



**BUILDING
BETTER
HEALTH**

#coverCO

2016

RESOURCES
INSPIRATION
SUPPORT

ACA 101: Everything you wanted to know but were afraid to ask!

ACA 101: Everything you wanted to know but were afraid to ask!

Monday, Sept. 19, 2016

2:30 to 3:30 p.m.



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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

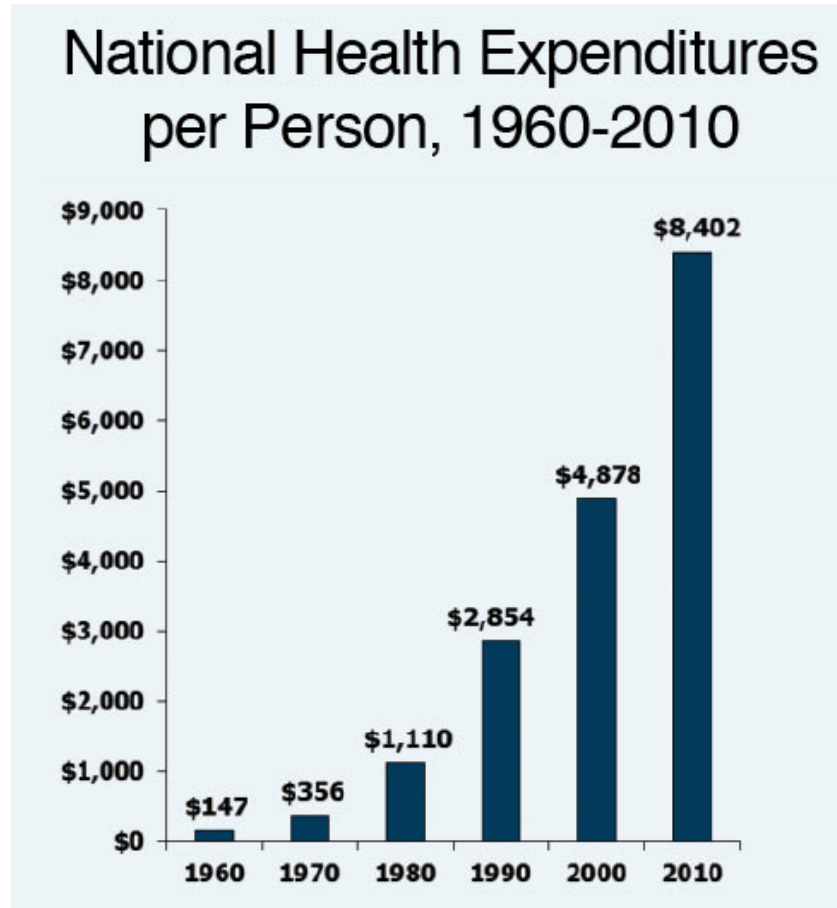




ACA 101

Everything you wanted to know about the
ACA but were afraid to ask!

Healthcare costs have been rising for 50 years



Source: The Henry J. Kaiser Family Foundation. <http://kff.org/report-section/health-care-costs-a-primer-2012-report/>

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.

| | Cost-Shift Per Premium(2005) | | Average Premium (2009) | |
|---------------|------------------------------|---------|------------------------|----------|
| | Individual | Family | Individual | Family |
| United States | \$410 | \$1,100 | \$4,800 | \$13,200 |
| Alabama | \$210 | \$600 | \$4,600 | \$12,200 |
| Alaska | \$710 | \$1,900 | \$5,300 | \$14,100 |
| Arizona | \$610 | \$1,700 | \$5,000 | \$13,400 |
| Arkansas | \$520 | \$1,500 | \$4,100 | \$11,500 |
| California | \$500 | \$1,400 | \$4,700 | \$13,300 |
| Colorado | \$380 | \$1,100 | \$4,700 | \$13,000 |
| Connecticut | \$260 | \$700 | \$5,100 | \$14,400 |
| Delaware | \$370 | \$1,000 | \$5,500 | \$14,600 |
| Florida | \$510 | \$1,400 | \$4,600 | \$12,800 |
| Georgia | \$330 | \$900 | \$4,500 | \$12,500 |
| Hawaii | \$270 | \$700 | \$4,100 | \$10,900 |
| Idaho | \$550 | \$1,700 | \$4,100 | \$12,500 |
| Illinois | \$440 | \$1,200 | \$4,900 | \$13,600 |

Source: https://cdn.americanprogress.org/wp-content/uploads/issues/2009/03/pdf/cost_shift.pdf

Colorado – Our Plan

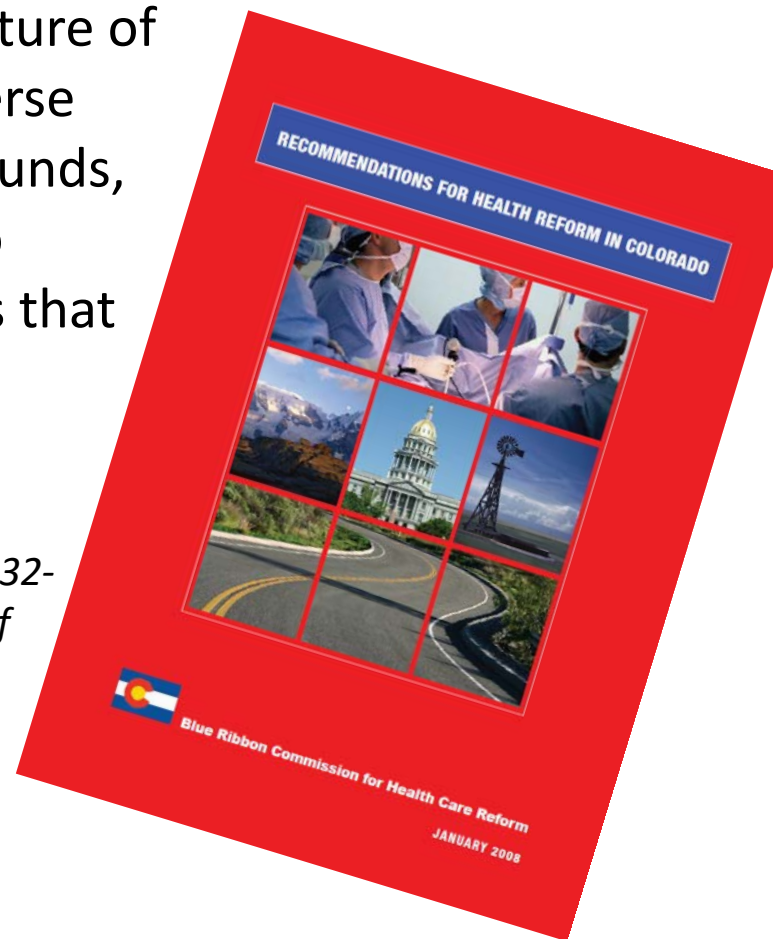
- Colorado has been working for years on solutions.
 - In 2012, there were 800,000 Coloradans without insurance*
 - All Coloradans pay for the uninsured, as premium costs rise to cover the care of uninsured
 - That cycle feeds on itself
- In 2006 Governor Owens established the Colorado Blue Ribbon Commission for Healthcare Reform
 - Recommend strategies to reduce the escalating cost of health care

*Source: <http://www.coloradohealthinstitute.org/key-issues/detail/safety-net-1/colorados-health-care-safety-net-2012-primer>

A Colorado Accomplishment – January 2008

“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.”

Source: *Final Report to the General Assembly, January 2008*,
<https://www.colorado.gov/pacific/sites/default/files/700-832-Commission%20Final%20Report-Executive%20Summary.pdf>



Coverage is key - Reduce the number of uninsured

“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



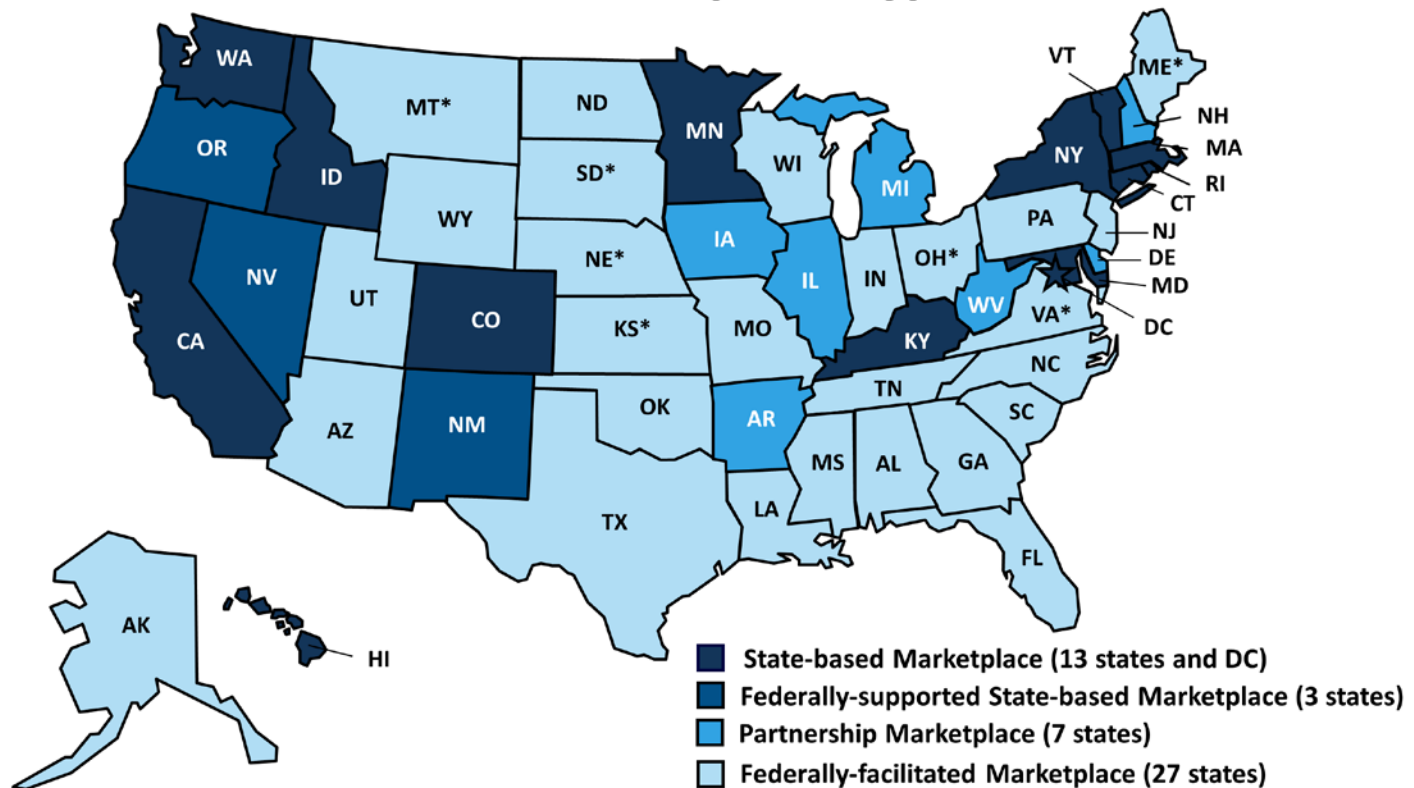
The Ten Titles of the Affordable Care Act

- 
- 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 Similar
- 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)
- Hootlet

State-Based Marketplaces (in dark blue)

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.

SOURCE: *State Health Insurance Marketplace Types, 2015*, KFF State Health Facts:

<http://kff.org/health-reform/state-indicator/state-health-insurance-marketplace-types/>.

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



Supreme Court Ruling – NFIB v Sebelius

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.

Connect for Health Colorado

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**



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Policy & Financing

Colorado Medicaid is now called...



Health First
COLORADO™

Colorado's Medicaid Program



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Department of Health Care
Policy & Financing

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.*

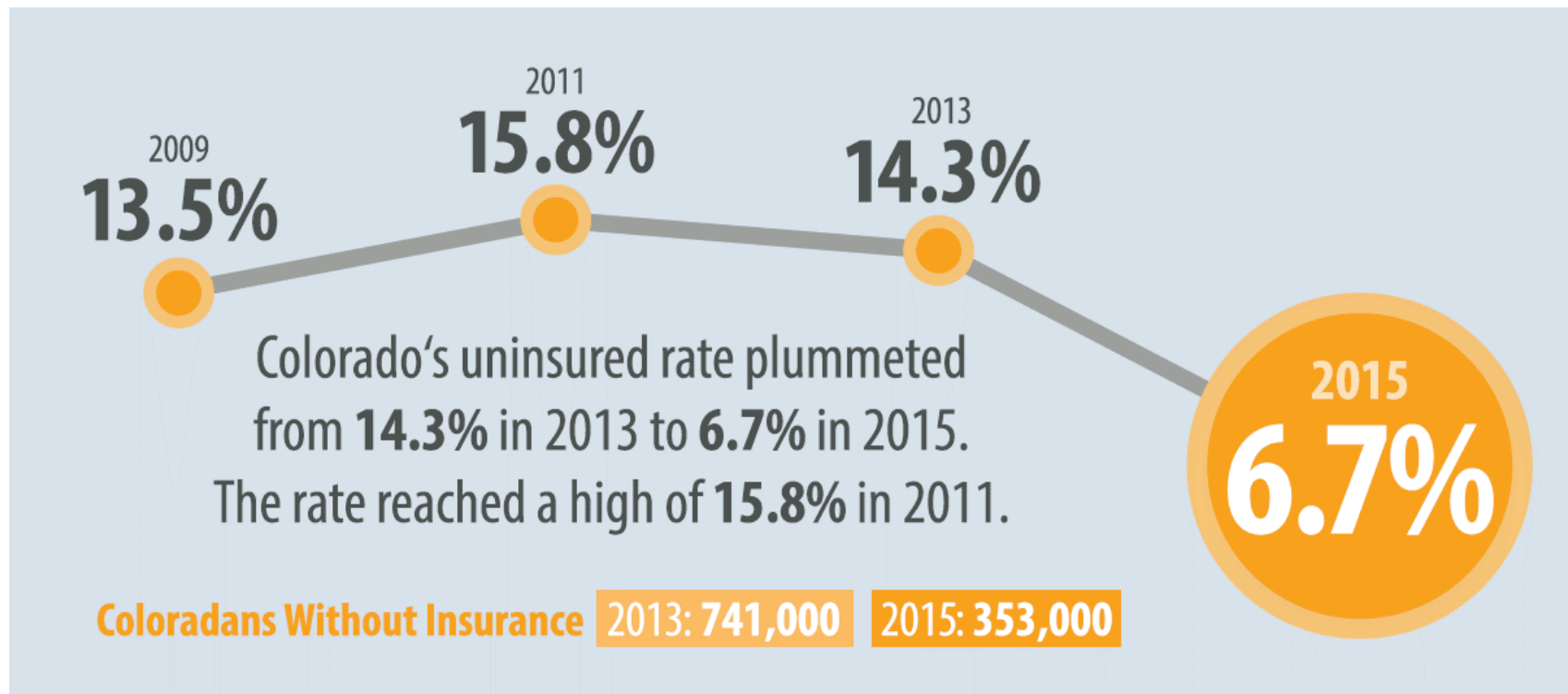


Health Insurance Marketplace for individuals, families and small employers to compare health plan options, apply for insurance affordability programs and to buy health insurance and use new financial help to reduce the cost of insurance.

* Governor's Office of Information Technology



Getting Coloradans Covered: Historic Uninsured Rates



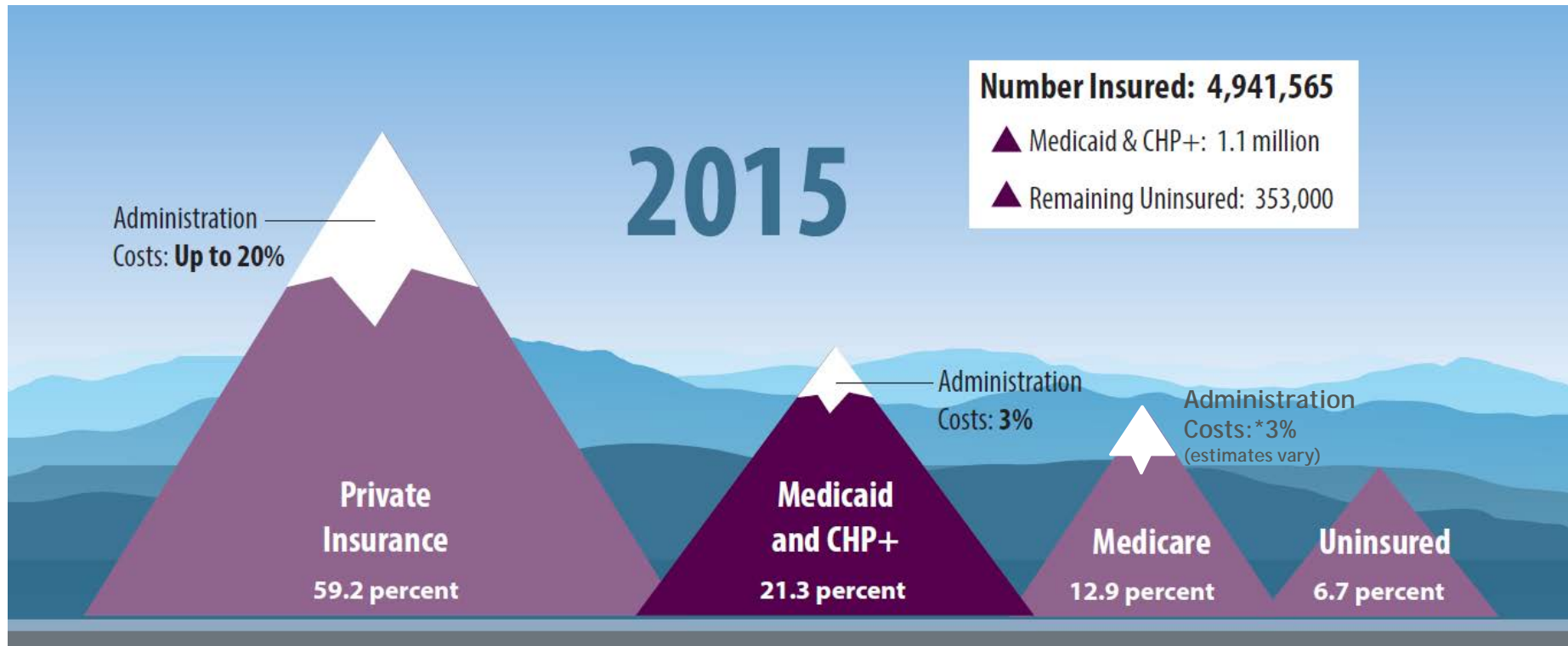
Source: Colorado Health Institute's 2015 Colorado Health Access Survey, Infographic by Colorado Health Institute.



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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.



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Open Enrollment Summary

| | 2013-14 | 2014-15 | 2015-16 |
|--|-----------------------------|------------------------|------------------------|
| Health First Colorado (Colorado's Medicaid Program) | 158,521 (expansion only) | 76,194 (all enrollees) | 54,447 (all enrollees) |
| CHP+ | * | 3,720 | 3,549 |
| Connect for Health Colorado | 118,628 | 139,652 | 153,583 |
| Total | 277,149 | 220,000 | 211,579 |

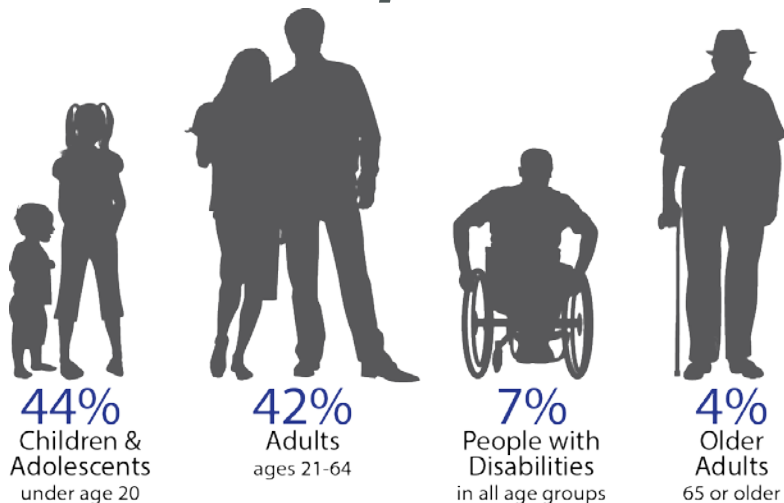
2015-16 Connect for Health Colorado private insurance plans enrollment was 4x higher than Health First Colorado (Colorado's Medicaid Program)/CHP+.



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Health First Colorado Population Demographics



Where Medicaid Members Live



Fiscal year 2014-2015 data from HCPF 2015 Annual Report



Approximately 75% of adult Health First Colorado members are working



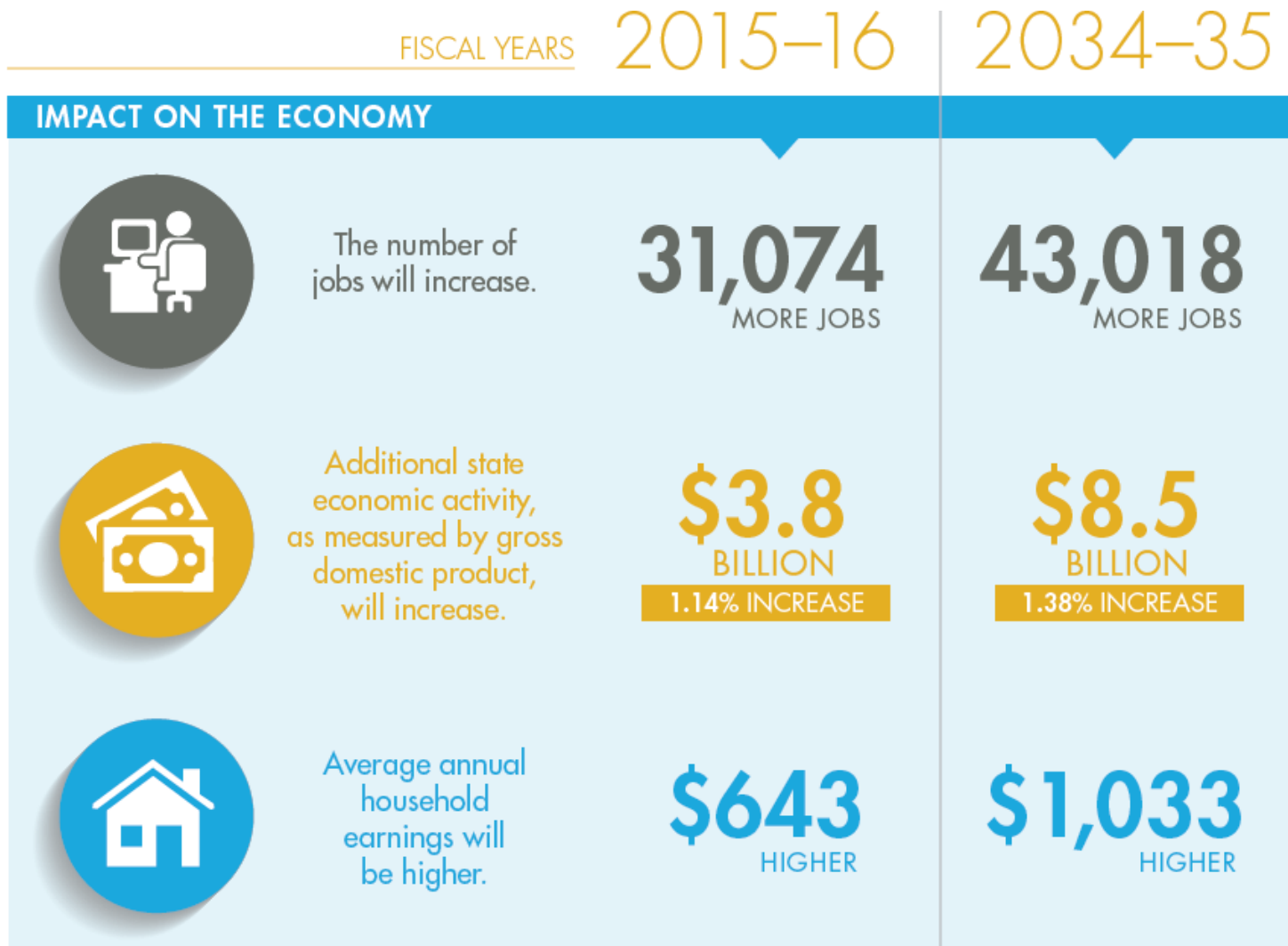
2016 Federal Poverty Levels by Family Size*

| | Family of 1 | Family of 4 |
|-------------|-------------|-------------|
| 133% | \$15,804 | \$32,328 |
| 260% (CHP+) | NA | \$63,180 |

*Some earning more will qualify.



Economic Impact: Medicaid Expansion



Source: Colorado Health Foundation Analysis, March 2016.



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Income Guidelines – Plan Year 2017

Plan Year 2017 ANNUAL Income Guidelines

| Family Size | | | | |
|-------------|--------------|-------------------------|------------------------|-----------------------|
| 1 | \$0 – 15,801 | \$15,802 – 29,700 | \$29,701 – 47,520 | \$47,521 and above |
| 2 | \$0 – 21,307 | \$21,308 – 40,050 | \$40,051 – 64,080 | \$64,081 and above |
| 3 | \$0 – 26,813 | \$26,814 – 50,400 | \$50,401 – 80,640 | \$80,641 and above |
| 4 | \$0 – 32,319 | \$32,320 – 60,750 | \$60,751 – 97,200 | \$97,201 and above |
| 5 | \$0 – 37,826 | \$37,827 – 71,100 | \$71,101 – 113,760 | \$113,761 and above |
| 6 | \$0 – 43,332 | \$43,333 – 81,450 | \$81,451 – 130,320 | \$130,321 and above |
| FPL | 0 – 133% | 134 – 250% | 251 – 400% | 401% and above |
| | Medicaid | APTC & CSR ² | APTC Only ³ | QHP Only ⁴ |

ConnectforHealthCO.com



En Español
855-PLANS-4-YOU (855-752-6749) TTY: 855-346-3432
Mon-Fri 8AM-6PM

[Get Started](#) [Resources](#) [About Us](#) [Get Help](#) [Sign In / Shop](#)

5 Years Strong
#5yearsstrong

Keeping Coloradans Healthy

Small Business Marketplace
Open Year-Round

Browse 2016 Plans

[LEARN MORE](#)

Hear from our Customers

Get Free In-Person Assistance

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?](#)



Individual/Family Marketplace

The screenshot shows the top navigation bar of the CONNECT for HEALTH COLORADO website. The navigation menu includes: CONNECT for HEALTH COLORADO (with logo), Apply for Coverage, Find a Plan, My Account, Learn More, and Get Assistance (with a dropdown arrow). Below the navigation bar is a green banner with the text: Individual and Families > Start your application for health coverage. The main content area features a large image of a family (a woman, a man, and a child) in a grocery store. Below the image are several call-to-action boxes: 1. A green box with the text 'Please sign in if you have an account' and a 'Sign In' button. 2. A green box with the text 'Don't have an account?' and a 'Create an Account' button. 3. A white box titled 'Purchase Health Insurance for Yourself or Your Family' with a description: 'At Connect for Health Colorado, you can buy commercial health insurance with or without applying for tax credits.' 4. A white box titled 'Have a Question?' with the text: 'Call the number below to speak with a customer service representative or click the button below for other online resources.' and a phone icon followed by '855-PLANS-4-YOU (855-752-6749)' and a 'Get Assistance' button. 5. A white box titled 'Browse Health Plan Before You Apply' with the text: 'Browse plans anonymously and compare prices, coverage levels and network coverage. Prices do not include advance premium tax credits or cost-sharing reductions.' 6. A white box titled 'Financial Help Estimator' with the text: 'Use this tool to anonymously get a quick estimate of your potential tax credits to reduce costs.' and a 'Primary Applicant's Zip' label followed by an input field.

Small Business Marketplace

The screenshot shows the homepage of the Connect for Health Colorado Small Business Marketplace. At the top left is the logo for Connect for Health Colorado. To the right are navigation links: "Get Assistance", "Learn More", and "Language: English". Below the navigation is a large banner image of two men in a workshop. To the right of the image is a green box with the text "Get the right health and dental plans for your business." and "Welcome Employers!". Below this is a paragraph of text explaining the benefits of offering health insurance to employees. On the left side of the banner is a green box with the text "Ready to Shop?" and two buttons: "Sign In" and "Create an Account". Below the banner is a section titled "How it Works!" with a four-step process flow: "Check if you are eligible", "Select Plans", "Enroll your group", and "Payment". At the bottom of the page are three columns of text: "Reduce Your Costs", "Find an Agent/Broker", and "Create Quick Quotes".

CONNECT for HEALTH COLORADO

Get Assistance | Learn More | Language: English

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](#).

Ready to Shop?

Please sign in if you have an account

Sign In

Don't have an account?

Create an Account

How it Works!

- Check if you are eligible
- Select Plans
- Enroll your group
- Payment

Reduce Your Costs

Federal tax credits are also available for small businesses and non profits 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.

Continue

Open Enrollment 2016 - Family Size

| Household Size | Number of Enrollments |
|----------------|-----------------------|
| 1 | 79,313 |
| 2 | 44,230 |
| 3 | 17,418 |
| 4 | 19,156 |
| 5 | 6,370 |
| 6+ | 2,669 |
| TOTAL | 169,156 |

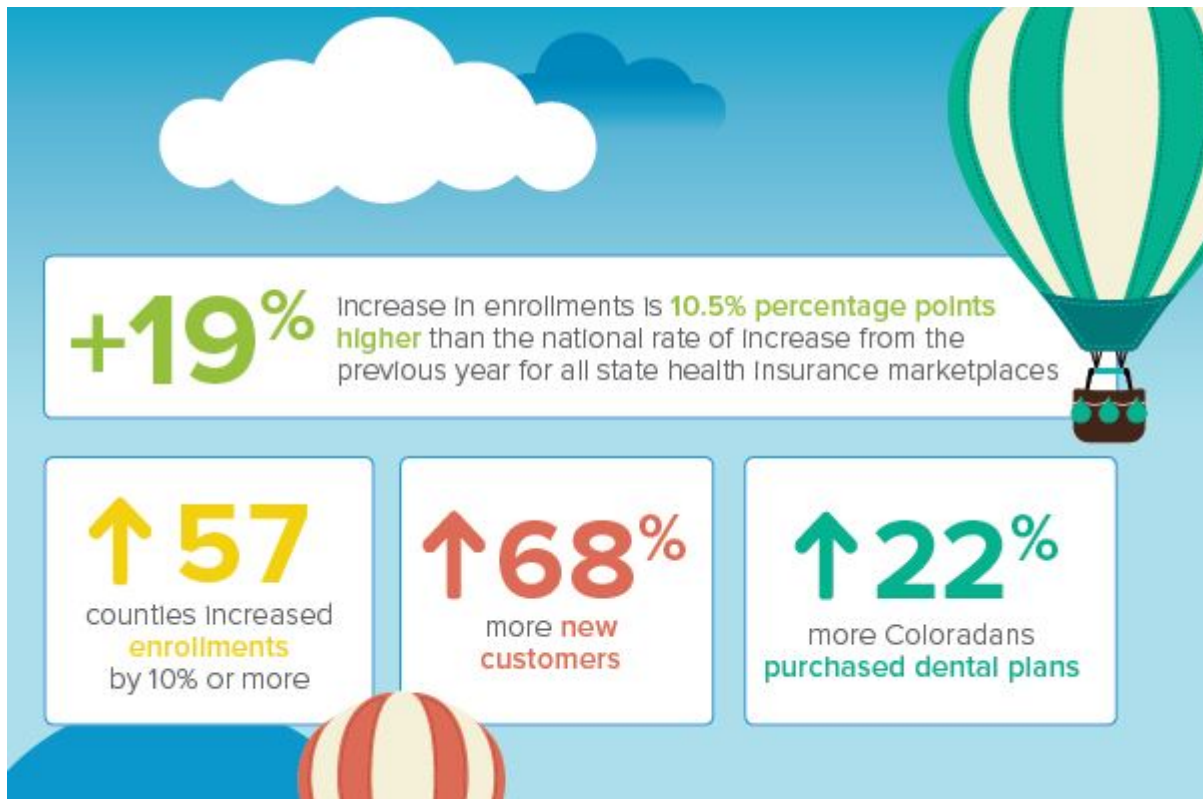
What impact are we bringing to Colorado?

\$184M

returned to Coloradans in the form of federal tax credits in 2015



Open Enrollment 2016



More good news – Open Enrollment 2016

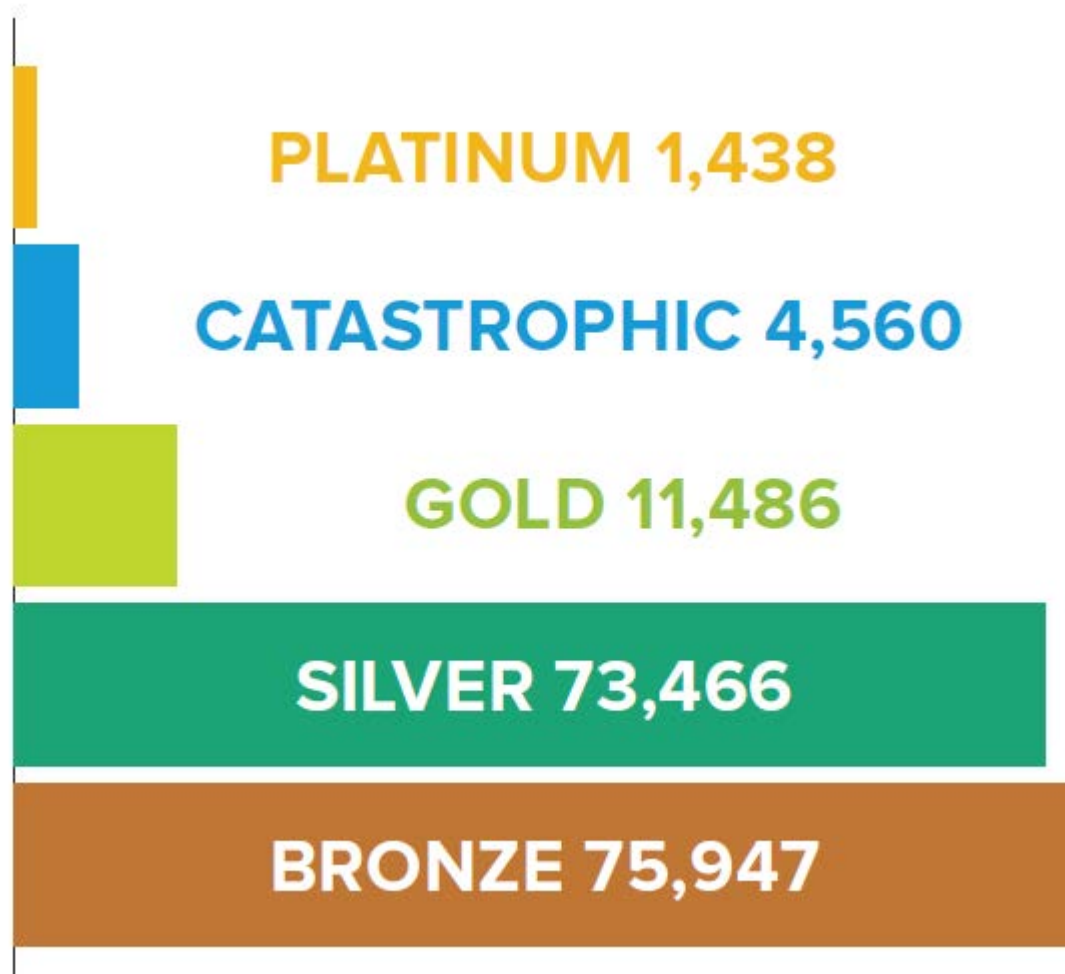
↑ 35%

more customers are receiving financial assistance in 2016

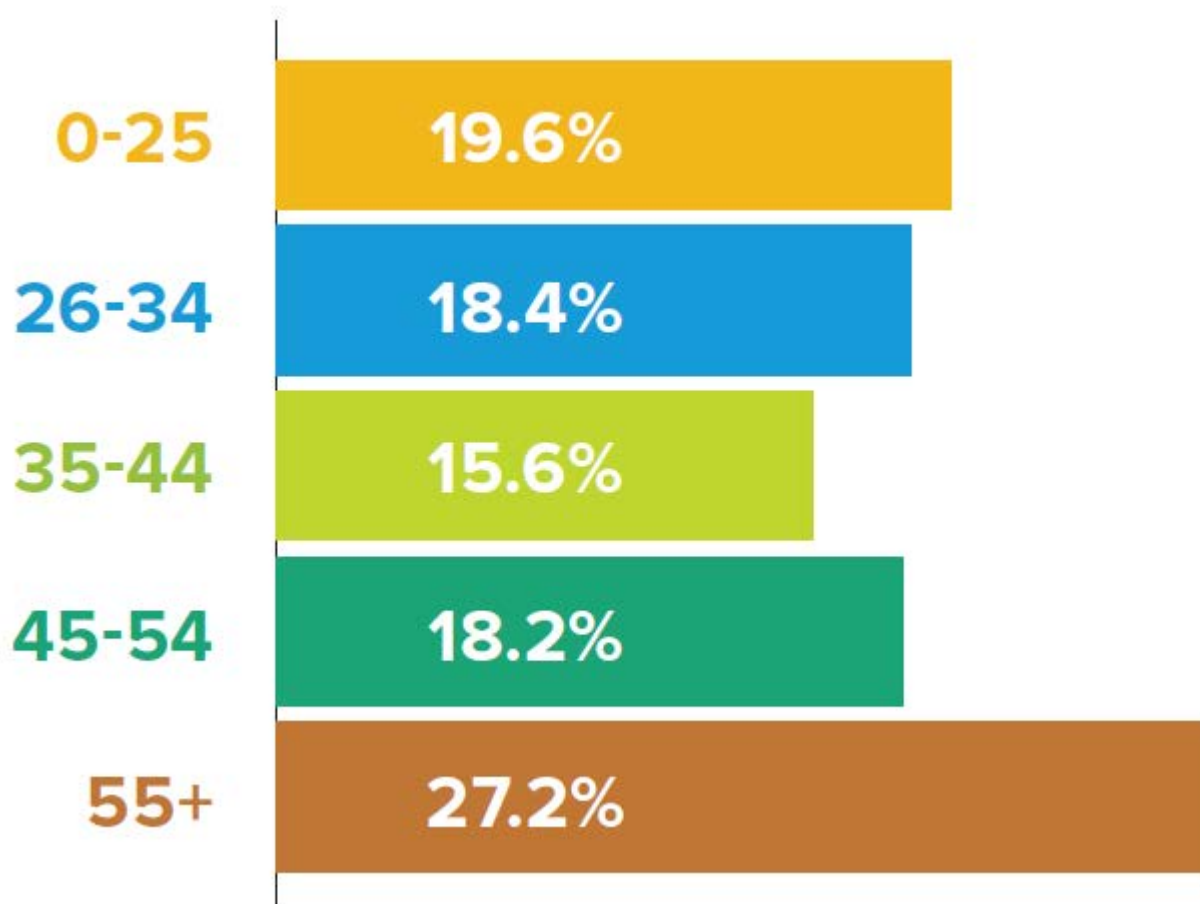
\$294

average monthly tax credit for those who qualified for financial assistance in 2016

Enrollments by Plan Type - 2016



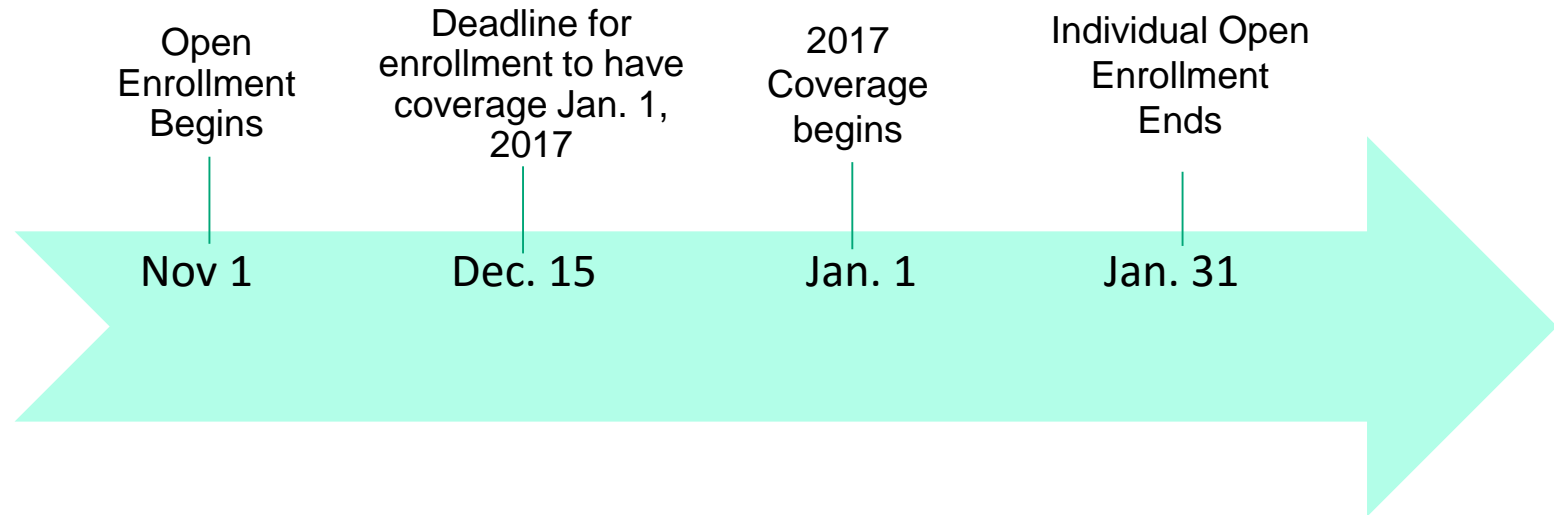
Enrollment by Age - 2016



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

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2016

Study: ACA's Expanded Medicaid Safety Net Dramatically Improving Access To Care

Health Insurance for Small Businesses Made Simple

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?



[#coverCO](#)

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



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