

2022 Cover Arizona Enrollment Scenarios



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Instructions

You will work in groups and read each scenario. Once you have read each scenario, please work together to answer the questions. You may use the FPL charts that have been provided. During this exercise, make sure you are writing down the explanation behind your answers. We will then regroup and go over each scenario.



Scenario 1

John and Patti are married and have two children; Sam who is four and Kat who is a newborn. John also has eight-year-old twins from his previous marriage, who live with him 50 percent of the time. John and his ex-wife take turns claiming the twins on their taxes. For this tax filing year, John will claim the twins. John's ex-wife pays him \$1,500 a month in child-support and John is mandated by the court to provide health insurance for the twins. John is self-employed and earns \$52,296 after his business expenses are considered.



Answers

- A. Who is potentially eligible for what program?
 - a. Sam and Kat are potentially eligible for AHCCCS
 - b. Twins are potentially eligible for KidsCare
 - c. John and Patti are eligible for Marketplace
- B. Why? What are the factors you need to take into consideration?
 - a. John's income $\$52,296/12 = \$4,358$ a month
 - b. Child Support $\$1,500$ a month
 - i. Child support is excluded from the children's categories [Medical Assistance Eligibility Policy Manual](#)
 - c. The newborn falls under 147% FPL and the four-year-old is at 141% FPL.
 - i. 147% FPL (Newborn)
 - ii. 141% FPL (Four-year-old)
 - iii. [FPL and Income Eligibility Chart \(azahcccs.gov\)](#)
 - d. The twins would fall under Kids Care because only the father's income counts towards their eligibility, child support income is excluded for KidsCare Category.
 - i. Income for the family is at $\$4,358$ a month (Kids Care monthly income limit is $\$6,199$. The twins are over income for AHCCCS, as the FPL for their age category is 133%. [Med2ical Assistance Eligibility Policy Manual \(azahcccs.gov\)](#).
 - e. John and Patti are over income for AHCCCS, they are over 133% of the FPL $\$52,296$. They would be eligible for Marketplace with APTC and CSR.
<https://www.healthcare.gov/lower-costs/>



Scenario 2

Ashlee is a single mother of two children, Ann who is 9 years old and Anthony who is 19 years old. Ashlee works as a waitress in a family-owned restaurant and earns \$2,600 per month. Anthony is a full-time student at Northern Arizona University. Anthony also works part time at the same family-owned restaurant and earns \$1,520 a month including tips. Ashlee files taxes and states that she will claim Ann as a dependent. Anthony will be filing taxes separately.



Answers

- A. Who is potentially eligible for what program?
 - a. Ashlee is potentially eligible for Marketplace with APTC and CSR
 - b. Ann would be potentially eligible for KidsCare
 - c. Anthony is potentially eligible for Marketplace with APTC and CSR
- B. Why? What are the factors you need to take into consideration?
 - a. Ashlee income is above the FPL for a household of two.
 - i. Income threshold for household of two - \$1618 for AHCCCS
 - ii. KidsCare Income limit for a household of two is \$3,052
 - b. Anthony earns \$1,520 a month, which is above the AHCCCS threshold of \$1,507. [Publication 501 \(2021\), Dependents, Standard Deduction, and Filing Information | Internal Revenue Service \(irs.gov\)](#)
[Medical Assistance Eligibility Policy Manual \(azahcccs.gov\)](#)



Scenario 3

Sheila and Eddie are lifelong partners and file taxes separately. Sheila is 66, is on Medicare and receives \$1,100 a month in social security income. Eddie is 63 and does not currently have health insurance. Eddie earns \$1,000 a month in social security. He also works part time at a hardware store and earns \$750 per month. His employer does not offer health insurance for part timers.



Answers

- A. Who is potentially eligible for what program?
 - a. Sheila is potentially eligible for AHCCCS, Medicare savings program (QMB)
 - b. Eddie is potentially eligible for Marketplace coverage
- B. Why? What are the factors you need to take into consideration?
 - a. Sheila is currently below the income threshold for a household of one, \$1,133 under QMB.
 - b. Eddie's monthly income totals \$1,750 per month which is over the income threshold for AHCCCS. The AHCCCS threshold for a household of one is \$1,507. Eddie is also potentially eligible for APTCs (as he is under 400% FPL) and CSR through the Marketplace. He Must enroll in a silver plan to take advantage of these potential savings. He will not be eligible for Medicare until he turns 65.



Scenario 4

- Tatiana and Ivan are a couple who recently arrived in Phoenix from Ukraine on a humanitarian parolee status, and they are currently staying with a host family. Ivan is currently receiving pension income from his home country in the amount of \$47,000 hryvnia per month. Tatiana is a self-employed nail tech, earning \$1,600 dollars a month, after expenses. They are both very sick and need medical attention. They meet with an enrollment assister to see what programs they may be eligible for.



Answers

- A. Who is potentially eligible for what program?
 - a. Ivan is potentially eligible for AHCCCS
 - b. Tatiana is potentially eligible for Marketplace
- B. Why? What are the factors you need to take into consideration?
 - a. Ivan and Tatiana are not legally married and do not file taxes together
 - b. You need to calculate Ivan's income into US dollars to see if he's within income guidelines:
 - i. One US dollar equals \$36.92 hryvnia
 - ii. \$47,000 hryvnia divided by \$36.92 equals \$1,273.02 a month which is below the income threshold for a household of one under AHCCCS.
 - c. Tatiana is over income for a household of one under AHCCCS, which is \$1,507 per month for the adult category. This would put her in the Marketplace category with the possibility of APTC and CSR.
 - i. <https://www.healthcare.gov/immigrants/immigration-status/> -



Scenario 5

Matt, Angela, and Carey make an appointment to see an enrollment assister at their local health center to see what health insurance options they have. Matt, Angela and their two children live in one household. Matt earns \$45,000 per year and Angela earns \$9,500 per year, working part time. Matt and Angela are legally married and have two children aged 5 and 7. Both children are claimed on Matt and Angela's taxes. Carey is Matt and Angela's partner. Carey and Matt have one child together who just turned one. Carey and her child live in a separate household. Carey earns \$18,000 a year and files her own taxes claiming the one-year-old child. Carey is an undocumented immigrant. All the other family members are U.S Citizens.



Answers

- A. How many applications do you need to submit?
 - a. Two HEAplus applications, one Marketplace and one sliding fee scale
- B. Who is potentially eligible for what program?
 - a. Matt and Angela's kids are potentially eligible for KidsCare
 - b. Matt and Angela are potentially eligible for Marketplace
 - c. Carey is potentially eligible for Emergency AHCCCS and sliding fee scale
 - d. Carey's child is potentially eligible for AHCCCS
- C. Why? What are the factors you need to take into consideration?
 - a. Matt and Angela file taxes together and claim their two children.
Based on that information, their household income is \$54,500, the FPL for a family of four is \$55,000.
 - b. Carey is a household of two but is not eligible for AHCCCS or Marketplace. Carey's income falls within the AHCCCS income threshold of \$24,360.



Sharing Time

- Please take 5 minutes to discuss among your group one of the most difficult enrollment scenarios you've had to work through.
- Please have your notetaker jot down what happened and how you worked through the situation to achieve a positive outcome.



Thank you!

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