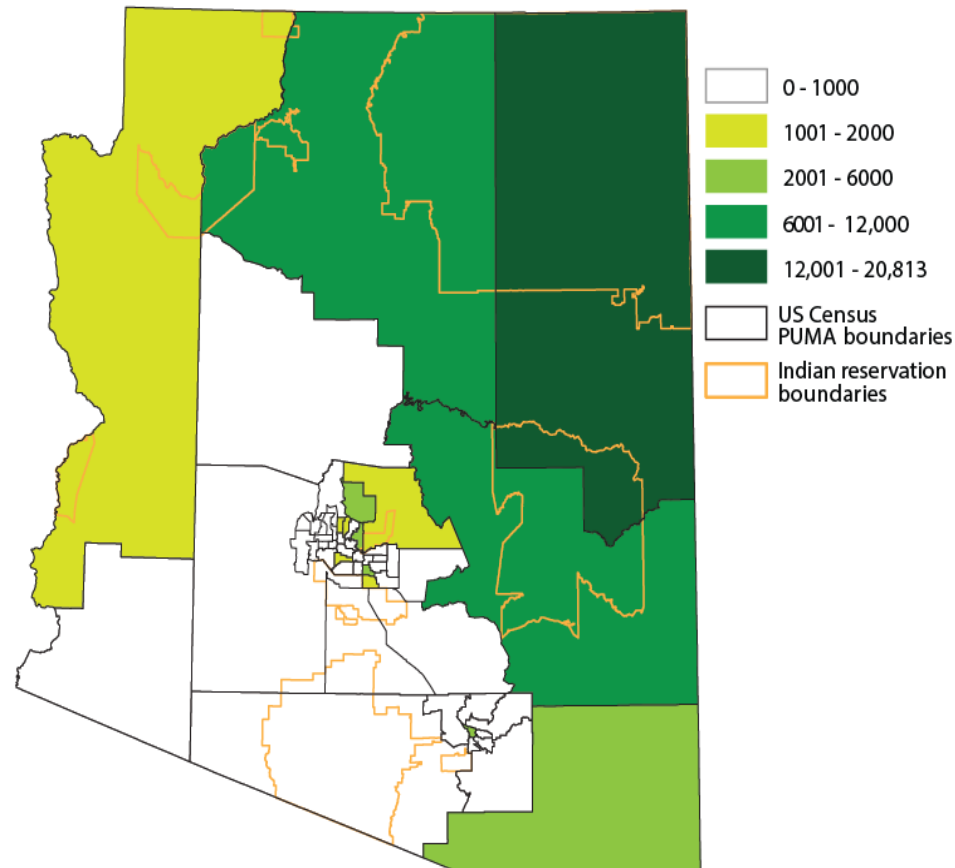
	Percent Uninsured
American Indian	31%
Hispanic/Latino	29%
White	11%



Number of Eligible Uninsured Hispanics



Number of Eligible Uninsured Native Americans



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



KidsCare Eligibility Requirements

No current “creditable” health insurance

Creditable Coverage

- Medicare
- Group health plans
- Health insurance through a hospital or medical service policy
- Armed forces (Tricare)

NOT Creditable Coverage

- Eligibility for IHS services*
- Coverage for accidents
- Free medical clinics at worksite
- Benefits with limited scope (dental vision, long term care)
- Coverage for a specific illness
- Insurance that pays a set daily amount

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**

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

**Marketplace
Insurance**

- \$5,019-\$6,697 | 251%-400% FPL
- Some financial help. Commercial insurance, deductibles, co-pays, etc.

**Marketplace
Insurance**

- \$2,235-\$5,019 | 133%-250% FPL
- Largest amount of financial help. Commercial insurance, deductibles, co-pays, etc.

**KidsCare
(Children under
19)**

- \$2,235-\$3,360 | 133%-200% FPL
- Small monthly premium. No deductible.

**AHCCCS
(Medicaid)**

- \$0-\$2,235 | 133% FPL
- No monthly premiums or deductibles



Get Covered or Pay – Tax Penalties

2014

- \$95 or 1% of income

2015

- \$325 or 2% of income

2016

- \$695 or 2.5% of income

“Whichever is greater”



Statewide Navigator Scheduling



FIND LOCAL HELP

Need help with your health insurance application?

Click the button below to find appointments with local application assisters

CLICK HERE TO GET STARTED

Talk to a
Navigator

800.377.3536
Appointments

www.coveraz.org/connector

How It Works

Get Covered Stay Covered Tool Kit



GET COVERED
STAY COVERED

We are here for
you all year

Social Media Kit

Arizona Alliance for Community Health Centers
700 E. Jefferson Street, Suite 100 | Phoenix, AZ 85034
www.aachc.org/connector | 1844.790.4946

The graphic features a white background with a green diagonal stripe. At the top left, four circular icons represent different seasons: a purple flower for spring, a yellow sun for summer, a blue snowflake for winter, and a red and yellow leaf for autumn. Below these icons, the text 'GET COVERED STAY COVERED' is written in bold, followed by 'We are here for you all year'. The green stripe contains the text 'Social Media Kit' and five circular icons for social media: Facebook, Twitter, Instagram, YouTube, and LinkedIn. At the bottom, the contact information for the Arizona Alliance for Community Health Centers is provided.

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



<http://bit.ly/SummerCampaignToolkit>



Thank You for Getting Our Kids Covered!



Allen Gjersvig
alleng@aachc.org

Dan Derksen
dderksen@email.arizona.edu



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Arizona Alliance
FOR COMMUNITY HEALTH CENTERS
Primary Healthcare for All

KIDS*CARE* 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



**GET COVERED
STAY COVERED
We are here for
you all year**



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Arizona Alliance
FOR COMMUNITY HEALTH CENTERS
Primary Healthcare for All

▲▲▲
Thank you
Questions?



**Your opinion is valuable to us
Please participate in this brief survey:**

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

This webinar is made possible through funding provided by Health Resources and Services Administration, Office for the Advancement of Telehealth (G22RH24749). Arizona State Office of Rural Health is funded granted through a grant from US Department of Health and Human Services. Grant number H95RH00102-25-00

This information or content and conclusions are those of the author and should not be construed as the official position or policy of, nor should any endorsements be inferred by HRSA, DHHS or the U.S. Government.

