

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)

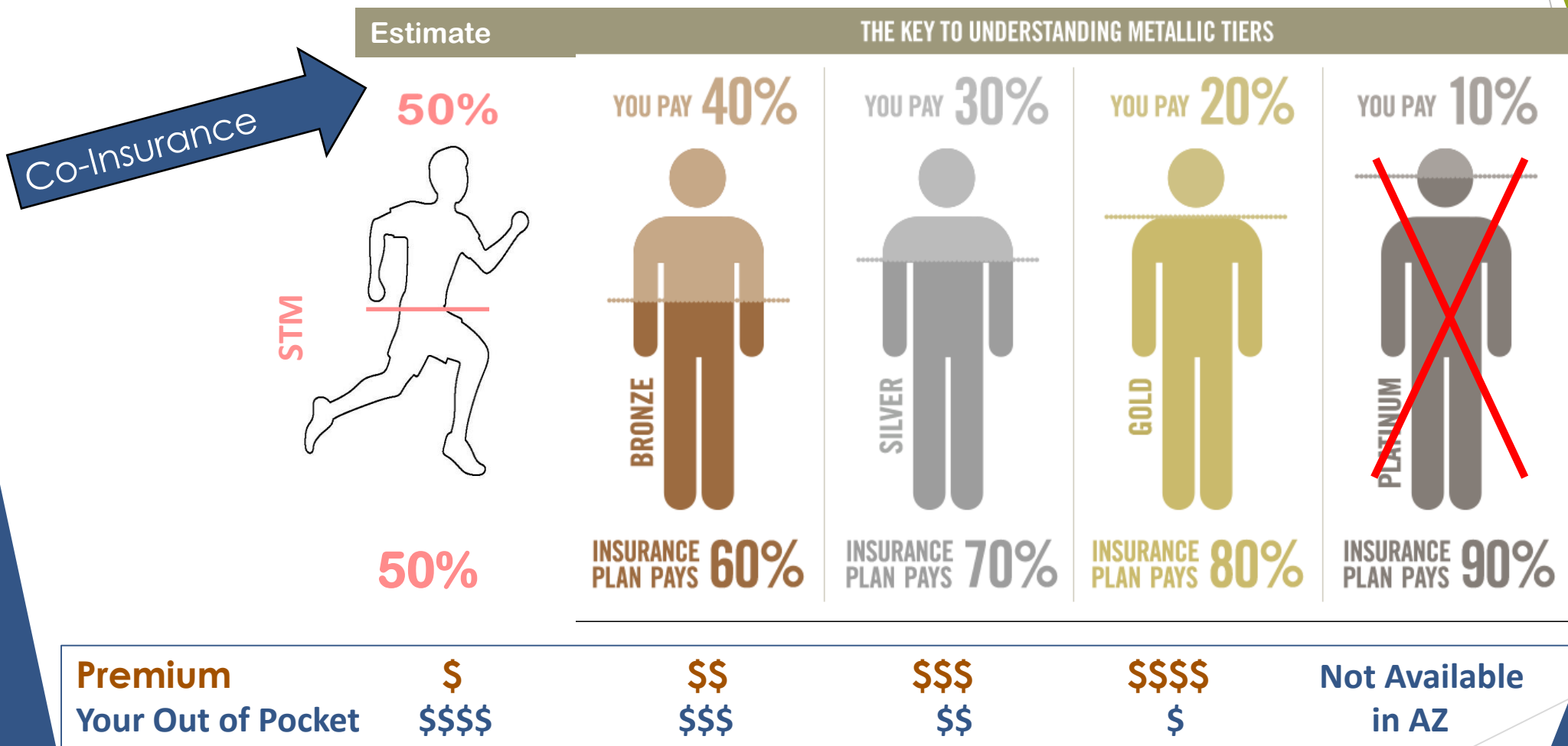
BENEFITS - COVERAGE	ACA Qualified Health Plan	Short Term Medical Plan
If out of state, medical services will accept your insurance as if it was in-network and give you the lowest price	NO	YES
May be denied coverage due to preexisting medical conditions	NO	YES
Includes FREE preventive doctor visits	YES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

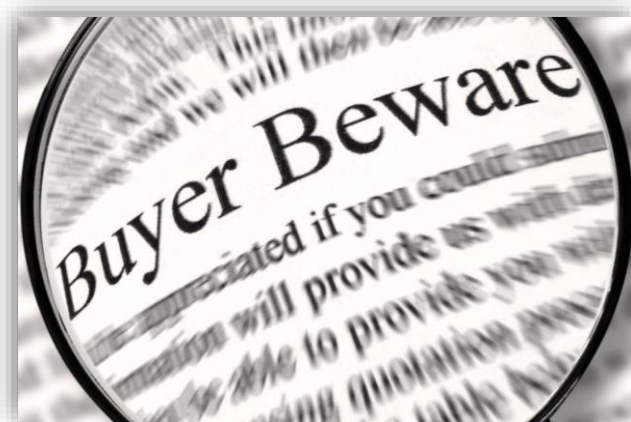
- People don't like paying a penalty for no coverage

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



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"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

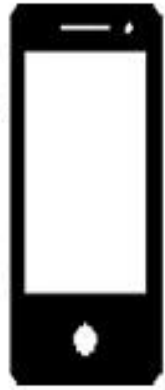
for business.

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

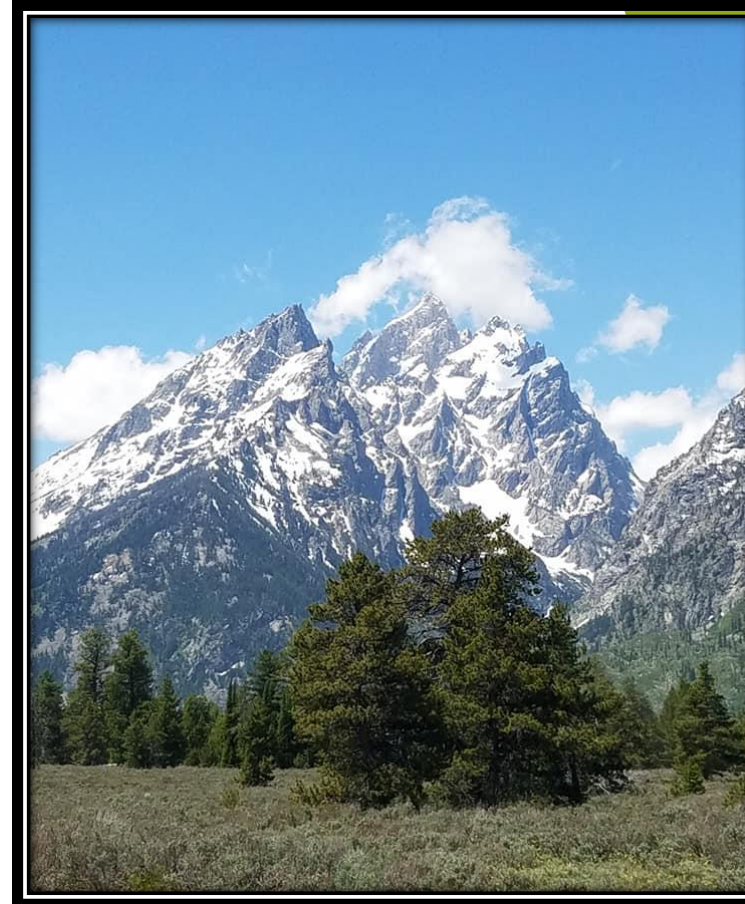
www.coveraz.org/connector



What are you hearing?

Questions, comments?





Thank You

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