

Alabama Women and the Affordable Care Act: The Final Stretch

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WHY THIS IS IMPORTANT

- In 2008, one in four women reported going without health care because they could not afford it
- Women make more than 80% of healthcare decisions
- Only 13% of plans sold in the individual market included maternity
- Women were charged more for health insurance than men



**BEING A WOMAN IS NOT A
PRE-EXISTING CONDITION**

NATIONAL WOMEN'S LAW CENTER

THE ACA: HELPING WOMEN

- No pre-existing condition exclusions
- Women can't be charged more than men
- Maternity benefits covered
- Women's preventive services covered without cost-sharing
- Bans sex discrimination in health care
- New affordable health coverage options

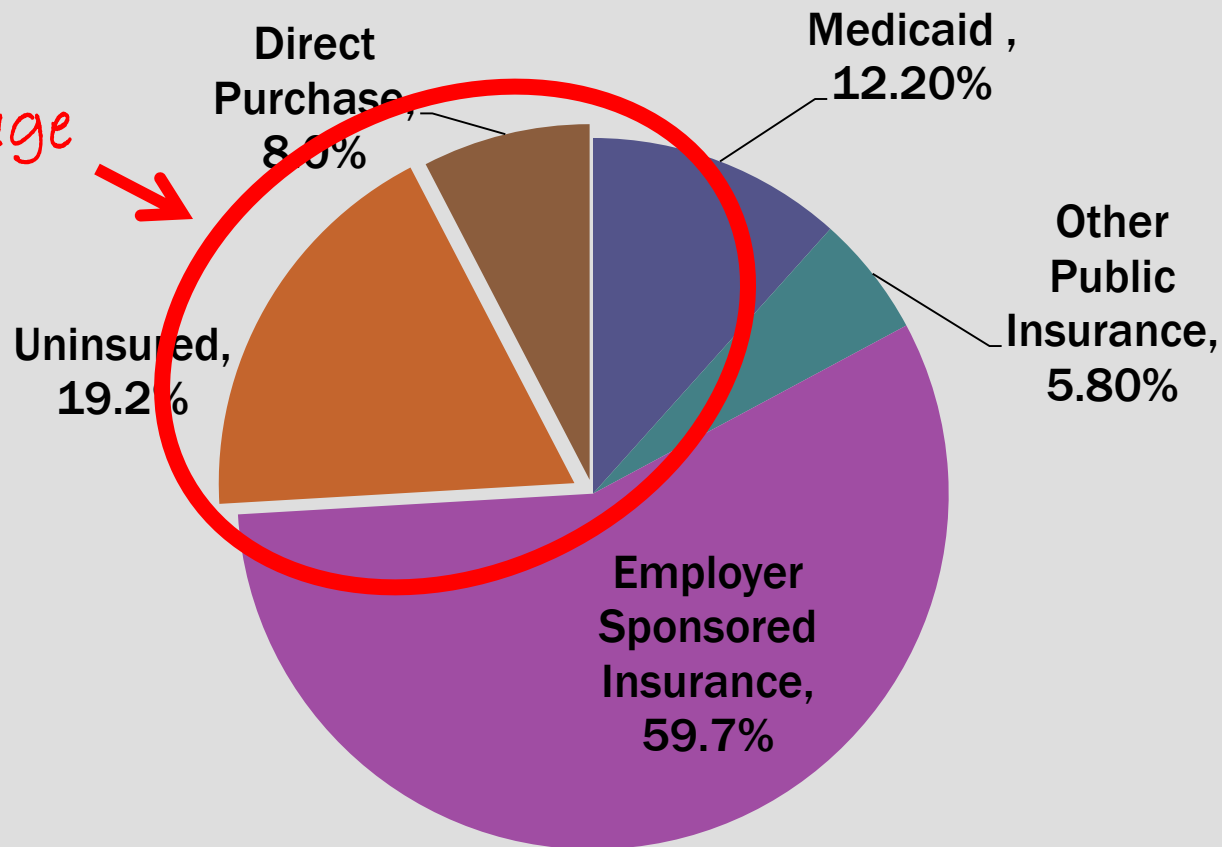
NEW HEALTH MARKETPLACE

HEALTHCARE.GOV

- New health insurance marketplace
- No wrong door
 - Private insurance options
 - Financial assistance
 - Medicaid
 - CHIP
- Individuals or small businesses

WHERE DID WOMEN GET THEIR HEALTH COVERAGE IN 2011?

Target for
new coverage
options



Source: National Women's Law Center analysis of 2012 health insurance data from the U.S. Census Bureau Current Population Survey's (CPS) 2012 Annual Social and Economic (ASEC) Supplements

FINANCIAL ASSISTANCE (TAX CREDITS)

Premium Tax Credit

- Household income between 100 - 400% of poverty
- Reduces monthly premium

Cost Sharing Credit

- Household income between 100 - 250% of poverty
- Insurers change benefit design to reduce cost sharing

And there's a small business tax credit too!

REDUCED PREMIUMS AND COST SHARING

Single Adult, Age 35 in Butler County, Blue Value Silver Plan

Income	\$35,000	\$30,000	\$25,000	\$20,000	\$15,000
Monthly Premium	\$225	\$197	\$132	\$73	\$13

PLANS INCLUDE

- **Essential health benefits including:**
 - Maternity and newborn care
 - Mental health and substance use disorder services
- **Preventive services without cost sharing**
 - Contraception
 - Prenatal services, breast pumps, lactation counseling
 - Domestic violence screening
- **Cost sharing limits**

TIERS OF COVERAGE

Plans are in four tiers of coverage, based on the percentage of costs they cover for the average person



**Cost Sharing Reductions only
available in Silver Plans**

60%

ENROLLMENT TIMELINE

Open Enrollment

- Ends March 31
- Last day to enroll in private insurance

Special Enrollments

- Opportunities for individuals to enroll due to a life event
- Marriage, divorce, birth or adoption of a child
- Losing other coverage
- Newly eligible for financial assistance or losing eligibility

Medicaid and CHIP

- Can enroll any time

MANY WAYS TO ENROLL

- Over the phone
- Online at healthcare.gov
- In person assistance with community organizations
- Community health centers and other providers
- Libraries
- Agents and brokers
- Directly from an insurance company

[Localhelp.healthcare.gov](https://localhelp.healthcare.gov)

ENROLLMENT MAP

Apply through
Marketplace

ENROLL AT HEALTHCARE.GOV

HealthCare.gov

Learn

Get Insurance

Log in

Español

Individuals & Families

Small Businesses

All Topics ▾

Search

SEARCH

During times of especially high demand, you may be queued to begin your online Marketplace application to ensure the best possible shopping experience.



HIDE ALERTS

WELCOME TO THE MARKETPLACE: Find health coverage that meets your needs and budget

Enroll by March 15 for coverage starting April 1

Open enrollment ends March 31



SEE PLANS
BEFORE I APPLY



APPLY NOW
FOR HEALTH
COVERAGE



USE YOUR
NEW COVERAGE

During times of especially high demand, you may be queued to begin your online Marketplace application to ensure the best possible shopping experience.



HIDE ALERTS

INDIVIDUALS & FAMILIES

Welcome to the Marketplace

Alabama



If you live in Alabama, you'll use HealthCare.gov to apply and enroll in health coverage. Enroll by the 15th for coverage that starts as soon as the 1st of the month. Need more info first? [Here's what you need to know](#). Ready to begin? Select a button to apply.

APPLY ONLINE

APPLY BY PHONE

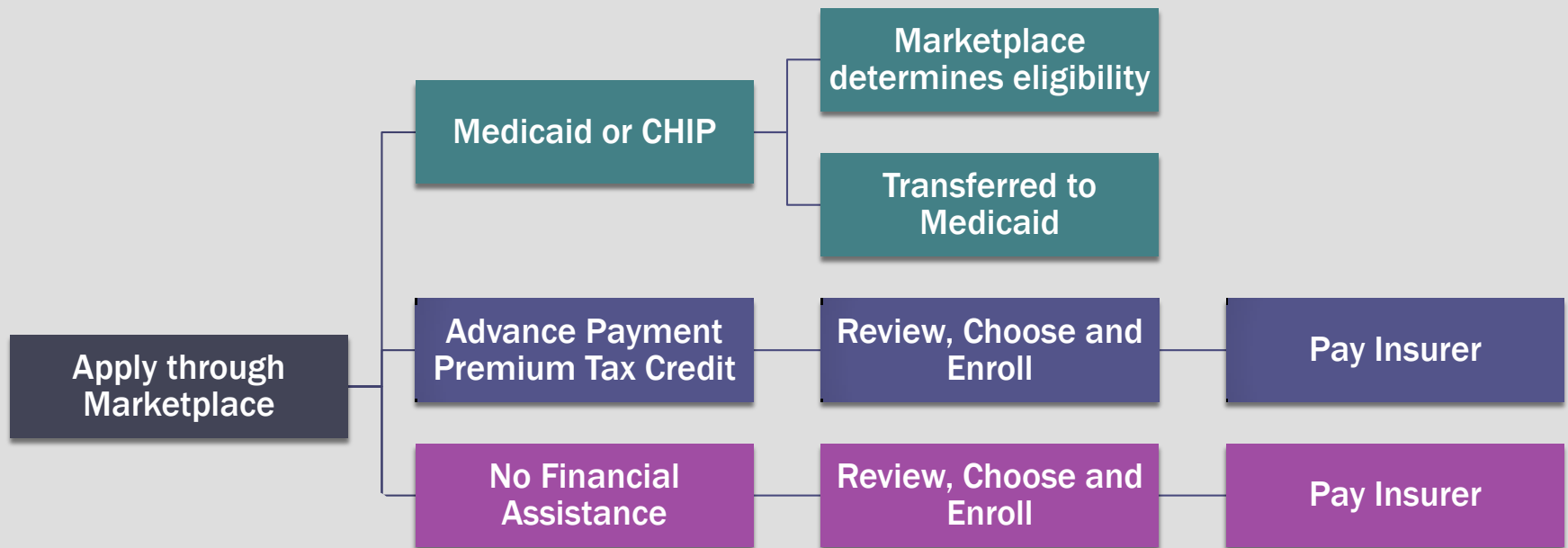
Don't qualify for lower costs based on your income?

OTHER WAYS TO APPLY

Live Chat



OPEN ENROLLMENT MAP



REVIEW PLANS ONLINE

Blue Value Silver

PPO | Silver
Blue Cross and Blue Shield of Alabama

[DETAILS](#)[APPLY](#)

Monthly
premium

\$72/mo

One enrollee
Premium before tax
credit \$232/mo

Deductible
\$400/yr

Per individual

Out-of-
pocket
Maximum

\$1,000/yr

Per individual

Copayments/Coinsurance:

Primary Doctor: \$30
Specialist Doctor: \$40
Generic Prescription: \$10
ER Visit: \$300

Blue Saver Silver

PPO | Silver
Blue Cross and Blue Shield of Alabama

[DETAILS](#)[APPLY](#)

Monthly
premium

\$86/mo

One enrollee
Premium before tax
credit \$246/mo

Deductible
\$500/yr

Per individual

Out-of-
pocket
Maximum

\$2,000/yr

Per individual

Copayments/Coinsurance:

Primary Doctor: 10%
Coinsurance after deductible
Specialist Doctor: 10%
Coinsurance after deductible
Generic Prescription: \$10
ER Visit: 10% Coinsurance after
deductible

REVIEW PLANS ONLINE

Blue Value Silver








Blue Cross and Blue Shield of Alabama

PPO | Silver

Close

Apply

More information from the insurance company:

-  [Summary of Benefits](#) 
-  [Plan Brochure](#)
-  [Provider Directory](#) 
-  [List of Covered Drugs](#) 

This health plan includes child dental coverage.

Deductibles (per year):

Medical deductible (family total)	\$4,800
Medical deductible (per individual)	\$2,400
Prescription drug deductible (family total)	\$0
Prescription drug deductible (per individual)	\$0

Out-of-pocket maximum (per year):

Out-of-pocket maximum (family total)	\$12,700
Out-of-pocket maximum (per individual)	\$6,350
Health care out-of-pocket maximum (family total)	\$12,700
Health care out-of-pocket maximum (per individual)	\$6,350


IT DOESN'T END AT ENROLLMENT

Using your new insurance coverage

 Tweet 82

 Like 212

 Email

 PRINT

Common coverage questions

Getting prescription medications

Getting regular medical care

Getting emergency care

Appealing an insurance

Common coverage questions

Once you're enrolled in a health plan and your coverage has started, you can use it to help cover medical costs for services like:

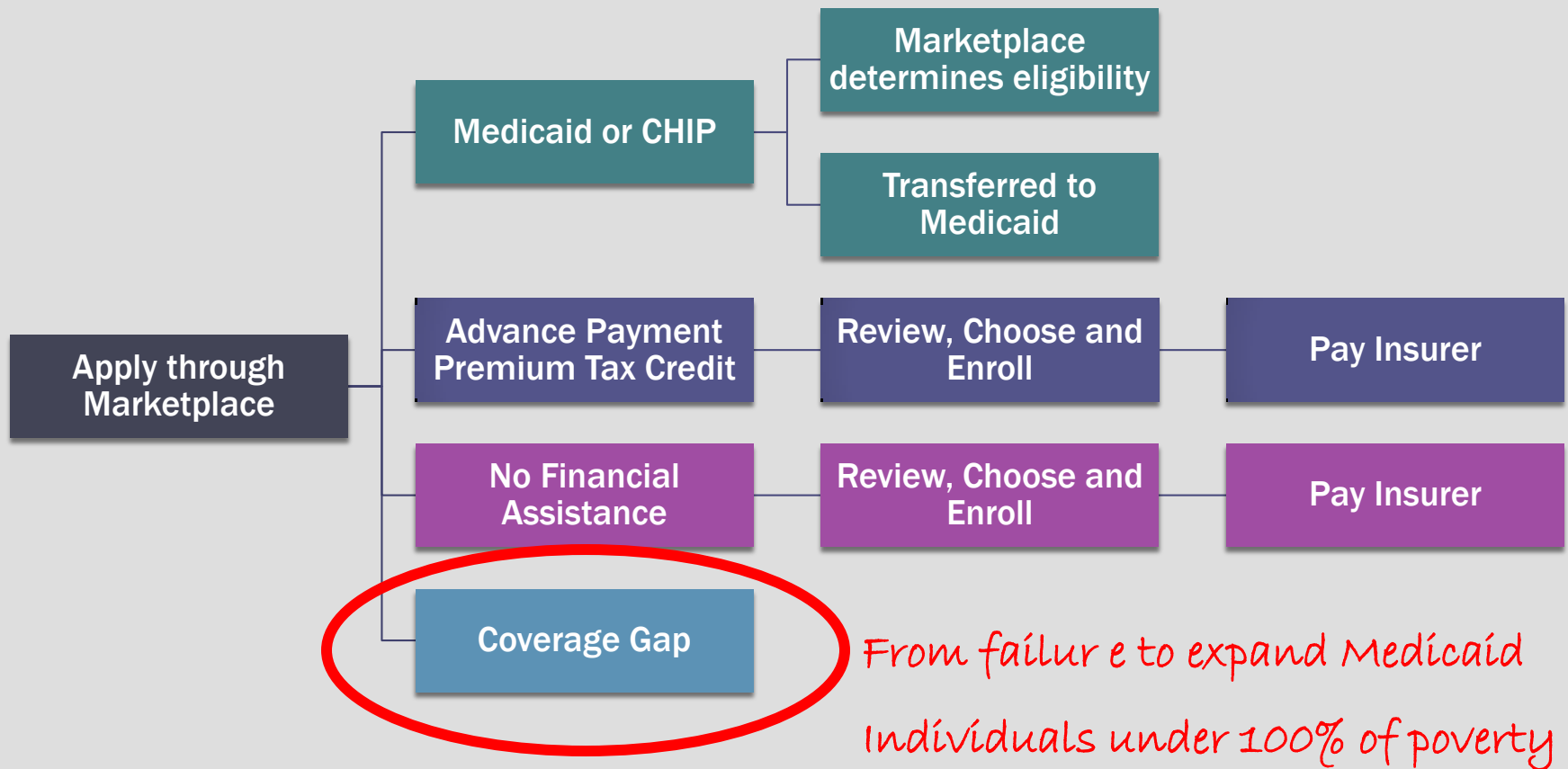
- [Filling a prescription at the pharmacy](#)
- [Going to the doctor](#)
- [Getting emergency care](#)

If your health insurance company doesn't pay for a specific health care provider or service, you can [appeal an insurance company decision](#).

Unsure about your coverage? Learn what to do if you're [not sure you're enrolled, or haven't received your insurance card](#).

Learn more if your [new coverage is through your state's Medicaid or CHIP program](#).

OPEN ENROLLMENT MAP



HELPING WOMEN IN THE COVERAGE GAP

CONNECT AND INFORM

- Enroll children in Medicaid or CHIP
- Inform about special enrollment periods
 - Change in marital status
 - Change in family size
 - Change in income
- Connect to health services and providers

CONNECT TO RESOURCES

■ Find a health center or clinic

- findahealthcenter.hrsa.gov
- <http://www.plannedparenthood.org>
- <http://www.nationalfamilyplanning.org> (under contact)

■ National Breast and Cervical Cancer Early Detection Program

- 1 (877) 252-3324

■ Prescription drug help

- RxAssist.org

SPECIAL ISSUES FOR SURVIVORS OF DOMESTIC VIOLENCE

HARDSHIP EXEMPTIONS

- Exemption from requirement to maintain health coverage
- Simple application
- Multiple categories of eligibility

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/hardship-exemption.pdf>

EXEMPTION FOR DOMESTIC VIOLENCE

“You recently experienced domestic violence”

- **No documentation necessary**
- **No definition of “recently”**
- **Must provide explanation of how prevented from getting health coverage**

EXEMPTION FOR COVERAGE GAP

- For anybody in the coverage gap
- Must provide copy of notice of denial of Medicaid coverage
- Does not exempt from need to enroll children eligible for Medicaid

SPECIAL ENROLLMENT

- **Survivors may experience qualifying life events**
 - Divorce or legal separation
 - Birth of a child
 - Change in eligibility for financial assistance
- **60 Days to enroll from the life event**
 - Newborns can be enrolled retroactively to date of birth

REQUIREMENT TO FILE JOINT RETURN

- Married couples must file joint returns to be eligible for financial assistance
- Unless legally separated or divorced
- Will have to repay if receive advanced credit and then file separately

IRS may issue additional guidance or regulations for special circumstances such as domestic violence, but not yet

ONE EXEMPTION TO TAX DEFINITION OF MARRIED

- May not be considered married under the tax code if
 - Have a dependent child living with you for at least six months of the tax year,
 - Furnish over half of the cost of maintaining the household, and
 - Spouse is not a member of household for last 6 months of tax year

If you meet these requirements, you can file as head of household and not as married.

HELP US CHANGE REGULATIONS FOR SURVIVORS OF DOMESTIC VIOLENCE

- We need your help to get an allowance for survivors of domestic violence to file separate tax returns from their spouse
- Share your stories and experience by adding them to our template letter
- Send the letter to IRS and Treasury

QUESTIONS



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NWLC.org