TMO civic academy:
The Healthcare Marketplace
What you need to know
The Metropolitan Organization

Developing power to shape public policy for the common good

Organizing Process
Learn - issues affecting families
Research - possibilities to act
Act – shape public policy and hold elected officials accountable
Reflect – evaluating ourselves, understanding what we are learning

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Workshop Topics

What is the healthcare marketplace?

Who can use the healthcare marketplace?

How does it work?

Next steps
What is a healthcare marketplace?

In 2010, the Affordable Care Act (ACA) created a marketplace for people to compare private health insurance plans and buy them.
Why create a healthcare marketplace?

1) To simplify a complicated purchase (to better compare details like deductibles, copays, services)

2) To provide help (tax credits/financial aid) for those who need it
Definitions

Premium - this is the amount you pay monthly for your insurance policy

Deductible - this is the amount you have to pay out of pocket to the doctor/hospital before the insurance policy begins

Co-pay - this is the amount you pay each time you go to the doctor
Essential Health Benefits for all plans

1. Doctor visits

2. Emergency services

3. Hospitalization

4. Maternity and newborn care

5. Mental health and substance use disorder services, including behavioral health treatment
Essential Health Benefits for all plans

6. Prescription drugs

7. Rehabilitative and habilitative services and devices

8. Laboratory services

9. Preventive and wellness services and chronic disease management

10. Pediatric services
### Four levels of health insurance

<table>
<thead>
<tr>
<th>Levels of coverage</th>
<th>Plan Pays on Average</th>
<th>Enrollees’ out of pocket costs on average*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60</td>
<td>40</td>
</tr>
<tr>
<td>Silver</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Gold</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Platinum</td>
<td>90</td>
<td>10</td>
</tr>
</tbody>
</table>

*This may not be the same for every enrolled person.*
My insurance costs

Your health insurance cost will be based only on four things:

Age

Where you live

Family Size

Whether you smoke

Pre-existing conditions will not be a factor
Who can use the marketplace?

Small businesses

Families

Individuals who:

- Live in the US
- Are US citizens or legal residents
- Are not in jail
Small Business Health Options Program- SHOP

Tax credits up to 50% available

SHOP Call Center 1.800.706.7893

Small Business Administration

IRS website - tax credits
Who cannot use the marketplace?

People who are undocumented

Students with deferred action (DACA) status

People with Medicaid, CHIP or Medicare
Tax credits

Some people will qualify for help paying for insurance based on two things:

Family size

Family income
Tax credits

Tax credits will be given on a sliding scale to those who qualify (based on family size and family income)

People will pay no more than 9.5% of their income in health insurance premiums

Tax credits based on silver plan

For people who qualify, the government will send money directly to the insurance company.
Families below 100% of the federal poverty level

- Eligible to shop on marketplace
- NOT ELIGIBLE for tax credits on premiums
- NOT ELIGIBLE for reduced copays/deductibles

1 person less than $11,490
2 people less than $15,510
3 people less than $19,530
4 people less than $23,550
5 people less than $27,570
6 people less than $31,590
7 people less than $35,610
8 people less than $39,630
Families 100-250% of federal poverty level

- Eligible to shop on marketplace
- Eligible for tax credits on premiums
- Eligible for reduced copays/deductibles

In order to receive reduced deductibles and copays, families must select silver plan.

1 person $11,490 - $28,725
2 people $15,510 - $38,775
3 people $19,530 - $48,825
4 people $23,550 - $58,875
5 people $27,570 - $68,925
6 people $31,590 - $78,975
7 people $35,610 - $89,025
8 people $39,630 - $99,075
Families between 250-400% of federal poverty level

- Eligible to shop on marketplace
- Eligible for tax credits on premiums
- NOT ELIGIBLE for reduced copays/deductibles

While tax credits are calculated based on the silver plan, families will be able to apply tax credits to gold or platinum plans as well.

<table>
<thead>
<tr>
<th>Number of People</th>
<th>Income Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$28,725 - $46,000</td>
</tr>
<tr>
<td>2 people</td>
<td>$38,775 - $62,000</td>
</tr>
<tr>
<td>3 people</td>
<td>$48,875 - $78,000</td>
</tr>
<tr>
<td>4 people</td>
<td>$58,875 - $94,000</td>
</tr>
<tr>
<td>5 people</td>
<td>$68,925 - $110,000</td>
</tr>
<tr>
<td>6 people</td>
<td>$78,975 - $126,000</td>
</tr>
<tr>
<td>7 people</td>
<td>$89,025 - $142,000</td>
</tr>
<tr>
<td>8 people</td>
<td>$99,075 - $158,000</td>
</tr>
</tbody>
</table>
Families making over 400% of federal poverty level

- Eligible to shop on marketplace

- NOT ELIGIBLE for tax credits on premiums

- NOT ELIGIBLE for reduced copays/deductibles

1 person over $46,000
2 people over $62,000
3 people over $78,000
4 people over $94,000
5 people over $110,000
6 people over $126,000
7 people over $142,000
8 people over $158,000
Catastrophic Plans

For people under 30 years of age who cannot afford coverage or those who obtain a hardship waiver

Will have high deductible, low premium

Will include 3 annual primary care/preventive care visits with no out of pocket costs
Family Profile: Juarez family
(between 100-250% of federal poverty level)

Albert and Sofia:
Waiter, bakery employee - neither offered insurance
Two children ages 12 and 15

Family size: 4
Family income: $40,000

Qualify for: tax credits for premiums and also assistance for deductibles and copays (must buy silver plan)

Estimates:
Premium - $1,965 per year or $163.75 for silver plan

Might qualify for bronze plan at $0 for premiums (BUT no discounted deductibles or copays.)
Family profile: John and Laura
(Between 250-400% of federal poverty level)

John and Laura:
Married, without children
Charter school teachers, health insurance offered is unaffordable

Family size: 2
Family income: $60,000

Estimates:
Premiums - $4,606 per year or $383.83 per month on silver plan
Application and Eligibility

- Submit streamlined application to the Marketplace
  - Online
  - By phone
  - By mail
  - In person

- Verify and determine eligibility

- Eligible for qualified health plan, Medicaid or CHIP

- Premium tax credit
- Cost-sharing reduction

Enroll in marketplace qualified health plan

Enroll Medicaid/CHIP

Supported by data services hub
How do I enroll?

You can enroll three ways.

Online at:  
www.healthcare.gov

By phone – 1.800.318.2596

In person:  
Harris County Call Center – they can direct you to the nearest navigators  
832.393.5423

Change Happens, Jeness Sherrell,  
713.374.1279, www.changehappenstx.org

Gateway to Care, Ron Cookston, 713.783.4616, www.gatewaytocare.org  
(also has info about certified application counselors)
Documents you need to apply

Social security card or document number (permanent residents)

Employer and income information for everyone in the household who needs health insurance (pay stub, W-2)

Policy number of current health insurance plan (if you already have insurance)

Employer coverage tool (need to get from employer)
What happens if I don't have health insurance?

Beginning January 1, 2014 --- if you don't have health insurance (either from your employer, the healthcare marketplace, Medicaid or Medicare) you will have to pay a tax

- $95 per adult or 1% of income, whichever is higher

- In future years, this penalty will increase

- People whose income is below 100% of federal poverty level and the undocumented will not have to pay a penalty
Important Dates

October 1, 2013 - Enrollment begins

March 31, 2014 - Enrollment ends
Options for those under 100% of FPL or undocumented

Patient Secure program at Harris Health - this is the same program but replaces "gold card" with palm identification

There is a one page family application.

Documents needed to apply:
IDENTIFICATION
ADDRESS
INCOME
DEPENDENT PROOF
IMMIGRATION STATUS - current or expired (if you have it)
HEALTHCARE COVERAGE – if you already have
Where to go to enroll in Harris Health Program

Acres Home
818 Ringold St.
713-566-6509

Lois J. Moore
8901-B Boone Rd.
713-566-6509

East Mount Houston
11737B Eastex Freeway
713-566-6509

Southeast
3550-A Swingle Rd.
713-566-6509

Strawberry
925 Shaw Rd.
713-566-6509
Acknowledgments

This presentation was developed by the TMO healthcare action team.