

# ObamaCare What Does the Affordable Care Act Mean For *You*?



## After tonight, you will:

- Understand key aspects of the ACA
  - Private Health Insurance Consumer Protections
  - Medi-Cal Expansion
  - Health Benefit Exchange in California
  - Medicare Strengthened
- Learn about coverage programs you may be eligible for *right now*
  - Low Income Health Program (LIHP)
- Learn about health care services at your local community health center
  - LifeLong Medical Care – Brookside
- Advocacy opportunities to support remaining uninsured



Otherwise known as...

**HEALTHCARE REFORM**

**Obamacare**

**ACA**

# What is the Affordable Care Act?

President Obama signed the **Patient Protection and Affordable Care Act** into law March 2010.

Expands health insurance coverage to estimated **32 million Americans** who are uninsured and strengthens existing coverage.



# Why do we need healthcare reform?

- Over 50 million Americans are uninsured (**7 million uninsured Californians**)
- Private health insurance is unaffordable
- Many adults are left out of Medi-Cal
- Without health insurance, families face huge financial risks in the event of a medical emergency
- Provides protection from insurance company abuses



# Highlights of the ACA

- Private Health Insurance Consumer Protections
- Medi-Cal Expansion
- Health Benefit Exchange in California
- Medicare Strengthened



# Private Health Insurance Consumer Protections

*It is now illegal for insurance companies to:*

- Deny coverage to children because of pre-existing conditions (ie. asthma)
- Put a lifetime cap on how much care they will pay for if you get sick
- Cancel your coverage when you get sick
- Insurance companies must justify their actions if they want to raise premiums (monthly payment) by 10 percent or more
- 80/20 Rule





## Medi-Cal Expansion

- Over 1.4 million Californians will be eligible for expanded Medi-Cal
- Approximately 36,000 individuals (ages 20-64) in Richmond & San Pablo\* will be eligible for expanded Medi-Cal
- Medi-Cal eligibility will be based only on income
- People with incomes 138% FPL or below will be eligible for Medi-Cal

**\$15,500/yr individual**  
**\$32,000/yr family of 4**

\*The California Endowment: HealthyCities.org & Public Policy Institute of California

\*\*2012 Federal Poverty Guidelines, *Federal Register*, Vol. 77, No. 17, January 26, 2012, pp. 4034-4035

## Setting up the Exchange (Covered California)

\$44,700/yr individual  
\$92,500/yr family of 4

- Uninsured individuals with family incomes up to 400% FPL can shop for insurance plans through *Covered California*
- Through the exchange, individuals and families will qualify for tax credits depending on their incomes
- Enrollment begins October 1, 2013



# Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity & newborn care
5. Mental health & substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative & habilitative services and devices
8. Laboratory services
9. Preventative & wellness services & chronic disease management
10. Pediatric services, including oral & vision care



**COVERED  
CALIFORNIA**

# Enrolling in *Covered California*

- Single-application website to purchase insurance (CalHEERS)
  - <http://www.youtube.com/watch?v=BB1QOUoYFQQ>
- Call centers throughout CA
- In-person assistance through community-based organizations and community health centers



# Example: Covered California Website

The screenshot displays a web browser window with the URL [www.ux2014.org/rp/prototype.html#yourApplication](http://www.ux2014.org/rp/prototype.html#yourApplication). The page layout includes a top navigation bar with 'State Health Exchange', 'Apply for Coverage' (highlighted in green), and 'Find a Plan'. A secondary navigation bar contains 'Learn More' and 'Get Assistance'. A user profile bar shows 'Gustav Hermansson' with options for 'View Account (3)', 'Sign Out', and 'Saving...'. A shopping cart icon shows '0' items. The main content area features a green header 'Start Your Application' and a left sidebar with 'Apply for Coverage' and '1 Start Your Application'. The main content is divided into three columns, each with an icon and a heading: 'Enter your information' (house and pencil icon), 'See your Results' (notepad and checkmark icon), and 'Find health care plans' (signpost icon). Each column contains a paragraph of text. A 'Next' button is located at the bottom right of the main content area.

State Health Exchange

Apply for Coverage

Find a Plan

Learn More

Get Assistance

Gustav Hermansson

View Account (3)

Sign Out

Saving...

0

Apply for Coverage

## Start Your Application

### 1 Start Your Application

#### Enter your information

You will be asked a series of questions to determine if you qualify to use the Exchange to get health coverage. You may also choose to apply for health programs or tax credits to make your coverage more affordable. If so, you will be asked additional questions about your household and income.

#### See your Results

After you enter your information and file your application, you will see your results. In most cases, you will get a final eligibility determination within minutes.

#### Find health care plans

Once you are determined eligible, you can see what health plans are available, compare them, and enroll in the health plan you choose.

Next

# How much will premiums cost?

<b>Income</b>	<b><i>Maximum % Income Household Would Pay Toward Premium</i></b>
<b>Up to 133% FPL</b>	<b>2% Income</b>
<b>133-150% FPL</b>	<b>3-5% Income</b>
<b>150-200% FPL</b>	<b>4-6.3% Income</b>
<b>200-250% FPL</b>	<b>6.3-8.05% Income</b>
<b>250-300% FPL</b>	<b>8.05-9.5% Income</b>
<b>350-400% FPL</b>	<b>9.5% Income</b>

Remember:  
\$44,700/yr individual  
\$92,500/yr family of 4



**COVERED  
CALIFORNIA**

Exchange Premium Caps by Federal Poverty Level.  
Source: Patient Protection and Affordable Care Act § 1401.

## Example: premium payment for health plans under *Covered California*

Family Size	Projected 2014 Yearly Income (150% FPL)	Annual Premium Payment	Out-of-Pocket Expenses (deductible + co-payments)
1	\$17,258	\$960 (\$80/month)	\$2,083
4	\$35,137	\$1,405 (\$117/month)	\$4,167



Remember:  
Preventative services  
are covered for free!

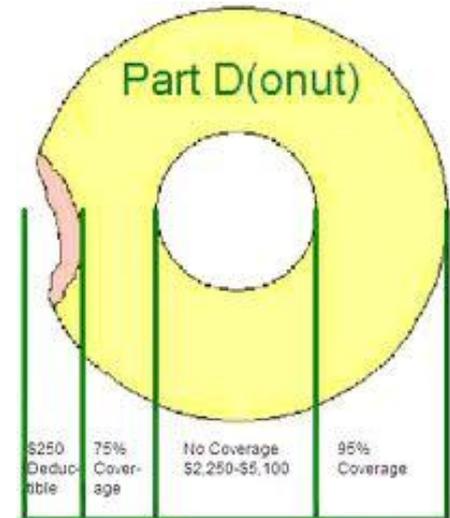
# What is the annual penalty for not having health insurance?

Year	Adult annual penalty	Child annual penalty	Max family annual penalty
2014	\$95	\$47.50	\$285 or 1% family income (whichever is greater)
2015	\$325	\$162.50	\$975 or 2% family income
2016 & beyond	\$695	\$347.50	\$2,085 or 2.5% family income



# Strengthens Medicare

- Many free preventive services (ex: mammograms & colonoscopies) and a free annual wellness visit
- 50% discount on covered brand-name medications for those in the prescription drug “donut hole”
  - Average savings of nearly \$600 per person in 2011
- Strong anti-fraud measures, including tougher penalties for criminals



# What's changed so far?

- Annual check-ups & most preventative screenings offered at no cost for people who only have Medicare (January 1, 2011)
- Private insurance plans must provide free preventative services for women (August 1, 2012)
- Young adults under age 26 can stay on parents' private insurance
- Children under 19 cannot be denied coverage for pre-existing conditions



# Resources

- Community Clinic Consortium [www.clinicconsortium.org](http://www.clinicconsortium.org)
- The California Endowment <http://www.calendow.org/home.aspx>
- US Department of Health & Human Services <http://www.healthcare.gov/>
- State of CA <http://www.healthcare.ca.gov/>
- Kaiser Family Foundation Health Reform Source [www.healthreform.kff.org](http://www.healthreform.kff.org)
- California Healthcare Foundation <http://www.chcf.org/tracking-aca>
- Covered California <http://www.coveredca.com/>



Serving Contra Costa and Solano Counties

# Low Income Health Care Program (LIHP)



- Applicant **MUST** reside in Contra Costa County
- Adult applicants must have citizenship or legal residency
- Applicant may not be eligible for full scope Medi-Cal
- Applicant may not be enrolled in an HMO or PPO plan
- Additionally the applicant is not eligible if they were enrolled in any health care plan in the past 3 months prior to applying

 **Cost** 

**\$0-75 every 3 months**

# What to bring

- Proof of California Residency
- Proof of Income
- Identification
- Legal Status
- Proof of Pregnancy
- Proof of Assets
- Proof of Deductions

