ACA 101: Everything you wanted to know but were afraid to ask!
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Monday, Sept. 19, 2016
2:30 to 3:30 p.m.
Before we get started...

• Recording will be sent later this week
• Send questions via chat
• Do not use the “Raise Hand” function
• Technical difficulties? Call ReadyTalk: 1-800-843-9166
Presenters

• Linda Gann, Connect for Health Colorado
• Nina Schwartz, Colorado Department of Health Care Policy and Financing
ACA 101

Everything you wanted to know about the ACA but were afraid to ask!
Healthcare costs have been rising for 50 years.

National Health Expenditures per Person, 1960-2010

Cost-Shifting from Uninsured Increases Premiums

Our broken systems means that health providers shift costs that can't be paid from those without insurance to those who have it.

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td></td>
<td>Individual</td>
</tr>
<tr>
<td>United States</td>
<td>$410</td>
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<tr>
<td>Alabama</td>
<td>$210</td>
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<tr>
<td>Alaska</td>
<td>$710</td>
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<tr>
<td>Arizona</td>
<td>$610</td>
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<tr>
<td>Arkansas</td>
<td>$520</td>
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<tr>
<td>California</td>
<td>$500</td>
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<tr>
<td>Colorado</td>
<td>$380</td>
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<tr>
<td>Connecticut</td>
<td>$260</td>
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<tr>
<td>Delaware</td>
<td>$370</td>
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<tr>
<td>Florida</td>
<td>$510</td>
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<tr>
<td>Georgia</td>
<td>$330</td>
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<tr>
<td>Hawaii</td>
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<tr>
<td>Idaho</td>
<td>$550</td>
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<tr>
<td>Illinois</td>
<td>$440</td>
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Colorado – Our Plan

• Colorado has been working for years on solutions.
  o In 2012, there were 800,000 Coloradans without insurance*
  o All Coloradans pay for the uninsured, as premium costs rise to cover the care of uninsured
    • That cycle feeds on itself

• In 2006 Governor Owens established the Colorado Blue Ribbon Commission for Healthcare Reform
  o Recommend strategies to reduce the escalating cost of health care

“It is important to note the unprecedented nature of this accomplishment. The fact that such a diverse group – representing a broad array of backgrounds, ideologies and interests – was able to come to agreement on these recommendations signals that real reform is, indeed, achievable.”

“By extending insurance coverage to more Coloradans, we aim to minimize the “hidden tax” of uncompensated care, stabilize rising costs and improve Coloradans’ health. This document lays out a vision for change – a roadmap to health reform.”

Source: Final Report to the General Assembly, January 2008
Colorado’s Key Recommendations

- Individuals have responsibility for their own health and wellness.

- Government, employers, and insurers should promote and encourage healthy lifestyles and preventive care.

- Require all legal residents of Colorado to have minimum insurance coverage (individual mandate) by:
  - Expanding eligibility for public programs
  - Providing sliding-scale subsidies based on income
  - Requiring health plans to cover everyone
  - Enforcing the mandate through the income tax system
Does that sound familiar?

Fast-forward two years
2010 – Federal Patient Protection and Affordable Care Act (ACA) Passes
The Ten Titles of the Affordable Care Act

- Title I: Affordable and Available Coverage
- Title II: Medicaid and CHIP
- Title III: Delivery System Reform and Medicare
- Title IV: Prevention, Wellness, and Public Health
- Title V: Workforce Initiatives
- Title VI: Fraud, Abuse, Transparency and more
- Title VII: Pathway for Biological Similars
- Title VIII: CLASS – Community Living Assistance Services & Supports
- Title IX: Revenue Measures
- Title X: Manager’s Amendments (to Titles I-IX) Plus Health Care & Education Reconciliation Act (HCERA)
Figure 2
State Health Insurance Marketplace Types, 2015

NOTES: This map displays the marketplace type for the individual market. For most states, the marketplace type is the same for the small business, or SHOP, marketplace; however, MS, NM, and UT operate State-based SHOP Marketplaces.
The Colorado Health Benefit Exchange
Senate Bill 11-200

- Bi-partisan legislation passed in May 2011
- Established Colorado Health Benefit Exchange as a public nonprofit
- Created the framework and guidelines for Connect for Health Colorado
June 28, 2012 - In a 5-4 decision, the Court ruled to uphold as constitutional the ACA, including the individual mandate.

- Requiring Americans to enroll in health insurance coverage.
- Congress has the power to tax.
- The Court deemed the required expansion of Medicaid under the ACA as constitutional except for the provision that threatens loss of existing Medicaid funds for states that do not participate in the expansion.
- In other words, Congress can offer additional funds to states that choose to expand Medicaid, may not withhold existing federal funds for Medicaid from states that do not participate in the expansion.
Key Provisions of all Marketplace Plans

• 10 Essential Health Benefits – Comprehensive Coverage
• Consumers cannot be denied health coverage based on a pre-existing condition or health history
• Children can stay on a parent’s plan until they turn 26
• Consumers’ insurance company can no longer drop their coverage if they get sick
• Insurance companies held accountable for rate increases
  ○ 80/20 Rule
10 Essential Health Benefits

Health plans will provide, at a minimum, the following categories of services, also known as essential health benefits:

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

• Marketplace enrollment is the only place where consumers can access the new tax credit to off-set the cost of monthly premiums.

• Medicaid will be available to more Coloradans.

• Health insurance plans with lower co-pays and deductibles also available to certain individuals and families who earn over the Medicaid guidelines.
An open, **competitive marketplace** for individuals and small employers to:

- **Compare** health insurance costs and features side by side
- **Shop** plans 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, for free
- **Enroll** in a health plan
Connect for Health Colorado is **NOT**

- A health insurance plan
- A replacement for the current market or brokers
- Engaged with negotiating rates between carriers and providers
- Part of our state’s Medicaid program
- Offering Medicare Health Plans or Medicare Supplement plans
- A new government health care system
- A state agency or regulatory body
- An organization that receives funding from Colorado General Fund
Experts to Assist Customers – at no cost

- Certified Brokers
- Certified Health Coverage Guides
- Certified Application Counselors
- Trained Customer Service Center Staff
Our Mission

Improving health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources
Colorado Medicaid is now called...

Health First COLORADO

Colorado’s Medicaid Program
Working together for Colorado

Administers Health First Colorado (Colorado’s Medicaid Program) and CHP+ as well as a variety of other programs for Colorado’s low-income individuals, families, and persons with disabilities.

Supported by OIT.*

Administers programs that seek to improve health outcomes through the promotion of health, wellness and prevention.

Supported by OIT.*

Administers assistance programs such as food and cash assistance that improve the safety, independence and well-being of Coloradans. Also works closely with HCPF on the coordination of behavioral health and substance abuse benefits.

Supported by OIT.*

Regulates insurance industry to ensure companies follow the law and can afford to pay claims. Works with consumers to answer questions, help them understand their insurance and ensure they receive the benefits for which they have paid.

Supported by OIT.*

Health Insurance Marketplace for individuals, families and small employers to compare health plan options, apply for insurance affordability programs and to buy health insurance and use new financial help to reduce the cost of insurance.

* Governor’s Office of Information Technology
Getting Coloradans Covered: Historic Uninsured Rates

Colorado’s uninsured rate plummeted from 14.3% in 2013 to 6.7% in 2015. The rate reached a high of 15.8% in 2011.

Coloradans Without Insurance 2013: 741,000  2015: 353,000

Medicaid & the Colorado Coverage Landscape

Source: Insured percentages and uninsured estimates from Colorado Health Institute’s (CHI) 2015 Colorado Health Access Survey. Infographic by CHI.
## Open Enrollment Summary

<table>
<thead>
<tr>
<th></th>
<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health First Colorado</strong> (Colorado’s Medicaid Program)</td>
<td>158,521 (expansion only)</td>
<td>76,194 (all enrollees)</td>
<td>54,447 (all enrollees)</td>
</tr>
<tr>
<td><strong>CHP+</strong></td>
<td>*</td>
<td>3,720</td>
<td>3,549</td>
</tr>
<tr>
<td><strong>Connect for Health Colorado</strong></td>
<td>118,628</td>
<td>139,652</td>
<td>153,583</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>277,149</td>
<td>220,000</td>
<td>211,579</td>
</tr>
</tbody>
</table>

2015-16 Connect for Health Colorado private insurance plans enrollment was 4x higher than Health First Colorado (Colorado’s Medicaid Program)/CHP+.
Health First Colorado
Population Demographics

Approximately 75% of adult Health First Colorado members are working

Where Medicaid Members Live

- 21% live in rural areas
- 79% live in cities with populations above 10,000

2016 Federal Poverty Levels by Family Size*

<table>
<thead>
<tr>
<th></th>
<th>Family of 1</th>
<th>Family of 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>133%</td>
<td>$15,804</td>
<td>$32,328</td>
</tr>
<tr>
<td>260% (CHP+)</td>
<td>NA</td>
<td>$63,180</td>
</tr>
</tbody>
</table>

*Some earning more will qualify.

# Economic Impact: Medicaid Expansion

<table>
<thead>
<tr>
<th>IMPACT ON THE ECONOMY</th>
<th>FISCAL YEARS</th>
<th>2015–16</th>
<th>2034–35</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>31,074 <strong>MORE JOBS</strong></td>
<td>43,018 <strong>MORE JOBS</strong></td>
</tr>
<tr>
<td>The number of jobs will increase.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional state economic activity, as measured by gross domestic product, will increase.</td>
<td>$3.8 <strong>BILLION</strong> 1.14% INCREASE</td>
<td>$8.5 <strong>BILLION</strong> 1.38% INCREASE</td>
<td></td>
</tr>
<tr>
<td>Average annual household earnings will be higher.</td>
<td></td>
<td>$643 <strong>HIGHER</strong></td>
<td>$1,033 <strong>HIGHER</strong></td>
</tr>
</tbody>
</table>

Source: Colorado Health Foundation Analysis, March 2016.
## Plan Year 2017 ANNUAL Income Guidelines

<table>
<thead>
<tr>
<th>Family Size</th>
<th>$0 – 15,801</th>
<th>$15,802 – 29,700</th>
<th>$29,701 – 47,520</th>
<th>$47,521 and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$0 – 21,307</td>
<td>$21,308 – 40,050</td>
<td>$40,051 – 64,080</td>
<td>$64,081 and above</td>
</tr>
<tr>
<td>2</td>
<td>$0 – 26,813</td>
<td>$26,814 – 50,400</td>
<td>$50,401 – 80,640</td>
<td>$80,641 and above</td>
</tr>
<tr>
<td>3</td>
<td>$0 – 32,319</td>
<td>$32,320 – 60,750</td>
<td>$60,751 – 97,200</td>
<td>$97,201 and above</td>
</tr>
<tr>
<td>4</td>
<td>$0 – 37,826</td>
<td>$37,827 – 71,100</td>
<td>$71,101 – 113,760</td>
<td>$113,761 and above</td>
</tr>
<tr>
<td>5</td>
<td>$0 – 43,332</td>
<td>$43,333 – 81,450</td>
<td>$81,451 – 130,320</td>
<td>$130,321 and above</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FPL</th>
<th>0 – 133%</th>
<th>134 – 250%</th>
<th>251 – 400%</th>
<th>401% and above</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Medicaid</th>
<th>APTC &amp; CSR²</th>
<th>APTC Only³</th>
<th>QHP Only⁴</th>
</tr>
</thead>
</table>

*APTC & CSR², APTC Only³, QHP Only⁴ refer to different types of assistance programs available based on income level.*
Welcome to Colorado’s Health Insurance Marketplace, the only place to apply for financial assistance to help reduce your costs and get access to free, in-person help available statewide.

Free In-Person Assistance  Filing 2015 Taxes  Can I Still Enroll?
Small Business Marketplace

Get the right health and dental plans for your business.

Welcome Employers!
As an employer, you know the ability to offer employees health insurance is an important way to attract and retain the best talent. It also helps keep your employees healthier, more secure and more productive. Once you create an account, you can set your benefit budget, select plans across multiple carriers, and let your employees choose the health plan that best fits their needs.
Create an account and start shopping or learn more about the Small Business Marketplace.

Reduce Your Costs
Federal tax credits are also available for small businesses and nonprofits to help cover the cost of health insurance for employees. Connect for Health Colorado is the only place where you can...

Find an Agent/Broker
Search our directory of agents and brokers certified to sell insurance through Connect for Health Colorado.

Create Quick Quotes
View and compare insurance plans offered in your area.
# Open Enrollment 2016 - Family Size

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Number of Enrollments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>79,313</td>
</tr>
<tr>
<td>2</td>
<td>44,230</td>
</tr>
<tr>
<td>3</td>
<td>17,418</td>
</tr>
<tr>
<td>4</td>
<td>19,156</td>
</tr>
<tr>
<td>5</td>
<td>6,370</td>
</tr>
<tr>
<td>6+</td>
<td>2,669</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>169,156</strong></td>
</tr>
</tbody>
</table>
What impact are we bringing to Colorado?

$184M returned to Coloradans in the form of federal tax credits in 2015
Open Enrollment 2016

Increase in enrollments is 10.5% percentage points higher than the national rate of increase from the previous year for all state health insurance marketplaces.

- **57%** counties increased enrollments by 10% or more.
- **68%** more new customers.
- **22%** more Coloradans purchased dental plans.
More good news – Open Enrollment 2016

↑35% more customers are receiving financial assistance in 2016

$294 average monthly tax credit for those who qualified for financial assistance in 2016
Enrollments by Plan Type - 2016

- **Platinum**: 1,438
- **Catastrophic**: 4,560
- **Gold**: 11,486
- **Silver**: 73,466
- **Bronze**: 75,947
Enrollment by Age - 2016

- 0-25: 19.6%
- 26-34: 18.4%
- 35-44: 15.6%
- 45-54: 18.2%
- 55+: 27.2%
Focus of Open Enrollment 2017

• Assisting Coloradans to better understand their coverage and how to use it
• Improving access to coverage in rural areas of Colorado
• Increasing the number of consumers taking advantage of financial assistance
• Reducing complexity/improving the ability of consumers to obtain the right coverage for their needs
• Increasing the quality of tools and services that Connect for Health Colorado makes available to customers, assisters, small employers and brokers
Individual Marketplace Open Enrollment 2017 Timeline

November 1, 2016 through January 1, 2017
In the news....keep the big picture in mind

Obamacare is working, says former N.J. health commissioner | The Backgrounder Podcast

Is the ACA working? These women say yes!
Monday, August 22, 2016 at 11:04AM | RWV Editor

The 2016 election cycle has generated plenty of debate on health reform’s next steps. Opponents are once again calling for repeal of the Affordable Care Act (ACA). Supporters of the ACA want to improve it, such as by adding a public option and strengthening provider networks. On the ground, meanwhile, the law is working for many people, including women, LGBT people and our families.

Popular 'Obamacare' provision gives young adults coverage
Geoff Mulvihill, Associated Press  Updated 11:25 am, Saturday, August 20, 2016
A doctor bikes across the country to ask Americans about Obamacare. This is how he ended up feeling hopeful.

Medicaid Expansion a ‘Win’ for State Economies, Report Says
Questions?
Upcoming events

• Where Eligibility Starts: Modified Adjusted Gross Income
  – Sept. 26 from 2:30 to 3:30 p.m.

• Communications 101: Building Communications into Your Outreach
  – Oct. 3 from 2:30 to 3:30 p.m.

• Building Better Health 2016
  – Oct. 13-14
Thank you