



Welcome!

Cover Arizona

Enrollment Assister Training

Open Enrollment 6

Welcome and Introductions

U.S. Department of Health & Human Services

CENTERS FOR MEDICARE AND MEDICAID SERVICES

ZOOM LINKS: [PHOENIX](#) – [FLAGSTAFF](#) – [YUMA](#) - [TUCSON](#)

Arizona Department of Insurance

ZOOM LINKS: [PHOENIX](#) – [FLAGSTAFF](#) – YUMA - TUCSON

Break

10 MIN

2018 Cover Arizona Scenario Workshop

Presenters: Livby Pearson & Claudia Maldonado





Case Scenario #1

Luisa and Pedro are married with three children. Pedro is a DACA recipient, Luisa is currently in the process of applying for her Employment Authorization card, and their three children are U.S citizens. Luisa and Pedro both work and have a combined monthly gross income of \$5,300. Luisa and Pedro are interested in applying for their family since their employers currently do not offer health insurance. They meet with a Navigator during Open Enrollment to see what's available.



Case Scenario #1

Who is potentially eligible for Marketplace coverage?

- A. Luisa only
- B. Luisa and Pedro
- C. Everyone
- D. Only the children

Case Scenario #2

Nancy and her husband, Luis, come to your office during Open Enrollment to renew their Marketplace plan. Nancy and her husband state that they will continue to receive a gross amount of \$24,000 a year. However, they would like to report that they will not be claiming their 19 year old son because he will be filing his own taxes. In the past years they would claim their son because his income was below the threshold. Once the application was submitted and the changes reported the eligibility letter stated that they were eligible to buy health insurance through the Marketplace. It also stated that they would receive APTC in the amount of \$560 a month. Nancy does not understand why they are going to receive less in APTCs if they were reporting two incomes last year.

Case Scenario #2

What can you offer Nancy and Luis if they are not in agreement with their subsidy amount?

- A. Nothing, the determination is final.
- B. Help them submit an appeal through HealthCare.gov.
- C. Print the appeals form, help her complete the form and provide them with the address to mail it.
- D. Tell her to select a plan and then submit an appeal so she doesn't get penalized.



Case Scenario #2

How many days do Nancy and Luis have to submit their appeal?

- A. 45 days
- B. 30 days
- C. 90 days
- D. No time

The Navigator must recommend or provide legal advice to the consumers with respect to the right to appeal.

- A. True
- B. False



Case Scenario #3

Carolina and Pedro are married. Carolina is a DACA recipient and Pedro recently received his LPR (Lawful Permanent Resident) status on August 1, 2018. Carolina and Pedro have two girls (Karen and Kiara) who are U.S Citizens. Carolina just found out that she is pregnant with twins. Pedro is the sole provider for his family and is makes \$4,800 a month before taxes. Pedro is worried that Carolina won't have any coverage by the time she's due. During Open Enrollment, Pedro applies for Marketplace coverage for his family.



Case Scenario #3

Carolina will be eligible to enroll in the Marketplace.

- A. True
- B. False

Case Scenario #3

Which family members may be eligible for the Marketplace coverage?

- A. Pedro
- B. Karen and Kiara
- C. Pedro, Karen and Kiara
- D. None

Case Scenario #4

Ben and his wife Andrea come into the office on September 10, 2018 seeking help with their health insurance options. They had previously submitted a Marketplace application and were determined AHCCCS eligible. Ben doesn't understand why they would be sent to AHCCCS when their coverage ended on August 31, 2018 when he started receiving his SSDI in the amount of \$1,800 a month. Since he was confused he decided not to continue with the application. Ben also explained that Andrea is pregnant and only receives \$1,000 a month in SSI.



Case Scenario #4

What are your next steps with Ben and Andrea? Select all that apply

- A. Submit an application for AHCCCS like Marketplace asked.
- B. Tell them there's nothing you can do and that AHCCCS and the Marketplace will have to sort it out.
- C. Explain to Ben that the SSI income his wife is receiving is not countable income for Marketplace which is why the Marketplace determined them AHCCCS eligible.
- D. Inform Ben that you will help him review the application and upload the AHCCCS denial letter.



Case Scenario #4

Could Andrea be potentially eligible for AHCCCS?

- A. Yes
- B. No



Case Scenario #5

Catalina is a young woman with diabetes who is eligible for a silver plan on the Marketplace. Catalina is very stressed because she needs to take prescription drugs on a daily basis and she's worried that her plan won't cover them. What next steps should the Navigator take to ensure that Catalina understands her plan options and coverage?



Case Scenario #5

What should the Navigator do? Select all that apply.

- A. Ask Catalina to provide the list of providers and prescriptions that she's currently seeing and using.
- B. Explain the QHPs and how they work with the subsidies.
- C. Inform Catalina that all the plans will cover her medications.
- D. Show Catalina how to search providers and prescriptions through healthcare.gov



Case Scenario #6

Sam is 29 years-old and is a member of the Tohono O’Odham tribe. Sam is a local entrepreneur and estimates that he will earn \$50,000 in 2018. Kat is 26 years-old and is married to Sam. She is not a member of a federally recognized tribe. Kat owns a small catering business (no other employees) and estimates that she will earn \$8,000 in 2018. Sam and Kat have two daughters: Elizabeth, 5 years-old, and Ella, 3 years-old. Both girls are members of the tribe. Last year, Kat was still covered under her parents’ plan. This year, the whole Shepherd household wants to enroll in a Marketplace plan.



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH

Center for Rural Health



Case Scenario #6

Is Kat eligible for year-round enrollment?

- A. Yes
- B. No



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Case Scenario #6

If the family applies on a single application, do all members receive the special tribal benefit of the ability to change plans monthly?

- A. Yes
- B. No



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Case Scenario #7

Marcus is a former employee of Hexcel LLC, but now receives long-term disability payments of \$2,000 per month gross. He is enrolled in a COBRA plan that his former employer subsidizes. Marcus pays \$150 per month. He received a letter stating that his former employer will no longer be paying the subsidy for his COBRA plan. His plan will now be \$560 per month. It is outside the Open Enrollment period and Marcus is looking for assistance to enroll in new health coverage.



Case Scenario #7

Marcus qualifies for a Special Enrollment Period (SEP) from Healthcare.gov.

- A. True
- B. False

Case Scenario #7

What special enrollment period status would he qualify under?

- A. Loss of minimum essential coverage
- B. Denied Medicaid
- C. Affordability

Case Scenario #7

Would he qualify for Advanced Premium Tax Credits (APTC)?

- A. No, Marcus will not receive APTC because he is enrolled in COBRA.
- B. Yes, Marcus former employer stopped contributing to his COBRA coverage, requiring him to pay the full cost.
- C. No, Marcus only qualifies for APTC during Open Enrollment.

Case Scenario #8

Lorena is 62 years old and hasn't had any income in the last seven months. In August of 2018 she started receiving \$1,700 a month from her retirement. Lorena knows that she will no longer be eligible for AHCCCS benefits and reports the change to DES. Lorena is eligible for a SEP and she meets with a Navigator to apply for coverage through the Marketplace. Lorena projects that her income will be \$8,500 for 2018. The Marketplace determines that she is not eligible for subsidies since her income is below 100% of the FPL.



Case Scenario #8

Can Lorena appeal the Marketplace determination?

- A. Yes
- B. No

Case Scenario #8

**If Lorena submits an appeal how would she submit it?
Select all that apply.**

- A. By fax
- B. Submit it through HealthCare.gov
- C. Send it through the mail
- D. Call the Marketplace



Case Scenario #9

Brad and Carrie are married and file taxes together. Brad is the sole provider of the household and is projected to make a gross income of \$60,000 for 2018. Brad is offered employer sponsored insurance for him and his wife but he is not sure if he can afford it. He only has a couple more weeks until his employer's open enrollment ends. Brad and Carrie are curious about what other options they may have so they make an appointment with a Navigator during the Marketplace Open Enrollment period. Brad brings the Employer Coverage Tool to his appointment. Brad's employee only premium is \$150 per month. If he adds his wife he'll have to pay \$700 a month.



Case Scenario #9

What percentage of the household annual income goes towards the employer sponsored insurance premium?

- A. 3%
- B. 14%
- C. 25%
- D. 2%

Case Scenario #9

How do you assist Brad and Carrie with their next steps? Select all that apply.

- A. You do nothing.
- B. You submit the Marketplace application, view the plans and tell them that the QHP's in the Marketplace are the better option.
- C. You explain the affordability guidelines and its impact on subsidy eligibility.
- D. You take them through the application and compare the Marketplace QHP's with Brad's employer sponsored insurance.

Case Scenario #9

What is the affordability threshold for 2018?

- A. 10.1%
- B. 9.75%
- C. 8.96%
- D. 9.56%

Case Scenario #10

Beth comes into your office during Open Enrollment to apply for health insurance for her family. Her family consists of her husband David, who is currently incarcerated and will be released in 2020, their common children Sam (12 years old), Manny (3 years old) and her oldest son John (17 years old) from her previous marriage. Beth is a receptionist for a construction company and earns a gross income of \$4,000 a month. Beth will be filing taxes as head of household and will be claiming the three children as dependents. Beth's job does not offer health insurance and is worried about John because he's had several asthma attacks in the past month.



Case Scenario #10

What programs is the family potentially eligible for? Select all that apply.

- A. AHCCCS
- B. KidsCare
- C. Marketplace
- D. None

Case Scenario #10

Beth is able to apply for Marketplace coverage for her husband even though he is incarcerated.

- A. True
- B. False

Case Scenario #11

Maria and Arthur have been married for 10 years and have two children Andres and Arthur Jr. Arthur lost his job and his health insurance on August 27, 2018. Maria works as a caregiver and earns a gross amount of \$1,400 a month. Arthur started working at a construction company earning approximately \$40,000 a year. They do not offer health insurance benefits. Maria and Arthur have informed you that they file taxes as “married filing separately” each claiming one child as a dependent. Maria claims Andres and Arthur claims Arthur Jr.



Case Scenario #11

Maria and Arthur will be eligible to receive APTC and CSR.

- A. True
- B. False

Case Scenario #11

They are eligible to buy health insurance through the Marketplace.

- A. True
- B. False

Case Scenario #12

Andrew moves in with his girlfriend Molly. Molly and Andrew have a 2 year old named Mia. Molly also has a son, Jason, from a previous relationship. Andrew is a Legal Permanent Resident of two years. Molly and the two children are U.S citizens. Andrew and Molly both work. Andrew earns a monthly gross income of \$2,100 and Molly earns a gross monthly income of \$1,200. Andrew and Molly file their taxes separately. Andrew claims Mia and Molly claims Jason.

Case Scenario #12

Who is potentially eligible for AHCCCS?

- A. Molly and Jason
- B. Andrew, Molly, and Jason
- C. Jason
- D. None of the above

Case Scenario #12

Who is potentially eligible for KidsCare?

- A. Mia
- B. Jason
- C. Mia and Jason



Case Scenario #12

Andrew is eligible for AHCCCS.

- A. True
- B. False

Case Scenario #13

Blaine has been receiving SSDI in the amount of \$1,500 a month since January 1, 2018. Blaine's AHCCCS coverage was terminated on January 31, 2018 for being over income. Blaine states that he was not worried because he knew that he would go into Medicare. Blaine has been feeling sick and went to see a doctor but when he got to his appointment he was charged \$85. Blaine requested an explanation and was informed that his AHCCCS coverage had ended and he had no other health insurance. Blaine comes into your office on May 10, 2018 because he was under the impression that because he has been receiving SSDI he automatically qualifies for Medicare. He wants you to help him understand why he's paying for his medication and doctor



Case Scenario #13

Is Blaine eligible for Medicare?

- A. Yes
- B. No

Case Scenario #13

Does Blaine qualify for an SEP?

- A. Yes
- B. No



Case Scenario #13

What would you do next? Select all that apply.

- A. Explain to Blaine when he would be eligible for Medicaid
- B. Provide him with the HealthCare.gov list of Brokers.
- C. Give Blaine the information to a SHIP Counselor for Medicare.
- D. Submit an application for Marketplace and Medicaid.
- E. Provide the dates for OE6

Case Scenario #14

Tim is divorced and has custody of his two children. He was recently approved for KidsCare but is unsure of how to pay the monthly premium. He makes an appointment with an Assistor and asks several questions.



Case Scenario #14

How can KidsCare payments be made? Select all that apply.

- A. Via online payment service
- B. Mailing payment to AHCCCS
- C. Sending cash to DES office
- D. Via Phone



Case Scenario #14

What information do you need to have in order to register for the online payment portal?

- A. Biller account number
- B. Online enrollment code
- C. Bank account information
- D. Only B and C
- E. A, B and C

Case Scenario #15

Diane, a 25 year-old college student, is self-employed. She grosses \$42,000 per year, but her net income is \$23,000 per year. She is also part of the Hopi tribe and sells her Native American art and grosses an additional \$5,000 per year. She wants to apply for health insurance outside the Open Enrollment period. Please answer the following questions.



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Case Scenario #15

Is Diane able to enroll in health insurance outside the Open Enrollment period?

- A. Yes
- B. No



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH

Center for Rural Health



Case Scenario #15

When you are completing Diane's application should you count her income from selling Native American art as part of her income?

- A. Yes
- B. No



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Case Scenario #16

Georgina is 50 years old and works at McDonald's. Georgina makes \$662 before taxes twice a month. McDonald's pays for Georgina's health insurance premium and dental insurance. Georgina has been diagnosed with type 2 diabetes and is concerned that she won't be able to pay for her medication. Georgina explains that she sometimes can't even pay for her co-payment of \$20 to see her regular physician.



Case Scenario #16

Is Georgina Eligible for AHCCCS?

Yes

No



Case Scenario #16

Georgina will have to end her employer based coverage before she can start with her AHCCCS benefits.

- A. True
- B. False

Case Scenario #17

On August 26, 2018 Marissa and her husband, Gustavo, came into the Navigator's office to discuss their health coverage options for their two children. Marissa explained that as of February 28, 2018 she had lost her employer sponsored health coverage, including coverage for the rest of her family because she went from full time to part time. Marissa's yearly income for 2018 will be \$15,000. Her husband is self-employed and earns \$55,000 a year. Marissa's neighbor told her that the Marketplace plans are expensive and that she should look into KidsCare. Gustavo is concerned that they have not had insurance for seven months.



Case Scenario #17

Will Marissa and her family have a tax penalty?

- A. Yes
- B. No

Case Scenario #17

Will Marissa have to pay the tax penalty?

- A. Yes, because they have been without health insurance for more than three consecutive months.
- B. No, because they can file a hardship exemption for living in a county with one issuer.
- C. No, because there is no more individual mandate.

Case Scenario #17

As a Navigator, what could be potential next steps? Select all that apply.

- A. Give them the dates for the next Open Enrollment period.
- B. Go over the subsidies that are available in the Marketplace.
- C. Tell them to apply for KidsCare.
- D. Provide them with a list of brokers in their area from HealthCare.gov.



Case Scenario #18

David lives on the Navajo Reservation. He works different jobs and earns around \$40,000 annually. David has a 6-year old son, Landon, who is also a Tribal member. David and Landon use the Indian Health Service (IHS) for all of their health care needs. Luckily, there is an IHS hospital and health center close by that they can go to when they need health care. David is satisfied with the care they receive and does not want to enroll in a Marketplace QHP.



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Case Scenario #17

Does David currently have Minimum Essential Coverage?

- A. Yes
- B. No



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Case Scenario #18

What are David's options?

- A. Pay the individual shared responsibility payment
- B. Enroll in a marketplace or Medicaid plan to gain MEC
- C. Apply for an exemption to the individual shared responsibility payment
- D. All of the above



THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH

Center for Rural Health



Case Scenario #19

Edgar is 63 years old and retired. Edgar made an appointment during Open Enrollment to see a Navigator because he wanted assistance in reviewing his health coverage options. Edgar was previously covered under AHCCCS health insurance, but became ineligible due to a change in his income. Edgar currently receives \$1,400 from Social Security and receives a monthly disbursement of \$2,000 from his 401k. Edgar is not sure if he'll qualify for subsidies through the Marketplace.



Case Scenario #19

Is Edgar eligible to enroll in the Marketplace?

- A. Yes
- B. No

Case Scenario #19

Edgar does not have to report the money he is retrieving from his 401k.

- A. True
- B. False

Case Scenario #20

Kurt is 55 years old and comes into your office to renew his AHCCCS benefits. Kurt recently started a part time-job and makes \$1,400 a month before taxes. Kurt also receives \$1,200 a month from SSDI. Kurt is very worried that he could lose his coverage because he is currently receiving treatment for his anxiety, depression and high cholesterol.



Case Scenario #20

Will Kurt continue to receive AHCCCS under the adult category?

- A. Yes, because he continues to meet the income requirements within the category.
- B. No, because his part time job and SSDI income will now make him eligible under Freedom to Work.
- C. No, because he's receiving SSDI and potentially eligible under SSI-MAO category.

Case Scenario #20

What is Kurt's countable income?

- A. \$1,002
- B. \$2,402
- C. \$1,400

Case Scenario #21

Ross comes into your office to apply for AHCCCS for his girlfriend Rachel and her children Monica and Chandler. During the interview, Ross explains that he works the third shift at Elite Warehouse earning a total of \$1,200 a month. Rachel works the first shift at Elite Warehouse and earns the gross amount of \$1,500 a month. Rachel also receives \$100 a week in child support for the care of Monica and Chandler. Rachel works during the morning and has asked Ross to go in and apply for her. Ross states that even when they lived in New Mexico he was the one submitting the application. Ross has all the required documentation and is asking you to help him apply.



Case Scenario #21

What would be the best course of action?

- A. **Submit the application-** Since he has all the documents with him he must be telling the truth.
- B. **Reschedule the appointment- Provide** him with an Authorized Representative form and ask him to schedule another appointment to apply on Rachel and her children's behalf.
- C. **Submit the application- Give** him the forms after and ask him to bring it back to you at a different time.
- D. **Submit an application and schedule another appointment-** Let him know that you can submit an application for him but will need to schedule another appointment to apply on Rachel and her children's behalf. You provide him with the Authorized Representative form that needs to be filled out by Rachel.

Case Scenario #21

Who can be an Authorized Representative? Select all that apply.

- A. Neighbor
- B. Family member
- C. Partner
- D. Assistor Organization
- E. All of the above

Case Scenario #22

Matthew and Bryan are married and live with their two adopted children Samantha and Allen. Samantha was diagnosed with asthma three months ago and is taking several medications to control it. Bryan lost his job two months ago and as a result of this, his family lost their health insurance. Matthew is now the sole provider for his family and is earning a monthly gross income of \$4,500.



Case Scenario #22

What programs are Samantha and Allen potentially eligible for?

- A. AHCCCS
- B. Marketplace
- C. KidsCare
- D. None of the above

Case Scenario #22

Samantha and Allen have to wait 90 days to apply for KidsCare.

- A. True
- B. False

Case Scenario #23

Alejandra received a Health-e-Arizona Plus notice to renew her AHCCCS benefits by May 15, 2018. Alejandra had recently received an increase in her income, and knew that she would no longer be eligible for benefits. Health-e-Arizona Plus sent her a letter stating that her benefits were being terminated as of June 30, 2018 for not renewing on time. Alejandra started to experience some health problems and made an appointment with a Navigator for October 5th to apply for coverage through the Marketplace.



Case Scenario #23

Is Alejandra eligible for SEP?

- A. Yes
- B. No

Case Scenario #23

How many days does the client have to report a change in income to DES?

- A. 5 days
- B. 10 days
- C. 15 days
- D. Immediately

Case Scenario #24

Kassandra and Oscar are married and have a blended family. They each have a child from a previous relationship as well as one child from their current marriage. Oscar and Kassandra moved to Arizona five weeks ago and lost their employer sponsored coverage. Kassandra started a part time job as a waitress in local restaurant earning \$2,100 a month before taxes. Kassandra is also receiving \$400 in child support from her ex-husband. Oscar works at Amazon earning a monthly gross amount of \$3,000. Kassandra and Oscar plan to file 2018 taxes as married filing jointly and claiming all the children as dependents.



Case Scenario #24

Who is eligible to enroll in the Marketplace?

- A. Kassandra and Oscar
- B. Only common children
- C. Step-children
- D. The entire household

Case Scenario #24

What SEP does family qualify under? Check all that apply.

- A. Change in household
- B. Change in residency
- C. Change in income
- D. All of the above

Case Scenario #25

Alisa and Mike are married with three kids. Alisa is a DACA recipient and her husband Mike is a Legal Permanent Resident of four years. They have two common children Nancy (6 years old) and Melissa (7 years old) who are both U.S citizens. Tony, the oldest of the three is 10 years old and a U.S citizen. Tony is from Mike's previous relationship. Mike receives \$500 a month in child support for Tony's care. Mike is the sole provider of the family and earns \$3,900 a month in gross income. Mike and Alisa plan on filing their taxes jointly and will claim all three children as dependents. They make an appointment to see if they can apply for AHCCCS.



Case Scenario #25

Do you include the \$500 from child support in their application?

- A. Yes
- B. No

Who is potentially eligible for KidsCare?

- A. Nancy, Melissa and Tony
- B. Nancy and Melissa
- C. No one



Case Scenario #25

Alisa and Mike can apply for coverage through the Marketplace.

- A. True
- B. False

Case Scenario #26

Tanya and Sean are married and have coverage through the Marketplace. They have a silver plan and are receiving APTCs and CSR. Tanya will be turning 65 on November 2nd of this year. Tanya makes an appointment with a Navigator to discuss the upcoming changes. Tanya explains that she spoke with a community representative at a health fair who stated that she can have both Marketplace and Medicare as long as she does not take Medicare Part B. Tanya knows that she will receive part A starting November 1, 2018 because she earned sufficient credits. Her husband who is 63 years old will continue to have coverage through the Marketplace but is also considering having Medicare and Marketplace coverage.



Case Scenario #26

Medicare part A counts as minimum essential coverage.

- A. True
- B. False

Case Scenario #26

If Tanya decides to keep her Marketplace coverage will she still be eligible to receive subsidies as long as she waives Medicare Part A and B.

- A. Yes
- B. No

Case Scenario #27

Carlos (60 years old) and Nadia (58 years old) are married and are caring for their 12 year old granddaughter Emily. Carlos is a self-employed mechanic who earns a net income of \$40,000 per year. Emily receives a Kinship payment of \$75 every month. Carlos and Nadia will be filing a joint tax return and they will not be claiming Emily as a dependent. Emily is in need of prior quarter coverage. Carlos and Nadia incurred significant costs from the ER two months ago when Emily broke her arm playing in the playground.



Case Scenario #27

Emily is eligible for AHCCCS.

- A. True
- B. False

Case Scenario #27

What programs are the grandparents eligible for?

- A. AHCCCS
- B. Medicare
- C. Marketplace
- D. None

Case Scenario #28

Juanita recently separated from her husband and moved to Arizona with her two children. Juanita comes to your office to apply for AHCCCS for herself and her two children. She states that she will be filing taxes separately and will be claiming both of the children as her dependents.



Case Scenario #28

Is it mandatory for her husband to be included in the AHCCCS application?

- A. Yes, because they are still married.
- B. No, because they are not living in the same household.
- C. Yes, because he is the father of the children.
- D. No, they are filing separate taxes, no longer living together and Juanita will be claiming the children as her dependents.
- E. A and C

Case Scenario #29

Lisa is 19 years old and attends Northern Arizona University on a full time basis. Every summer, Lisa comes back to Phoenix to stay with her parents and two younger siblings. Lisa's parents claim her as a dependent on their taxes. They recently received their renewal letter from Health-e-Arizona Plus and are unsure of what to do. They schedule an appointment with an Assistor.



Case Scenario #29

Should Lisa still be included on their renewal application?

- A. Yes, because her parents claim her as a dependent.
- B. No, because she is attending college on a full time basis.

Case Scenario #29

Lisa's parents need to obtain an Authorized Representative form in order for them to apply on her behalf.

- A. True
- B. False

Case Scenario #30

Aracely is seeking insurance for her and her two children Mario and Raquel. Aracely recently separated from her husband and rented her own apartment. However, Aracely and her husband plan on filing their 2018 taxes jointly. Aracely and her husband Manny will claim both of the children as dependents. Aracely works at Angry Crab earning \$1,300 a month before taxes and Manny works at FedEx earning \$2,000 a month before taxes. Aracely is applying for AHCCCS for the children and herself. Aracely comes to her appointment with all her information with the exception of her husband's information.



Case Scenario #30

How would you proceed with Aracely?

- A. Submit the application since he does not live in the same house his information will not be asked.
- B. Reschedule the appointment, since they will file taxes together and claim both of the children as dependents Manny must be included at the beginning of the application
- C. Submit the application, but explain that because they are filing taxes together she will need to provide proof of his income.
- D. None of the above

Case Scenario #31

Laura is a single mother of four children; Nicolas (2 years old), Jovani (4 years old), Nathan (6 years old) and Axcel (19 years old and attends high school). Laura meets with a Navigator to review their health coverage options. Laura and her son Axcel recently got hired through a temp agency. Laura will be a full time (40 hours a week) employee earning \$18 per hour. Laura will be getting paid on a weekly basis. Axcel will be part-time (20 hours per week) earning \$12 per hour. Axcel will be paid every two weeks. Laura will only claim Nicolas as a dependent on her 2018 taxes. Axcel will file as single with no tax dependents. Nathan and Jovani have health insurance through their father who will be claiming them as dependents on his 2018 taxes.



Case Scenario #31

What programs does the family qualify for? Select all that apply.

- A. KidsCare
- B. Marketplace
- C. AHCCCS
- D. None



Case Scenario #31

What is Laura's yearly income?

- A. \$34,560
- B. \$29,120
- C. \$27,555
- D. \$37,440

Case Scenario #31

Does Laura need an Authorized Representative form for Axcel?

- A. Yes
- B. No





THE UNIVERSITY OF ARIZONA
MEL & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH
Center for Rural Health



Lunch

AND GROUP PHOTO

Your Marketplace Insurance Companies

Break

15 MIN

But What About...

SHORT TERM PLANS – PUBLIC CHARGE – TALKING POINTS



The Affordable Care Act

Where Are We Now?



New Options



New & Improved?

Short Term Medical

Association Plans

Health Sharing
Ministries

AHCCCS Waiver

“Public Charge”

Background

The Problem

- People above 400% FPL say they can't afford coverage

Solution

- Make coverage less comprehensive
- Make low cost, low benefit Short Term Plans available for 364 days
- Expand Association Plans so more people can join a group plan
- Eliminate tax penalty for no coverage
- Expand exemptions for 2018 penalty

Consumers Maybe Asking . . .

Short Term Limited Duration Medical (STM)

| BENEFITS - COVERAGE | ACA Qualified Health Plan | Short Term Medical Plan |
|---|--|--|
| Must cover 10 essential health benefits | YES | NO |
| Must use a specific network of doctors and hospitals to receive the lowest price for medical care | YES | NO |

Short Term Limited Duration Medical (STM)

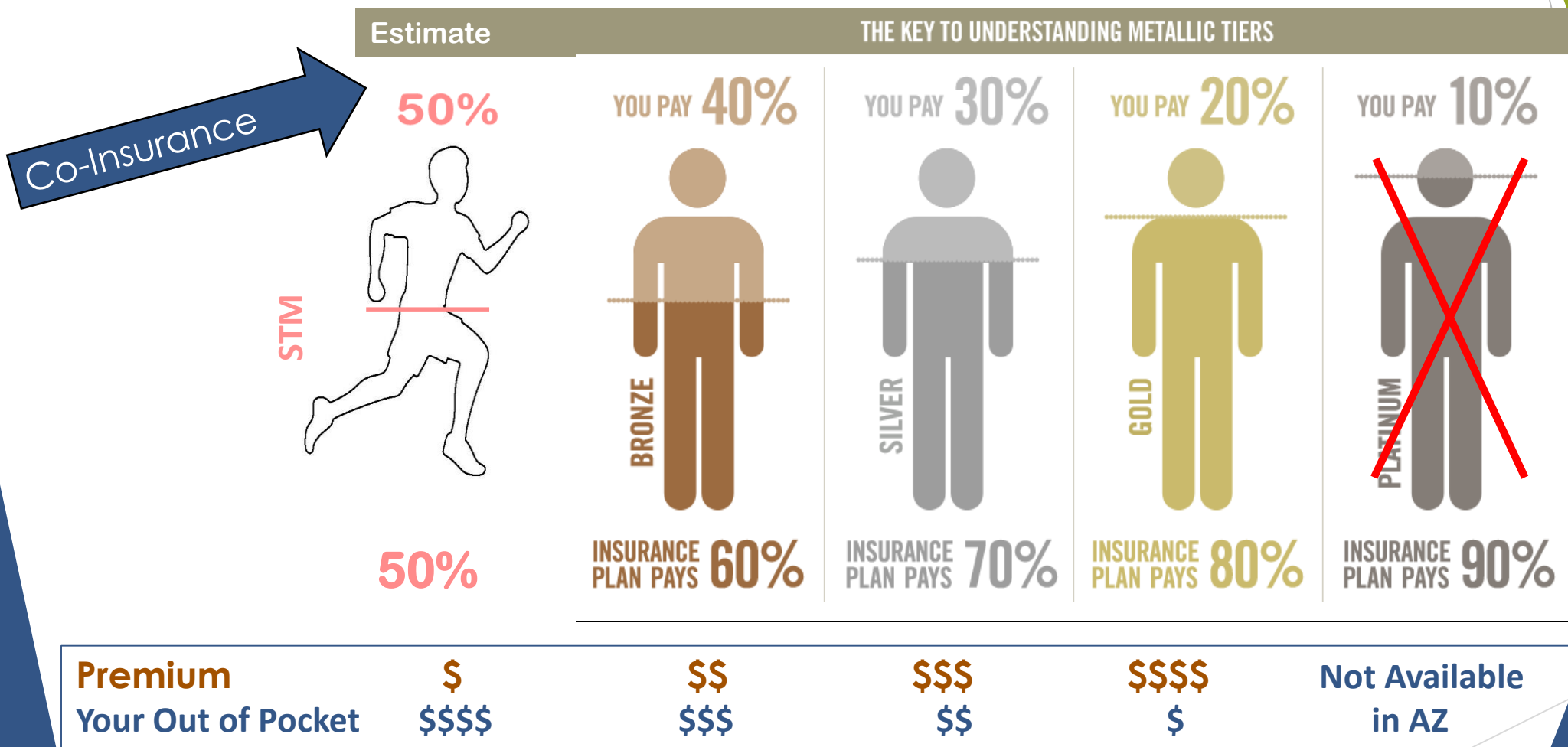
| BENEFITS - COVERAGE | ACA Qualified Health Plan | Short Term Medical Plan |
|--|----------------------------------|--------------------------------|
| If out of state, medical services will accept your insurance as if it was in-network and give you the lowest price | NO | YES |
| May be denied coverage due to preexisting medical conditions | NO | YES |
| Includes FREE preventive doctor visits | YES | NO |
| Includes Maternity coverage | YES | NO |

| BENEFITS - COVERAGE | ACA Qualified Health Plan | Short Term Medical Plan |
|--|-----------------------------|-------------------------|
| Includes Prescription drug coverage | YES | NO** |
| Includes treatment of mental health and substance use disorders | YES | NO |
| Includes annual limits on the amount paid to the insurance company (OPM) | NO | YES |
| Can use past health history to deny coverage | NO | YES |
| Limits the amount insurance companies can spend on items other than medical care | YES | NO |
| Monthly premiums (membership fee) if you do not qualify for financial assistance | Higher than Short Term Plan | Lower than ACA Plan |
| Out of pocket costs when you use medical services | Lower than Short Term Plan | Higher than ACA Plan |

An Unavoidable Relationship



Levels of Coverage



National standard for actuarial value

Qualified Health Plan (QHP)

**Ten
Essential
Health
Benefits**
Comprehensive



A man in a dark suit, white shirt, and dark tie is shown from the chest up. He is wearing large, bright red boxing gloves. The background is a dark, textured grey.

STM Knockout Questions

Have you ever had . . .

Are you under a doctors care?

Are you taking any prescription medication?

Background

The Problem

- People don't like paying a penalty for no coverage

Solution

- Expand available exemptions – for 2018
 - Arizonans can claim an exemption for 2018 because every county had only one QHP insurance company.
- Reduce the penalty to zero – for 2019

ACA

Pre ACA



2019





“Will consumers understand what is and is not covered”?

THE
ARIZONA
DEPARTMENT OF
INSURANCE

“Increasing number
of complaints
regarding **short term
coverage**”

Association Health Plans



**NEGOTIATE
BETTER PRICES**

**Impact
Unknown**

Health Sharing Ministries



- Not insurance
- Not QHP
- Coverage that counts, no penalty
- Low cost
- Limited benefits
- Reimbursement after you pay

Where we
were last year

Where we
are this year



© Original Artist

Reproduction rights obtainable from
www.CartoonStock.com



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

If we can't
repeal it, we
will
dismantle it.

"Entitlement
Reform is
what we
need"

Trending Medicaid Changes

Waiver Requests to CMS by States

- Eliminate expansion
- **Eliminate prior quarter eligibility**
- Return to traditional categories (Women, children & and disabled)
- Add premiums
- **Add work requirements**
- Six month renewal
- Drug testing
- **Add HSA-like saving accounts**
- ~~Five year life time limit~~

What is a
“Public
Charge”





“PUBLIC CHARGE” IS A TERM USED by U.S. immigration to a person who is considered primarily dependent on the government for subsistence, as demonstrated by either receipt of public cash assistance for income maintenance or institutionalization for long-term care at government expense. Where this consideration applies, an immigrant who is found to be “likely . . . to become a public charge” may be denied admission to the U.S. or lawful permanent resident status.



- The policy on public charge decisions made within the U.S. has not yet changed.
 - The proposed rule is still a draft. Once it is posted, the federal agency must accept and respond to comments on it.
- It will not be implemented until after it becomes final, which will take additional time.
- Not all immigrants are subject to the public charge test.

**USE YOUR
VOICE**

VOTE

Write and send
a comment.

What is it like to
hear someone
say they want
to drop
benefits?

How did you
feel.

**Couples don't always qualify for
Medicare at the same time.**



SHIP Hotline: (800) 432-4040

Leave a message and we will call you back!)

OPEN

for business.

WE'RE HERE
TO HELP.

HealthCare.gov

November 1, 2018 -
December 15, 2018

Who Ya
Gonna
Call?



**For Marketplace,
Medicaid & CHIP
Help**

Arizona: **800.377.3536** statewide help



FIND LOCAL HELP

Need help with your health insurance
application?

Click the button below to find appointments
with local application assisters

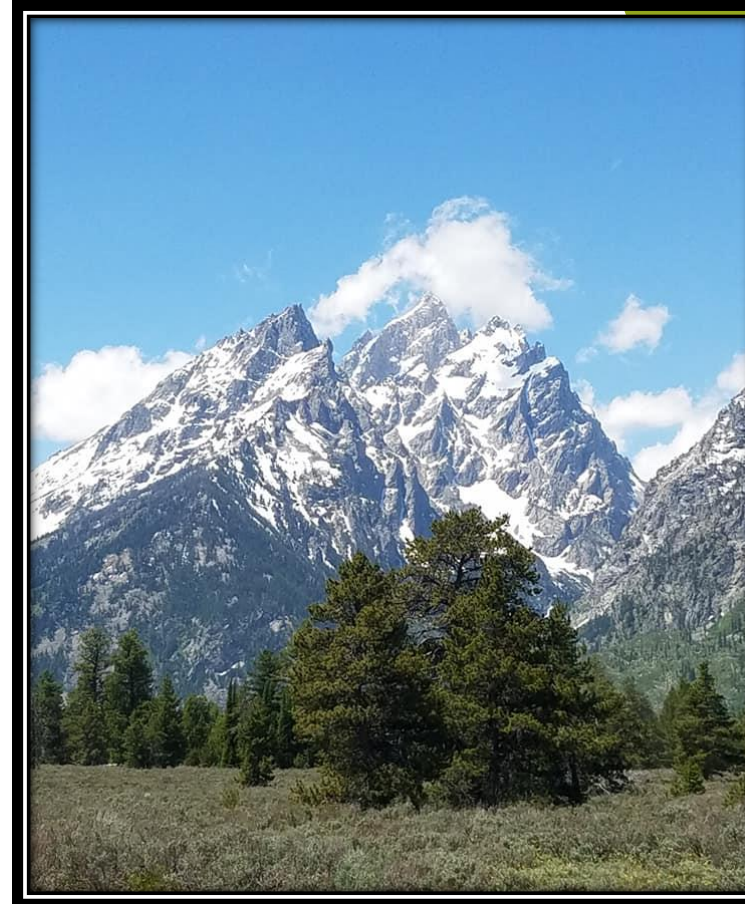
www.coveraz.org/connector



What are you hearing?

Questions, comments?





Thank You

Allen Gjersvig

Director Navigator and Enrollment Services
Arizona Alliance for Community Health Centers
602.288.7554 | alleng@aachc.org

Key Messages for OE6

Reassurance

“Need Health Insurance? We Can Help.”

“Questions about health insurance? We Can Help.”

“FREE help is available from local non-profits”

“More Choices, Lower Costs”

Sense of Urgency

“Get Ready!”

“Be Prepared!”

“Sign up by December 15!”

First Day to Enroll is Nov 1. **Last Day** to Enroll is Dec 15.

Affordable Plans

“See for yourself. Everyone’s situation is different.”

“See if you qualify for financial help!”

“Most Arizonans find a plan for less than \$100 per month.”

Call to Action

“Free Help is Available”

“Go to the Connector”

“Call 1-800-377-3536”



Public Charge Update

October 2, 2018

Today's conversation

- Defining public charge
- Proposed rule release September 22, 2018
- Learning who is affected by the new proposed rule
- Expected timeline
- Talking points
- More resources

What is public charge?

- Public Charge is a term used in immigration law to refer to a person who is likely to become primarily dependent on the government for support. A public charge assessment is made:
 - When a person **applies to enter** the U.S. or
 - **Applies to adjust status** to become a Lawful Permanent Resident (LPR), *NOT when applying to become a U.S. citizen*

Current policy

- Under current policy, in effect since 1999, only two types of public benefits may be considered:
 - **Cash assistance** for income maintenance
 - **Institutionalization for long-term care** at government expense

Factors in totality of circumstances test

- Immigration agents are **required by statute** to consider:
 - Age
 - Health
 - Financial resources
 - Dependents
 - Education
 - Skills and work experience
- Other relevant factors may be considered:
 - Including whether the person has a sponsor

Public charge definition

- Current definition:
 - “primarily dependent on the Government for subsistence.”
- New (proposed) definition:
 - Public charge means someone “who receives one or more public benefit, as defined in paragraph (b) of this section.”

Definition of public charge benefit

Public Benefit Defined As:

- Non-Emergency Medicaid*
- SNAP
- Medicare Part D Low Income Subsidy
- Housing Assistance (public housing or Section 8 housing vouchers and rental assistance)

*Note: Exception for certain disability services offered in school, and for Medicaid benefits received by children of U.S. citizens who will be automatically eligible to become U.S. citizens

Public Benefit Not Defined As:

- Disaster relief
- Emergency medical assistance
- Entirely state local or tribal programs (other than cash assistance)
- Benefits received by immigrant's family members
- Any other benefit not specifically listed in the proposed rule

Note: DHS asks for input on inclusion of CHIP, but the program is not included in the regulatory text.

The rule is NOT retroactive

- Other than cash and long-term care, benefits used ***before*** rule final and effective will **not** be considered in the public charge determination.



Children's use of benefits

- The receipt of public benefits by U.S. citizen children will not directly be a factor in a parents' public charge test.
- If a child is an immigrant, his/her own use of benefits counts toward his/her own public charge determination.



Income consideration

- Requires that the immigrant (not just the sponsor) earn at least 125% of FPL
- Weighs as “heavily positive” a household income of 250% of FPL
 - To avoid scrutiny under the public charge test, a family of 4 would need to earn nearly \$63,000 annually.

Exemptions

- Many immigrants permitted to enter or remain in the U.S. for **humanitarian reasons** are exempt from Public Charge, including:
 - Refugees and asylees
 - Survivors of trafficking (T visa) and other serious crimes (U visa)
 - Self-petitioners under the Violence Against Women Act (VAWA)
 - Special immigrant juveniles
 - People applying for Temporary Protected Status

Excluded benefits

- Emergency and disaster relief
- Services available to the community as a whole
- School-based nutrition services
- Public education, including Head Start
- WIC
- ACA tax credits
- EITC
- Benefits used by members of the military, Ready Reserve, and their spouses and children



Community Health Centers

The proposed rule **DOES NOT** penalize immigrants for accessing FQHC services, including the use of the Sliding Fee Scale discount.

Expected Timeline



Comment period

- Comments must be submitted via www.regulations.gov
 - The Protecting Immigrant Families (PIF) Campaign will have a micro-site available
- Template comments are counted as one, so submit your own, unique comment
- The PIF Campaign has a goal of 100,000 comments
 - The more comments we submit, the longer it will take the department to review each one!
- AACHC, as well as partner organizations, will provide talking points to help you compose your unique comment

Talking points

- The public charge test **does not** apply to everyone.
- The current draft **does NOT** change current law. It is still a proposal to change the rules.
- At this point, there is no reason for people to stop benefits that they or their families currently receive legally.
- Immigrants who are concerned about the impact of using public benefits on their immigration case should get advice from an immigration attorney or accredited representative.

Resources

- National Immigration Legal Services Directory
 - <https://www.immigrationadvocates.org/nonprofit/legaldirectory/search?state=AZ>
- NACHC
 - <http://www.nachc.org/health-center-issues/emerging-issues-resources/caring-immigrant-patients/>
- Protecting Immigrant Families
 - <https://protectingimmigrantfamilies.org/>

Community forums and webinars coming soon!

Join the AACHC Action Network for more updates!

1. Visit aachc.org/advocacy
2. Click on 'Take Action'
3. Click on 'Join the AACHC Action Network'
4. Submit your information

The screenshot shows the top navigation bar of the Arizona Alliance for Community Health Centers (AACHC) website. The logo is on the left, and navigation links for Home, Resources, Take Action, and Sea Un Defensor are on the right. A dropdown menu is open under 'Take Action', showing options like CHC Funding Cliff, Current Actions, Join the AACHC Action Network, Request to Speak (RTS) Program, and Share Your Story. Below this is a banner for 'Join the AACHC Action Network' with links to Take Action, CHC Funding Cliff, Current Actions, Join the AACHC Action Network, and Share Your Story. The main content area has a thank you message and a registration form titled 'Become part of the AACHC Action Network!'. The form includes fields for Name (with a dropdown for Mr.), Full Name, Email (jsmith@email.com), Mobile Phone, Home Address (123 Any St), Zip Code, and Your Community Health Center (AACHC- Arizona Alliance for Community Health Centers). There are checkboxes for 'Send me emails about this campaign' and 'Send me text messages about this campaign', and a Submit button.

Arizona Alliance
FOR COMMUNITY HEALTH CENTERS
ACTION NETWORK

Home Resources Take Action Sea Un Defensor

CHC Funding Cliff

Current Actions

Join the AACHC Action Network

Request to Speak (RTS) Program

Share Your Story

Take Action CHC Funding Cliff Current Actions Join the AACHC Action Network Share Your Story

Join the AACHC Action Network

Thank you for your interest in becoming part of our Action Network to advocate for healthcare in our communities. Please complete the information below to join us in our advocacy efforts and for the latest information on healthcare issues throughout our state.

Become part of the AACHC Action Network!

Mr. Full Name

Email (jsmith@email.com)

Mobile Phone ?

Home Address (123 Any St)

Zip Code

Your Community Health Center

AACHC- Arizona Alliance for Community Health Centers

☒ Send me emails about this campaign

☒ Send me text messages about this campaign

Submit



Thank You

Erika Mach

Grassroots Coordinator

602.288.7542 | erikam@aachc.org

AHCCCS COMPLETE CARE

[ONLINE PRESENTATION](#)

ARIZONA ENROLLMENT TOOLS

THE CONNECTOR

www.coveraz.org/connector

The Get Covered Connector

KidsCare is back, AHCCCS enrollment is open now, and Marketplace is open from Nov. 1 to Dec. 15, 2017.

The assisters from Cover Arizona and the Get Covered Connector are here to help. Enter your zip code below to get started or schedule an appointment over the phone at 1-800-377-3536.



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:

10 miles

Language:

All

Search For Help

Brought to you by



ARIZONA ENROLLMENT TOOLS

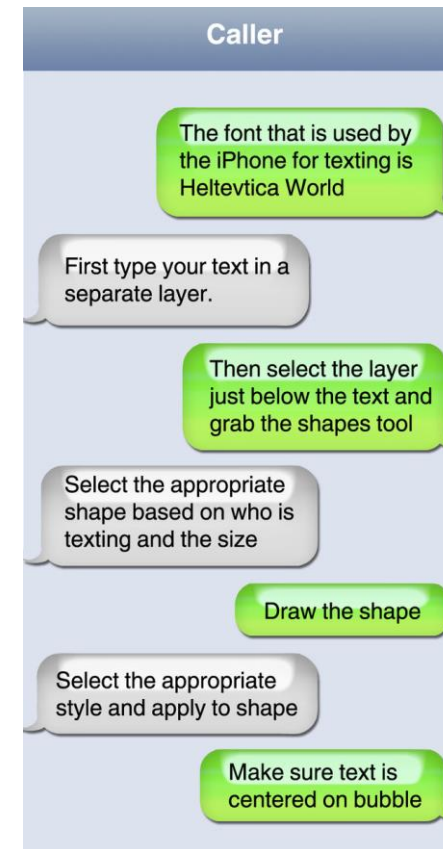
1-800-377-3536



ARIZONA ENROLLMENT TOOLS

LIVE CHAT

www.coveraz.org



ROUNDTABLE DISCUSSIONS

1. SOMETHING NEW YOU LEARNED TODAY
2. WHAT QUESTIONS DO YOU STILL HAVE?
3. NAME TWO (2) TOPICS THAT COVER AZ SHOULD REVIEW THROUGH ITS MONTHLY WEBINAR



Thank you!



Please complete your evaluation!

Please TAKE FLYERS!
