

Health Insurance Marketplaces

Affordable Care Act 2017 Update- What's Next

Dialogue on Diversity- Healthcare Symposium
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Uninsured Rates: 2010-2016

- Uninsured Rates for Non-Elderly Adults by Race-
 - African American dropped by 12 percentage points (27.1% to 15.1%)
 - Asian American dropped by 11.6 percentage points (19.4% to 7.8%)
 - Hispanic/Latino dropped by 18.6 percentage points (43.3% to 24.7%)
 - Whites dropped by 7.8 percentage points (16.3% to 8.5%)

2016 National Health Interview Survey data-

<https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201702.pdf>

2017 Open Enrollment Report

November 1, 2016 – January 31, 2017

- 12.2 million Americans enrolled in a Marketplace plan
 - 9.2 million enrolled in 39 HealthCare.gov states
 - 3.0 million enrolled in State-Based Marketplaces
- Healthcare.gov enrollment by Race/Ethnicity
 - 7% African American
 - 7% Asian American
 - 10% Hispanic/Latino
 - 48% White
 - 2% Multi-racial/other
 - 36% Unknown (3.3 million)

When Can You Enroll?

2018 Open Enrollment Period

November 1st 2017 – December 15th 2017

Special Enrollment Periods (SEP)



26TH BIRTHDAY

If you're on your parent's plan and you're turning 26



MARRIAGE

If you're saying "I do"



BABY OR ADOPTION

If you're having a baby or your family is growing



NEW ADDRESS

If you're opening the door to a new home



JOB CHANGE

If you're in the middle of a job transition

NOTE: You can apply for Medicaid and the Children's Health Insurance Program (CHIP) coverage at any time.

Special Enrollment Periods (SEPs)

- Pre-enrollment verification beginning June 2017
 - State-based exchanges are not required to adopt pre-enrollment verification
- Consumers will have 30 days to submit supporting documents
 - Coverage will be effective retroactively
- Many verifications will be conducted in real time with data that is already available to the Exchanges.

Plan Selection for SEPs

- Generally 60 days to select a plan
 - From date granted Other Circumstances SEP
- Plan selection timeframe starts when:
 - You get a letter telling you you're eligible for an SEP
 - You contact the Call Center and are found eligible
 - A CMS caseworker finds you eligible

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things Immigrant Families need to know about Marketplace coverage

You must be a U.S. citizen or be lawfully present in the U.S. to be eligible for Marketplace coverage.

You may be eligible for Medicaid or Children's Health Insurance Program (CHIP) coverage if you're a U.S. citizen or have a "qualified" immigration status.

In some states, lawfully present children and/or pregnant women may be eligible for Medicaid or CHIP.

You may need to wait 5 years after you get "qualified" immigration status to get Medicaid or CHIP.

You may be able to get help with your healthcare costs through the Marketplace, even during your 5-year wait.

If you're not a U.S. citizen or lawfully present, you may be able to get Medicaid for emergency medical conditions, which includes labor and delivery.

You may need to submit documents to prove your citizenship or immigration status. Your information will never be used for immigration enforcement purposes.

Want to know more or have questions?

- Visit HealthCare.gov/immigrants/immigration-status.
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). This call is free.

Options for Mixed Status Families

- Can apply for a tax credit or Medicaid and CHIP for their eligible dependent family members
- Family members who aren't applying for health coverage for themselves won't be asked if they have eligible immigration status.
- No 5-year waiting period for Marketplace enrollment

Information provided by applicants or beneficiaries won't be use for immigration enforcement purposes

Final Rule: Nondiscrimination in Health Programs & Activities

- Implements Section 1557 of the ACA
- Prohibits sex discrimination in health care:
 - Prohibits denial of health care or coverage based on individual's sex, including discrimination based on pregnancy, gender identity, and sex stereotyping.
- Enhances language assistance for people with limited English proficiency (LEP)
 - Requires covered entities to take reasonable steps to provide meaningful access to individuals with LEP; and encouraged to develop language access plans.
- Helps ensure effective communication for individuals with disabilities

Getting Help in a Language Other than English

- Marketplace Call Center open 24/7
- Interpreter services in more than 240 languages are available at no cost
- CMS Product No. 11658 translates the message above in
 - Albanian, Amharic, Arabic, Bengali, Cantonese, Chinese, French, French Creole, German, Gujarati, Hindi, Korean, Mandarin, Punjabi, Pennsylvania Dutch, Persian, Polish, Portuguese, Romanian, Russian, Spanish, Tagalog, Thai, Urdu, and Vietnamese
- Available at [Marketplace.cms.gov/outreach-and-education/getting-help-in-a-language-other-than-english.pdf](https://www.marketplace.cms.gov/outreach-and-education/getting-help-in-a-language-other-than-english.pdf)

Available in 17 other languages

5 things you can do to get ready to enroll

1. Visit HealthCare.gov

Learn more about the Health Insurance Marketplace, including Medicaid and the Children's Health Insurance Program (CHIP).

2. Ask your employer if it offers health insurance

If your employer doesn't take advantage of the Small Business Health Options Program (SHOP), or offer other health coverage, you may need to get coverage through the Marketplace or other sources.

3. Make a list of questions you have before it's time to choose your health plan

For example, "Can I stay with my current doctor?" or "Will this plan cover my health costs when I'm traveling?"

4. Gather basic information about your household income

You'll need income information like the kind you get on your W-2, pay stubs, or tax return.

5. Set your budget

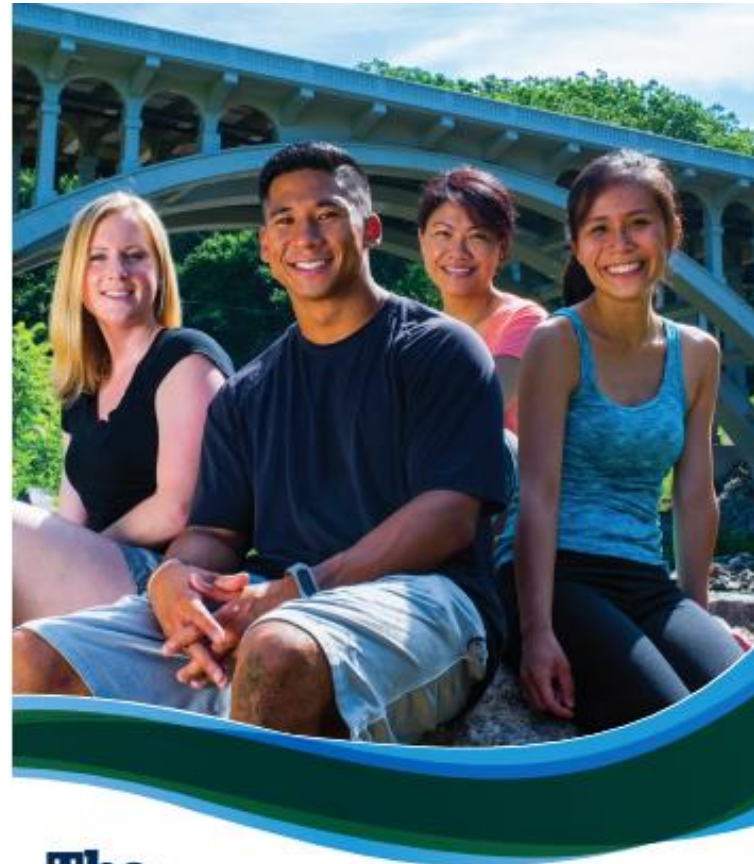
There are different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you're able to spend on premiums each month, and how much you want to pay out-of-pocket for prescriptions or medical services.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNonDiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.



Health Insurance Marketplace

CMS Product No. 11629
Revised July 2016



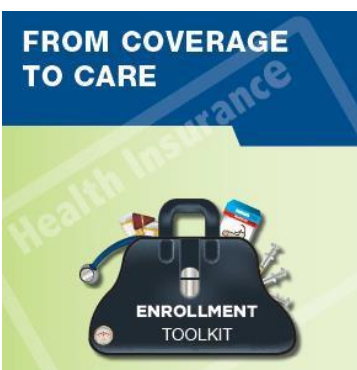
The Health Insurance Marketplace

Resources: Marketplace.cms.gov

- **Healthcare.gov Earned Media & Public Awareness Toolkit:**
 - Drop in articles, PSA scripts, talking points, social media
- **Print Materials for Consumers/Events:**
 - Posters, fact sheets, brochures, postcards, infographics
- **Order CMS publications for FREE:** [ProductOrdering.CMS.hhs.gov](https://www.cms.gov/medicare/coverage/publications)

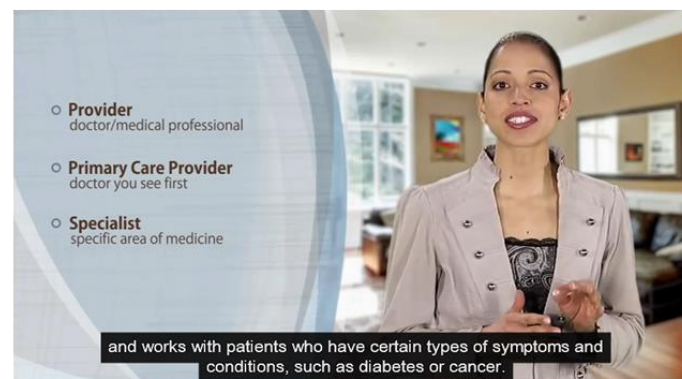
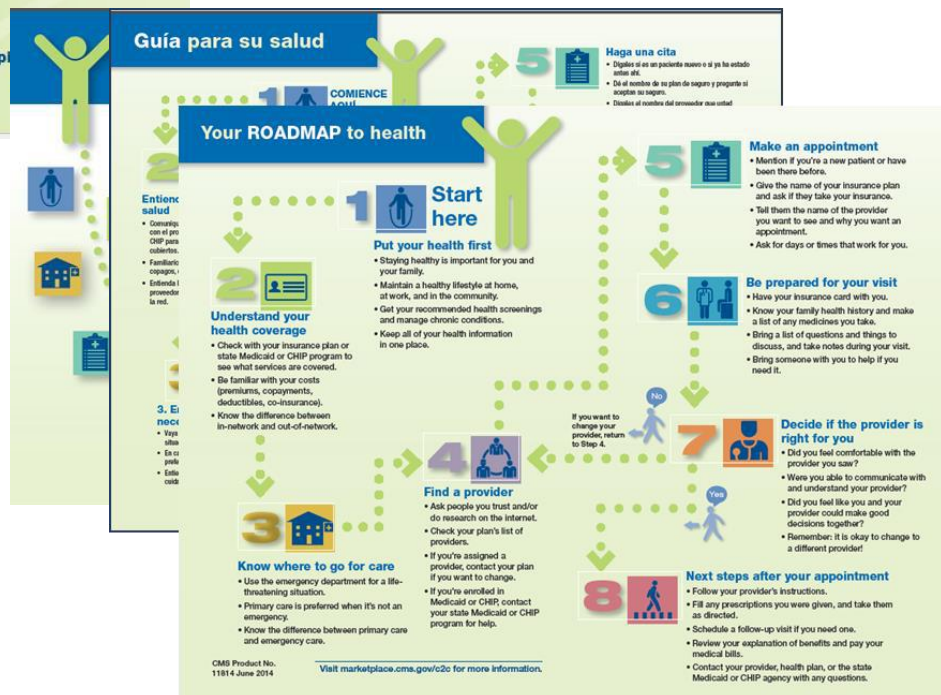


From Coverage to Care



Written materials available in English, Spanish, Korean, Chinese, Vietnamese, Haitian, Creole, Arabic, and Russian. There is also a Tribal version.

[Marketplace.cms.gov/technical-assistance-resources/c2c.html#Resources](https://marketplace.cms.gov/technical-assistance-resources/c2c.html#Resources)



Videos in English and Spanish

Manage Your Health Care Costs

- Understand Your Health Insurance Costs
- My Health Insurance Costs
- Plan for Health Costs by Knowing Your Income & Spending
- How to Pay Your Premium



How to Maximize Your Health Coverage

New Animated Video Series

bit.ly/C2CAnimated

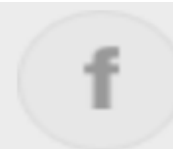


Confirm Your Coverage
Know Where to Go for Answers
Find a Provider
Make an Appointment
Fill Your Prescriptions

*All available in English and
Spanish!*

Stay Connected

Stay connected with the Marketplace



- **TWITTER:** @HealthCaregov / @CuidadoDeSalud
- **FACEBOOK:** Healthcaregov or CuidadoDeSalud
- **YouTube Videos:** www.YouTube.com/HealthCare.Gov
- Sign up to get email and text alerts @
HealthCare.Gov/Subscribe
 - CuidadoDeSalud.gov en Español
- Updates and resources for organizations are available
@ Marketplace.CMS.Gov