



Open Enrollment in the Washington State Health Insurance Marketplace is Here!

In This Issue:

- [!\[\]\(b1b781be830eb908d845c527ab08d5f8_img.jpg\) Federal Insurance Changes Created by the Affordable Care Act](#)
- [!\[\]\(2176a4ba510fa27404d783166e891577_img.jpg\) New Insurance Options for Residents of Washington State](#)
- [!\[\]\(a3b1c8d49688274496e55f2751cb8993_img.jpg\) How to Apply for Insurance](#)
- [!\[\]\(428d7e9195be7f8a26074c24b6c91839_img.jpg\) Insurance Considerations for Children with Special Health Care Needs](#)
- [!\[\]\(ed97b77223b22ee5f7630fce8232c643_img.jpg\) Additional Resources](#)

Change is in the air. The leaves are turning autumn colors, the days are shorter, and open enrollment in the Health Insurance Marketplace has become a reality. After January 1, 2014 all Americans will be required to be enrolled in a health insurance plan. If you already have health insurance through your employer, you do not need to purchase additional health insurance.

As of Oct 21, 2013, more than 35,500 Washington residents have enrolled in health coverage through the WA State Health Insurance Marketplace. Among those who have enrolled so far, about 31,000 have enrolled in Medicaid coverage, while more than 4,500 have enrolled in private health plans. An additional 56,000 residents have completed online applications with pending payment due in December 2013.

Children and youth with special health care needs and their families have a greater need for health care services and are more impacted by changes in the health care system. Medical home Leadership Network (MHLN) teams are sources of information for their communities on pediatric health care. We have heard from team members that it would be helpful to have more information on recent health care changes in order to better address the questions of your patients, clients and families. We hope this e-update helps you to better understand some of those changes and how they will impact the families that you serve. Happy reading and happy autumn.

-- Amy Carlsen, RN, Kate Orville, MPH, Katherine TeKolste, MD, UW Medical Home Partnerships Project

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Federal Insurance Changes Created by the Affordable Care Act

Beginning Oct. 1, 2013, the Health Insurance Marketplaces created by the Affordable Care Act (ACA) will enable individuals and families to explore and enroll in health insurance plans with coverage beginning Jan 1, 2014. Starting January 1, 2014, all Americans will be required to be enrolled in a health insurance plan. If you already have health insurance from your employer, you do not need to purchase additional health insurance. Those still without coverage by the end of 2014 will have to pay an additional federal tax, which will be tracked with their income tax filing. In 2014, the tax will be \$95 per adult or 1 percent of the individual's income, whichever is greater. This tax will increase each year until 2016.

To see an overview of the federal benefit and coverage requirements as well as potential gaps for the MCH population, link here:

(<http://www.amchp.org/Policy-Advocacy/health-reform/resources/Documents/MCHCoverageandBenefitsFINAL.pdf>)

New Insurance Options for Residents of Washington State

The number of uninsured Washington residents who are eligible for coverage through the Marketplace is estimated to be about 835,271 or 15%. Of those, 758,004 (or 91% of this population) may qualify for Medicaid or lower costs on coverage in the Marketplace.

WA State offers several options for residents and their families.

These include:

- **Competitively Priced Qualified Health Plans*** are for individuals and families with income above 400% of the Federal Poverty Level, (up to 400% of the federal poverty level is \$45,960 for an individual and \$94,200 for a family of 4 in 2013). These plans are offered through commercial carriers such as Blue Cross Blue Shield, Aetna, etc. Consumers choose a plan that best meets their health and financial needs. Families with children under 19 must enroll their children in a pediatric dental plan. Children up to age 26 can be covered under a family health plan
- **Free and Low-cost opportunities** are for individuals or households with income below 400% of the Federal Poverty Level. These plan premiums are based on household size and income. Applicants may qualify for one of the following: Health insurance Premium Tax Credits (HIPTC), or Washington Apple Health. HIPTC-eligible applicants can shop for and enroll in a QHP at reduced premium rates.
- Note: HIPTC/QHP eligible families can search available plans by participating medical providers, which may help them in their plan selection.

***A Qualified Health Plan (QHP)** is a health insurance plan that has been certified by The Washington State Office of Insurance Commissioner and provides comprehensive coverage by meeting the standard of "essential health benefits". **Essential health benefits** are benefits that are required to be offered in the insurance plan. They may be subject to fees such as co-pays. These are determined by the individual health plan. Essential health benefits include: health care from doctors' offices and clinics, emergency and overnight care in a hospital setting, pregnancy and newborn care, mental health services, substance abuse services, prescription drugs, rehabilitative services, laboratory services, preventative/wellness services, and pediatric services including oral and vision care.

Continued from page 2....

Washington is one of 25 states to accept the federal government's offer to fund the expansion of Medicaid, the health care program for Americans who meet a certain income level. In Washington, expanded Medicaid takes effect Jan. 1, 2014, under a new name: "Washington Apple Health (WAH)." Under Medicaid expansion, government-funded coverage will be available to adults age 19 – 64 years old who are not on Medicare and have income below 138 percent of the federal poverty level (FPL) (annual income of \$15,856 for one person, \$21,404 for a family of two, \$26,951 for a family of three, \$32,499 for a family of four). Washington already extends WAH to children up to 210% percent FPL, and for families who pay a small premium; it extends WAH to children up to 312% percent FPL.

Those expanded eligibility limits apply to adults. Washington already extends Medicaid to children up to 200 percent of poverty level, and for families who pay a small premium; it extends Medicaid to children up to 300 percent of poverty. See link for fact sheet:

http://www.hca.wa.gov/hcr/me/documents/ME2014_Fact_Sheet.pdf

How to Apply for Insurance

Online:

To apply online for insurance in the Marketplace in Washington State, access the **Washington Health Plan Finder** found at: www.wahealthplanfinder.org. This is an online marketplace where individuals, families and small businesses can find, compare and enroll in a health plan that best fits their needs and budget.

By Phone:

The WA State Benefit Exchange Call Center is now open at 1-855-923-4633 or TTY/TDD 1-855-627-9604. Customer Support Representatives are available weekdays 7:30 a.m. to 8:00 p.m. They will answer questions about types of health coverage options, how to access financial help and what consumers need to know about the enrollment process. They are also available to facilitate enrollment in health plans offered through Washington Healthplanfinder. Help is available in up to 175 languages.

In-person Assistance:

There is also a statewide in-person assistance network. In-person assisters are trained and certified to provide individuals and families with impartial information to help them determine which health insurance option best fits their needs. They can also identify eligibility for reduced premiums and assist in completing applications and enrollment through in-person meetings, phone calls, or interactive electronic communication. They offer tailored support for those with cultural, linguistic, disability or other special needs.

Families and clinicians can access a in-person assistant in their community by going to "Customer Support" in the top right corner of the www.wahealthplanfinder.org website. You can search by zipcode, language needed and other options.

Ten organizations, including public health agencies, coalitions, regional health networks, and other community organizations, were chosen statewide to help residents enroll in a qualified health plan →

Continued from page 3...

starting Oct. 1, 2013. These organizations will share in the close to \$6 million in grants funds being provided by the Exchange. These organizations can subcontract with additional organizations such as libraries, churches, and community centers.

The selected organizations and their service areas include:

- Benton Franklin Community Action Connections: Serving Benton, Franklin and Walla Walla Counties
- CHOICE Regional Health Network: Serving Clallam, Grays Harbor, Jefferson, Lewis, Mason, Pacific and Thurston Counties
- Clark County Public Health: Serving Clark, Klickitat and Skamania Counties
- Cowlitz Family Health Center: Serving Cowlitz and Wahkiakum Counties
- Empire Health Foundation: Serving Adams, Asotin, Chelan, Columbia, Douglas, Ferry, Garfield, Grant, Lincoln, Okanogan, Pend Oreille, Stevens, Spokane and Whitman Counties
- Kitsap Public Health District: Serving Kitsap County
- Public Health – Seattle & King County: Serving King County
- Tacoma-Pierce County Health Department: Serving Pierce County
- Whatcom Alliance for Health Advancement: Serving Island, San Juan, Skagit, Snohomish and Whatcom Counties
- Yakima Neighborhood Health Services: Serving Kittitas and Yakima Counties

Insurance Considerations for Children with Special Health Care Needs

Families who have children with special health care need should make sure the plan they choose includes: 1. access to pediatric specialists and pediatric surgical specialists, 2. preventive care- such as well-child check-ups and immunizations, 3. habilitative services to help a child keep, learn or improve functions, and 4. vision and dental care (dental plans may be sold separately).

Parents can visit HealthyChildren.org for more information on what the Affordable Care Act means for families.

Some of the new benefits already required that affect children with special health care needs include:

- Elimination of pre-existing condition exclusions: Insurance companies are not allowed to deny enrollment or specific benefits based on a child's pre-existing condition
- Out-of-pocket expenses are capped at \$5,950/individual/year and \$11,900/individual/year.
- Insurance companies can no longer set lifetime dollar limits on health benefits.
- Coverage to age 26 on their parent's plan.
- Young adults with special needs may now qualify for expanded Medicaid coverage.
- Parents will have the option of buying pediatric dental coverage directly from stand alone dental plans or through health exchange medical plans. For more information on dental coverage for children, visit <http://www.cdhp.org/>

Additional Resources

- 'Shopping for Health Coverage: Privacy Tips': Click here to see the steps Washington Healthplanfinder is taking action to safeguard privacy when enrolling in the Washington State Health Exchange <http://www.wahbexchange.org/info-you/individuals-and-families/privacy-tips/>
- Consumer Reports has a timely article in the current November 2013 issue: <http://www.consumerreports.org/cro/magazine/2013/11/showtime-for-health-care-reform/index.htm>
- Also see: Catalyst Center: *Public Insurance Programs and Children with Special Health Care Needs*. This tutorial gives a broad overview of Medicaid and CHIP, the many different populations these programs serve, the changes they are undergoing under health reform, and some detail to help readers think about opportunities to improve access to coverage for CSHCN through communication and collaboration with Medicaid and CHIP staff <http://hdwg.org/catalyst/medicaid-tutorial>

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This and other E-Updates available at: <http://www.medicalhome.org/leadership/e-updates.cfm>

Medical Home Leadership Network Teams: http://www.medicalhome.org/leadership/the_mhln.cfm

Support From:

- ✦ The Washington State Department of Health
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