



Scenario Workshop: Tucson Training

Date: October 17th, 2022

Delivery: (10-12 min)

- Have groups work together
 - o Designate roles
 - Note taker- Group Representative
- Have discussions within table/group with the questions
 - o 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

1. Pedro and Maritza are married and have a 3-year-old son, Daniel. Pedro and Maritza are both Legal Permanent Residents. Pedro's residency began on 05/01/2010 and Maritza's residency began on 01/01/2019. Daniel is a US citizen. They just moved to Tucson, AZ and need health insurance. Pedro receives a gross monthly income of \$1998 from employment and Daniel receives SSI-Cash, \$750/month.

- A. Who is eligible for what program?
 - a. Pedro and Daniel are eligible for AHCCCS
 - b. Maritza is eligible for Marketplace w/ CSR and APTC
- B. Why? What are the factors you need to take into consideration?

Child falls within age group 1-5 which is 141% FPL, which is a total \$2707/month for family of three. Daniel falls under the parent and caretaker relatives which is 106%FPL, which is a total of \$2,035 for a household of three, Maria is eligible for Marketplace w/ CSR and APTC because of her immigration status, otherwise she would also qualify for AHCCCS. SSI-Cash is not countable income.

Scenario 2

2. Tiana is 31-years-old, is not married, and lives on her own. She has a gross monthly income of \$2,100 and her employer does not offer healthcare coverage. She applied for AHCCCS-Medicaid two months ago and was denied and according to her decision letter, she was over income. She now has found out she is pregnant with twins and needs prenatal medical care she cannot afford.

- A. What program is Tiana eligible for?
 - a. Tiana is eligible for AHCCCS – Pregnant Women Category
- B. Why? What are the factors you need to take into consideration?
 - a. Household based on MAGI
 - i. She would be considered a household size of 3 in pregnant women category with an income limit of \$2994/month

Scenario 3

3. Peter is divorced and has a 15-year-old daughter, Veronica. Veronica lives with Peter 50 percent of the time. Peter does not claim Veronica on his taxes, her mom Mary does. The courts also appointed Mary as the responsible party to provide Veronica with health insurance. Veronica has health insurance coverage provided by her mom through her employer. Peter is seeking enrollment assistance because he has high blood pressure and other health concerns have recently come up. Peter has a Arizona State Retirement System pension of 650/month and employment income of 1250/month.

- A. What program is Peter eligible for?
 - a. Because all his income is countable, Peter is eligible for Marketplace w/ CSR and APTC
- B. Why? What are the factors you need to take into consideration?
 - a. His household size based on MAGI and tax filing status is one and income is \$1900/month

Scenario 4

4. Ramon is a lawfully present immigrant with Employment Authorization (Not DACA). He is 19 years old. He is a part-time student and works part-time making \$850 a month. He is seeking enrollment assistance to see what he would be eligible since he is if his options. He is looking at obtaining a very affordable plan

- A. What program(s) is Ramon eligible for?

- a. Ramon is eligible for FES and Marketplace with APTC/CSR and eligible to purchase a catastrophic plan
- B. Why? What are the factors you need to take into consideration?
 - a. Ramon is eligible for FES and Marketplace due to FES not meeting QHP, If annual household income is below 100% FPL: If you're not otherwise eligible for Medicaid you'll qualify for premium tax credits and other savings on Marketplace insurance, if you meet all other eligibility requirements.

Scenario 5

5. Ian and Linda are looking into their healthcare coverage options. Ian currently pays \$150/month for a medical plan through his employer but wants to look at his options in the Marketplace, He makes an annual income of \$50,000. His fiancée, Linda, also needs health insurance coverage, her employer does not offer her any coverage. She makes \$35,000/year.

- A. What programs are Ian and Linda eligible for (If any)?
 - a. Linda is eligible for Marketplace with APTC/CSR
 - b. Ian's coverage is considered affordable and would only be able to purchase a plan from the Marketplace without APTC/CSR
- B. Why? What are the factors you need to take into consideration?
 - a. Ian has a job-based health plan covering only the employee that costs 9.61% or less of the employee's household income. If a job-based plan is "affordable," and meets the "minimum value" standard, you're not eligible for a premium tax credit if you buy a Marketplace insurance plan instead.
 - b. Linda does not have job-based coverage available to her and her income is above the income limit for Medicaid