Medicaid & The Affordable Care Act

DC HEALTH LINK
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DHCF
The Department of Health Care Finance
INVESTING IN YOUR HEALTH

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Today's Presentation

- The Affordable Care Act (ACA)

- Medicaid

- DC Health Link

Affordable Care Act

Goals

- Improve Access to Health Insurance
- Contain healthcare costs
  - Spending reductions, tax increases, and long-term changes in the organization and delivery of health care

Affordable Care Act

Goals

- Increase the role of prevention and its integration into health care and community-wide efforts
- Protect consumers against unfair insurance industry practices
- Give consumers more insurance options
- Give small business owners more clout

Affordable Care Act

New Rights

Insurance companies can no longer:

- Deny coverage based on pre-existing conditions

- Charge women of child-bearing age higher premiums

- Place annual or lifetime caps on coverage

- Charge higher premiums to small businesses based on their industry (i.e., construction)

Affordable Care Act

New Ways to Count Income

MAGI = Modified Adjusted Gross Income

MAGI is the new method of calculating income that replaces income-counting methodologies pre-ACA

- Income based on adjusted gross income
- New household composition rules affect whose income is included in eligibility determinations
- Eliminates existing income disregards and replaces them with a single 5% disregard
- Effective October 1, 2013

Medicaid Eligibility Under the ACA

Expands Access to Affordable Coverage

- Creates new eligibility group for childless adults aged 21-64 with income up to 133% of the Federal Poverty Level (FPL)
  - DC covers childless adults up to 210% of the FPL
  - Implemented in the District in July 2010

- Creates new mandatory eligibility group for foster care youth who age out of the system – they will be eligible for Medicaid coverage up to age 26
  - Effective January 1, 2014

Affordable Care Act

MEDICAID

What is Medicaid?

- Joint Federal/State program
- Provides health care coverage for low-income and disabled individuals and families
- Every state has a unique Medicaid program
- Medicaid covers many services to include doctor visits, hospital care, prescriptions, mental health services, transportation and other services
- 1 or 3 District residents receive quality health care through the Medicaid Program
- Uses MAGI income methodology

What does Medicaid cover?

- Doctor visits
- Hospitalization
- Eye care
- Ambulatory surgical care
- Medically necessary transportation
- Dental services and related treatment
- Dialysis services
- Durable medical equipment
- Transplants

- Emergency ambulance services
- Hospice services
- Laboratory services
- Radiology
- Medical supplies
- Mental health services
- Physician services
- Nurse practitioner services
- Home and Community Based Services (HCBS)

Who is eligible for Medicaid?

In order to qualify to receive DC Medicaid, you must:

- Be a District resident

- Be a U.S. Citizen or have an eligible immigration status

- Have income at or below the income threshold for your eligibility group

Medicaid Eligibility Under the ACA

MAGI Eligibility Groups

- Pregnant Women
- Infants and Children (Ages 0-20)
- Parents and Other Caretaker Relatives
- Childless Adults (Ages 21-64)
- Former Foster Care Children

Medicaid Income Standards for MAGI populations in DC

In the District, this means:

Category	Threshold in FPL	1 person household, monthly	2 person household, monthly	3 person household, monthly	4 person household, monthly	5 person household, monthly	6 person household, monthly	7 person household, monthly	8 person household, monthly
Childless Adults	210	$2,042	$2,753	$3,463	$4,174	$4,884	$5,594	$6,305	$7,016
Parents/Caretaker Relatives, Children (19-20)	216	$2,100	$2,831	$3,562	$4,293	$5,024	$5,755	$6,485	$7,216
Children (0-18), Pregnant Women	319	$3,103	$4,182	$5,261	$6,340	$7,419	$8,499	$9,578	$10,657

**There is no asset or resource test
Across the board 5% income disregard**

Affordable Care Act

DC Health Link

What is DC Health Link?

- An online marketplace where individuals, families, and small businesses can shop for high-quality, affordable coverage

- A place to access help paying for health insurance or applying for Medicaid

- One big marketplace where insurers compete for business based on price and quality

- Launched October 1, 2013

Who can use DC Health Link?

Individuals and families who legally reside in the District, including those who are:

- Applying for Medicaid coverage
- Applying for help praying for private health insurance
- Uninsured
- Buy their own insurance today
- Work part-time and aren't eligible for coverage through their job

Small businesses with 50 or fewer full-time equivalent employees

Help Finding or Applying for Medicaid or Private Health Insurance

Expert help is available to DC residents and businesses:

- Toll-free hotline

- In-person assistance from trained experts

- Online help at DCHealthLink.com

- In-Person at ESA service centers

How to apply

DC Health Link Web Portal
https://www.dchealthlink.com/

Mail
DC Health Link
Department of Human Services
Case Records Management Unit
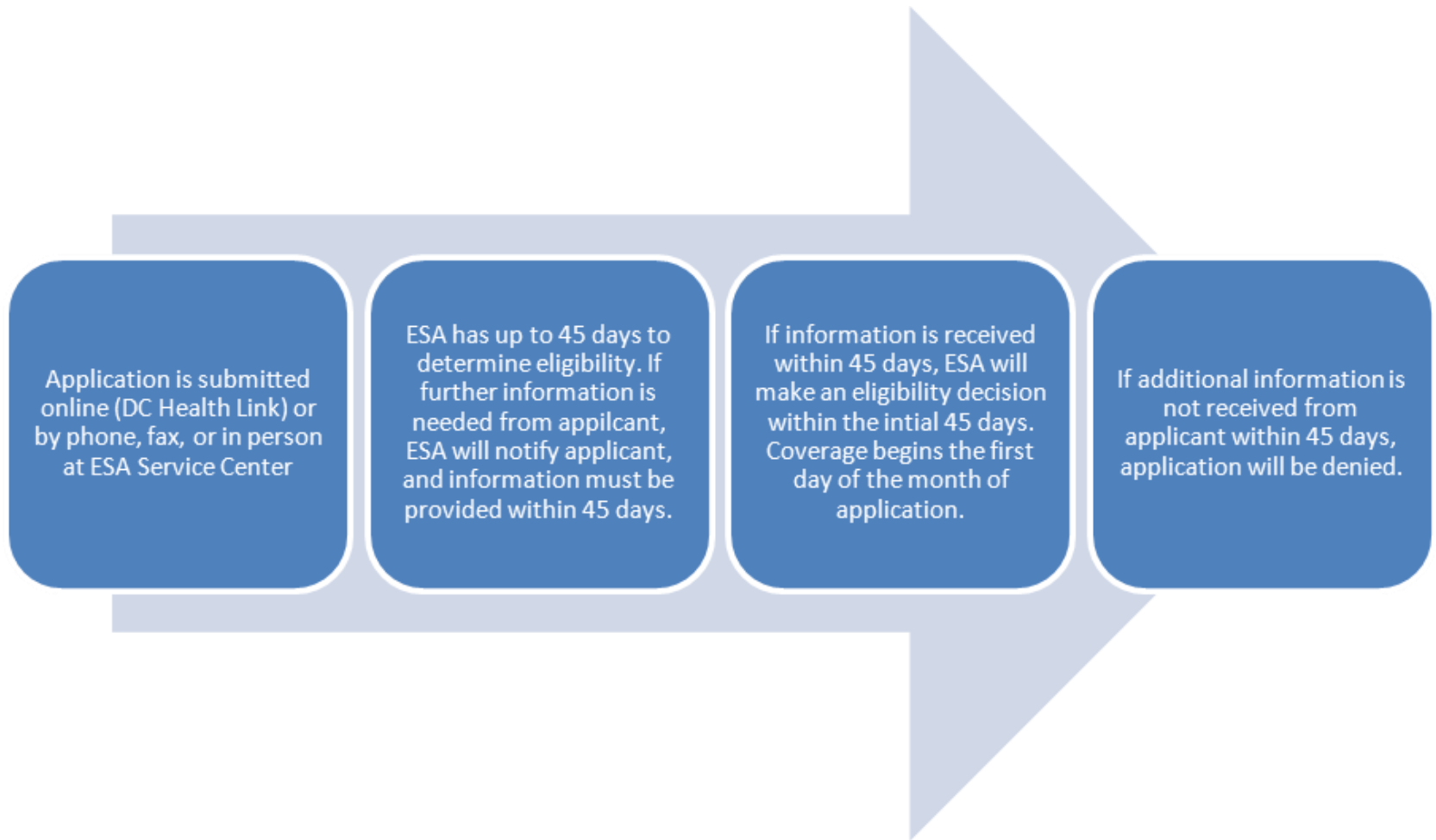P.O. Box 91560
Washington, DC 20090

In person at a designated service center.

Phone
1-(855)-532-5465

Fax
(202)-671-4400

Service Centers Locations:

- <u>Anacostia</u>: 2100 Martin Luther King, Jr. Ave, SE

- <u>Congress Heights</u>: 4001 S. Capitol St., SW

- <u>Fort Davis</u>: 3851 Alabama Avenue, SE

- <u>H Street</u>: 609 H Street, NE

- <u>Taylor Street</u>: 1207 Taylor St., NW

Medicaid Application Timeline

Application is submitted online (DC Health Link) or by phone, fax, or in person at ESA Service Center

ESA has up to 45 days to determine eligibility. If further information is needed from applicant, ESA will notify applicant, and information must be provided within 45 days.

If information is received within 45 days, ESA will make an eligibility decision within the initial 45 days. Coverage begins the first day of the month of application.

If additional information is not received from applicant within 45 days, application will be denied.

Question & Answer

THANK YOU!

DHCF Contact Information

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