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Scenario Workshop: Flagstaff Training

Date: October 21, 2021

Delivery: (10-12 min)

* Have groups work together
  + Designate roles
    - Note taker- Group Representative
* Have discussions within table/group with the questions
  + Maximum of two questions
* Regroup and go over answers with note takers
* Provide tools, AHCCCS FPL chart, 400% FPL chart
* We are peers, we’re not the decision makers
* Leave 10 minutes for table discussion related to other challenging scenarios, share what happened and how you figured it out.

**Scenario 1**

Stacy is a mother of 3 children, ages 3 years old, 5 years old and 7 years old. Stacy works a part time job at a grocery store making about $700 every 2 weeks. Stacy and her children are living with Her boyfriend, Daniel. Daniel works as a contractor an earns $2,000 a monthly. Stacy children are from a prior relationship and receives $350 in child support on a weekly basis. Since Stacy works part time, she pays $400 in childcare weekly. Stacy claims all 3 children on her taxes. They have recently moved to Arizona and are unsure of what they qualify for.

1. Who is eligible for what program?
   * 1. Stacy and 3 children qualify for AHCCCS
     2. Daniel would be eligible for Marketplace with APTC and CSR
2. Why? What are the factors you need to take into consideration?
   * 1. Boyfriend income is not counted in the household as he is not the biological parent of the three children, are not married, and do not claim children as dependent.
     2. Stacy, and the three children are a household 4
     3. Daniel household of one, goes above the income limit of 1,428.

**Scenario 2**

Francis comes into your office asking about insurance as he migrated from Mexico and is undocumented. Francis has two daughters, Maria (5 years old) and Valentina (11 years old) who are U.S Citizen. His wife Adriana is a Lawful Permanent Resident for two years and attending college. Francis works for a landscape company while earning about $2850 per month. Francis is concerned about his daughter Maria who needs to start seeing a doctor.

1. Who is eligible for what program?
   * 1. Francis and Adriana qualify for Emergency AHCCCS
     2. Maria and Valentina qualify for AHCCCS in the Children’s category.
     3. Adriana may enroll in QHP plan through the Marketplace, with APTC and CSR
2. Why? What are the factors you need to take into consideration?
   * 1. Francis and Adriana both qualify for emergency AHCCCS base on immigration status and income. Income limit is 2,938 for family of 4.
     2. Both children meet the income requirement for AHCCCS children category. Maria falls under the 1-5 category and is below the 141% FPL (3,114 for a household of 4). Valentina falls under the 6-19 child category and is below the 133% of the FPL (2,938 for a household of 4)
     3. Adriana is able to enroll in an affordable plan through the Marketplace and is eligible for subsidies base on immigration status and income.

**Scenario 3**

Cody is a Native American man who lives in your town with his wife, Brittany and son, Brandon who is 6 years old. Cody has a nephew that stays with them some of the time when they are not on the reservation. He is worried about his family getting coverage as Brittany is currently 6 months pregnant. Cody states that he owns a mechanic shop with a friend and they split the pay 50/50. After business expenses and his share, he makes about $42,753.

1. Who is eligible for what program?
   * 1. Cody and Brittany are eligible for Marketplace with APTC
     2. Brandon qualifies for KidsCare.
2. Why? What are the factors you need to take into consideration?
   * 1. Cody and Brittany income of 42, 753 is above the 133% of the FPL.
     2. They are above Income limit for child category of 6-19 (2,434 for a household of 3).

**Scenario 4**

Jean calls your office attempting to reach you regarding health insurance. She and her husband have been wanting to look at insurance that is better than what they currently have and the non-profit they work for does not offer employer sponsored health coverage. Jean is 61 and her husband is 59. Both of their children are out of the home and they do not have their children on their plan currently. Jean and her husband own a rental property in town and make about and $60,000 annually.

1. Who is eligible for what program?
   * 1. Jean and her husband qualify for Marketplace with APTC and CSR.
2. Why? What are the factors you need to take into consideration?
   * 1. Base on income and household size they are no eligible for AHCCCS.
     2. Income limit for a household of two is 1,931.

**Scenario 5**

Joseph and Keshka are a couple from Ghana, Africa. They both have a student visa status for 4 years and Joseph is attending college in town. They have a boy named Ethan who is 3 years old who is also on a visa with his parents. They have a baby on the way and are wanting to make sure they can find health insurance to cover the delivery. Joseph teaches at the college in his Master’s program and earns about $1,200 per month.

1. Who is eligible for what program?
   * 1. Joseph and Keshka qualify for Emergency AHCCCS
     2. Ethan qualifies for Emergency AHCCCS
     3. Joseph and his family may enroll in QHP plan through the Marketplace, with APTC and CSR
     4. Baby would be on AHCCCS
2. Why? What are the factors you need to take into consideration?
   * 1. Base on income and household size, and immigration status. The marketplace accepts various visa and immigration statuses for the Marketplace. Table of the accepted statuses and legal documents will be provided.