

Coverage to Care through the Health Insurance Marketplace



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HEALTH CENTERS IN THE DAKOTAS

10 HEALTH CENTERS

OVER **60** DELIVERY SITES

OVER **50** COMMUNITIES



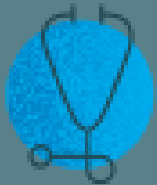


HEALTH CENTERS PROVIDE INTEGRATED CARE

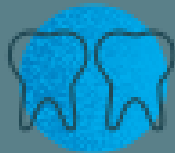
Caring for the whole person (enabling services, dental, vision, and behavioral health integration)



BEHAVIORAL



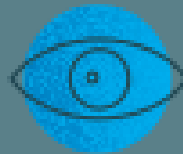
MEDICAL



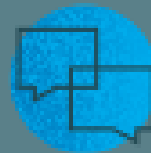
DENTAL



INSURANCE
ENROLLMENT
SPECIALISTS



VISION
CARE



TRANSLATION /
INTERPRETATION



PHARMACY



TRANSPORTATION



- Serve nearly 15,000 patients generating more than 52,000 visits annually
- Primary Medical Coverage of patients (approximate):
 - 25% Uninsured / 53% Medicaid / 6% Medicare / 16% Private Insurance
- Access Plan - Allows access to affordable services through a sliding fee scale program in which patients pay for office visits and most services based upon their income level and family size

ND Navigator Program:

- Minot State University holds the Navigator grant
- Family HealthCare has contracted with Minot State University to provide additional Navigator services in the Cass County area of North Dakota

Certified Application Counselors & MNsure Navigators

- Unique blend of in-person assisters at Family HealthCare
- All can assist anyone with health insurance options

GET COVERED SD COLLABORATIVE



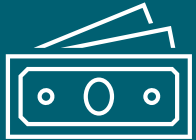
FUNDING ACKNOWLEDGEMENT

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OBJECTIVES

- Provide an overview of the Health Insurance Marketplace in ND/SD
- Define who might be eligible for Marketplace coverage and how consumers can apply
- Describe the enrollment process
- Health coverage options for consumers with HIV/AIDS
- Locate resources and assistance

THE AFFORDABLE CARE ACT



Affordable

- Make affordable health insurance available to more people.



Expandable

- Expand Medicaid program to cover all adults with income below 138% of the FPL.



Supportive

- Support innovative medical care delivery methods designed to lower the costs of health care generally.


2023 OPEN ENROLLMENT


- HealthCare.gov's open enrollment period: November 1, 2022 through January 15, 2023
- Enrollment between November 1 and December 15 has coverage effective January 1
- Automatic re-enrollment occurs December 16 for coverage effective January 1
- Enrollment after December 15 has coverage effective February 1

NOVEMBER 2022						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER 2022						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

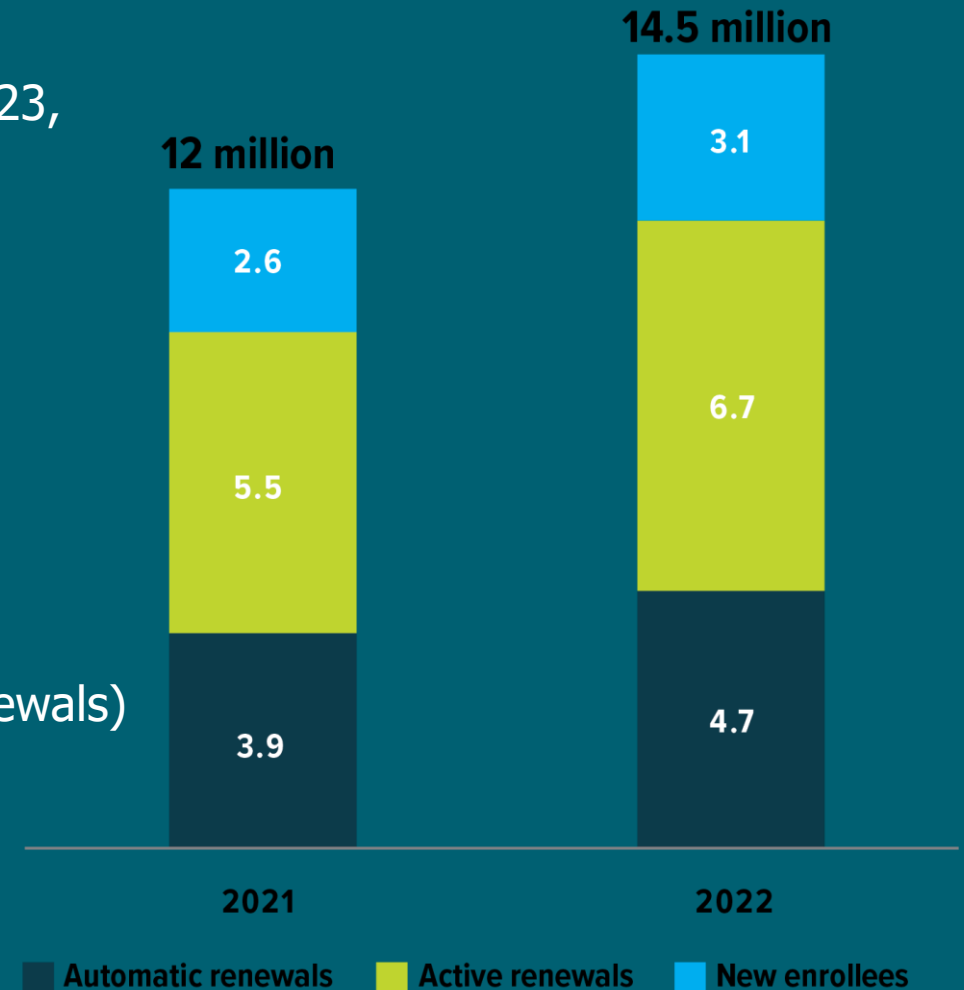
JANUARY 2023						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

 Coverage effective date = January 1, 2023

 Coverage effective date = February 1, 2023

WHERE DID ENROLLEES LAND IN 2022

- The American Rescue Plan created big opportunities for higher APTC/lower premiums in 2021 and 2022 that will continue in 2023, with the enactment of the Inflation Reduction Act.
- Nationwide, **14.5 million** people enrolled in marketplace coverage for 2022
 - **3.1 million** new enrollees (20% more than in 2021)
 - **11.4 million** returning enrollees
 - **6.7 million** enrollees actively renewed (59% of renewals)
 - **4.7 million** enrollees automatically redetermined





CONSUMERS WITH MARKETPLACE PLAN: 29,873 ND | 41,339 SD

- NEW consumers: 22% (ND) | 23% (SD)
- Consumers AUTO enrolled: 23% (ND) | 19% (SD)
- RURAL: 62% (ND) | 65% (SD)
- Enrollment by AGE

State Name	State Abbr.	Platform	Number of Consumers with a Marketplace Plan Selection	Age < 18	Age 18-25	Age 26-34	Age 35-44	Age 45-54	Age 55-64
North Dakota	ND	HC.gov	29,873	7,063	2,489	4,584	4,450	3,716	7,417
South Dakota	SD	HC.gov	41,339	6,554	3,591	6,973	6,933	5,879	11,247

THE BEST ADVICE: RETURN TO THE MARKETPLACE

Why Update

Get the most accurate eligibility determination for:

- Medicaid/CHIP
- Advance premium tax credit (APTC)
 - Higher APTCs continue through 2025
- Cost-sharing reductions (CSR)
 - Get the highest up-front financial assistance possible
- New insurance plans or companies
- Policy changes (family glitch)

What to Update

- Income
 - 2023 income projections might be significantly different than the 2021 tax return income in the data hub or your 2022 income projection
- Household size
- Offers of employer-sponsored coverage or changes to policy

Health Plans in 2023

North Dakota



South Dakota

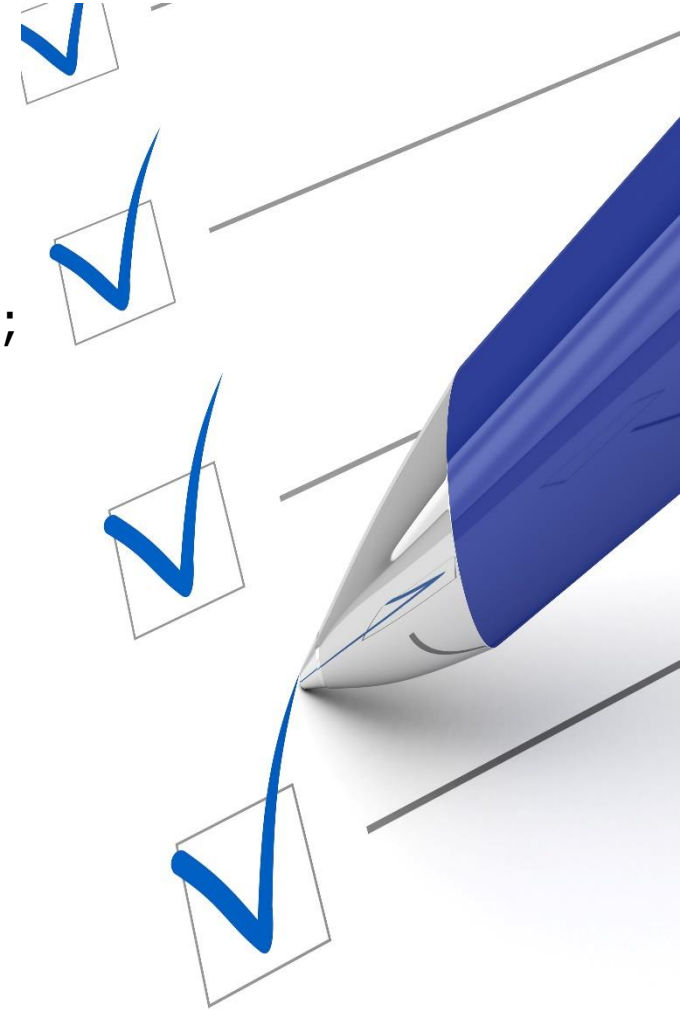


** West River only*

MARKETPLACE PLAN REQUIREMENT

Marketplace plans must:

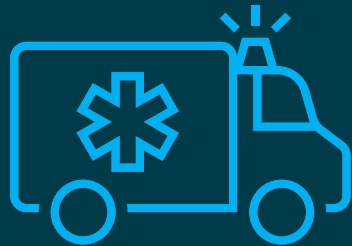
- Provide qualifying health coverage, including a minimum set of comprehensive benefits called “Essential Health Benefits” (EHBs);
- Follow established limits on cost sharing, such as deductibles, copayments, and out-of-pocket maximum amounts; and
- Meet nondiscrimination requirements, network adequacy requirements, and applicable state-specific requirements.



ESSENTIAL HEALTH BENEFITS



Ambulatory Patient
Services



Emergency Services



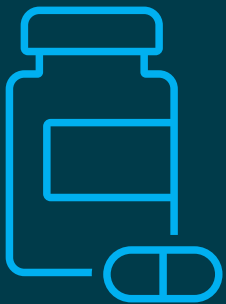
Hospitalization



Maternity &
Newborn Care



Mental Health &
Substance Use Disorder
Order Services



Prescription Services



Rehabilitation &
Habilitative Services &
Devices



Laboratory Services



Preventive & Wellness
Services & Chronic Disease
Management



Pediatric Services

ACA EXPANDS HEALTH COVERAGE OPTIONS

- Ensuring coverage for pre-existing conditions
- Expanding Medicaid coverage
- Providing more affordable private health coverage
- Lowering prescription drug costs for Medicare recipients
- Ensuring coverage of preventive services
- Increasing coordinated care for people with chronic health conditions
- Future health care needs

PEOPLE WITH HIV/AIDS

Assisters can help by:

- Listening to consumers' needs and concerns;
- Encouraging continuity of care;
- Providing guidance on how insurance plans may support continuous medication coverage;
- Showing compassion and sensitivity
- Explaining insurance terms and benefits; and
- Providing guidance on their state's RWHAP or AIDS Drug Assistance Program

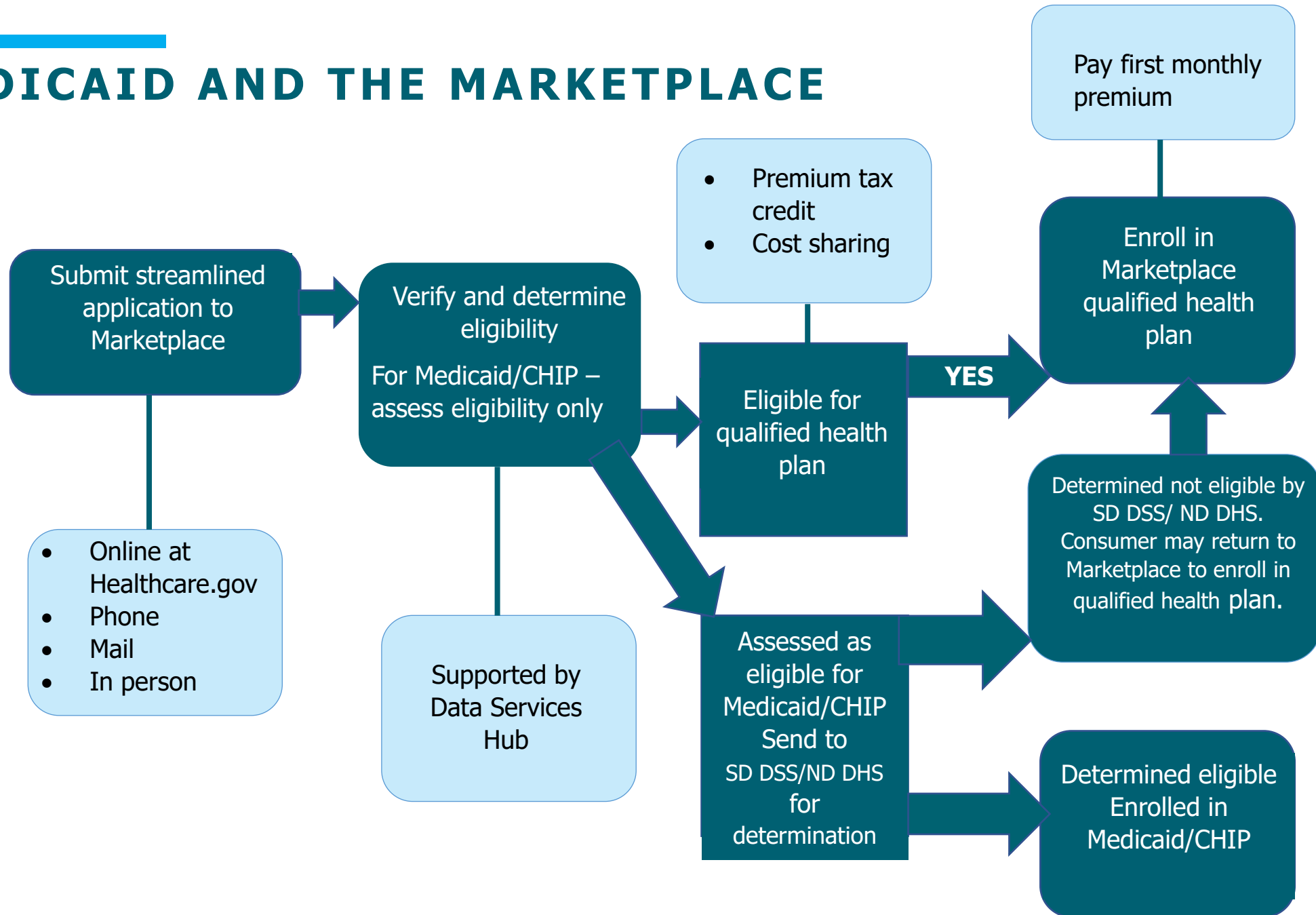
PLAN SELECTION CONSIDERATIONS

- **Prescription drug coverage**
- **Provider network**
- **Future health care needs**

COVERAGE AND PREVENTIVE CARE

- **HIV screening for everyone ages 15 to 65 and other ages at increased risk**
- **PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use**

MEDICAID AND THE MARKETPLACE



OPEN ENROLLMENT MARKETING

GET COVERED WEBSITE

[Get Coverage](#) [Your Plan](#) [Apply & Enroll](#)

[Home](#) [Health Care Basics](#) [Find Local Help](#) [Resources](#) [Partners](#) [FAQs](#)



**TAKE THE FIRST STEP TOWARDS
HEALTH INSURANCE**

[LEARN MORE](#)

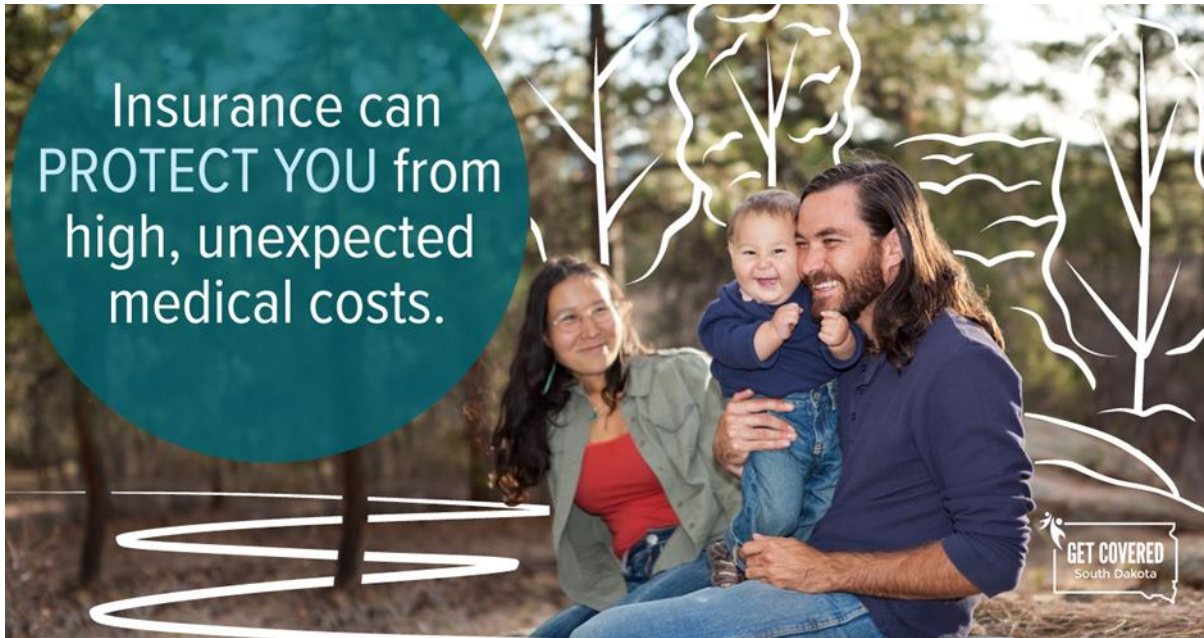
OE 10 Toolkit for Partners

- Social Media/Ads
- Flyer
- Testimonial Videos
- Q&A Videos
- General Awareness Videos

CHAD MARKETING FOR OPEN ENROLLMENT

- Social Media
- Flyer
- Testimonial Videos
- Q&A Videos
- General Awareness Videos
- Billboards
- Feather (digital ads)
- Bus Wraps
- SD Public Broadcasting – Commercial/printed ad/digital ads on their website

SOCIAL MEDIA



Enroll in a health insurance plan from November 1 – January 15 to protect you from high, unexpected medical costs. Take the first step towards coverage you can count on, and make an appointment with a navigator today!

<https://communityhealthcare.net/get-covered-sd/#GetCoveredSD>



Knowing which health insurance plan is right for you can be hard. Work with a navigator dedicated to finding you coverage you can count on! Take the first step and schedule an appointment today, so you're ready to enroll in November!

<https://communityhealthcare.net/get-covered-sd/#GetCoveredSD>

TESTIMONIALS & VIDEOS



MEET YOUR NAVIGATOR



A navigator **CAN HELP!**



BILLBOARDS

Looking for
affordable
health insurance?

We've got you
covered.

605-348-1460



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FIND LOCAL HELP

COMMUNITY HEALTHCARE ASSOCIATION OF THE DAKOTAS

- Pierre
- Sioux Falls

COMMUNITY HEALTH CENTER OF THE BLACK HILLS

HELPLINE CENTER

HORIZON HEALTH CARE, INC.

- Aberdeen
- Lake Preston
- Yankton

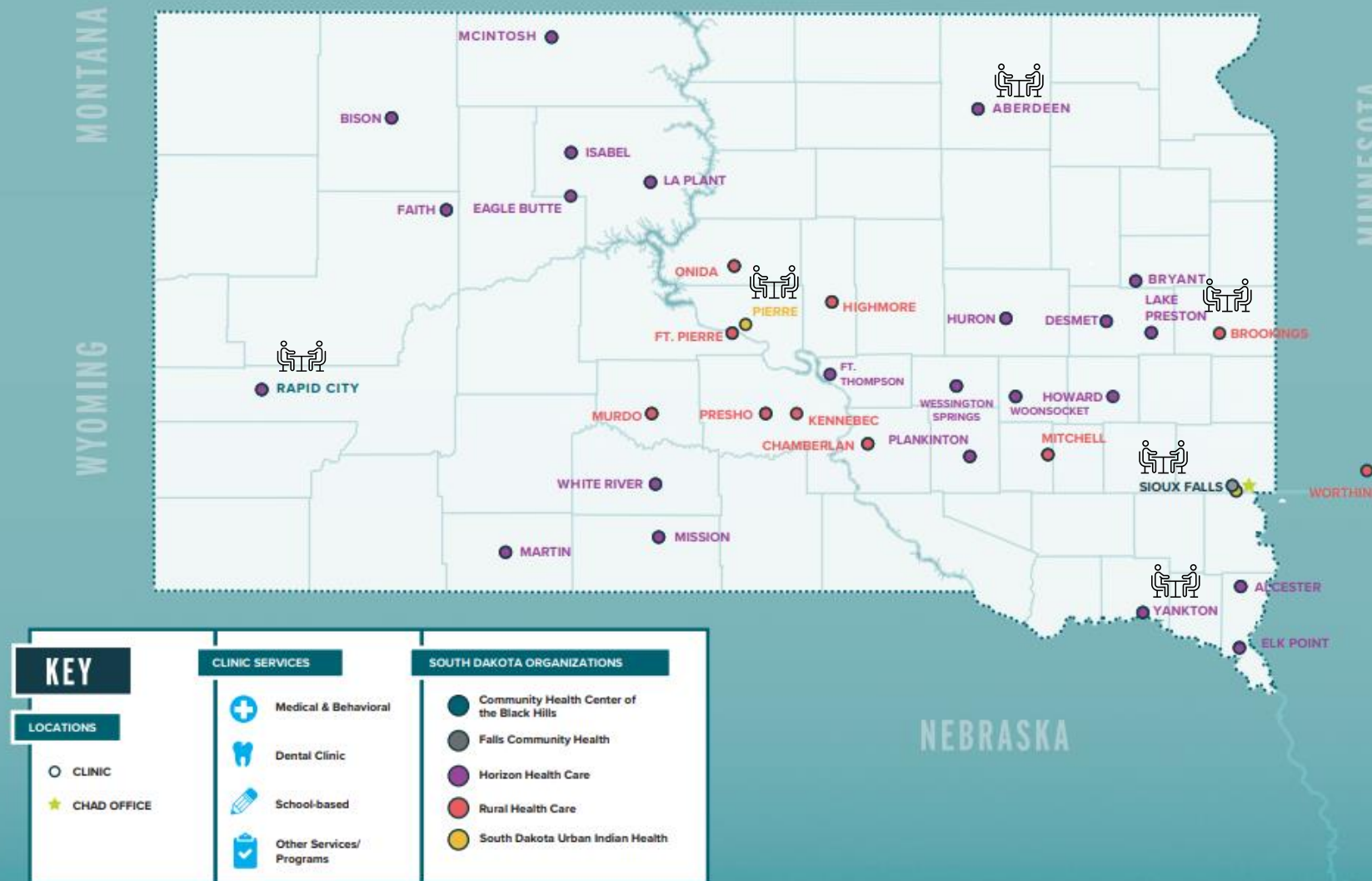
SOUTH DAKOTA URBAN INDIAN HEALTH

- Pierre
- Sioux Falls

WESTERN SOUTH DAKOTA COMMUNITY ACTION



COMMUNITY HEALTH CENTER LOCATIONS





OPEN ENROLLMENT

PREVIEW PLANS AND PRICES

<https://www.healthcare.gov/see-plans/#/>

Answer a few questions to see plans and prices available in your area. Or, skip the questions and see full priced plans.

1 Enter your ZIP code

✓ Completed
[Restart](#)

You'll see plans available in the ZIP code you enter. If you change the ZIP code you'll restart your search.

2 Tell us about you & your household

Start

Answer questions about your current plan, household, and income to see more accurate prices and estimated savings.

- Your current plan
- Your household
- Your household income
- View estimated savings

% of Federal Poverty Level	People in Household	1	2	3	4	5	6
Under 138%	Medicaid & Medicaid Expansion	\$18,754	\$25,268	\$31,781	\$38,295	\$44,809	\$51,322
138%-250%	You qualify for <u>lower premiums</u> <i>AND</i> <u>lower out-of-pocket costs</u> on some Marketplace health insurance plans if your yearly income is between...	\$18,754 to \$33,975	\$25,268 to \$45,775	\$31,781 to \$57,575	\$38,295 to \$69,375	\$44,809 to \$81,175	\$51,322 to \$92,975
138%-300%	If you are an enrolled member of a federally recognized Indian Tribe, you qualify for <u>ZERO out-of-pocket costs</u> on Marketplace health insurance plans if your household income is between...	\$18,754 to \$40,770	\$25,268 to \$54,930	\$31,781 to \$69,090	\$38,295 to \$83,250	\$44,809 to \$97,410	\$51,332 to \$111,570
138%-400%	You may qualify for <u>lower premiums</u> on Marketplace health insurance plans if your yearly income is between....	\$18,754 to \$54,360	\$25,268 to \$73,240	\$31,781 to \$92,120	\$38,295 to \$111,000	\$44,809 to \$129,880	\$51,322 to \$148,760



ND: CASE SCENARIO

Non-Tribal Member: Male, Age 25, non-smoker, \$18,800 annual income.

Sanford TRUE \$3,500 Silver \$337 Tax credit	Medica Individual Choice Silver Copay \$337 Tax credit
Estimated Monthly Premium \$0 Premium before tax credit \$336.32	Estimated Monthly Premium \$66.91 Premium before tax credit \$403.91
Deductible \$200	Deductible \$0
Out of Pocket Maximum \$1,250	Out of Pocket Maximum \$1,500
Primary care doctor visit \$5 Specialist \$20 Generic Drugs \$3	Primary care doctor visit \$0 Specialist \$30 Generic Drugs \$5

CASE SCENARIO

Tribal Member: Male, Age 25, non-smoker, \$18,800 annual income.

Sanford True \$3,500 Silver \$337 Tax credit	Medica Individual Choice Silver Copay \$337 Tax credit
Estimated Monthly Premium \$0 Premium before tax credit \$336.32	Estimated Monthly Premium \$66.91 Premium before tax credit \$403.91
Deductible \$0	Deductible \$0
Out of Pocket Maximum \$0	Out of Pocket Maximum \$0
Primary care doctor visit \$0 Specialist \$0 Generic Drugs \$0	Primary care doctor visit \$0 Specialist \$0 Generic Drugs \$0

% of Federal Poverty Level	People in Household	1	2	3	4	5	6
Under 100%	You do not qualify for lower costs if your annual income is below... SD has not expanded Medicaid, resulting in a “coverage gap” for some consumers.	\$13,590	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190
100%-250%	You qualify for <u>lower premiums</u> <i>AND</i> <u>lower out-of-pocket costs</u> on some Marketplace health insurance plans if your yearly income is between...	\$13,590 to \$33,975	\$18,310 to \$45,775	\$23,030 to \$57,575	\$27,750 to \$69,375	\$32,470 to \$81,175	\$37,190 to \$92,975
100%-300%	If you are an enrolled member of a federally recognized Indian Tribe, you qualify for <u><i>ZERO out-of-pocket costs</i></u> on Marketplace health insurance plans if your household income is between...	\$13,590 to \$40,770	\$18,310 to \$54,930	\$23,030 to \$69,090	\$27,750 to \$83,250	\$32,470 to \$97,410	\$37,190 to \$111,570
100% - 400%	You may qualify for <u>lower premiums</u> on Marketplace health insurance plans if your yearly income is between...	\$13,590 to \$54,360	\$18,310 to \$73,240	\$23,030 to \$92,120	\$27,750 to \$111,000	\$32,470 to \$129,880	\$37,190 to \$148,760

SD: CASE SCENARIO

Non-Tribal Member: Male, Age 25, non-smoker, \$16,000 annual income.

Avera 300 Silver \$462 Tax credit	Sanford Simplicity \$462 Tax credit
Estimated Monthly Premium \$0 Premium before tax credit \$461.43	Estimated Monthly Premium \$0 Premium before tax credit \$454.59
Deductible \$300	Deductible \$250
Out of Pocket Maximum \$600	Out of Pocket Maximum \$1500
Primary care doctor visit \$5 Specialist \$10 Generic Drugs 30% coinsurance after deductible	Primary care doctor visit \$5 Specialist \$20 Generic Drugs \$3



SD: CASE SCENARIO

Tribal Member: Male, Age 25, non-smoker, \$16,000 annual income.

Avera 300 Silver \$462 Tax credit	Sanford Simplicity \$462 Tax credit
Estimated Monthly Premium \$0 Premium before tax credit \$461.43	Estimated Monthly Premium \$0 Premium before tax credit \$483.19
Deductible \$0	Deductible \$0
Out of Pocket Maximum \$0	Out of Pocket Maximum \$0
Primary care doctor visit \$0 Specialist \$0 Generic Drugs \$0	Primary care doctor visit \$0 Specialist \$0 Generic Drugs \$0

RESOURCES

HEALTH CARE BASICS



1. PUT YOUR HEALTH FIRST

- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle at home, at work, and in the community.
- Get your recommended health screenings and manage chronic conditions.
- Keep all of your health information in one place.



2. UNDERSTANDING YOUR HEALTH COVERAGE

- Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.
- Be familiar with your costs (premiums, copayments, deductibles, co-insurance).
- Know the difference between in-network and out-of-network.



3. KNOW WHERE TO GO FOR CARE

- Use the emergency department for a life threatening situation.
- Primary care is preferred when it's not an emergency.
- Know the difference between primary care and emergency care.



4. FIND A PROVIDER

- Ask people you trust and/or do research on the internet.
- Check your plan's list of providers.
- If you're assigned a provider, contact your plan if you want to change.
- If you're enrolled in Medicaid or CHIP, contact your state Medicaid or CHIP program for help.



5. MAKE AN APPOINTMENT

- Mention if you're a new patient or have been there before.
- Give the name of your insurance plan and ask if they take your insurance.
- Tell them the name of the provider you want to see and why you want an appointment.
- Ask for days or times that work for you.



6. BE PREPARED FOR YOUR VISIT

- Have your insurance card with you.
- Know your family health history and make a list of any medicines you take.
- Bring a list of questions and things to discuss, and take notes during your visit.
- Bring someone with you to help if you need it.



7. DECIDE IF THE PROVIDER IS RIGHT FOR YOU

- Did you feel comfortable with the provider you saw?
- Were you able to communicate with and understand your provider?
- Did you feel like you and your provider could make good decisions together?
- Remember: it is okay to change to a different provider!



If you want to change your provider, return to Step 4. Otherwise, continue to Step 8.



8. NEXT STEPS AFTER YOUR APPOINTMENT

- Follow your provider's instructions.
- Fill any prescriptions you were given, and take them as directed.
- Schedule a follow-up visit if you need one.
- Review your explanation of benefits and pay your medical bills.
- Contact your provider, health plan, or the state Medicaid or CHIP agency with any questions.



QUESTIONS



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