

## Affordable Care Act Health Insurance Coverage Expansion in 2014 and HRSA Programs





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### The People HRSA Serves

- 19.5 million patients served through HRSA-funded health centers.
- Over 500,000 people living with HIV/AIDS receive HRSA's Ryan White services. Two-thirds are members of minority groups.
- 34 million women, infants, children, and adolescents benefit from HRSA's maternal and child health programs.
- About 14,000 safety net providers participate in HRSA's 340B program that provides access to discount drug purchases.
- Over 10,000 National Health Service Corps clinicians are working in underserved areas in exchange for loan repayment or scholarships.

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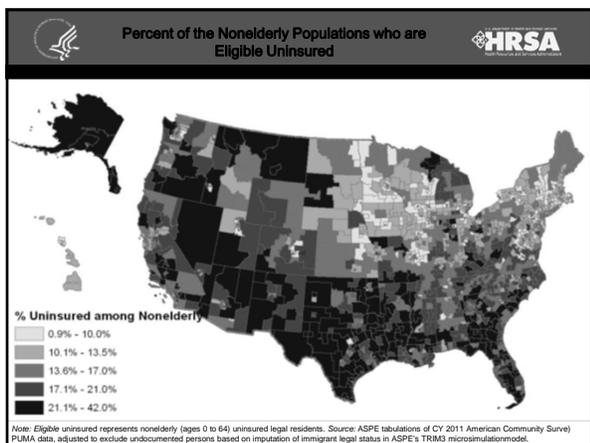
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### Uninsured Categories

- Sick, active, and worried
- The passive and unengaged
- The healthy and young




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### Key Communication Needs

- **Sick Active & Worried** - Awareness of new options will be critical, fewer motivational barriers, but may need help sharpening skills to make best use of information.
- **Passive & Unengaged** -- Motivational messages with a focus on independence, control, testimonials.
- **Healthy & Young** – Motivational messages with a focus on making a smart decision.

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### Two New Opportunities for Health Coverage

1. Medicaid – States will have the *opportunity* to expand Medicaid coverage to individuals up to 133% FPL.
2. Private insurance purchased through the Health Insurance Marketplace. Some individuals will be eligible for subsidies to help with the costs of this insurance.




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### Each State Will Choose Whether to Expand Medicaid

- In June 2012, the Supreme Court held that a state may not lose Federal funding for its existing Medicaid program when it does not implement the Medicaid eligibility expansion.
- There is no deadline for States to decide whether to expand, and many States are still deciding.
- Individuals with incomes less than 100% FPL who reside in a state that does not implement Medicaid expansion will not be subject to the Shared Responsibility Payment (i.e., tax penalty for not having insurance).

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### Health Insurance Marketplaces

- By October 1, 2013, every State will have a Marketplace where eligible individuals and small businesses can shop for and purchase private health insurance plans.
- Some Marketplaces will be operated by the Federal government, some by the State, and some via a Federal-State partnership.
- All citizens and lawfully present non-citizens (except the incarcerated) can purchase insurance through the Marketplace.
  - A person cannot be denied due to health status

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### Help with Paying for Insurance through the Marketplace

- The Affordable Care Act:
  - Makes premium tax credits available to support the purchase of coverage through a Marketplace for eligible individuals with household income between 100% - 400% FPL;
  - Provides assistance with cost-sharing for eligible persons between 100% - 250% FPL;
  - Members of Federally-recognized Indian Tribes have no cost-sharing if income is <300% FPL.

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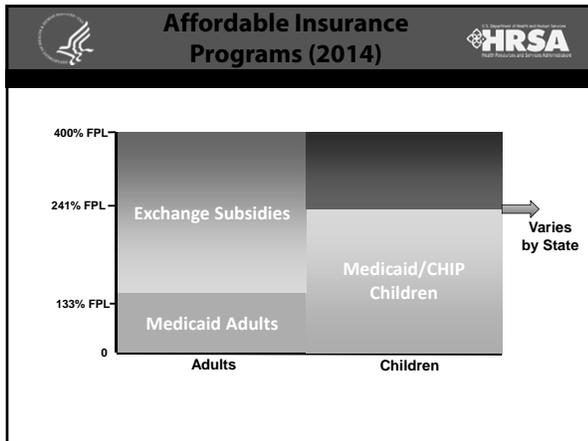
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**Educating Patients about New Health Coverage Options**

- What the options are: Many individuals who stand to benefit under the 2014 provisions are not aware of their options.
  - A recent study\* found that:
    - Among uninsured Americans who are likely to qualify for help paying for coverage through the Marketplace, only 22% were aware of the financial assistance available.
    - Among those likely to qualify for Medicaid under the expansion, only 17% were aware of this possibility.
- How insurance works: Many newly-eligible individuals would benefit from education on how insurance works (e.g., how cost-sharing works, how provider networks function, and how insurance may benefit them.)

\* Poll by Lake Research Partners, Fall 2012 – available at [www.enrollamerica.org](http://www.enrollamerica.org)

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**Important Dates**

- **October 1, 2013 – March 31, 2014:** Initial open enrollment season for Health Insurance Marketplaces.

Enrollment Date	Effective Date of Coverage
Oct. 1, 2013-Dec. 15, 2013	January 1, 2014
Dec. 16, 2013-Jan.15, 2014	February 1, 2014
Jan. 16, 2014-Feb. 15, 2014	March 1, 2014
Feb.16, 2014-March 15, 2014	April 1, 2014
Mar. 16, 2014-Mar.31, 2014	May 1, 2014

- **October 15, 20xx – December 7, 20xx-** Annual open enrollment season.

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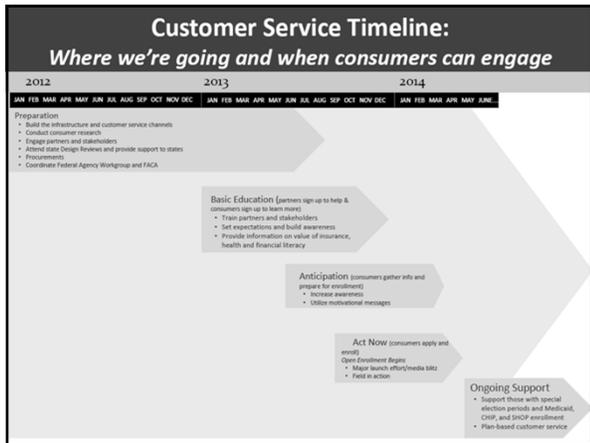
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### Still to Come

- More HRSA Specific Information
- Call Center Launch (June 2013)
- Training Opportunities




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### A Call to Action

- Engage with HRSA Regional Offices
- Learn about the Marketplace and find out who the uninsured are in your community
- Improve your health insurance literacy and build awareness in your community
- Sign-Up for Updates at healthcare.gov
- Join the Conversation on Twitter, Facebook, Tumblr, and YouTube.

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### Resources

- [www.hrsa.gov/affordablecareact](http://www.hrsa.gov/affordablecareact)
- [www.healthcare.gov](http://www.healthcare.gov)
- [marketplace.cms.gov](http://marketplace.cms.gov)
- [http://www/facebook.com/healthcare.gov](http://www.facebook.com/healthcare.gov)
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