



ADIRONDACK
HEALTH INSTITUTE

Connecting Communities to Coverage

Adirondack Health Institute's Health Insurance
Enrollment Assistance Services and Education (EASE) Department



Adirondack Health Institute (AHI)

AHI's mission is to promote, sponsor and coordinate initiatives and programs that improve health care quality, access and service delivery in the Adirondack region



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- **Enrollment Assistant Services and Education (EASE) Department**
 - Equip members of the community with information and tools to understand the Marketplace, the plans within the Marketplace, and how to help people become covered by insurance
 - Clinton, Essex, Franklin, Hamilton, Warren, Washington, and Northern Saratoga
- **Education and Outreach Program**
 - Educational sessions for professionals in the community
 - Outreach activities
- **NYS Certified Navigator Program**

AHI's Certified Navigators



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- **Provide non-biased information about health coverage options and assistance navigating through the process**
- **Help you enroll in Medicaid, Child Health Plus, and Qualified Health Plans in the New York State of Health (NYSOH) Marketplace**
- **FREE face-to-face help at convenient locations. Find our site schedule at www.adirondackhealthinstitute.org**

Call 1-866-872-3740 to schedule an appointment

What has changed?



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- **New York State of Health (NYSOH) Marketplace is the official place where you will shop, compare and enroll in health insurance coverage such as Medicaid, Child Health Plus or a Qualified Health Plan**
- **Everyone must have health insurance coverage in 2014**
- **NYS has expanded Medicaid eligibility guidelines and you must apply through the NYSOH**
- **All health plans must cover 10 essential health benefits**
- **Free in-person help is available to enroll in health insurance by an AHI Certified Navigator at a convenient location near you**



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- **Official, affordable, accessible place for individuals to learn about coverage options and enroll in health insurance**
- **One stop shopping for health insurance**
- **Determines eligibility for health insurance programs like Medicaid and Child Health Plus (CHP)**
- **Compares Qualified Health Plans (QHP)**
- **Calculate advanced premium tax credits and cost sharing reductions**

Health Insurance Products in the Marketplace



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- Medicaid
- Child Health Plus
- Qualified Health Plans
- Catastrophic Plans

New for Medicaid



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NYS expanded Medicaid eligibility effective January 1, 2014

Household size	Monthly Income (138% of FPL)	Yearly Income (138% of FPL)
1	\$1,343	\$16,105
2	\$1,809	\$21,708
3	\$2,276	\$27,311
4	\$2,743	\$32,913
For each additional person add	\$467	\$5,603

Adults ages 19-65 up to 138% of the Federal Poverty Level (FPL)

Household size	Monthly Income 154% of FPL	Monthly Income 223% of FPL
1	\$1,498	\$2,169
2	\$2,019	\$2,924
3	\$2,540	\$3,678
4	\$3,061	\$4,433
For each additional person add	\$522	\$755

Pregnant women and infants under 1 up to 223% of FPL

Children ages 1-19 up to 154% of FPL

New for Medicaid



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- **Continuous coverage for adults**
- **Consumers may be eligible for Medicaid through the NYSOH if they are income eligible using Modified Adjusted Gross Income (MAGI)**

MAGI Eligible Groups	Non MAGI Groups
Pregnant Women	SSI recipients
Infants and Children under age 19	Individuals who are age 65 or older
Childless Adults	COBRA
Parents/Caretaker Relatives	Medicare Savings Program
19 & 20 year olds living with parents	AIDS Health Insurance Program
Family Planning Benefit Program	Foster care and former foster care
Children in Foster Care (Chafee)	Medicaid Buy In for Working people with Disabilities
	Residents of Adult Home



Child Health Plus



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- **Comprehensive health insurance program covering a wide range of health care services with no co-pays or deductibles**
 - **Physical exams**
 - **Immunizations**
 - **Dental Care**
 - **Durable medical equipment**
 - **Hospice**
- **Any child in NYS under the age of 19 who does not have access to NYSHIP can be enrolled regardless of family income**
- **Premium costs are based on income and family size**
- **Very affordable for working families**

Child Health Plus (CHP)



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2014 Family Contributions by Income and Household Size

Premium Categories	Monthly Income by Family Size (2013)								Each Additional Person, Add:
	1	2	3	4	5	6	7	8	
Free Insurance	\$1,555	\$2,097	\$2,638	\$3,179	\$3,721	\$4,262	\$4,803	\$5,345	\$542
\$9/Child/Month (Max \$27/Family)	\$2,159	\$2,911	\$3,662	\$4,413	\$5,164	\$5,915	\$6,666	\$7,417	\$752
\$15/Child/Month (Max \$45/Family)	\$2,432	\$3,278	\$4,123	\$4,969	\$5,815	\$6,661	\$7,507	\$8,353	\$846
\$30/Child/Month (Max \$90/Family)	\$2,918	\$3,933	\$4,948	\$5,963	\$6,978	\$7,993	\$9,008	\$10,023	\$1,015
\$45/Child/Month (Max \$135/Family)	\$3,404	\$4,588	\$5,773	\$6,957	\$8,141	\$9,325	\$10,509	\$11,693	\$1,185
\$60/Child/Month (Max \$180/Family)	\$3,890	\$5,244	\$6,597	\$7,950	\$9,304	\$10,657	\$12,010	\$13,364	\$1,354
Full Premium/ Child/Month	Over \$3,890	Over \$5,244	Over \$6,597	Over \$7,950	Over \$9,304	Over \$10,657	Over \$11,010	Over \$13,364	



Qualified Health Plan (QHP)



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- Offered by an issuer that is licensed by the state and in good standing
- 4 metal tiers offered for plans, every plan must offer a Gold and Silver
- Every plan must cover the 10 essential health benefits
- Financial assistance is available
 - Advanced premium tax credits (\$45,960)
 - Cost sharing reductions(\$28,725)

Essential Health Benefits



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Qualified Health Plans cover Essential Health Benefits which include at least these 10 categories	
Ambulatory outpatient services*	Prescription drugs
Emergency services	Rehabilitative and habilitative services and devices
Hospitalization	Laboratory services
Maternity and newborn care	Preventive and wellness services and chronic disease management
Mental health and substance use disorder services, including behavioral health treatment	Pediatric services, including oral and vision care

***Diagnostic imaging is covered.**



Enrollment Periods



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- **Annual Open Enrollment (2014-15) starts November 15th and ends February 15th**
- **Special Enrollment periods for qualifying life events**
 - **Have 60 days to enroll from the qualifying life event**
 - **Visit adirondackhealthinsitute.org/news for full list**
- **Eligible consumers can enroll in Child Health Plus and Medicaid anytime during the year**
- **Penalty for not enrolling**
 - **\$95 (individual) or 1% of your income, whichever is highest**
 - **Children are half of the individual (\$47.50)**



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What to expect when enrolling

- Call our toll-free number and set up an appointment with a certified navigator (we will tell you what you need to bring with you)
- Meet with the navigator
 - Create income and family composition
 - Identity proofing (making sure you are who say who you are)
 - Type in all necessary information and plans you are eligible for will pop up for your comparison
 - Make your selection
 - Marketplace completes your enrollment sent to health insurer
 - You make your monthly premium payments
 - Once enrolled, contact insurance carrier or service issues



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Additional Questions???

www.adirondackhealthinstitute.org

www.nystateofhealth.ny.gov

(866)-872-3740 (our toll-free number)

(855) 355-5777 (NYSOH toll-free number)

