

Coverage is Here

Washington State Health Care Enrollment Summit

9:15 am	Coffee and Tea Networking
10:00 am	Welcome <i>Ruth Schubert, Governor's Office</i>
10:10 am	Opening Remarks and Introduction of Governor Jay Inslee <i>Susan Johnson, Regional Director, Health and Human Services</i>
10:30 am	Coverage is Here Enrollment Remarks <i>Governor Jay Inslee</i>
10:45 am	Washington Healthplanfinder Demonstration <i>Brad Finnegan, Health Benefit Exchange</i>
11:05 am	Coffee and Tea Break with Governor Jay Inslee
11:30 am	Moderated Panel on Enrollment Efforts with Q &A <i>Mary Wood, HCA Pam MacEwan, HBE Commissioner Mike Kreidler, OIC Laurie Wylie, HRSA Dr. Bob Crittenden, Moderator</i>
12:30 pm	Lunch
1:15 pm	Enrollment Findings: Research, Planning, and Resources <i>Anita Fete, Enroll America</i>
1:45 pm	Enrollment Modeling and Examples <i>Patty Hayes, PHSKC Michael Marchand, HBE Mary Looker, WACMHC</i>
2:15 pm	Vulnerable and Hard to Reach Populations <i>Rudy Vasquez, Sea Mar Daphne Pie, PHSKC</i>
2:45 pm	How to Plug-in and Next Steps <i>Ruth Schubert, Governor's Office</i>



Coverage is Here

Medicaid



Medicaid enrollment to jump by 325,000 to 1.5 million

Health Care Authority (HCA)



Washington State Department of Social & Health Services

- “Special” Medicaid (Aged, Blind, Disabled and Foster Care)
- Food assistance, cash assistance, and childcare

Managed Care Populations

0-138% of federal poverty level

- Pregnant women, children, families, childless adults

Subsidized Insurance

139-400% of federal poverty level



washington healthplanfinder

- New insurance marketplace
- Directs consumers and small businesses to their options

Insurance Marketplace

Above 400% of federal poverty level

- Some small employers
- Large employers

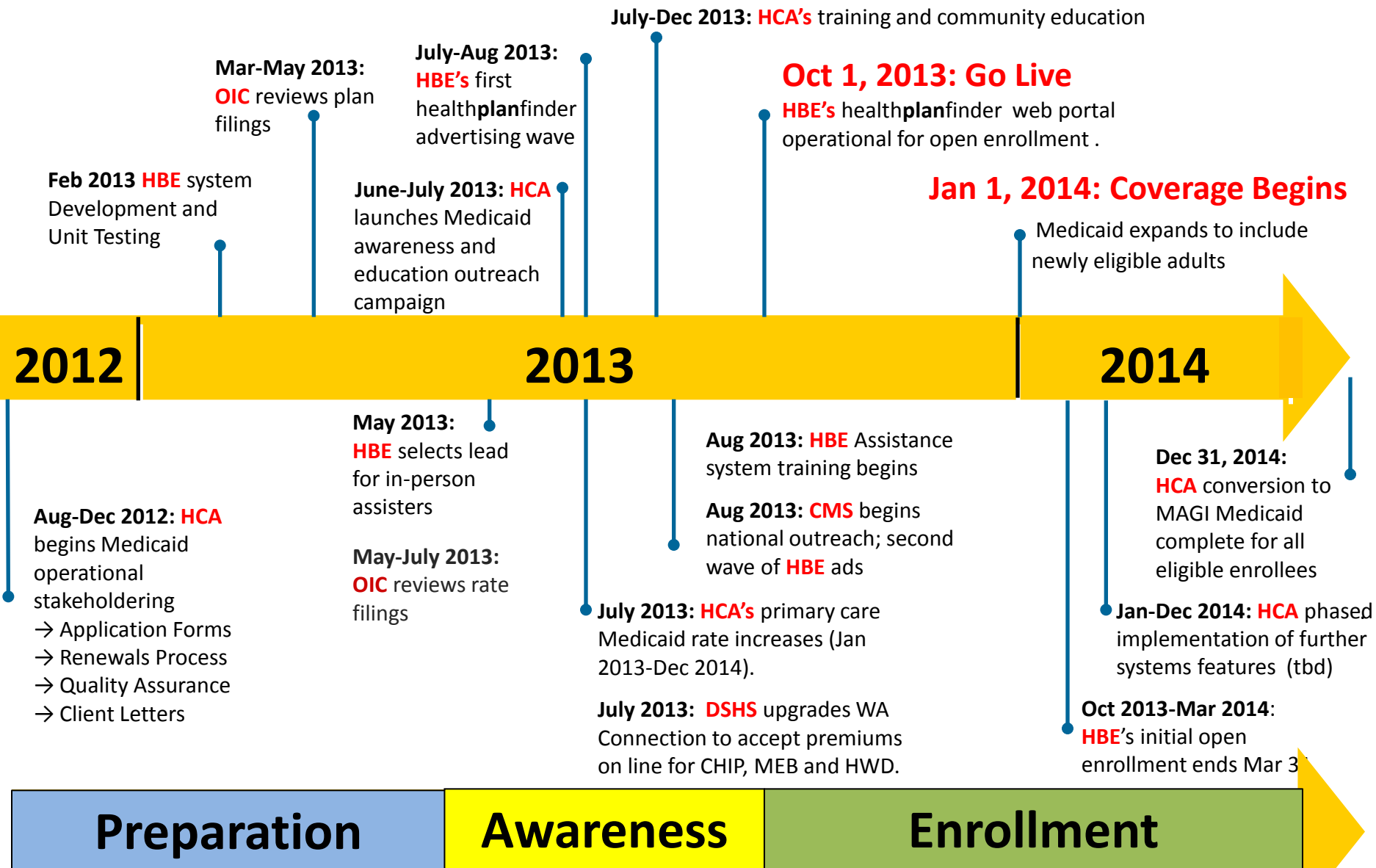


- Promotes overall health
- Prevents disease
- Supports safe, quality health care

Washington State Office of the Insurance Commissioner

- Sets essential health benefits
- Approves plans and rates
- Investigates consumer complaints
- Admits new insurance companies; monitors their financials

Sprinting to the ACA finish line



Washington Office of the Insurance Commissioner

“What’s at stake” report, May 2012 www.insurance.wa.gov

Region	County	Projected population by 12/31/2013	Projected under-65 uninsured as of 12/31/13	Uninsured who would qualify for the Medicaid expansion	Uninsured who would qualify for subsidies to help pay for health coverage	% of uninsured who will benefit from ACA
North Sound	Island	80,900	9,600	3,500	3,900	77%
	San Juan	16,200	2,700	700	1,200	70%
	Skagit	120,400	19,600	5,300	8,600	71%
	Whatcom	207,200	25,100	7,500	11,900	77%
	Regional Sum	424,800	56,900	17,000	25,600	75%
West Balance	Clallam	73,600	10,900	4,900	4,800	89%
	Cowlitz	105,500	16,700	7,900	6,100	84%
	Grays Harbor	75,000	13,300	5,600	5,700	85%
	Jefferson	30,800	4,500	1,300	1,900	71%
	Klickitat	20,900	4,400	1,400	1,900	75%
	Lewis	77,700	12,600	4,200	4,700	71%
	Mason	62,500	11,300	3,600	4,800	74%
	Pacific	21,600	4,000	1,300	1,700	75%
	Skamania	11,400	1,700	500	800	76%
	Wahkiakum	4,100	700	200	300	71%
	Regional Sum	483,100	80,100	30,900	32,700	79%
King	King	1,989,500	282,800	79,400	117,600	70%
	Regional Sum	1,989,500	282,800	79,400	117,600	70%
Pierce	Pierce	819,200	121,200	35,800	58,600	78%
	Regional Sum	819,200	121,200	35,800	58,600	78%
Snohomish	Snohomish	734,900	112,400	25,600	49,600	67%
	Regional Sum	734,900	112,400	25,600	49,600	67%
Puget Sound Metro	Kitsap	258,700	33,100	10,300	16,900	82%
	Thurston	259,900	31,200	7,700	16,800	79%
	Regional Sum	518,600	64,300	18,000	33,700	80%
Clark	Clark	438,200	65,600	20,000	31,900	79%
	Regional Sum	438,200	65,600	20,000	31,900	79%

East Balance	Adams	19,300	4,500	1,800	1,800	80%
	Asotin	22,300	3,400	1,200	1,400	76%
	Chelan	74,600	15,800	3,200	9,500	80%
	Columbia	4,200	800	300	300	75%
	Douglas	39,600	8,600	2,900	3,600	76%
	Ferry	7,800	1,700	600	700	76%
	Garfield	2,300	300	100	200	100%
	Grant	91,800	23,400	8,000	6,500	62%
	Kittitas	42,100	8,400	3,100	3,200	75%
	Lincoln	10,900	1,600	500	700	75%
	Okanogan	42,400	10,800	3,700	4,600	77%
	Pend Oreille	13,400	2,000	700	800	75%
	Stevens	44,800	8,100	2,600	3,600	77%
	Walla Walla	60,600	11,800	4,300	4,700	76%
	Whitman	46,100	7,600	3,200	2,600	76%
		Regional Sum	522,200	108,900	36,200	44,200
Spokane	Spokane	485,400	73,200	20,100	40,300	83%
	Regional Sum	485,400	73,200	20,100	40,300	83%
Yakima-TriCities	Benton	180,500	29,300	9,600	10,600	69%
	Franklin	80,500	18,700	4,500	8,100	67%
	Yakima	250,600	76,800	30,800	24,500	72%
	Regional Sum	511,600	124,800	44,900	43,200	71%
Washington State		6,927,500	1,090,000	328,000	477,400	74%



Medicaid Expansion 2013-2014

OVERVIEW

Beginning in January 2014, Medicaid will be expanded to include adults earning up to 138 percent of the federal poverty level. For a single person, that's an annual income of \$15,856. This change will open Medicaid coverage to many childless adults not currently eligible. In Washington State, we anticipate a potential enrollment increase of about 325,000 new clients over several years.

Washington's challenge has been to create a consumer-friendly eligibility determination system that meets federal expectations and maximizes administrative efficiencies.

THE NEW CLIENTS BY MEDICAL GROUP

- **Newly eligible Medicaid individuals** — About 250,000 individuals aged 19-65 not previously eligible for Medicaid.
- **“The Welcome Mat”** — Up to 75,000 individuals who would be eligible for Medicaid now but may not realize it and have not applied before.
- **Current Medicaid/CHIP recipients** — Transitioning about 800,000 children, pregnant women and families (parents/caretaker/relatives) into Medicaid from other programs.

CHANGES IN ELIGIBILITY

- Instead of a complicated set of eligibility criteria based on assets and resources, eligibility will be determined based on applicants' Modified Adjusted Gross Income (MAGI) from their most-recent federal income tax filings and how many people are in their households.
(See Medicaid Eligibility chart on next page.)

NEW HEALTH BENEFITS EXCHANGE WILL EXPAND MARKETPLACE

- The Health Benefits Exchange, called Washington healthplanfinder, will use a simplified and streamlined application that is processed through one web portal.
- Washington healthplanfinder will open for business on October 1, enrolling Medicaid applicants as well as other Washingtonians buying health insurance. Coverage will begin January 1, 2014.
- While applicants are still online, Washington healthplanfinder will make data-matches with the Internal Revenue Service, Social Security Administration and Homeland Security, among others, in order to verify income level and citizenship, and check for any national security issues.
- In the old system, it took about 45 days to determine eligibility. Now it may take about 45 minutes.
- The portal will automatically screen data and determine eligibility for Medicaid, Children's Health Insurance program (CHIP) or tax-credit subsidized coverage.
- Applicants can also apply via mail, phone or in person.



FOR MORE INFORMATION, CONTACT:

MaryAnne Lindeblad, State Medicaid Director, 360-725-1040

Or MaryAnne.Lindeblad@hca.wa.gov

Medicaid Eligibility, Beginning October 1, 2013*

If your family's income is at or less than the figures below, you probably qualify for Medicaid/Apple Health. You can apply beginning on October 1. If accepted, your coverage begins January 1, 2014.

1 person	2-person family	3-person family	4-person family	5-person family	6-person family	7-person family	8-person family
\$15,856	\$21,404	\$26,951	\$32,499	\$38,049	\$43,596	\$49,142	\$54,689

For families/households with more than eight people, add \$4,020 for each additional person.

Source: <http://aspe.hhs.gov/poverty/13poverty.cfm>

As directed by the U.S. Dept. of Health and Human Services, these figures are adjusted for inflation, rounded, and adjusted to standardize the differences between family sizes.

*If you apply for Medicaid before October 1, this chart does not apply to you.

See hca.wa.gov for information.

Federal Poverty Levels and Annual Income (2013)

Federal Poverty Level	Annual Income: 1 Person Family	Annual Income: 2 Person Family	Annual Income: 3 Person Family	Annual Income: 4 Person Family	Annual Income: 5 Person Family	Annual Income: 6 Person Family	Annual Income: 7 Person Family	Annual Income: 8 Person Family
100%	\$11,490	\$15,510	\$19,530	\$23,550	\$27,570	\$3,1590	\$35,610	\$39,630
133%	\$15,282	\$20,628	\$25,975	\$31,322	\$36,668	\$42,015	\$47,361	\$52,708
138%	\$15,856	\$21,404	\$26,951	\$32,499	\$38,049	\$43,596	\$49,142	\$54,689
200%	\$22,980	\$31,020	\$39,060	\$47,100	\$55,140	\$63,180	\$71,220	\$79,260
300%	\$34,470	\$46,530	\$58,590	\$70,650	\$82,710	\$94,770	\$106,830	\$118,890
400%	\$45,960	\$62,040	\$78,120	\$94,200	\$110,280	\$126,360	\$142,440	\$158,520

Source: <http://aspe.hhs.gov/poverty/13poverty.cfm>

Per HHS directive, after inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family sizes.



Medicaid Expansion 2013-2014

Enhanced Primary Care Rates 2013-14

OVERVIEW

Family practice and pediatric physicians now qualify for higher Medicaid reimbursements under provisions of the Affordable Care Act. The ACA authorizes increases in Medicaid rates to equal those paid by Medicare — a jump of 70 to 90 percent for adult rates in many cases.

The higher rates are retroactive to January 1, 2013, and extend through December 31, 2014. The new rates apply to physicians with a specialty designation of family medicine, general internal medicine, or pediatric medicine. Certain non-physicians — such as advanced registered nurse practitioners (ARNPs) and physician assistants — also can qualify for the higher reimbursements in some cases.

The new rates apply to both fee-for-service and managed care payments. In the latter case, payment will come through the health plans. All of the extra cost will be paid by federal dollars.

WHY ACA BOOSTED PHYSICIAN RATES

Health care reform is expected to add hundreds of thousands of new clients to the state Medicaid rolls, as well as thousands of Washington residents who have been unable to buy health insurance in the past but will now qualify for subsidized coverage. The higher payment rates are a statement of support for primary care physicians who will be helping make reform work by being more available in the future to treat the increasing number of Medicaid and newly insured clients. The enhanced rates also are a strong signal that the nation recognizes the key contributions primary care physicians make in health care.

HOW THE RATES WILL CHANGE

Here are some sample rate changes:

CHILD: New patient, mid-level office visit	Current: \$87.64	New: \$114.21
ADULT: New patient, mid-level office visit	Current: \$56.86	New: \$114.21
CHILD: Established patient, mid-level visit	Current: \$59.16	New: \$76.86
ADULT: Established patient, mid-level visit	Current: \$38.39	New: \$76.86

MEDIA CONTACT

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Coming on October 1, 2013!

Washington health care coverage – changes coming soon

Washington Healthplanfinder new web portal to apply for health care coverage

Washington Healthplanfinder will be a new online marketplace for individuals, families, and small businesses in Washington. They can compare and enroll in health insurance coverage and gain access to tax credits, reduced cost sharing, and public programs such as Medicaid. Washington Healthplanfinder will begin enrolling consumers on October 1, 2013, for health insurance coverage beginning on January 1, 2014.

Washington Apple Health (Medicaid) - New adult coverage group

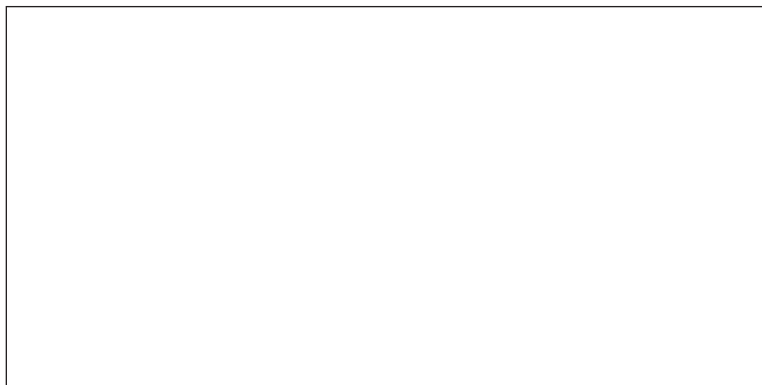
Individuals with incomes up to 138 percent of the federal poverty level may apply through the Washington Healthplanfinder, beginning October 1, for coverage that begins on January 1, 2014.

Washington Apple Health - Family, children and pregnant women

Families, children, and pregnant women may apply, renew and report changes to their health care coverage beginning October 1 using Washington Healthplanfinder.

Watch for more information coming this summer!

Questions? Please contact us at:



The Affordable Care Act



Helping Washington families with low incomes get health care coverage

What is the Affordable Care Act?

The Affordable Care Act is a federal law designed to increase Washington residents' access to health care benefits. ACA will offer free or lower-cost insurance, guarantee choices in coverage when health insurance is purchased through the new Health Benefit Exchange, expand health care coverage – including Medicaid – to more people and provide coverage to people with pre-existing medical conditions.

Who might qualify for health care coverage under ACA?

Families, children, pregnant women, adults between the ages of 19 and 65 and people not entitled to Medicare could receive free or reduced-cost coverage. They must be U.S. citizens or meet the five-year legal resident requirement.

How will ACA affect current DSHS clients receiving Medicaid?

People currently receiving Medicaid will receive a letter 60 days before their next eligibility review informing them of what they need to do to maintain their health benefits.

DSHS clients who are aged, blind or disabled; in need of long-term care; receiving Supplemental Security Income; refugees; and children in foster care will have access to the medical care currently available to them. These programs are known as "Classic Medicaid."

Medicaid recipients can choose to continue in their current managed care plan, with the same doctor and pharmacy or change their plan.

Between now and their next eligibility review, clients are reminded to report any changes in personal information, such as an address through Washington Connection www.washingtonconnection.org, by mail, or by phone to the Community Services Customer Service Center at 1-877-501-2233.

How will DSHS handle new applicants who come to DSHS for health care benefits?

All residents seeking free or more affordable health care coverage will apply through Healthplanfinder – an online portal that will process the applications. After they complete the online forms, applicants should know whether they qualify for reduced or no-cost health coverage.

The application process will begin operating on Oct. 1, 2013. Coverage will begin Jan. 1, 2014.

New applicants who might be eligible for "Classic Medicaid" will be directed to Washington Connection portal to complete the forms.

People also can use that portal to apply for currently available medical assistance programs.

Will the new Washington Healthplanfinder affect how people apply for other state benefits, such as Basic Food, child care or cash grants?

When people use the Washington Healthplanfinder to determine eligibility for medical care coverage, they will be informed if they qualify for other public assistance benefits administered through DSHS. People eligible for other benefits, will be directed to Washington Connection to fill out the necessary forms.

People looking for services other than health care can go directly to Washington Connection to apply online or visit a local Community Services Office to fill out the necessary paperwork.

How do people who don't speak English or who have limited ability to speak English apply for coverage?

Washington Healthplanfinder will accommodate people who speak Spanish. For people who speak other languages, customer support will be available through community organizations or through toll-free interpreter services offered by the Healthplanfinder Customer Support Center beginning Sept. 1, 2013. Translated applications and customer information will be available for those who speak Cambodian, Simplified Chinese, Korean, Laotian, Russian, Somali, Spanish and Vietnamese.

What if people don't have access to a computer?

Some hospitals, clinics and local organizations will assist people with submitting applications. Computers will be available at local Community Services Offices.

Where can people go for more information?

For people currently receiving health care coverage through the state, or who want to apply now for free or low-cost health care coverage: www.washingtonconnection.org.

Medicaid Expansion: www.hca.wa.gov/hcr/me or medicaidexpansion2014@hca.wa.gov.

Washington Healthplanfinder, including a health insurance cost estimate calculator: www.wahealthplanfinder.org.

Long-term care services: www.alsa.dshs.wa.gov/

Mental health services: www.dshs.wa.gov/dbhr/

Services for people with developmental disabilities: www.dshs.wa.gov/ddd/

Affordable Care Act: www.healthcare.gov/law/full/index.html



Medicaid Expansion 2013-2014

GETTING HELP WITH HEALTH INSURANCE:

Beginning in January 2014, Medicaid eligibility limits will be increased so that adults earning up to 138 percent of the federal poverty level will be eligible for free coverage and those with incomes of up to 400 percent of the poverty level will be eligible for subsidized coverage, with discounts based on income. The process will seem complex and confusing to some, but help is available.

☑ IN-PERSON ASSISTANCE:

In-Person Assistors will be networked and trained by the state Health Benefit Exchange with federal grant funding. In Washington State, 10 lead organizations have been contracted to work with dozens of other stakeholder groups and advocates who will blanket the state, offering advice and troubleshooting. Hook up with an In-Person Assistor after September 1.

☑ APPLICATION ASSISTANCE

Application Counselors will be employed by local community health centers, hospitals and other nonprofit organizations. They may be privately funded but must undergo training. Ask your provider, clinic or local public health staff for contact info.

☑ COUNTY ASSISTANCE, SHIBA VOLUNTEERS, PROVIDERS

Call the Statewide Health Insurance Benefits Advisors (SHIBA) toll-free at 1-800-562-6900 for local help in your county. Also some county health departments – notably King County -- are sending public health teams into the field to offer assistance and answer questions beginning Sept. 1. Call your local health department to see what's available. Health care advocates and providers in your area also are expected to join the "Coverage Is Here" campaign soon and will be available to help answer questions.

☑ STATE AGENCIES AND THE EXCHANGE

Customer-service phone banks at the Health Benefit Exchange (which opens its phone bank on September 1, 2013), the Health Care Authority and the Office of the Insurance Commissioner will be available to help steer applicants to the right place and get them information they need. In addition, the Department of Social and Health Services' Community Services Offices around the state will also be a resource for low-income health insurance shoppers.

☑ NAVIGATORS

Grant-funded navigators will also be trained in the future to help consumers across the country prepare electronic and paper applications and get insurance questions answered.

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