

Georgia Enrollment Assistance Resource (GEAR) Network: GEARing up for OE3!

Whitney Griggs & Pranay Rana October 19, 2015

Overview

- GEAR and its purpose
- An overview of the site
- Tools for direct consumer use
- Resources for enrollment assisters
- Feedback and questions



Georgians for a Healthy Future





What is GEAR?

A central hub of resources for Georgia's enrollment assisters and community-based organizations to use in their work to educate health care consumers

A one-stop shop for handouts, interactive consumer tools, important assister updates, and other materials, most of which are Georgia-specific

With the goal to help enrollment assisters and community-based organizations better educate Georgians on health insurance enrollment, how to use their insurance, and more.



Why did we create GEAR?

- GHF's "Getting Georgia Covered" report
 - Highlighted the successful strategies of enrollment assisters and the challenges and barriers to enrollment that still remain for consumers
- Limited health insurance literacy among consumers
- Help consumers get enrolled and stay enrolled
- Georgia-specific info
- Build a community for Georgia's enrollment assisters to get and share information
- One-stop shop for all of your enrollment needs



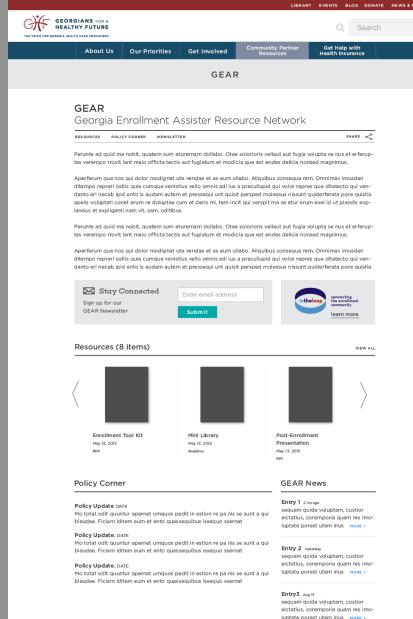
"For the most part, people are understanding that they need to sign up. However the disconnect comes when they have to use the insurance. They may not understand that a cheap plan may mean more costs out of pocket."

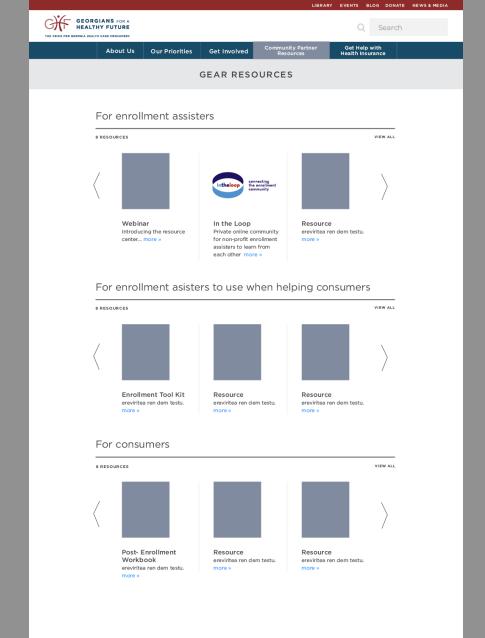
—Atlanta-based enrollment assister, "Getting Georgia Covered"

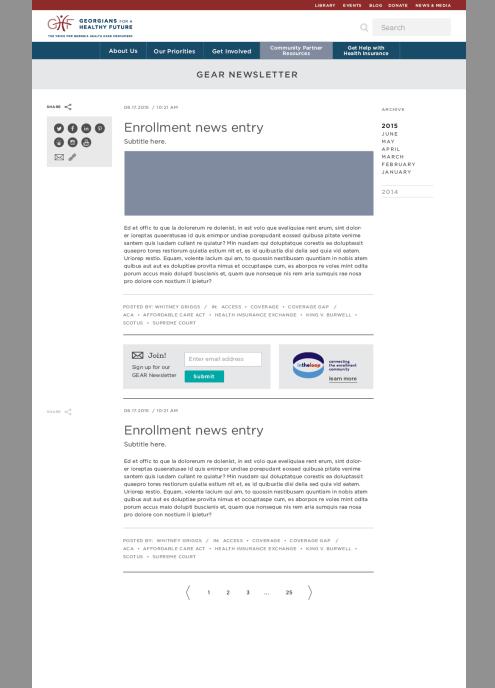


GEAR Overview: What will it look like?









Consumer Tools

- Enrollment Toolkit
- Consumer Workbook
- EA 's Get Covered Connector
- EA's Subsidy Calculator
- CMS Coverage to Care

Enrollment Toolkit: "Get Insured, Stay Insured"



 A comprehensive, Georgia-specific toolkit to walk consumers through each step of the enrollment process, from how to get health insurance (enrollment) to how to use health insurance once they have it (post enrollment)



Toolkit: What's Inside?

ENROLLMENT TOOLS

- · Application Guide
- · Medicaid in Georgia
- How much will health insurance cost you?
- Special Enrollment Periods (SEP)
- Common Scams & Concerns: Affordable Health Care
- Penalties & Exemptions
- Enrollment Assistance Exit Form

POSTENROLLMENT TOOLS

- You're Covered, Now What?
- Finding a Primary Care Provider
- Preventive Services
- Appeals & Complaints
- Health Insurance & Taxes
- Employer Coverage & Tax Credits Worksheet



Medicaid in Georgia

Are you eligible and how does it work?

Who is Eligible for Medicald in Georgia?

In general, you should apply for Medicaid if your income is low and you match one of these categories:

- · You think you are pregnant
- . You are the parent or caretaker of a child or teenager under the age of 19
- · You are a child or teenager under the age of 19
- You are age 65 or older
- · You are legally blind
- You have a disability
- · You need nursing home care

Note: Your child may be eligible for Medicaid if he or she is a U.S. citizen or a legal immigrant — even if you are not. Eligibility for children is based on the child's status, not the parent's; however, the parent's income is counted toward the income limit.

How Do You Apply for Medicald?



Apply online: (any type of Medicaid)

www.compass.ga.gov



In person:

 Your County Division of Family and Children Services (any type of Medicaid)
 To find your DFCS office, see http://dfcs.dhs.georgia.gov/county-offices
 or call 404-656-2000

· A Right from the Start Medicald site

(Medicaid for children, pregnant woman, parent/caretaker, or family planning for women ages 18-44) To find an RSM site, see www.dch.georgia.gov/rsm-contact-information or call 800-809-7276

If you are aged (65 or older), blind or disabled:

Apply for Supplemental Security Income (SSI) and Medicald by contacting your local Social Security office. Call 800-772-1213 or visit www.ssa.gov If you are deaf or hard of hearing call the TTY number 800-325-0778

NOTE

If you apply for Medicaid for your children and learn they are not eligible because of income, ask about PeachCare for Kids or call 877-427-3224. You can also apply online at www.peachcare.org.

Families that earn too much money for Medicald may be able to enroil their children in PeachCare for Kids. For example, a family of 4 can have an income of up to \$61,110 in 2015 to qualify.



How much will health insurance cost you?

PAGE 1 OF 4

No one plans to get sick or hurt, but everyone needs medical care at some point. Health insurance helps pay for these costs and protects you from very high medical bills. While each health insurance plan is different, there are common terms that you should know to help you figure out how much you will pay for coverage.

There are 4 different kinds of health insurance costs that you might have to pay. The amount and type of costs that you will pay depends on the type of plan that you choose.

PREMIUM

DEDUCTIBLE

CO-PAY

CO-INSURANCE

Common health insurance terms

Premlum

A monthly bill you pay to your health insurance company, just like when you pay your electricity or water bill. You have to pay your premium even if you do not receive any medical care that month.

- · Write your monthly premium in the box to the right.
- Pay Monthly: Write down the due date of your monthly payment in the box to the right.
- · Keep records of each payment.

Important Note: Choosing a plan with a low monthly premium could mean that other out-of-pocket costs (such as co-pays and deductibles) will be even higher.

Deductible

The amount of money you must spend on your health care services each year before your health insurance plan starts to pay some of the cost.

- The deductible includes your co-pays, and other costs you have to pay to receive health care. (It does not include your premiums.)
- · Write your deductible in the box to the right.
- You can find your deductible amount on your Summary of Benefits form. If you
 can't find this form, you can call the member services line for your health plan.
 The number is on your insurance card.



If you don't pay this premium every month you may lose your health insurance.

MY MONTHLY PREMIUM IS

\$

DUE ON THE

____ day of each month.

MY DEDUCTIBLE

\$



Understanding ACA Tax Penalties

The Affordable Care Act (ACA) requires everyone to have health insurance. However, some people may choose not to buy health insurance or may be unable to buy it. If you do not enroll you may be penalized on your taxes UNLESS you qualify for an exemption. A tax penality means that your refund may be reduced or you could pay more if you owe taxes at the end of the year.

Here is a guide to help you understand if you will have to pay a penalty:

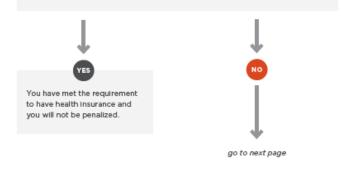


Are you a navigator in need of assistance with complex tax-filing issues? Contact Georgia Watch at 404-525-1085



Did you have health insurance for the whole year through at least one of the following sources?

- Medicare
- . Medicaid (Amerigroup/Wellcare/Peachstate OR PeachCare for Kids)
- VA Benefits
- TRICARE
- · A plan offered by your Job
- · A plan purchased through the Marketplace (healthcare.gov)
- A qualified health plan that you purchased yourself through an agent or broker



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GEORGIANS FOR A

15 / ENROLLMENT TOOL KIT 2015 healthyfuturega.org

For questions about the ACA and tax filing – reach out to Elise Blasingame at Georgia Watch: eblasingame@georgiawatch.org.

The Affordable Care Act (ACA) requires everyone to have health insurance. However, some people may choose not to buy health insurance or may be unable to buy it. Some people will have to pay a penalty for not having health insurance. If you think you may have to pay a penalty for not having insurance, use this worksheet to estimate how much your tax penalty may be.

	ate your penalty for 2015 using the sare provided to the right.	FOR EXAMPLE For a family with a yearly income of \$50,000		
0	Your yearly Income	\$		\$ 50,000
	do you file taxes as an individual? subtract \$10,000 do you file taxes as a family? subtract \$20,000			- 20,000
			LINE A	= 30,000
	Multiply by 0.02	x 0.02		x 0.02
	=		LINEB	= \$ 600
2	How many adults are in your family?			For a family of 1 adult and 2 children
	Multiply by \$325	x \$325		x \$325
	=		LINEC	\$ 325
	How many children are in your family?			2
	Multiply by \$162.50	x \$162.50	LINE D	x \$162.50
	=			= \$ 325
	Add Line C and Line D		LINEE	= \$ 650
Note: Th	Which is bigger? Line B or Line E The bigger number is your estimated his worksheet is used to estimate your tax pen	penalty.	mav be	Line B \$ 600 Line E \$ 650
	t. Contact a trusted tax professional to get mo		,	



Appeals & Complaints

Health Insurance Complaints & Appeals

You have health insurance to help pay for health care services that you need and to protect you from high medical bills. Sometimes, you and your insurance company may disagree on what you should pay and what they should pay. If your health insurer will not pay for something that you think is covered, you have the right to appeal. Insurers have to tell you why they have denied your claim or ended your coverage. The following information will help you file an appeal with your insurer or file a complaint against them.



Claim is filed to your health insurance company

When you go to the doctor or get medicine from the pharmacy, you or your doctor files a **claim** to your health insurance company. Often, your doctor or pharmacist does this automatically. Sometimes, you will have to file the claim by filling out a form and sending it to your insurer.



Insurance will pay the claim

Most of the time, your insurance company will pay the claim. This means that they will send money to the doctor if they filed the claim, or send money to you if you paid for your medical care already. The end! You don't have to do anything more.



Insurance says "No"

Sometimes, your health insurance company will say "No" to a claim or only pay for part it. If that is the case, you have the right to appeal. There are two kinds of appeals—Internal appeal and external review.



Filing an Internal Appeal

(See next page)

CLAIM

A claim is the formal process of asking your insurance company to pay for a health care service that you received.

ADDEA

"Appeal" means you ask the insurance company to reconsider its decision.



Employer Coverage & Tax Credits Worksheet PAGETOFT

Can I get a tax credit for a Marketplace plan if my employer offers coverage?

Only if the premiums for your employer's lowest-cost plan are more than 9.5 percent (%) of your family's income.

	î	First	figure	out	9.5%	of	your	family	's	Income
•					0.070	٠.	j o a.		_	iii comi

My family income \$_____ LINE A

Multiply my family income by .095 = _____ LINE B

Then figure out your premiums for a year:

The monthly premium for employer coverage \$_____ LINE C

Multiply the monthly premium by 12 = _____ LINED

Can I get a tax credit?

Compare line B (95% of your family's income) and line D (your premiums for a year); which number is bigger?

Line B _____ Line D _____

If line B is bigger than line D:

No I can't get a tax credit because my premiums are less than 9.5% of my family Income.

If line D is bigger than line B:

Yes I may get a tax credit because my premiums are more than 9.5% of my family Income.

For more Information, call:

Pranay Rana prana@healthyfuturega.org 404-567-5016, Ext 4

Line B: 95% of my family's

Line D: Premiums for a year



It's time for the whole neighborhood to get insured!

Let us assist you.

Application assistance is FREE!

You may qualify to enroll in a health plan during the Special Enrollment Period if you recently got married, recently moved, lost job-based/state based health coverage, had a baby etc. Learn about your health insurance eligibility, options, costs, subsidies, penalties and exemptions.



WALK-IN HOURS 2015

DATE: July to August 2015, Every thursday *

TIME: 11:00 Am to 4:00 pm
PLACE: Switzer (central) Library

*Note: Assister will not be on site on public holidays

BY APPOINTMENT

Call (404) 331-9981 or email prana@healthyfuture.ga

to make an appointment.

DATE: Monday to Friday

TIME: during office hours, open 9 am to 5 pm

PLACE: Georgians for a Healthy Future

100 Edgewood Ave, Suite 1015,

Atlanta, GA 30303



Post Enrollment Workbook



- A take-home, interactive booklet for consumers after enrollment
- Allows consumers to learn important information that may not get covered during the enrollment appointment
- Consumers can fill in their own personal information, such as plan info, doctor's names, and medications



Enroll America's Get Covered Connector



Calculator

Find Free Help

Find Local Help

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.



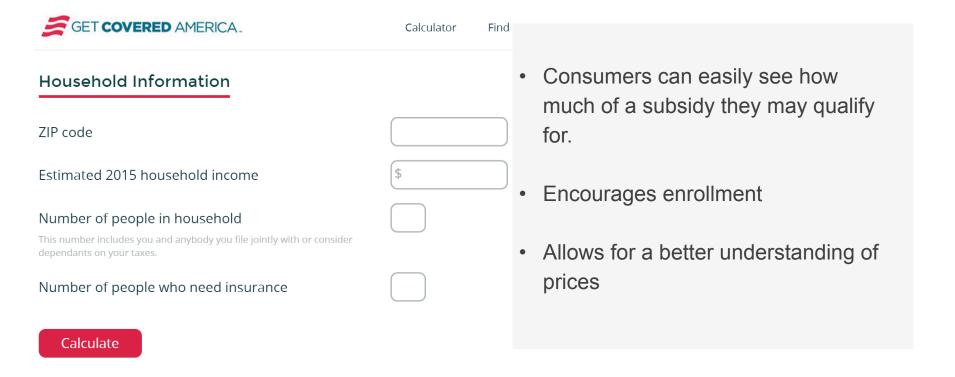
Enter Your ZIP Code:	Search Within:	Language:
	10 miles	▼ AII

Search For Help

- Find and schedule appointments with local assistance
- Appointment reminders
- Search for help by ZIP code, review their options, and schedule an appointment
- Ability to contact local assisters directly if they have questions or problems

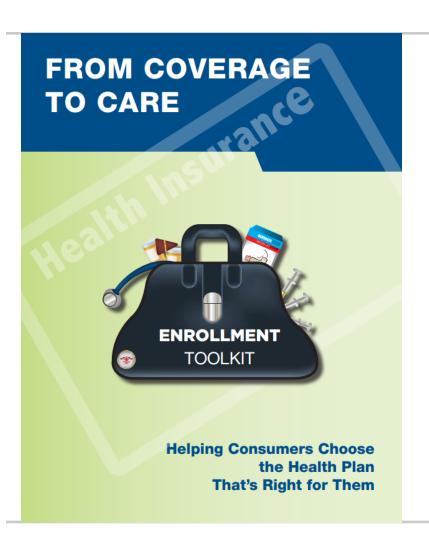


Enroll America's Calculator





CMS Coverage to Care



- Free materials from CMS
- Another resource to help consumers understand their benefits and coverage



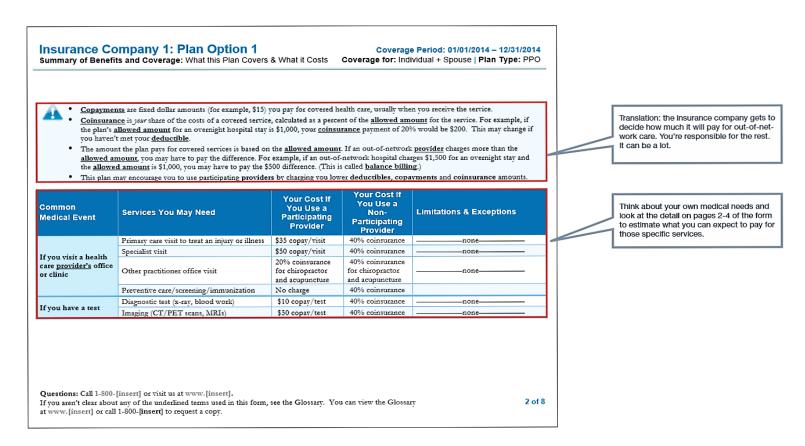
Resources for Assisters

- Consumers Union
 - SBC explanation tool
 - Tax Credit tool
 - · Consumer Health Choices Materials
- Families USA Enrollment Assister Resource Center
- RWJF Navigator Resource Guide
- Center on Budget and Policy Priorities—Beyond the Basics
- Putting Patients First Cost Calculator
- In the Loop



Consumers Union Tools

SBC Calculator

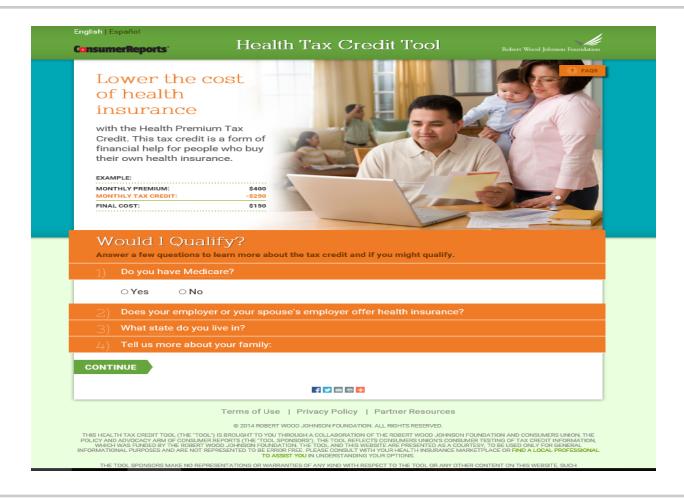


http://www.consumerreports.org/health/resources/pdf/SBCinfo.pdf



Consumers Union Tools

Tax Credit Tool--healthtaxcredittool.org





Consumers Union Tools

Consumer Health Choices materials-consumerhealthchoices.org



Enrollment Assistance Tools

Free Enrollment Assistance Tools

To assist consumers trying to use or shopping for health coverage, Consumer Reports has created these materials.

These handouts and worksheets explain key health insurance terms, and clarify how those terms apply to the insured person.

These PDF-format files are free, and can be viewed online, downloaded, or printed. If you're interested in receiving bulk copies, please contact us.

Marketplace Insurance: The big picture (Also: in Spanish)

Benefits of Health Insurance: What a health plan provides (Also: in Spanish)

Employer Coverage and Tax Credits: Explains when workers with employer coverage might still be eligible for health premium tax credits (Also: in Spanish)

Includes employee eligibility worksheet

Health Plan Networks : What happens out of network (Also: in Spanish)

Includes a network costs worksheet

Drug Formularies: Drug coverage and costs (Also: in Spanish)

Includes a drug costs worksheet

Co-insurance is a Percent: How to calculate your share (Also: in Spanish)

Co-pays are Fixed Dollar Amounts: How to find your fees (Also: in Spanish)

Summary of Benefits and Coverage: A standard form that can help you compare plans

This work is supported by a grant from the Robert Wood Johnson Foundation.

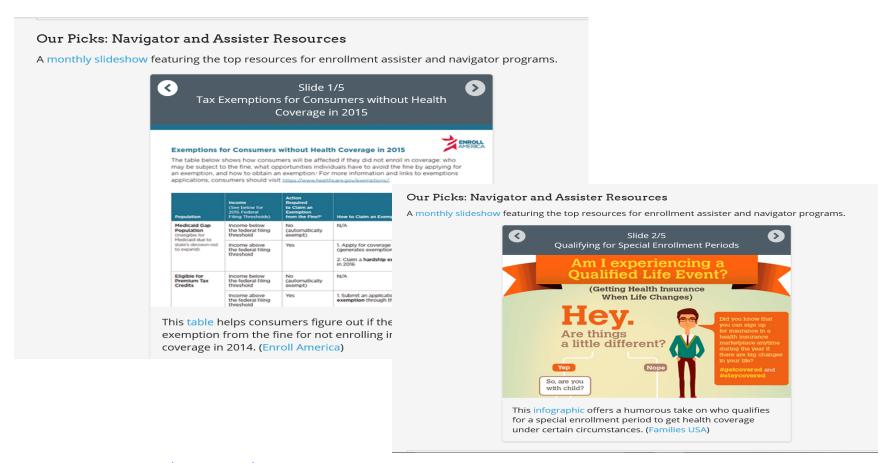
Also available online:

Health Law Helper: A free interactive tool that helps you get started (in English and Spanish)



Families USA

Enrollment Assister Resource Center



familiesusa.org/initiatives/enrollment-assister-resource-center



Robert Wood Johnson Foundation

Navigator Resource Guide

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Center on Budget and Policy Priorities

Beyond the Basics SEP Guide

GUIDE TO SPECIAL ENROLLMENT PERIOD TRIGGERS AND TIMING

The Marketplace open enrollment period is the regular time each year when people can newly enroll in a plan or change to a different plan through the Marketplace (also known as an exchange). But certain events that occur during the year can trigger a special enrollment period (SEP), when a person may be able to newly enroll in a Marketplace plan or change to a different plan.

This chart is a reference tool for those who are helping people enroll in health coverage. Users of the chart should know:

- The chart focuses on the circumstances that trigger a SEP in the Marketplace. (People can only obtain federal premium tax credits and cost-sharing
 reductions if they enroll through the Marketplace.) Except where specified, the SEP triggering events listed in the chart apply in all states, regardless of
 whether the Marketplace is operated by the federal government or the state. States or State-Based Marketplaces (SBMs) may create additional special
 enrollment opportunities.
- Although the chart focuses on coverage in the Marketplace, most of the SEP triggering events listed in the chart also apply to the individual health insurance market outside of the Marketplace. The exceptions are those related to citizenship status, Indian status, and exceptional circumstances.
- An individual generally has 60 days from the triggering event to select a plan before the SEP ends. For some triggering events such as losing other
 coverage, a person also has 60 days prior to the event to select a plan. This can help people set up health coverage ahead of time so they don't experience
 a gap in coverage.
- Many SEPs are available when a "qualified individual" or that person's dependent (for SEP purposes) experiences the triggering event. Other SEPs are
 available only when an "enrollee" or the dependent of an enrollee experiences the triggering event. The chart separates which SEPs are available to
 qualified individuals and which SEPs are only available to enrollees or their dependents.



In The Loop



CONVERSATIONS

Signup Login

HELPFUL LINKS

ABOUT THE SITE About Us Contact Us

RESOURCES

ACA 101

National Organizations Websites

Issue Specific Resources

LEGAL

Consumer Disclosure and Referral

Terms of Service Privacy Policy

GET IN THE LOOP!

In the Loop is designed for enrollment specialists working for non-profit organizations who are helping consumers enroll in health care. This includes:

- Navigators
- In-person assisters
- · Non-profit certified application counselors
- · Community health center staff helping with enrollment and other providers
- · Non-profit health and consumer advocates
- · Staff who work at legal aid organizations Staff who work at protection @ advocacy organizations
- · Staff from other non-profit organizations

Already a member? Login here.

CONTACT US | COMMUNITY GUIDELINES | PRIVACY POLICY

In the Loop is a joint project of National Health Law Program and Community Catalyst.







SIGNUP LOGIN

Resources for Assisters

- Consumers Union
 - SBC explanation tool: consumerreports.org/health/resources/pdf/SBCinfo.pdf
 - Tax Credit Tool: https://www.healthtaxcredittool.org/
 - Consumer Health Choices Materials:
 consumerhealthchoices.org/campaigns/health-insurance-literacy/#materials
- Families USA EA Resource Center
 familiesusa.org/initiatives/enrollment-assister-resource-center
- RWJF Navigator Resource Guide rwjf.org/content/dam/farm/reports/reports/2014/rwjf408970
- CBPP Beyond the Basics SEP Reference Chart healthreformbeyondthebasics.org/wp-content/uploads/2015/06/SEP-Reference-Chart.pdf
- In the Loop http://enrollmentloop.org/search/site/georgia



More to Come with GEAR!

Visit GEAR at www.healthyfuturega.org/gear to view resources and stay up to date!



What to expect from GEAR in the future

Weekly emails with a round of up relevant enrollment related information from various sources

Timely webinars on enrollment and post-enrollment topics





GHF's new website!
Launching by the end of the year



We want to hear from you!

Questions & feedback

What resources do you use that we haven't included?

How can we make it work for you?

What would you like to see?



Thank you!

Contact us!

For questions about GEAR:

Whitney Griggs: wgriggs@healthyfuturega.org

For questions about enrollment, post enrollment, or post-enrollment issues:

Pranay Rana: prana@healthyfuturega.org



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