



Health Coverage Navigation for Central Texans

Today's Speaker: Arianna Anaya



Program Manager
Health Coverage Program
Prosper Centers

Pronouns: She/Her/Hers

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Austin, Texas Communities



Housing Sites in Austin & North Texas

6 Single Occupant Residencies
housing 600 single adults

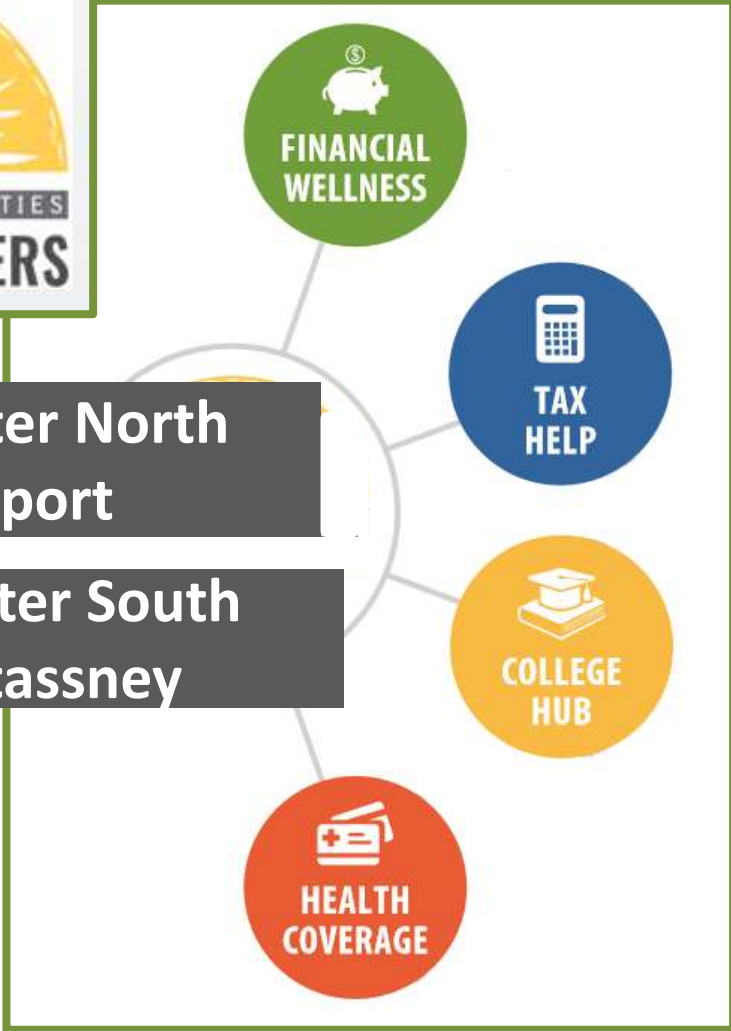
17 Family Communities
housing over 2,800 families





Prosper Center North
5900 Airport

Prosper Center South
2600 W Stassney



Our mission is to build pathways to **financial wellness**, **higher education**, and **health coverage** so that those who face barriers have opportunities to **prosper**

The Health Coverage Program



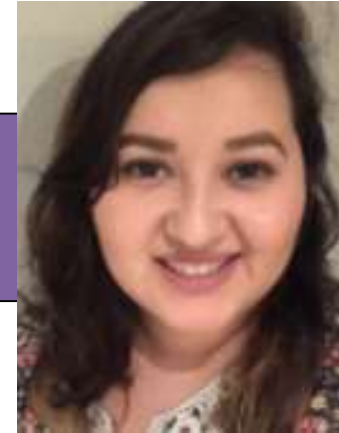


The Health Coverage Team

**Supervising Site
Manager North
Miriam Jaimes**



**Supervising Site
Manager South
Isamar Reyes**



**Assistant Manager
North
Jose Rodriguez**



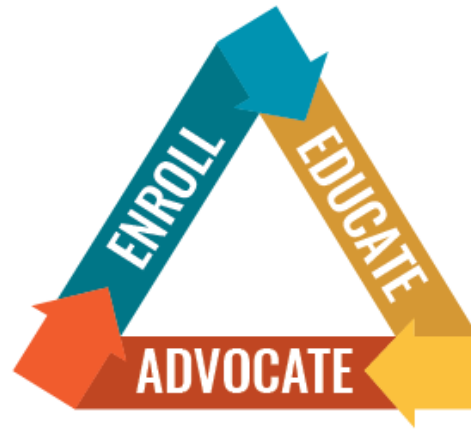
**Case Manager
Nijah Warner**



**Health and Tax
Program HR Assistant
Mary Emma
Gary**



**Assistant Manager
South
Clarissa
Martinez**



Health Coverage Program Mission and Vision

**“Transforming Care through Coverage,
and Coverage, through Care”**



Our Impact: Open Enrollment for 2019

5,026 INDIVIDUALS
enrolled in health coverage

**1,741
MUSICIANS**



accessed health coverage through
our partnership with HAAM

\$77.04 average monthly
premium

\$27.2M
in tax credits

*that make monthly
premiums affordable*

\$25.0M
in subsidies

*that lower the cost
of healthcare*

\$52.2M



155 VOLUNTEERS

3,501 donated
HOURS



The Affordable Care Act

Major Provisions

Guaranteed Issue
Minimum Standards
Individual Mandate*
Medicaid Expansion*

Financial Help for Low Income Households
Health Insurance Exchanges

Marketplace Plan Eligibility

An Overview



The screenshot shows the HealthCare.gov website interface. At the top left is the logo "HealthCare.gov". To its right are navigation tabs: "Individuals & Families" (highlighted in blue), "Small Businesses", "Español", and "Log in". Below these is a dark teal navigation bar with links: "Get Coverage", "Keep or Update Your Plan", "See Topics -", and "Get Answers". On the right side of this bar is a search box with the text "Search" and a "SEARCH" button. The main content area features a large photograph of a man holding a young child. Overlaid on the image is the text "Need health insurance?" in large white font. Below this is a sub-headline: "You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP". Two green buttons are positioned below the sub-headline: "SEE IF I CAN ENROLL" and "SEE IF I CAN CHANGE". At the bottom left of the image area, there is a link: "Want a quick overview first?"

Qualifying for Marketplace Plans

Anyone can buy a **full-priced** health plan **except**:

1. Undocumented
2. DACA / Dream Act / Dreamers
3. Incarcerated
4. Enrolled in free Medicare Part A

BUT...most need subsidies to afford the plans.

Qualifying for Marketplace Financial Help

1. Can't get health insurance via employer, Medicaid, or free Medicare Part A.
2. Estimated household income within range:
 - Premium Tax Credits: 100 – 400%
 - Cost Sharing Reductions: 100 – 250%
 - Certain immigrants qualify below 100% FPL.
3. Agrees to file taxes for coverage year
4. Won't file “Married Filing Separately”
(with some big exceptions so not a common issue)

Impact of Income Estimate

2020 Federal Poverty Levels & Brackets for Marketplace Subsidies

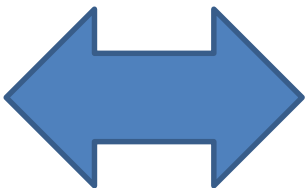
Number in Tax Household and Estimated Income for 2020

#	<100%	100%	150%	150+%	200%	200+%	250%	250+%	400.00%
1	Limited eligibility for PTC & CSR based on immigration status	\$ 12,490	\$ 18,735	\$ 18,736	\$ 24,980	\$ 24,981	\$ 31,225	\$ 31,226	\$ 49,960
2		16,910	\$ 25,365	\$ 25,366	\$ 33,820	\$ 33,821	\$ 42,275	\$ 42,276	\$ 67,640
3		21,330	\$ 31,995	\$ 31,996	\$ 42,660	\$ 42,661	\$ 53,325	\$ 53,326	\$ 85,320
4		25,750	\$ 38,625	\$ 38,626	\$ 51,500	\$ 51,501	\$ 64,375	\$ 64,376	\$ 103,000
5		30,170	\$ 45,255	\$ 45,256	\$ 60,340	\$ 60,341	\$ 75,425	\$ 75,426	\$ 120,680
6		34,590	\$ 51,885	\$ 51,886	\$ 69,180	\$ 69,181	\$ 86,475	\$ 86,476	\$ 138,360
7		39,010	\$ 58,515	\$ 58,516	\$ 78,020	\$ 78,021	\$ 97,525	\$ 97,526	\$ 156,040
8		43,430	\$ 65,145	\$ 65,146	\$ 86,860	\$ 86,861	\$ 108,575	\$ 108,576	\$ 173,720
		CSR 94% (06)		CSR 87% (05)		CSR 73% (04)		No CSR	
		Premium Tax Credits (PTC) for Bronze, Silver or Gold + Cost Sharing Reductions (CSR) if <u>Silver</u> plan is selected						Premium Tax Credits for Bronze, Silver or Gold	
	<100%	100%	150%	150+%	200%	200+%	250%	250+%	400.00%

2 Marketplace Subsidies

Premium Tax Credits (PTC) reduce **monthly premium cost**

- Not eligible for full Medicaid, free Medicare Part A, or “affordable and adequate” employer insurance
- Purchase any metal level: Bronze, Silver, Gold or Platinum
- Household income = 100 – 400% FPL*

#	100%		400%	#
1	\$ 12,490		\$ 49,960	1
2	16,910		\$ 67,640	2
3	21,330		\$ 85,320	3
4	25,750		\$ 103,000	4

* Limited eligibility below 100% FPL based on immigration status.

2 Marketplace Subsidies

Cost Sharing Reductions (CSR) reduce **out-of-pocket costs to use insurance (deductible, out-of-pocket max, co-pays)**

- Eligible for Premium Tax Credits PLUS
- Must purchase Silver Plan
- Household Income = 100 – 250% FPL*

#	100%	↔	250%
1	\$ 12,490		\$ 31,225
2	16,910		\$ 42,275
3	21,330		\$ 53,325
4	25,750		\$ 64,375

* Limited eligibility below 100% FPL based on immigration status.

The Premium Tax Credit In Action

34 year old with an estimate of
\$20,000 of annual income

SILVER plan
that costs
\$407/month

— Premium Tax Credit
\$337 / month =

\$70/month
premium for
client to pay

*Government sends tax credit to
insurance company each month.*

The Cost Sharing Reductions In Action

Eligible for CSR if between 100% and 250%

#	100%	250%
1	\$ 12,490	\$ 31,225
2	16,910	\$ 42,275
3	21,330	\$ 53,325
4	25,750	\$ 64,375

Income Determines CSR Level

#	100%	150%	150+%	200%	200+%	250%
1	\$ 12,490	\$ 18,735	\$ 18,736	\$ 24,980	\$ 24,981	\$ 31,225
2	16,910	\$ 25,365	\$ 25,366	\$ 33,820	\$ 33,821	\$ 42,275
3	21,330	\$ 31,995	\$ 31,996	\$ 42,660	\$ 42,661	\$ 53,325
4	25,750	\$ 38,625	\$ 38,626	\$ 51,500	\$ 51,501	\$ 64,375

Impact of Cost Sharing Reduction

Plan With No Cost Sharing Reductions

	Base Cost Sharing
Deductible	\$7,350
OOPM	\$7,350
Co-pays Generic Meds Primary visit Specialty visit	 \$20 \$40 \$80

The Cost Sharing Reductions In Action

100%	150%	150+%	200%	200+%	250%
\$ 12,490	\$ 18,735	\$ 18,736	\$ 24,980	\$ 24,981	\$ 31,225
16,910	\$ 25,365	\$ 25,366	\$ 33,820	\$ 33,821	\$ 42,275
21,330	\$ 31,995	\$ 31,996	\$ 42,660	\$ 42,661	\$ 53,325
25,750	\$ 38,625	\$ 38,626	\$ 51,500	\$ 51,501	\$ 64,375

	100-150% FPL	151-200% FPL	201-250% FPL	Base CS 251% FPL
Deductible	\$675	\$1,950	\$5,350	\$7,350
OOPM	\$675	\$1,950	\$5,350	\$7,350
Co-pays				
Generic Meds	No charge	No charge	\$20	\$20
Primary visit	No charge	No charge	\$20	\$40
Specialty visit	\$5	\$5	\$45	\$80

The ACA Gap In Texas

**The Consequence of a
too low estimate**

#	<100%	100%
1	Limited eligibility for PTC & CSR based on immigration status	\$ 12,490
2		16,910
3		21,330
4		25,750
5		30,170
6		34,590
7		39,010
8		43,430
		CSR 94

The Affordable Care Act in Texas: Creating a Medicaid Gap

#	<100%	100%
1		\$12,490
2		16,910
3	Medicaid Expansion for Eligible adults	21,330
4		25,750
5		30,170
6		34,590
7		39,010
8		43,430

**36 States with
Expanded Medicaid**

VS

#	<100%	100%
1		\$12,490
2		16,910
3	Medicaid Gap	21,330
4		25,750
5		30,170
6		34,590
7		39,010
8		43,430

**14 States, including Texas,
that have a Medicaid Gap**

The Uniquely Optimistic Forward Looking Nature of the ACA

- **REQUIRES a forward looking estimate**
- **Designed to encourage health and income mobility**
- **Reconciled at the end of the year, at tax time**
- **Mission of mobility from Coverage to Care**

What Happens at tax time if income = below 100%?

Consumer Protections with Reconciliation

If you **underestimate** income, consumer protections limit how much you have to pay back on your tax return.

Federal Poverty Level for Actual Income at the end of the year (calculated on your tax return)	Maximum Repayment Amount Single Filing Status / Other Filing Status
Under 100% FPL	No repayment if estimated income is above 100% and actual income for year ends up below 100% FPL
100% - 200% FPL	\$300 / \$600
200% - 299% FPL	\$750 / \$1,500
300% - 399% FPL	\$1,275 / \$2,550
400% FPL and above	Must repay full PTC received

The Self-Employed: Who the ACA was Made for!

Concerns and Challenges

- 1. Public Charge**
- 2. Affordable Care Act Challenges**
- 3. Short Term Plans**
- 3. No fine if uninsured**
- 4. No local In Person help**

Most Important Talking Point:

**Nothing
has
Changed!**

Public Charge and Immigrant Eligibility Concerns

- Marketplace plans and financial help= NOT a public charge
- Most Immigrants in Texas = CANNOT benefits that are considered public charge
- Benefits for children = do NOT count as a public charge

Affordable Care Act Challenges

- **NOTHING HAS CHANGED**
 - The financial help and coverage protections of ACA = still in place for 2020
 - Plans, prices and contracts = in place for 2020
- Court challenges to ACA = will take time to go through the courts

Short Term Plans

- Not required to cover the same health benefits as Marketplace plans
- Do not have the same protections or guarantees as Marketplace plans
- Frequent exclusions: maternity coverage, prescriptions, and mental and behavioral health

No Fine for being Uninsured

- Beginning tax year 2019, the fine for being uninsured reduced to \$0
- However, it is still the law to have coverage. If you get sick during 2020, you may not be able to sign up for real comprehensive coverage.
- Most important! The financial help and coverage/care guarantees of the ACA are still in place

No local in person assistance?



Health Coverage

Open Enrollment for 2020!

Our Services have no income or geographic. All are welcome!

Our goal is to serve **ALL** Central Texans who would otherwise be without access to enrollment assistance. While our in person sites are limited to our Austin locations, we are more than happy to work by phone with any individual requiring and requesting our assistance.

If travel to our sites would prove a hardship or pose a barrier to you, please request a remote appointment either by leaving a message on our program line at **512-381-4520** or emailing us at enroll@foundcom.org.

We will be in touch with you to arrange a remote appointment.



What We Need for Enrollment

- Offer of Coverage at work?
 - Bring plan Coverage and Cost Information
- Had Marketplace Insurance Previously?
 - Bring Marketplace Log In Information
 - Taxes/Reconciliation Completed through 2018
- An income estimate for 2020

Appointments Available!

- Walk In's: Nov 1 through December 15th
- General: Nov 18th through Dec 5th
- Remote: Leave a message on our program line

Help us ensure that all you self
employed Central Texans can be
insured!!



Thank you so much for having me!

Please feel free to email me if there are ANY questions you believe I could answer!

Arianna.Anaya@Foundcom.org