



HEALTH CARE REFORM




## Affordable Care Act


What does it mean for Immigrant communities?



## Overview




- ✓ Review of the Affordable Care Act (ACA)
- ✓ What has taken effect after 2010.
- ✓ What to expect in 2014
- ✓ Impact of the ACA on immigrant and refugee communities
- ✓ Outreach opportunities
- ✓ Resources




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## Affordable Care Act 101




- When: Signed into law in 2010, and upheld by the Supreme court in 2012
- Why: The ACA provides new affordable opportunities to obtain insurance for people who are locked out of the market because of the pre-existing conditions or inability to afford insurance.
- Where: Insurance will be available through an online Health marketplace.
- Who: Health reform will nearly impact every American through affordable coverage options and new consumer protections and responsibilities.



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## What has taken effect after 2010?

- › Since 2010, some of the ACA provisions that make insurance more affordable and accessible have taken effect:
  - ✓ Extended Dependent Coverage
  - ✓ Preventative and Wellness coverage without cost-sharing:
    - ↳ Immunizations
    - ↳ Cancer screening
    - ↳ HIV/STI testing and counseling
    - ↳ screening for mental health and substance abuse and many other prevention services.
  - ✓ Tax Credits for Small Businesses
  - ✓ Improving Medicare Prescription Drug Coverage




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## List of Preventative and Wellness

- Cancer screenings such as mammograms & colonoscopies
- Vaccinations such as flu, mumps & measles
- Blood pressure screening
- Cholesterol screening
- Tobacco cessation counseling and interventions
- Birth control
- Depression screening
- And more...

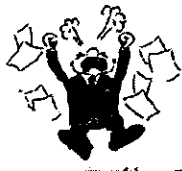

Visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention) for a full list



www.icirr.org


## Health Insurance Industry Reform after 2010

- › Guaranteed Issue for Children
- › No Lifetime and Annual Limits
- › Medical Loss Ratio
- › Rate Review

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# JANUARY 1, 2014




**ALIGNED COALITION FOR IMMIGRANT AND CITIZEN RIGHTS**

**CIRI**

[www.ciri.org](http://www.ciri.org)

## New and Improved Healthcare in 2014

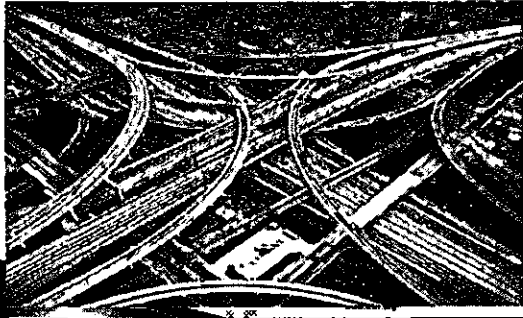
- **Guaranteed Issue** protects consumers with pre-existing conditions.
  - ❖ Insurance companies **CANNOT** use the health status of consumers buying insurance to make any decisions—No denials!!!
- **Inclusion of the Essential Health Benefits**
  - ❖ Ensures comprehensive coverage for **ALL**
  - ❖ Includes coverage for mental/behavioral health, and preventive/wellness services
- **Most Categorical ratings prohibited**
  - ❖ Health status, industry, gender, Duration and other ratings are prohibited.



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[www.ciri.org](http://www.ciri.org)


## Navigating the road to Affordable Coverage in 2014



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## Health Insurance Marketplace

- People can begin to enroll in October 2013; benefits will be available January 1, 2014.
- User friendly format to understand terms, compare benefits & services across plans.
- Enables you to enroll in public or private health insurance and screens you to see if you're eligible for , tax credits and subsidies that make coverage more affordable.
- Gives consumers the tools and power to control their insurance decisions.
- Marketplace will only be available to US citizens and lawfully residing immigrants.



**CIRI**

## Essential Health Benefits in the Marketplace Plans

- Ambulatory Patient Services
- Emergency Services
- Hospitalization
- Maternity and Newborn Care
- Mental Health and Substance Abuse Services (Including Behavioral Health Treatment)
- Prescription Drug Coverage
- Rehabilitative and Habilitative Services and Devices
- Laboratory Services
- Preventive and Wellness Services
- Chronic Disease Management
- Pediatric Services, Including Oral and Vision Care

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## Tax Credits and Subsidies

- **Premium credits help pay for health plans**
  - People can receive the credits in advance but might need to pay back excess at year end
  - Must have income between 100-400% FPL
- **Subsidies for out of pocket expense**
  - If your income is below 100-200% FPL, and purchase insurance in the -marketplace you can also get subsidies to lower out-of-pocket cost.
- **Tax credits and subsidies will only be available to US citizens and lawfully residing immigrants**

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### Federal Poverty Guidelines, 2013

Family Size	% Gross Yearly Income	% Gross Yearly Income
1	\$11,490	\$45,960
2	\$15,510	\$62,040
3	\$19,530	\$78,120
4	\$23,550	\$94,200

\*\*For each additional person, add \$4,020 for 100% FPL and \$18,000 for 400% FPL.

- ### Current Medicaid Program in IL
- > Federal categorical eligibility groups
  - > AllKids:
    - Children with household income <300% FPL (\$4,772.50 per month for a family of 3)
  - > Family Care:
    - U.S. Citizens & LPRs with green card for 5+
    - Parents/guardians of children younger than 19, with household income <133% FPL (\$2116/month family of 3)
  - > Moms & Babies:
    - Pregnant women with household income <200% FPL (\$3,182/month for family of 3)

- ### Medicaid Expansion
- > In 2014, the ACA expands Medicaid coverage to:
    - ✓ U.S. Citizens and LPRs with five years or more
    - ✓ ages 19-64
    - ✓ Incomes up to 133% FPL
  - > Enrollment will be via the Marketplace
  - > Federal government will pay for 100% of the cost of newly eligible for first 3 years and then at least 90% of the cost thereafter
  - > More than 618,000 could be eligible in the IL

### Medicaid's new Eligibility Category 133% below Federal Poverty Level

Family Size	% Gross Yearly Income	% Gross Yearly Income
1	\$11,490	\$15,281
2	\$15,510	\$20,628
3	\$19,530	\$25,975
4	\$23,550	\$31,321

- ### What "new Medicaid" must cover
- > Alternative benefit plan package's 10 categories of Essential Health Benefits.
  - > EPSDT for any child under age 21 covered under the state plan
  - > Services provided by federally qualified health centers and rural health clinics
  - > Non-emergency transportation
  - > Family planning services and supplies

- ### CountyCare
- Medicaid program for uninsured adults in Cook County
- What?
    - ✓ A new Medicaid program
  - Who?
    - ✓ Lives in Cook County.
    - ✓ Be 19-64 years old
    - ✓ Have income at or below 133% of the FPL (\$14,856 Individual; \$20,123 couple-annually)
    - ✓ Not be eligible for "State Plan" Medicaid (Parent, Pregnant, Blind or receiving disability income)
    - ✓ Not be eligible for Medicare
    - ✓ Be a legal immigrant for 5 years or more OR be a US citizen
    - ✓ Have a SS# or have applied for one

## Individual "mandate" and you

- › Individual "mandate" requires most U.S. citizens and lawfully residing immigrants/refugees to purchase health insurance by January 2014.
- › You are exempt IF:
  - › You are part of a religion opposed to acceptance of benefits from the Health Insurance policy
  - › You are incarcerated
  - › You are a member of Indian tribe
  - › Your family income is below the threshold for filing taxes
  - › You have to spend more than 8% of your income for health insurance
  - › You are undocumented (?)



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## The ACA and Immigrants

- ›› Naturalized Citizens
- › Legally present immigrants
- › Undocumented



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## Review of "non-citizen"

- › Legally present immigrants
- › Undocumented
- › Refugees
- › Human Trafficking
- › Victims of a crime
- › Domestic violence
- › Asylees
- › Fiancées of U.S. Citizens



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## How Non-Citizens are Impacted by ACA

- › Naturalized Citizens and Refugees
  - Same access and requirements for affordable coverage as U.S.-born citizens.
  - Verification of citizenship status in the insurance exchange



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## How Non-Citizens are Impacted by ACA (cont'd)

- › Lawfully Present Immigrants:
  - Limited federal coverage.
  - May enroll in a "qualified health plan (QHP)" from the state insurance exchanges
  - Eligible for premium tax credits and lower copayments.
  - ARE eligible for federal Medicaid and still subject to 5 year waiting period and other barriers
  - No change under employer based health insurance
  - EXCEPTION: As of August 2012, Deferred Action for Childhood Arrivals (DACA) grantees are ineligible for Medicaid, CHIP, and ACA benefits.



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## How Non-Citizens are Impacted by ACA (cont'd)


- › Undocumented Immigrants:
  - No federal coverage
  - NOT eligible to purchase private insurance in the Exchange
  - NOT eligible for premium tax credits
  - Exempt from Individual Mandate
  - Remain eligible for emergency care under federal law
  - Remain eligible for Moms & Babies
  - Remain eligible for nonemergency health services at community health centers/safety net hospitals



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## Outreach



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## Outreach Coordinators


- > Navigators
- > Certified Application Counselors (CACs)
- > An In-Person Counselors (IPCS) program
- > Health insurance brokers/agents



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## What can you do...


- ✓ Download and share our factsheets and toolkit at <http://www.icirr.org/content/resources>
- ✓ Invite us to present and suggest future topics
- ✓ Attend our upcoming community forum on August 3<sup>rd</sup> 10A.M at the Round Lake Public Library (906 Hart rd)
- ✓ Initiate conversation with clients when appropriate
- ✓ Share your feedback with ICIRR by emailing [fkhan@icirr.org](mailto:fkhan@icirr.org)



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## Resources

- > [www.ifroll.org](http://www.ifroll.org)
- > [www.healthcare.gov](http://www.healthcare.gov)
- > An online portal to health insurance information for consumers
- > <http://cclo.cms.gov/resources/other/index.html#hie>
- > Example of the applications to buy insurance through the Marketplace.
- > [www.illinoishealthmatters.gov](http://www.illinoishealthmatters.gov)
- > Illinois Health Matters is the statewide digital hub to raise awareness and provide clear, non-partisan information about how the new health care laws will affect Illinois residents, communities, and small businesses.
- > <http://www.illinoisfreeclinics.org/clinic-search>
- > <http://www.nafcclinics.org/clinics/search>
- > <http://www.illinoisattorneygeneral.gov/about/contacts.html>
- > To report fraud
- > [WWW.illmaternal.org/hcr](http://www.illmaternal.org/hcr)



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## Special Thanks to...

**Illinois Maternal & Child Health Coalition**


**And**

**Sergent Shriver National Center on Poverty Law**

For helping make this presentation possible






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## Questions?

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