



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



Arizona State Office of Rural Health Webinar Series



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- Mute your phone &/or computer microphone
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- Webinar is being recorded
- Recording will be posted on the SWTRC www.southwesttrc.org/ and the AzCRH www.crh.arizona.edu/

Arizona State Office of Rural Health Monthly Webinar Series

Focused on providing technical assistance to rural stakeholders to disseminate research findings, policy updates, best-practices and other rural health issues to statewide rural partners and stakeholders throughout the state.



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Today's presenters:



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Alyssa Padilla, MPH

Arizona Center for Rural Health (AzCRH)
Special Projects Coordinator;
AzCRH Navigator Consortium
Program Co-Manager



Bryna Koch, MPH

Arizona Center for Rural Health (AzCRH)
Special Projects Coordinator;
AzCRH Navigator Consortium
Program Co-Manager

Get Covered AZ! Updates on the ACA and Preparing for Open Enrollment



Presented by:

Alyssa Padilla, MPH

Bryna Koch, MPH

Tuesday, October 25, 2016



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Get Covered AZ!

Updates on the ACA and Preparing for Open Enrollment

Bryna Koch, MPH & Alyssa Padilla, MPH
Arizona Center for Rural Health
Tuesday | 10/25/16

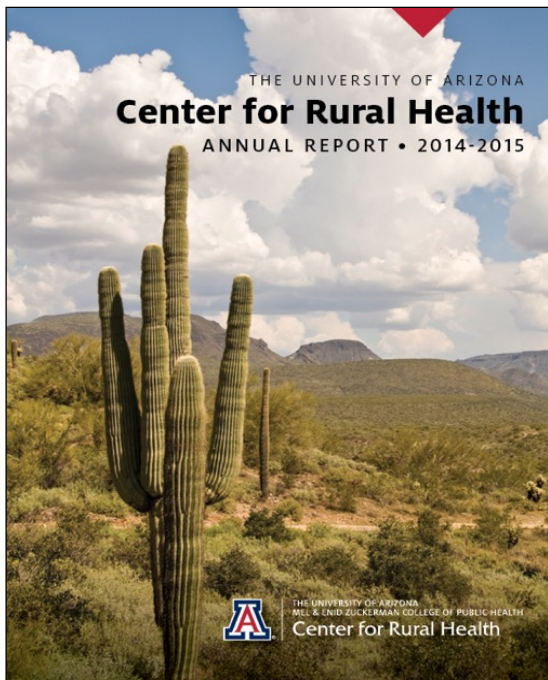


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Arizona Center for Rural Health

Est. 1981, CRH serves AZ through its mission “to improve the health & wellness of rural & underserved populations” & houses the:



1. State Office of Rural Health
2. Rural Hospital Flexibility Program
3. Small Hospital Improvement Program
4. Western Region Public Health Training Center
- 5. AzCRH Navigator Consortium**

<http://crh.arizona.edu>





Two Navigator Entities:



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Goals

1. Increase the participation rate of eligible uninsured Arizonans in it's the Health Insurance Marketplace and Medicaid
2. Facilitate re-enrollment for eligible Arizonans in it's the Marketplace and Medicaid
3. Facilitate enrollment of eligible children in KidsCare



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Alyssa Padilla, MPH



Az CRH Navigator Consortium

Connecting Arizonans with Affordable Health Insurance Coverage

AzCRH's Navigators



Lizbeth Vasquez
[Yuma, based in San Luis]



Alma Ramirez
(Phoenix/
Maricopa County)



Ariel Tarango
(Eloy/Pinal
County)



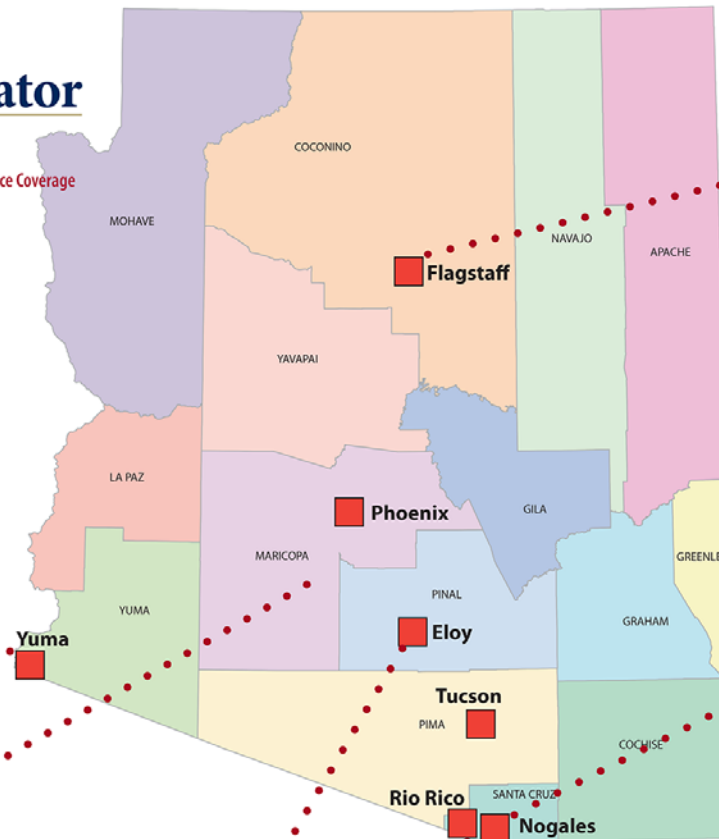
Amaury Gama
[Santa Cruz/Cochise,
based in Rio Rico]



Jalen S. Redhair
[Coconino, Navajo,
Mojave, Apache,
based in Flagstaff]



Maria Losoya
[Santa Cruz/Cochise,
based in Nogales]



Free Assistance



Certified Assisters:

- Navigators & Certified Application Counselors (CACs)
- Provide assistance in a fair, accurate, culturally and linguistically appropriate, and impartial manner

Benefit Coordinators

- CACs
- Identifies, educates and assists tribal patients eligible for health care coverage and alternate resources



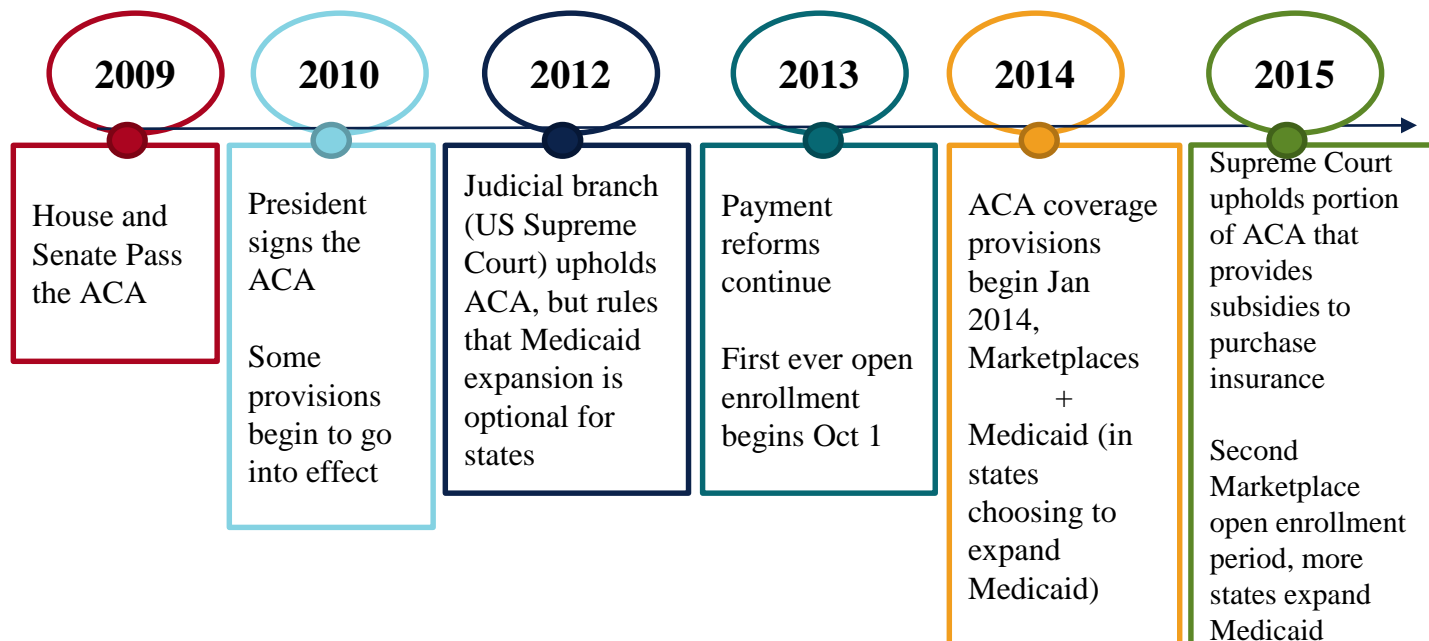
Learning Objectives

1. Review where the Affordable Care Act is today and know where to go for assistance.
2. Describe major ACA eligibility components and financial assistance options.
3. Discuss outreach strategies for rural and urban underserved populations.



Background

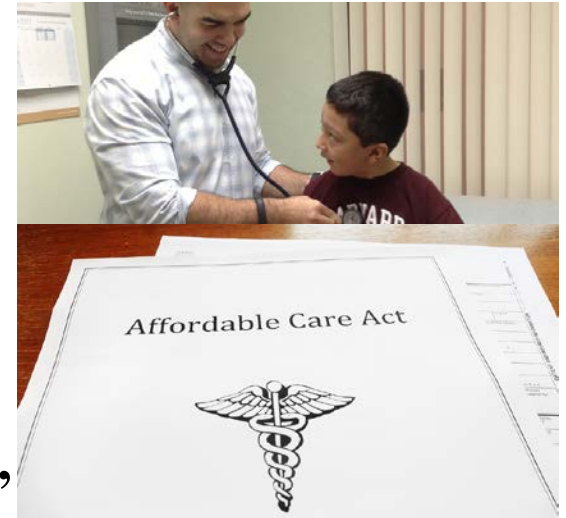
Patient Protection & Affordable Care Act (PPACA or ACA)



Bryna Koch, MPH

ACA Aims

- 1** Expand insurance coverage through employer-based and marketplace health plans, and expanding Medicaid
- 2** Increase affordability and quality
- 3** Improve value by addressing quality, spending and accountability



Rosenbaum, S. (2011). The Patient Protection and Affordable Care Act: Implications for Public Health Policy and Practice. *Public Health Reports*, 126(1), 130–135.

ACA-10 Titles

- I. Quality, Affordable Health Care for All Americans
- II. The Role of Public Programs
- III. Improving the Quality and Efficiency of Health Care
- IV. Prevention of Chronic Disease and Improving Public Health
- V. Health Care Workforce
- VI. Transparency and Program Integrity
- VII. Improving Access to Medical Therapies
- VIII. Community Living Assistance Services and Supports
- IX. Revenue Provisions
- X. Reauthorization of the Indian Health Care Improvement Act

ACA Key Components

We focus on enrolling consumers in coverage:

1. **Individual Mandate** – individuals must have health care insurance coverage or pay a penalty
2. **Marketplace** – individuals, families & small business can purchase coverage*
3. **Medicaid Expansion** – covers adults up to 133% (138%) of Federal Poverty Level (FPL)
4. **KidsCare** (Arizona's CHIP) Reauthorization!!

**Income based financial assistance through Advanced Premium Tax Credits and Cost Sharing Reductions*



Benefits for Women

Providing Insurance Options,
covering preventive services and
lowering costs

Young Adult Coverage

Coverage available up to age 26

Strengthening Medicare

Yearly Wellness visit and many
free preventive services for some
seniors with Medicare

Holding Insurance Companies Accountable

Providing Insurance Options,
covering preventive services and
lowering costs

<http://www.hhs.gov/healthcare/facts-and-features/key-features-of-aca/index.html>

National Outcomes



U.S. Uninsured by Year^{1,2}

14.4% or 48 Million in 2012

13.3% or 42 Million in 2013

10.4% or 33 Million in 2014

09.1% or 29 Million in 2015

Accessed 10/14/16 at: Current Population Reports | US Census Bureau

1. <https://www.census.gov/prod/2013pubs/p60-245.pdf>

2. <https://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-257.pdf>

8.6% or 27 Million Uninsured 2016

3. <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201609.pdf>

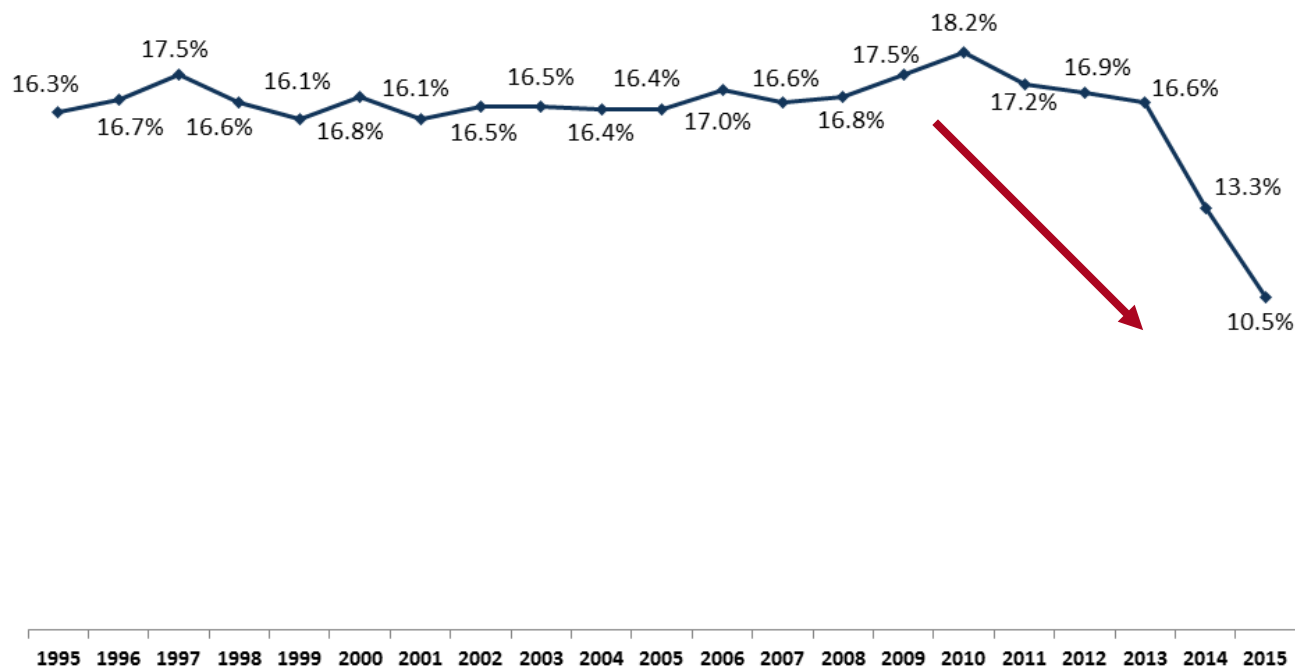
4. <http://files.kff.org/attachment/Data-Note-Estimates-of-Eligibility-for-ACA-Coverage-among-the-Uninsured-in-2016>

National Outcomes

**The percentage
of uninsured in
the U.S. has
significantly
decreased from
an all-time high
of ~18%**

Figure 1

Uninsured Rate Among the Nonelderly Population, 1995-2015

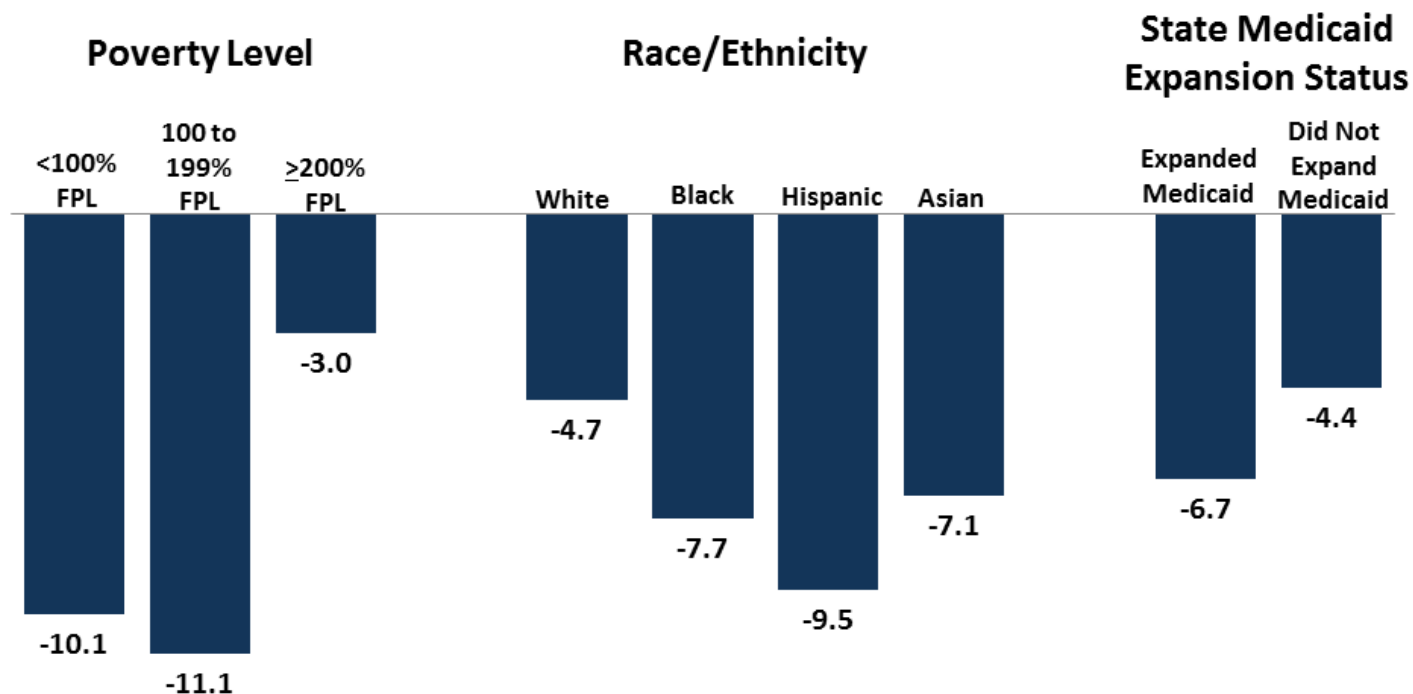


Source: CDC/NCHS, National Health Interview Survey, reported in
http://www.cdc.gov/nchs/health_policy/trends_hc_1968_2011.htm#table01 and
<http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201605.pdf>.

National Outcomes

Figure 2

Percentage Point Change in Uninsured Rate among the Nonelderly Population by Selected Characteristics, 2013-2015



NOTE: Indiana, New Hampshire and Pennsylvania are included as non-expansion states during 2013 and 2014 and as expansion states in 2015.

SOURCE: Cohen RA, Martinez ME, Zammitti EP. Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2015. National Center for Health Statistics. May 2016. Available from:

<http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201605.pdf>.

Arizona Outcomes

AHCCCS – AZ Medicaid

<133% FPL (\$32,319 Family of 4)

July-Sep 2013 to Oct 2016 Net Gain

+600,000



AZ <26 Parents' Plan

+70,000

AZ MARKETPLACE

133-400% FPL (\$32,319-\$97,200 Family of 4)

OE-3 Effectuated Enrollment* Mar 31, 2016

+180,000

Arizona Total: +850,000

KidsCare/CHIP restored 09/2016: +6,000

Eligible Arizona Children Age <19 years between 133-200% FPL

1. AZ KidsCare/CHIP: https://www.azahcccs.gov/Resources/Downloads/PopulationStatistics/2016/Oct/AHCCCS_Population_Highlights.pdf
2. AHCCCS/Medicaid Accessed 10/14/16 at: <https://www.azahcccs.gov/Resources/Reports/population.html>
3. *Effectuated Enrollment (paid premium). Accessed 10/14/16 at: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>



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Slide Courtesy of: Dan Derksen, MD

Arizona Residual Uninsured 2016

2016 Arizona Uninsured Category	#Uninsured
Eligible for Medicaid or CHIP	328,000
Eligible for Marketplace Subsidy	110,000
Offered Employer Sponsored Insurance	112,000
Income >400% FPL	67,000
Undocumented Immigrants	156,000
AZ Total Residual Uninsured in 2016	773,000

<http://files.kff.org/attachment/Data-Note-Estimates-of-Eligibility-for-ACA-Coverage-among-the-Uninsured-in-2016>

Getting the Uninsured Covered



- ❑ Assist rural and vulnerable populations with accessing insurance coverage and care
- ❑ Focus on populations with higher than average rates of the uninsured
 - Rural & Urban Underserved
 - Hispanic/Latino and Native American populations



Coverage Options

AHCCCS
<133% FPL
<\$32,319

KidsCare
133-200% FPL
\$48,600

Marketplace
To 400% FPL
\$97,200

For a Family of Four

Marketplace Eligibility



Must live in U.S.



Must be a U.S. citizen/national or a
Lawfully Permanent Resident (Green Card)



Qualified non citizen immigration status



Valid non immigrant visas
(H1, H-2A, H2-B), Student Visas



Humanitarian statuses (refugee, asylee,
victim of trafficking/crime)



Cannot be currently incarcerated

Financial Assistance

❖ Based on household size & income

1. **Advanced Premium Tax Credits**-lowers monthly premium
2. **Cost Sharing Reduction**-Lowers out of pocket costs (deductible, co-pay, coinsurance)

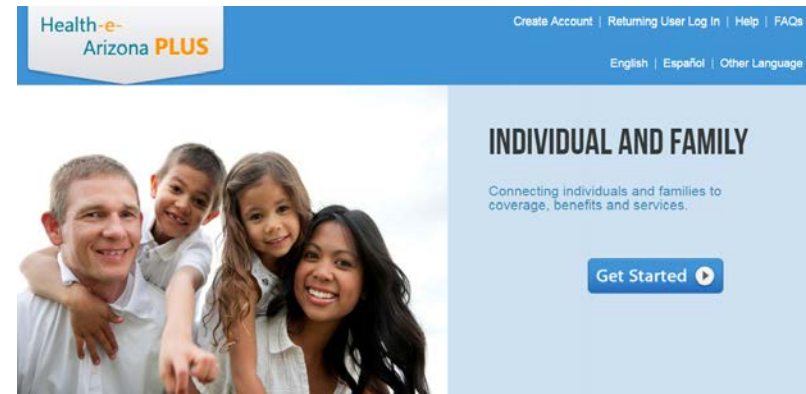
The Marketplace

Household Size	Household Income* (250% FPL, 2016)	
	<i>Monthly Income</i>	<i>Annual Income</i>
1	\$2,475	\$29,700
2	\$3,338	\$40,050
3	\$4,200	\$50,400
4	\$5,063	\$60,750
5	\$5,925	\$71,100

*All numbers are approximate. Consumers should apply to healthcare.gov to confirm eligibility or schedule an appointment with a FREE Certified Assister at <http://coveraz.org/connector/>

AHCCCS Eligibility

- ☐ U.S. Citizens or
- ☐ Legal Permanent Resident
5 yr. residency
Green Card Holder
- ☐ Arizona Resident
- ☐ Other qualified immigrant
Refugees
- ☐ Cannot be incarcerated
- ☐ Must meet income limits



<https://www.azahcccs.gov/Members/Downloads/EligibilityRequirements.pdf>

KidsCare Eligibility



- Children's Health Insurance Program
- Low-cost health insurance for children not eligible for AHCCCS
- For low income children 18 & under
 <200% FPL (household income)
- Monthly Premium
 \$10-\$70 (income based)
- www.healthearizonaplus.gov

<https://www.azahcccs.gov/Members/GetCovered/Categories/KidsCare.html>

Challenges

- ❑ Changes in insurer participation in the Arizona marketplace
- ❑ Majority of consumers on marketplace plans will see their plan change
- ❑ Marketplace consumers should make an appointment with a Certified Assister to review their options/new plan



Open Enrollment (OE)

Period 2 vs. 4

AZ Marketplace 2014-15 (OE-2)



An Independent Licensee of the Blue Cross and Blue Shield Association



AZ Marketplace 11/1/16-01/31/17 (OE-4)

Maricopa County
Pima County



FROM |  Health Net®

13 Other AZ Counties



**BlueCross
BlueShield
of Arizona**



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Slide Courtesy of Dan Derksen, MD

Average Premium Increase

25 y.o. Non-Smoker, Silver Plan AZ

AZ County	2016	2017	Avg. Monthly Rate Increase	Avg % Increase
Maricopa	\$206	\$386	\$180	87%
Pima	\$190	\$274	\$84	44%
Gila, Pinal	\$219	\$453	\$234	107%
Apache, Navajo, Coconino, Mohave	\$275	\$501	\$226	82%
Yavapai	\$294	\$586	\$292	99%
Yuma, La Paz	\$261	\$593	\$332	127%
Santa Cruz	\$190	\$395	\$200	108%
Cochise, Graham, Greenlee	\$238	\$486	\$248	104%

2016 AZ Marketplace Plan Rates: https://insurance.az.gov/sites/default/files/documents/files/INDIVIDUAL_PPO_HMO_Minimum_Maximum_Average_Premiums.pdf

2017 AZ Marketplace Plan Rates:

<https://insurance.az.gov/sites/default/files/documents/files/2017%20Individual%20QHP%20Min%20Max%20Average%20Sample%20Rates.pdf>

Focus for OE4

- ❑ The levels of income based financial assistance remain the same
- ❑ Consumers with marketplace plans should make appointments
- ❑ Insurer and plan structures will change for the majority of consumers
 - PPO to HMO
 - New networks, new providers, new formularies
 - Some special conditions (e.g., pregnant women in 3rd trimester)

Questions about health insurance? Getting answers is easy.



Reliable information is just a call, click or conversation away.

HealthCare.gov



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Bryna Koch, MPH

Outreach Strategies for Rural & Underserved Communities

❑ Collaborate with Rural Mobile Clinics:

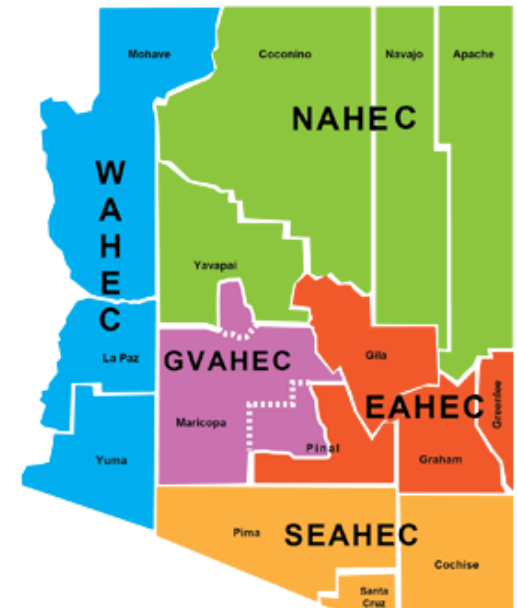
University of Arizona [Mobile Health Program](#)

Department of Economic Security Mobile Clinics

❑ Work with Local AHEC's

❑ Team up with IHS & Benefit Coordinators

Train Benefits Coordinators as
Certified Application Counselors



Outreach Strategies for Rural & Underserved Communities

- ❑ Train CHWs and CHRs
- ❑ Enroll at Community Colleges
- ❑ Train staff on Health Insurance 101
- ❑ Establish Faith-based outreach and partners



Faith-based Outreach Strategies

- ❑ Make announcements during & after mass
- ❑ Train faith leaders about healthcare
 - Pastors, Priests, Class or Contact Leaders, Administration
 - Class/Contact Leaders identify parish attendees' needs & refer them to local resources



<https://www.enrollamerica.org/research-maps/toolkits/health-care-in-the-pulpit/>

Faith-based Outreach Strategies

- ☐ Attend church events
- ☐ Publish in church newsletters
- ☐ Post on church bulletin boards
- ☐ Use Social media
 - #GetCovered #StayCovered
 - #Coverage2Care
- ☐ Announce information on religious radio stations



<https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>

How can we work together?

- ☐ Join county and statewide enrollment coalitions to coordinate and reduce duplication:
 - Pima County Enrollment Coalition
 - Cover AZ Coalition
- ☐ Know your countywide Certified Assistants and Benefit Coordinators
- ☐ Coordinate event staffing
- ☐ Refer to each other
- ☐ Forward resources and trainings



Resources for Assistance

- ❑ Meet with a FREE Assister at <http://coveraz.org/connector/>
- ❑ Ask your Community Health Center
- ❑ Review coverage at <https://www.healthcare.gov/>



Major Due Dates

❑ Tuesday, November 1, 2016:

Enroll in the Health Insurance Marketplace on
<https://www.healthcare.gov/>

❑ Thursday, December 15, 2016:

Last day to enroll in the Marketplace for Coverage to
begin January 1, 2017

❑ Tuesday, January 31, 2017

Last day to enroll in or change plans on the
Marketplace.

<https://www.healthcare.gov/quick-guide/dates-and-deadlines/>





FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter Your ZIP Code:

Search Within:

Language:

Search For Help

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Az CRH Navigator Consortium

Connecting Arizonans with Affordable Health Insurance Coverage

Arizona  Alliance
FOR COMMUNITY HEALTH CENTERS

Primary Healthcare for All

1-844-790-4946

www.coveraz.org/connector



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Alyssa Padilla, MPH



Thank you
Questions?



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

https://uarizona.co1.qualtrics.com/SE/?SID=SV_80t2WRUEU3W9QEd

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