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The Patient Protection and Affordable Care Act in Colorado



Colorado Center on Law and Policy
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303-573-5669
September 20, 2013

www.cclponline.org

The Problem



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- 50 million uninsured in U.S./ more than 800,000 in Colorado.
- People locked out of the market because of cost or denied access altogether because of health status.
- Lack of health insurance correlates to poorer health.
- Lack of security impacts job mobility.
- Uninsured increase costs for insured.



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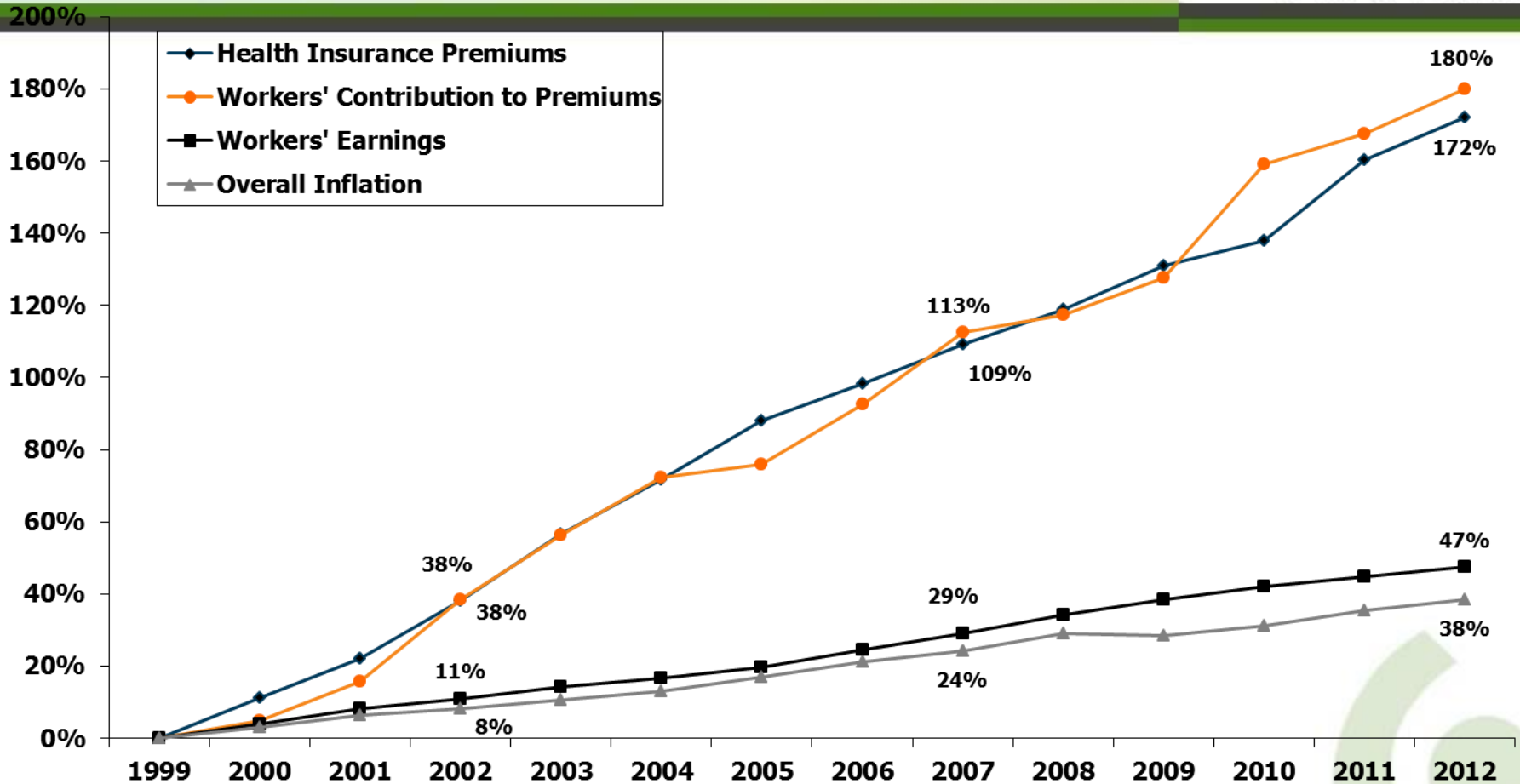
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Cumulative Increases in Health Insurance Premiums, Workers' Contributions to Premiums, Inflation, and Workers' Earnings, 1999-2012



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Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2012. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 1999-2012; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1999-2012 (April to April).



-AND-



www.kffonline.org

Reform framework



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- Everyone required to have health insurance by January 1, 2014. Exceptions include financial hardship, religious objections, American Indians, those below tax filing threshold, those for whom lowest cost plan is more than 8% of income, undocumented immigrants.
- Most people will still get health insurance through their employer.
- Small businesses (with fewer than 50 employees) are not required to offer insurance.
- Many small businesses are eligible for a tax credit when they do offer health insurance.
- Large businesses (more than 50 employees) must offer insurance or pay something if their employees get help from the government beginning in 2015.



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Individual mandate



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Individual mandate

- All citizens and legal residents required to have coverage starting 2014
- Penalties assessed through federal income tax for each uninsured family member to be phased in starting in 2014 at \$95/individual or 1 percent of household income.
- In 2016 penalty = \$695/adult, \$375/child or 2.5% of income. Maximum of \$2,085 per family or 2.5% of income, whichever is greater.

Affordability Provisions



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Affordability
protections

- Medicaid expansions: all non-disabled under age 65 eligible up to 133% of poverty
- Premium tax credits available up to 400% of poverty
- Cost sharing subsidies up to 250% of poverty (limits out of pocket spending)
- New marketplace for accessing coverage (Exchange)

Insurance reforms



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2010

- Dependent care coverage for adult children to age 26
- No pre-existing conditions exclusions for children 2010, adults 2014
- No lifetime limits
- No rescissions
- Medical Loss Ratio to 80% ind. market and 85% large group market (rebates and reduced premiums)
- Free preventive care (new plans, Medicare)
- Begin phase out of annual limits

2014

- No annual limits
- Guaranteed issue
- Guaranteed renewability
- No gender rating
- No health status rating
- Age rating 3:1; Geographic variation/tobacco rating 1.5:1

Insurance
market
reforms


Coverage & affordability framework



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Coverage Options by Income

Family Income 	>94,200 for a family of four; >400% of FPL	<ul style="list-style-type: none"> • Job-based coverage, or • Full-cost coverage in the exchange 		
	\$70,650-\$94,200; 300-400% of FPL	<ul style="list-style-type: none"> • Job-based coverage, or • Subsidized exchange coverage: premiums capped at 9.5% of income 		
	\$47,100-\$70,650; 200-300% of FPL	<ul style="list-style-type: none"> • Job-based coverage, or • Subsidized exchange coverage: premiums capped at 6.3 – 9.5% of income 		
	\$31,322-\$47,100; 133-200% of FPL	CHP+ (250% FPL in Colorado for kids)	<ul style="list-style-type: none"> • Job-based coverage, or • Subsidized exchange coverage: premiums capped at 3% - 6.3% of income 	
	<\$31,322 for a family of four; < 133% FPL	Medicaid	Medicaid	
		Children and pregnant women		Adults (non-disabled adults, not eligible for Medicare)

Family income based on 2013 federal poverty income levels for a family of four

Thanks to Texas Center for Public Policy Priorities for the use of this slide: www.cppp.org

Apply for Coverage: October 1- March 31, 2014



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- New Marketplace for Individuals and Small Businesses (under 50):
 - Connect for Health Colorado
connectforhealthco.com
- Medicaid:
 - Colorado PEAK: coloradopeak.force.com

COVERAGE BEGINS JANUARY 1, 2014



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Connect for Health Colorado (C4HCO)



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- All states must have an Exchange where individuals and small businesses can purchase health insurance.
- Colorado's Exchange is Connect for Health Colorado
- An exchange is:
 - is a consumer-driven marketplace that enables people to access and compare health plans based on price, quality, benefits and services
 - includes minimum coverage standards and requirements
 - matches people with premium and cost-sharing subsidies/credits



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Connect for Health Colorado



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- Will facilitate “apples to apples” comparison of insurance products
- Foster competition
- Is a “no wrong door” entry point to Medicaid or private insurance.
- All Members of Congress will get coverage through an Exchange



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What is Connect for Health Colorado?

An open, **competitive marketplace** for individuals and small employers to:

- **Compare** information regarding cost and quality
- **Shop** health plan features containing the same base benefits
- **Determine** eligibility for and **access** new federal financial assistance, based on income
- **Call, chat or sit down** with trained representatives for help
- **Enroll** in a health plan

What to Expect



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- Apply for insurance beginning in October
- First year open enrollment: October- March 2014.
- Coverage begins in January.
- Application (online or paper)
 - Will be screened for Medicaid and subsidies.
 - If under 250% FPL eligible for help with cost sharing



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What to Expect



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- Application (online and paper available)
 - Will be screened for Medicaid eligibility
 - Not eligible for tax credit if Medicaid eligible.
- Navigators will help with application.
 - Lot of sites around the state.
- Brokers can still help enroll in insurance.
- Connect for Health Customer Service Center.



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Things to think about when shopping



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- Cost comparison by plan.
- Are your providers in network?
- What benefit level are you interested in?
 - Bronze, Silver, Gold, Platinum, CYA?
 - What are your out of pocket costs?
- Are you eligible for a tax credit?
- Do you want an advance premium tax credit or a refundable tax credit?



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Essential Health Benefits



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- Ambulatory patient services
- Emergency Services
- Hospitalization
- Maternity/newborn care
- Mental health/substance abuse
- Prescription drugs
- Rehab/habilitative services and devices
- Laboratory services
- Preventive and wellness care/chronic disease management
- Pediatric services, including oral and vision care



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Example: Jefferson County Plans Available



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Access Health Colorado

Anthem Blue Cross and Blue Shield/HMO Colorado

Cigna

Colorado HealthOP

Denver Health and Medical Plan

Humana

Kaiser Permanente

Rocky Mountain Health Plans



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Sample Rates: Jefferson County



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BEFORE tax credit:

- 27 Year old with Silver Plan: range \$201-\$377
- 40 year old with Silver Plan: range: \$245-\$360.
- Nearly 500,000 Coloradans will be eligible for tax credits.



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Assistance Sites: Jefferson County



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- Jefferson County Human Services
- Boomers Leading Change in Health
- Colorado Alliance for Health Equity and Practice
- Community Health Services
- Denver Indian Health and Family Services



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Colorado Medicaid



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- SB13-200 – expanded Medicaid to 133% FPL .
- 133% FPL
 - \$15,282 for an individual
 - \$31,322 for a family of four
- 122,000 in working families
 - Entertainment, service, tourism
 - Half of uninsured veterans (nationwide)
- Homeless, people waiting for disability, unemployed.



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Coverage issues



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As many as 35% of people below 200% FPL will move back and forth between Medicaid and private insurance.

- Seamless transitions.
- Continuity of care between Medicaid providers and private plans.
- Continuity of coverage.
 - Losing Medicaid is a qualifying event, so can purchase private health insurance.



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Small Employers



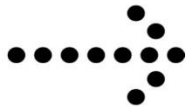
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- Small businesses (<50) are not required to provide employee coverage.
- Businesses with fewer than 50 employees can purchase insurance through Connect for Health Colorado.
- Businesses can offer employees a choice of plans.
- Tax credits available for small businesses (up to 25 employees with average wages under \$50,000, if 50% of premium paid) to provide employer coverage starting 2010.
 - Up to 35% until 2014, 50% 2014-2016.

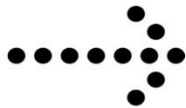


How to Apply for Coverage

Apply Online



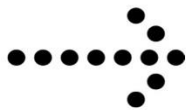
Apply by Phone



1-800-221-3943
TDD: 1-800-659-2656

1-855-PLANS4YOU
(1-855-752-6749)

Apply In Person



Public Health & Human
Services Offices

Certified Application
Assistance Sites

Connect for Health
Assistance Sites

Medical Assistance
Sites

Presumptive Eligibility
Sites

Key Dates to Know

October 2013: Enrollment Opens



January 2014: Coverage Begins



March 31, 2014: Marketplace Enrollment Closes

Enrollment for Medicaid is on-going



Customer Support for Clients & Applicants



To reach a Medicaid customer service representative call:

1-800-221-3943

TDD 1-800-659-2656



To reach a customer service representative call:

1-855-PLANS-4-YOU

(1-855-752-6749)



To ask a question about insurance, an agent, or insurance company call Consumer Affairs at the Division of Insurance.

1-303-894-7455 (Denver Metro)

1-800-930-3745

What you can do



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- Take advantage of opportunity to enroll.
- Help others understand new opportunities.
- Watch for and report problems.
- Be a myth buster.



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Opportunity



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- Significant expansion of access to coverage.
- Elimination of preexisting condition exclusions.
- Guarantee issue, no rate up for health status.
- Medicaid expansion.
- Exchange subsidies/cost sharing assistance.
- Essential Health Benefits (EHB) mandate.



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For more information



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- State by state information and resources
<http://www.healthcare.gov/>
- Connect for Health Colorado:
<http://www.connectforhealthco.com/>
- Connect for Health Colorado: Small Businesses:
<http://www.connectforhealthco.com/let-us-help/businesses/>
- Colorado PEAK:
<http://coloradopeak.force.com/>



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Contact Us!

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