



Everything you want to know about

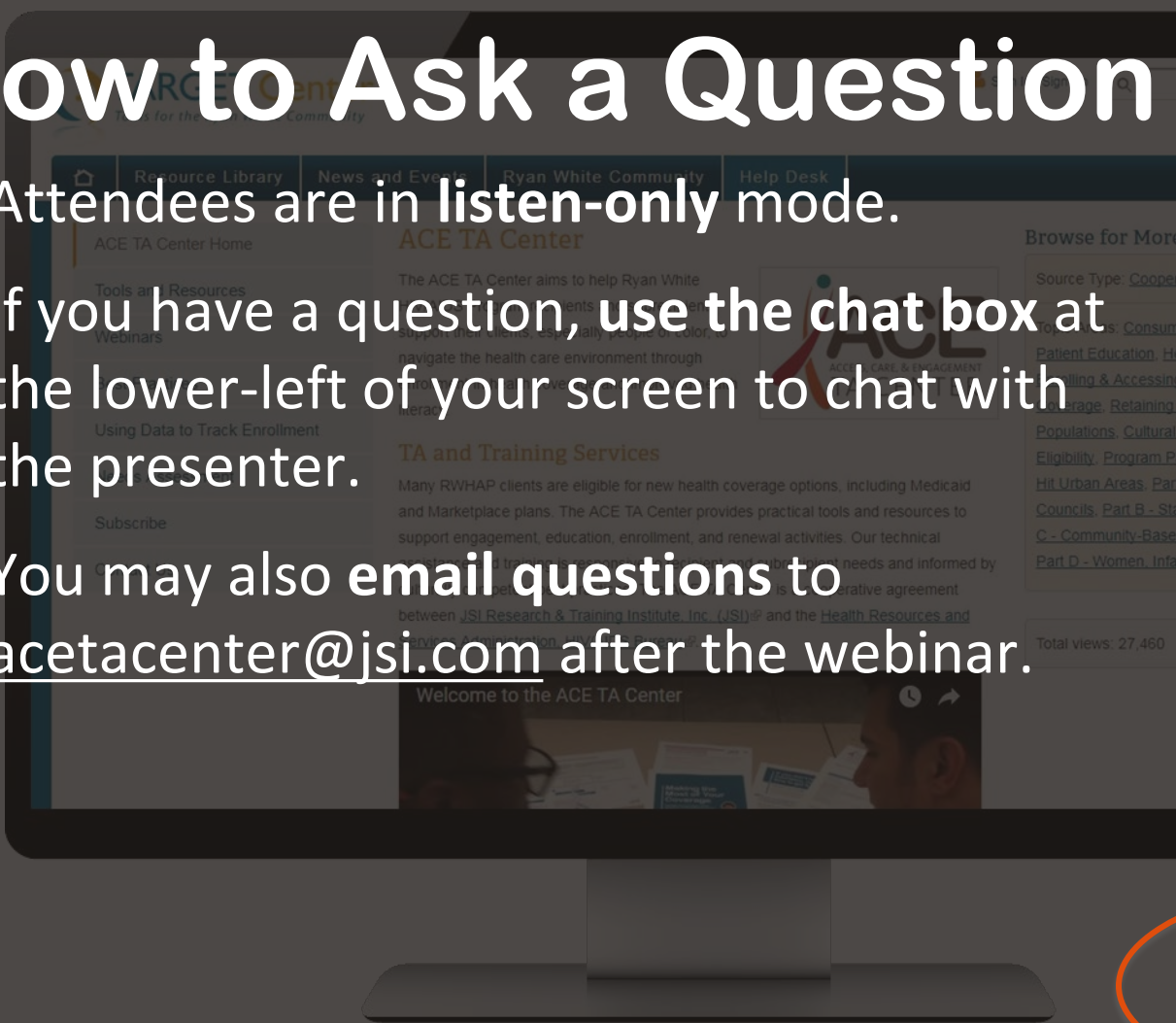
Financial Assistance for 2018 Health Plans

Access, Care, and Engagement (ACE) TA Center
November 9, 2017



How to Ask a Question

- Attendees are in **listen-only** mode.
- If you have a question, **use the chat box** at the lower-left of your screen to chat with the presenter.
- You may also **email questions** to acetacenter@jsi.com after the webinar.



The background image shows a computer monitor displaying the ACE TA Center website. The website has a dark blue header with navigation links: Home, Resource Library, News and Events, Ryan White Community, and Help Desk. Below the header, there's a section titled 'ACE TA Center' with a description of its mission to help Ryan White clients. To the right, there's a 'Browse for More' section with various links like 'Source Type: Cooper', 'Patient Education', etc. At the bottom of the monitor, there's a video player showing a person's face. Overlaid on the right side of the monitor is a chat box. The chat box has a title bar with 'Hide Chat' and 'Raise Hand' buttons. The main area of the chat box is empty. At the bottom of the chat box, there's a text input field with the placeholder '<Type Message Here>' and a 'Send' button. An orange oval highlights the bottom section of the chat box, including the input field and the 'Send' button.

Hide Chat Raise Hand

Chat with Presenter:

<Type Message Here> Send

Can You Hear Us?



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If you're still having problems, please chat the host.

Call-in number: 866-519-2796

Passcode: 627449



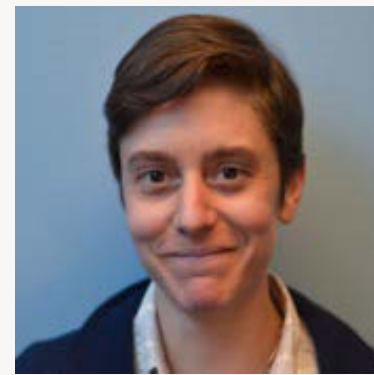
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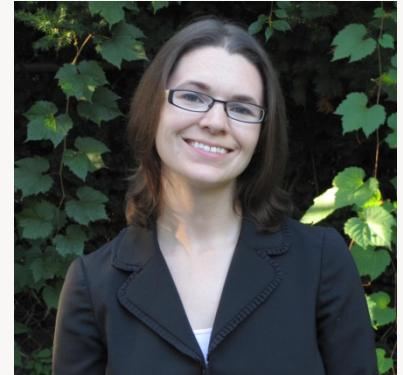
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Today's presenters



Session overview





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ACE TA Center

The ACE TA Center aims to help Ryan White HIV/AIDS Program recipients and subrecipients support their clients, especially people of color, to navigate the health care environment through enrollment in health coverage and improved health literacy.



TA and Training Services

Many RWHAP clients are eligible for new health coverage options, including Medicaid and Marketplace plans. The ACE TA Center provides practical tools and resources to support engagement, education, enrollment, and renewal activities. Our technical assistance and training is responsive to recipient and subrecipient needs and informed by culturally competent best practices. The ACE TA Center is a cooperative agreement between [JSI Research & Training Institute, Inc. \(JSI\)](#) and the [Health Resources and Services Administration, HIV/AIDS Bureau](#).

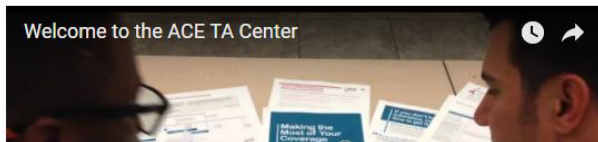
Browse for More

Source Type: [Cooperative Agreement](#)

Topic Areas: [Consumers/Patients](#), [Patient Education](#), [Health Care Reform](#), [Enrolling & Accessing ACA Health Coverage](#), [Retaining in Care](#), [Populations](#), [Cultural Competency](#), [Eligibility](#), [Program Parts](#), [Part A - Hard Hit Urban Areas](#), [Part A - Planning Councils](#), [Part B - States/Territories](#), [Part C - Community-Based Early Intervention](#), [Part D - Women, Infants, Children, Youth](#)

Total views: 27,460

Welcome to the ACE TA Center



careacttarget.org/ace



Audience Poll

What is your role in your RWHAP funded agency?

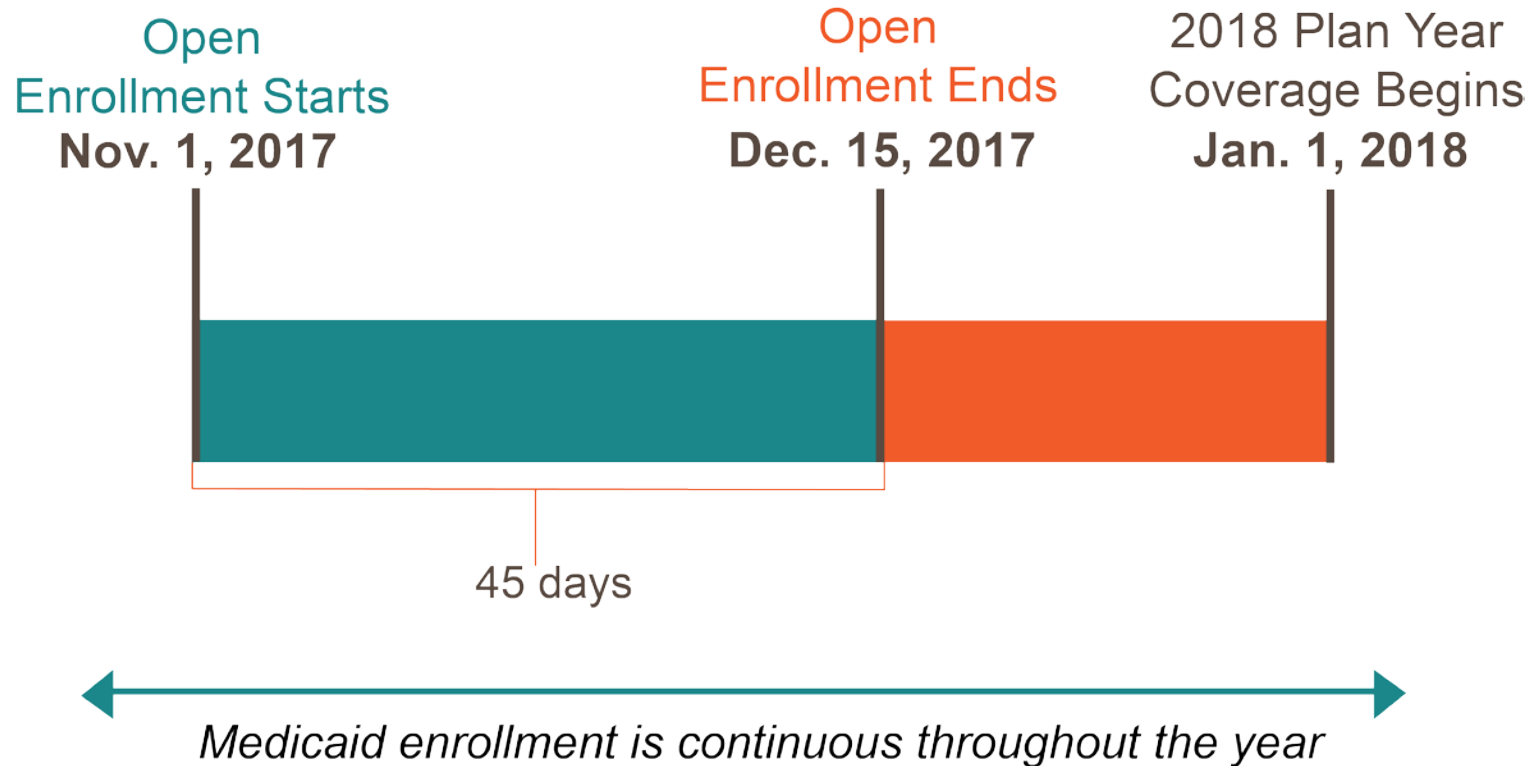
- Program manager or staff
- Case Manager
- Clinical director or staff
- Benefits and enrollment staff
- Director or administrator
- Quality assurance/compliance staff
- Other (chat role to Chairperson)
- N/A (I'm not a grantee or provider)

Audience Poll

Have you been on an ACE TA Center webinar before?

- Yes
- No

Open enrollment timeline for 2018 plans



- Six-week enrollment period applies to both Federally-facilitated marketplace states (FFMs) and state-based marketplaces (SBMs).
- SBMs are allowed to extend the Open Enrollment Period with a Special Enrollment Period, as a transitional measure.

State-specific Open Enrollment periods with transitional SEPs

- California: Nov. 1, 2017 - Jan. 31, 2018
- Colorado: Nov. 1, 2017 - Jan. 12, 2018
- Connecticut: Nov. 1, 2017 - Dec. 22, 2017
- District of Columbia: Nov. 1, 2017 - Jan. 31, 2018
- Massachusetts: Nov. 1, 2017 - Jan. 23, 2018
- Minnesota: Nov. 1, 2017 - Jan. 14, 2018
- New York: Nov. 1, 2017 - Jan. 31, 2018
- Rhode Island: Nov. 1, 2017 - Dec. 31, 2017
- Washington: Nov. 1, 2017 - Jan. 15, 2018



Premium Tax Credits and Cost Sharing Reductions: What are they?

Premium Tax Credit (PTC)

- A **tax credit** to lower the cost of insurance **premiums** for Marketplace coverage.



What is an Advance Premium Tax Credit (APTC)?

- When the premium tax credit is given **in advance** and lowers the monthly premium amount.
- If you choose to get the APTC, you must reconcile this payment when you pay your taxes.
- This means you'll compare 2 figures:
 - The amount of APTC you receive during the year. (This was paid directly to your health plan so your monthly payment was lower.)
 - The premium tax credit you actually qualify for based on your final income for the year.



Cost Sharing Reductions (CSR)

- Given in the form of discounts.
- **Reduce the cost** of deductibles, copays, and coinsurance.
- Only applies to Silver Marketplace plans.
- No reconciliation is necessary at the end of the year.



What is a Silver plan?



Platinum



Gold



Silver



Bronze

Monthly cost	\$\$\$\$	\$\$\$	\$\$	\$
Cost when you get care	\$	\$\$	\$\$\$	\$\$\$\$
Good option if you...	Plan to use a lot of health care services	Want to save on monthly premiums while keeping your out-of-pocket costs low	Need to balance your monthly premium with your out-of-pocket costs	Don't plan to need a lot of health care services

Income eligibility for PTCs & CSRs

Persons in Household	2017 Federal Poverty Level (100% FPL)	Max Income for CSR (250% FPL)	Max Income for PTC (400% FPL)
1	\$12,060	\$30,150	\$48,240
2	\$16,240	\$40,600	\$64,960
3	\$20,420	\$51,050	\$81,680
4	\$24,600	\$61,500	\$98,400
5	\$28,780	\$71,950	\$115,120
6	\$32,960	\$82,400	\$131,840
7	\$37,140	\$92,850	\$148,560
8	\$41,320	\$103,300	\$165,280

Income requirements for 2018

Persons in Household	2017 Federal Poverty Level (100% FPL)	Max Income for CSR (250% FPL)	Max Income for PTC (400% FPL)
1	\$12,060	\$30,150	\$48,240
2	\$16,240	\$40,600	\$64,960
3	\$20,420	\$51,050	\$81,680
4	\$24,600	\$61,500	\$98,400
5	\$28,780	\$71,950	\$115,120
6	\$32,960	\$82,400	\$131,840
7	\$37,140	\$92,850	\$148,560
8	\$41,320	\$103,300	\$165,280

Example: Cost-sharing reductions for a sample silver plan

	Full pay amount (no CSR)	CSR plan for 201 – 250% FPL	CSR plan for 151% - 200% FPL	CSR plan for 100% - 150% FPL
Deductible	\$2,000	\$1,750	\$250	\$0
Maximum out-of-pocket limit	\$5,500	\$4,000	\$2,000	\$1,000
Co-pay for physician visit (after deductible)	\$30	\$30	\$15	\$10
Inpatient hospital (after deductible)	\$1,500/ admission	\$1,500/ admission	\$250/ admission	\$100/ admission

Source: <http://www.healthreformbeyondthebasics.org/cost-sharing-charges-in-marketplace-health-insurance-plans-part-2/> (accessed November 8, 2017)



How PTCs are calculated

% FPL	Premium Cap % of Income
Under 100%	No cap
100-133%	2.04%
133-150%	3.06% - 4.08%
150-200%	4.08% – 6.43%
200-250%	6.43% – 8.21%
250-300%	8.21% – 9.69%
300-400%	9.69%

What do they have in common?

- Clients can be eligible for **both** a PTC and CSR
- **Eligibility** is determined during Marketplace application and plan renewal process
- **Amount** of financial help depends on income and plan costs. Amount can change from year-to-year
 - Help your client review plan options **each year** based on how much financial help they will get



When PTCs and CSRs are paid

PTC: Clients have two choices

1. Paid **to the insurer** every month (APTC)*
2. Paid in a **lump sum, directly to individuals**, when they file a federal tax return at the end of the year

CSR: Applied all year long: **reduced cost** of deductibles, copayments, and coinsurance plus **lower out-of-pocket maximum** for the year.

* RWHAP recipients are encouraged to recommend APTCs to their clients to help reduce potential financial complications



What costs will my client have to pay?

- PTCs and CSRs may not cover the entire cost of health coverage.
- Check with RWHAP recipients in your area, including ADAP, to see if they can provide financial assistance (and if so, for which plans)
- Help clients understand that they are responsible to pay any remaining costs and ensure monthly premium payments are paid on time.

Let's recap: How do PTCs and CSRs compare?

	PTC	CSR
Can they be used to pay for:		
Premiums	✓	✗
Deductibles	✗	✓
Copays	✗	✓
Coinsurance	✗	✓
How the financial assistance is applied:		
Money sent directly to the insurer every month to lower the premium	✓ <i>For APTCs only</i>	✗
Money sent to the insurance individual in one lump sum once his/her annual taxes have been filed	✓ <i>For PTCs only</i>	✗
Discounts given by the insurer to lower an individual's out-of-pocket costs	✗	✓

FAQ: Premium Tax Credits (PTCs) and Cost-Sharing Reductions (CSRs)

October 2016

ACE TA Center

The federal government provides financial support for many consumers who get health coverage through the Marketplace. Learn how **Premium Tax Credits** (PTCs) and **Cost-Sharing Reductions** (CSRs) can help Ryan White HIV/AIDS Program (RWHAP) clients pay for health insurance.



FAQ: Financial Help for Health Insurance

Premium Tax Credit (PTC)

Premium tax credits help lower the cost of premiums for health care coverage purchased through the Health Insurance Marketplace. Advance payments of the tax credit can be used right away to lower your monthly premium costs.

Cost-Sharing Reduction (CSR)

A discount that lowers the amount individuals and families have to pay out-of-pocket for deductibles, coinsurance, and copayments. CSRs are NOT used to pay premiums.

A person may receive **both** a PTC and a CSR. People who apply for PTCs are automatically assessed for CSRs.

Frequently Asked Questions

1. [Who is eligible?](#)
2. [How much financial help is available?](#)
3. [What income is considered?](#)





Audience Poll

What do PTCs and CSRs have in common? (check all that apply)

- a) Help pay for insurance premiums
- b) Amount depends on income
- c) Amount can change from year-to-year
- d) Can only be used for a Silver plan



Eligibility for PTCs and CSRs

Applying in 2018

- PTCs and CSRs are calculated through the Marketplace during the application process
 - CSR eligibility is determined along with PTC
- Clients **must** authorize collection of tax data from the IRS



You are eligible if...

	PTC	CSR
Your income is between 100-400% of the Federal Poverty Level (FPL)*	<input checked="" type="checkbox"/>	
Your income is between 100-250% of FPL		<input checked="" type="checkbox"/>
You purchase coverage through the Marketplace	<input checked="" type="checkbox"/>	
You purchase coverage through the Marketplace and are enrolled in a Silver plan.		<input checked="" type="checkbox"/>
You are not eligible for CHIP, Medicaid, or Medicare	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Your employer plan doesn't meet criteria for "minimum essential coverage"	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
You do not file a Married Filing Separate return – exception for abuse/abandonment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
You can't be claimed as a dependent by another person	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

** 139% - 400% FPL in states that have expanded Medicaid*

Plan renewals in 2018

- Remind clients to update income and household information to ensure they are receiving the correct APTC amount.
- Clients should carefully review 2018 plans and select the health care plan that best meets their needs.

Audience Poll

Multiple choice poll: which of these must be true for someone to be eligible for both PTCs and CSRs?

- a) Not eligible for Medicaid
- b) Income up to 400% of the FPL
- c) Lawfully present in the United States



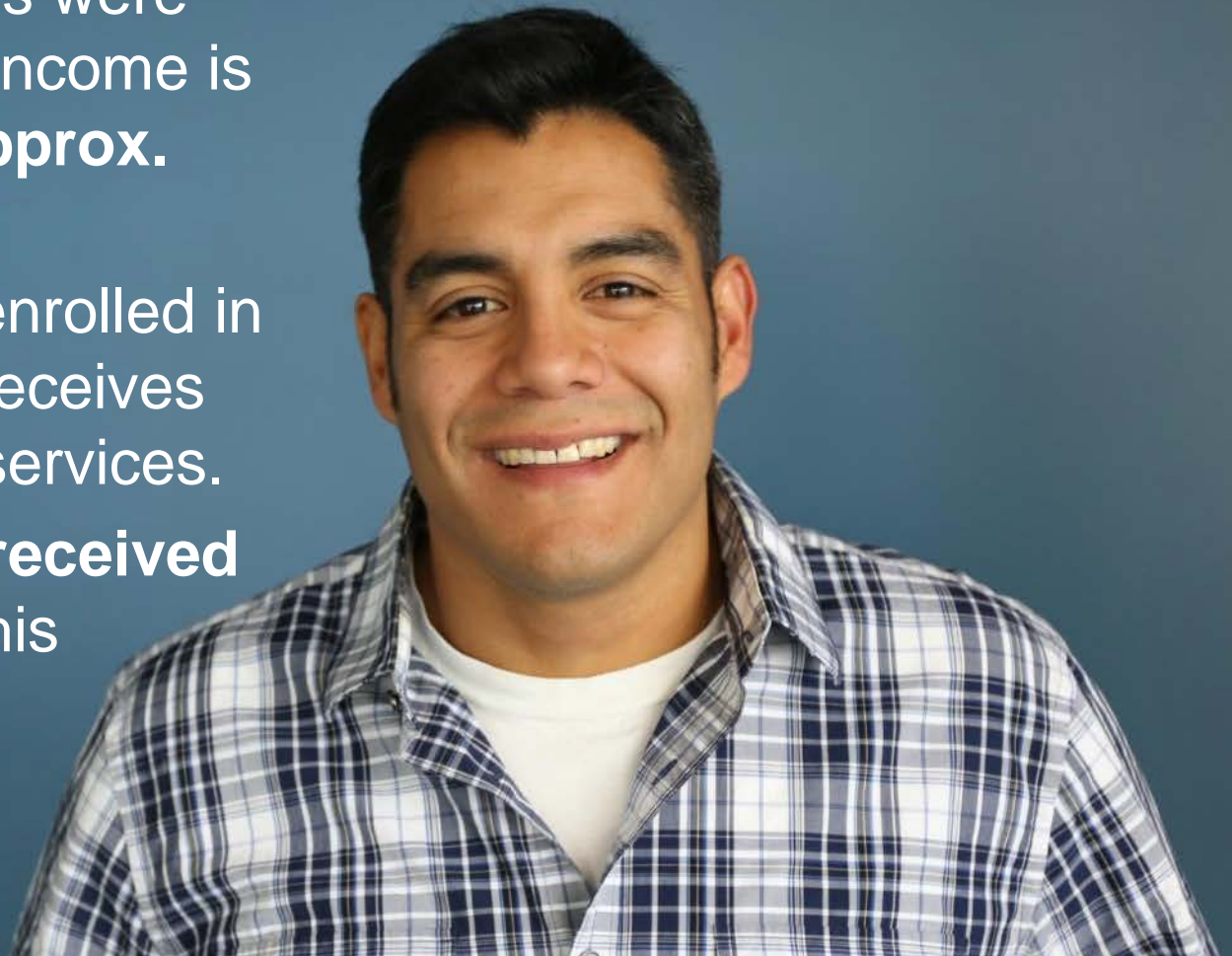
PTCs and CSRs in Action

Case Study: Alex



Case Study: Alex

- Alex **lives by himself.**
- Alex's work hours were reduced, so his income is now \$24,000 (**approx. 200% FPL**).
- **He is** currently enrolled in ADAP. He also receives RWHAP Part A services.
- **Last year Alex received PTCs.** He likes his current plan and would like to **renew it.**



Helping Alex enroll: Poll 1

Is Alex eligible at 200% FPL to receive a PTC and/or CSR? **(select one answer)**

- a) PTC only
- b) CSR only
- c) Both
- d) Neither

Helping Alex enroll: Poll 2

What metal level plans should Alex look at, if he wants a CSR plan? **(select one answer)**

- a) Platinum
- b) Gold
- c) Silver
- d) Bronze
- e) Any level



Helping Alex enroll: Poll 3

Is Alex eligible to receive financial assistance through the RWHAP program? **(select one answer)**

- a) Yes, through ADAP
- b) Yes, through RWHAP Part A
- c) No assistance available
- d) Unknown

Case Study Summary: Alex

- At 200% FPL, Alex is eligible for both PTCs and CSRs.
- Even though he likes his current plan, Alex should actively compare plans. He may be able to find a better plan to meet his medical needs.
 - Also, he is now eligible for discounted Silver CSR plans.
- Alex may be eligible for assistance through the RWHAP, including ADAP or his local Part A program, and should check with the ADAP coordinator or his case manager for more information.

Case Study: Vanessa



Case Study: Vanessa

- She lives on her own. Her income is \$35,000 (**approx. 290% FPL for a single-person household**).
- In her home state, ADAP provides financial support for some (but not all) plans.
- Vanessa is applying for the first time



Helping Vanessa enroll: Poll 1

- Is Vanessa, at 290% FPL, eligible for a PTC and/or CSR?
 - a) PTC only
 - b) CSR only
 - c) Both
 - d) Neither

Helping Vanessa enroll: Poll 2

Can Vanessa enroll in a plan of any metal level with her PTC?

- a) Yes
- b) No

Case Study Summary: Vanessa

- At 290% FPL, is eligible for a PTC, but not a CSR.
- Vanessa can apply her PTC to any metal level plan.
 - However, Vanessa's enrollment assister needs to know which plans ADAP can help with!
- Vanessa must re-apply for ADAP every six months to make sure RWHAP premium assistance continues.



Plans change, people change!

- Clients should actively compare plans to avoid getting auto-enrolled into a plan that may not be the best option for their health needs. Shop around!
- If a client does not log in and actively choose a plan, they will be automatically re-enrolled in their current plan on Dec. 15, the last day of Open Enrollment.
- If a client's plan is no longer available this year, they will be auto-enrolled into a different plan with a similar premium.





RWHAP/ADAP Insurance Assistance

RWHAP (including ADAP) Insurance Assistance

Types of insurance RWHAP/ADAP assists clients to purchase	Types of costs RWHAP/ADAP can cover
<ul style="list-style-type: none">• Individual Marketplace plans• Individual off-Marketplace plans• Employer-based coverage• COBRA• Medicare• Medicaid• High risk pools	<ul style="list-style-type: none">• Premiums• Prescription co-pays/co-insurance• Prescription deductibles• Medical co-pays/co-insurance• Medical deductibles

RWHAP/ADAP insurance assistance programs vary. Check with your local programs to see what costs are covered.

Insurance Assistance from RWHAP, including ADAP, can help fill Affordability Gaps

Marketplace Plan with Subsidies

	Income	Premium	Federal PTC	Premium after PTC	Out-of-Pocket Costs
Mike 150% FPL	\$1,500 (monthly)	\$375	\$220	\$155	Medical visit: \$10 Rx drug: \$30

*RWHAP/ADAP
can help!*

Off-Marketplace Plan (no subsidies)

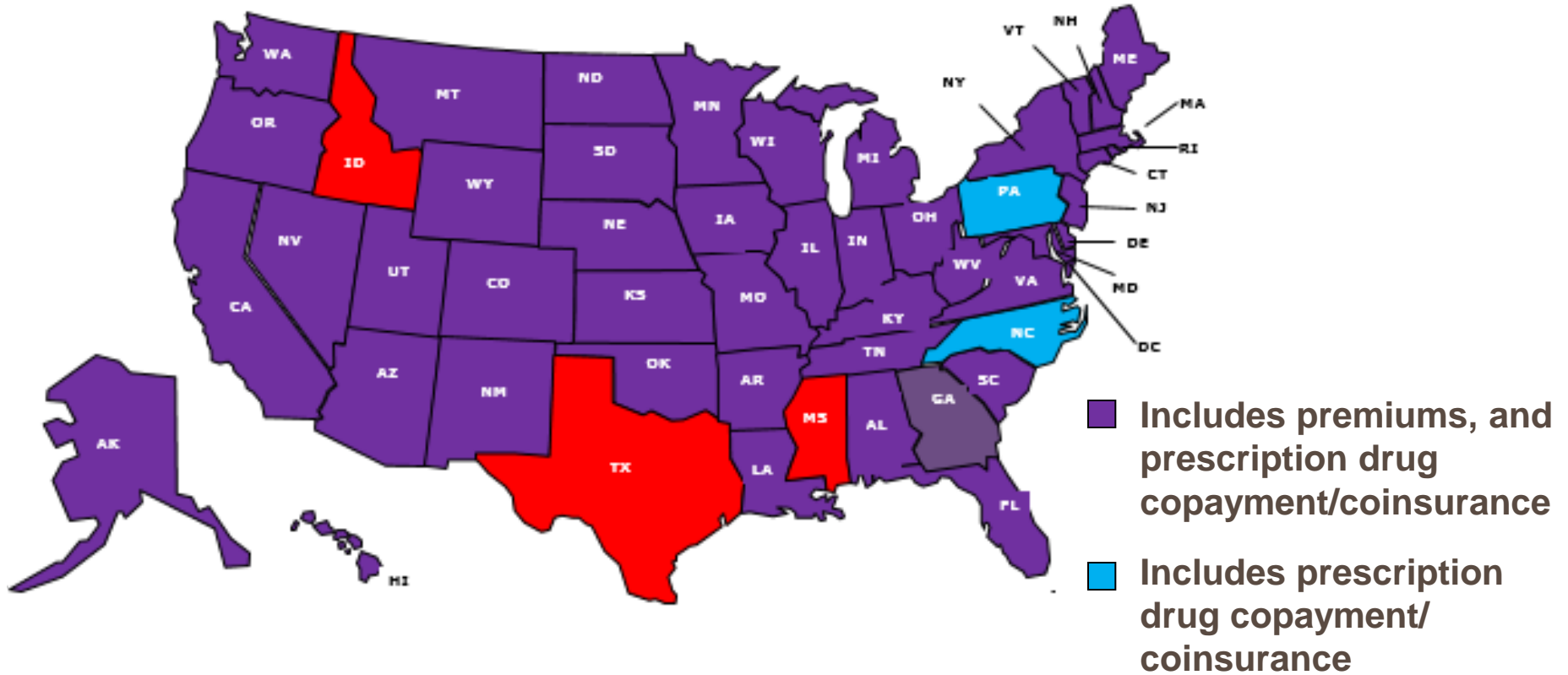
	Income	Federal PTC	Premium	Out-of-Pocket Costs
Mike 150% FPL	\$1,500 (monthly)	\$0	\$375	Medical visit: \$25 Rx drug: \$150

*RWHAP/ADAP
can help!*

RWHAP/ADAP insurance assistance programs vary. Check with your local programs to see what costs are covered.



ADAPs Supporting Clients to Purchase On- and Off-Marketplace Individual Plans



NOTE: In some areas (where ADAP is not providing such assistance) other RWHAP recipients may assist clients with premiums and co-payments. This can apply to both on- and off-Marketplace plans.

■ Not currently supporting clients in on or off-Marketplace individual plans

What do RWHAP/ADAP Insurance Assistance Programs have to do with taxes?

Premium Tax Credit Reconciliation Review

Step One: Marketplace Application

- Demonstrate financial eligibility for APTC in application to Marketplace
- May apply for **advance** premium tax credit based on projected annual income

Dates: November 1 – December 15 (open enrollment period)

Step Two: Report Income Changes

- Report changes in income to Marketplace that will impact APTC amount
- Report changes in tax household size that will impact APTC amount

Dates: January 1 – December 31 (tax year)

Step Three: File Your Federal Taxes!

- Individuals receiving APTC **MUST** file federal taxes for year they received the tax credit
- IRS will determine if individual received the right amount APTC throughout year

Dates: By April 15 (or later with extension)

Typical APTC Policies among RWHAP/ADAP Insurance Assistance Programs*

- Require clients to take full amount of PTC in advance (APTC)
- Educate clients on the need to file taxes, report changes in income, and the reconciliation process

At application

Throughout the coverage year

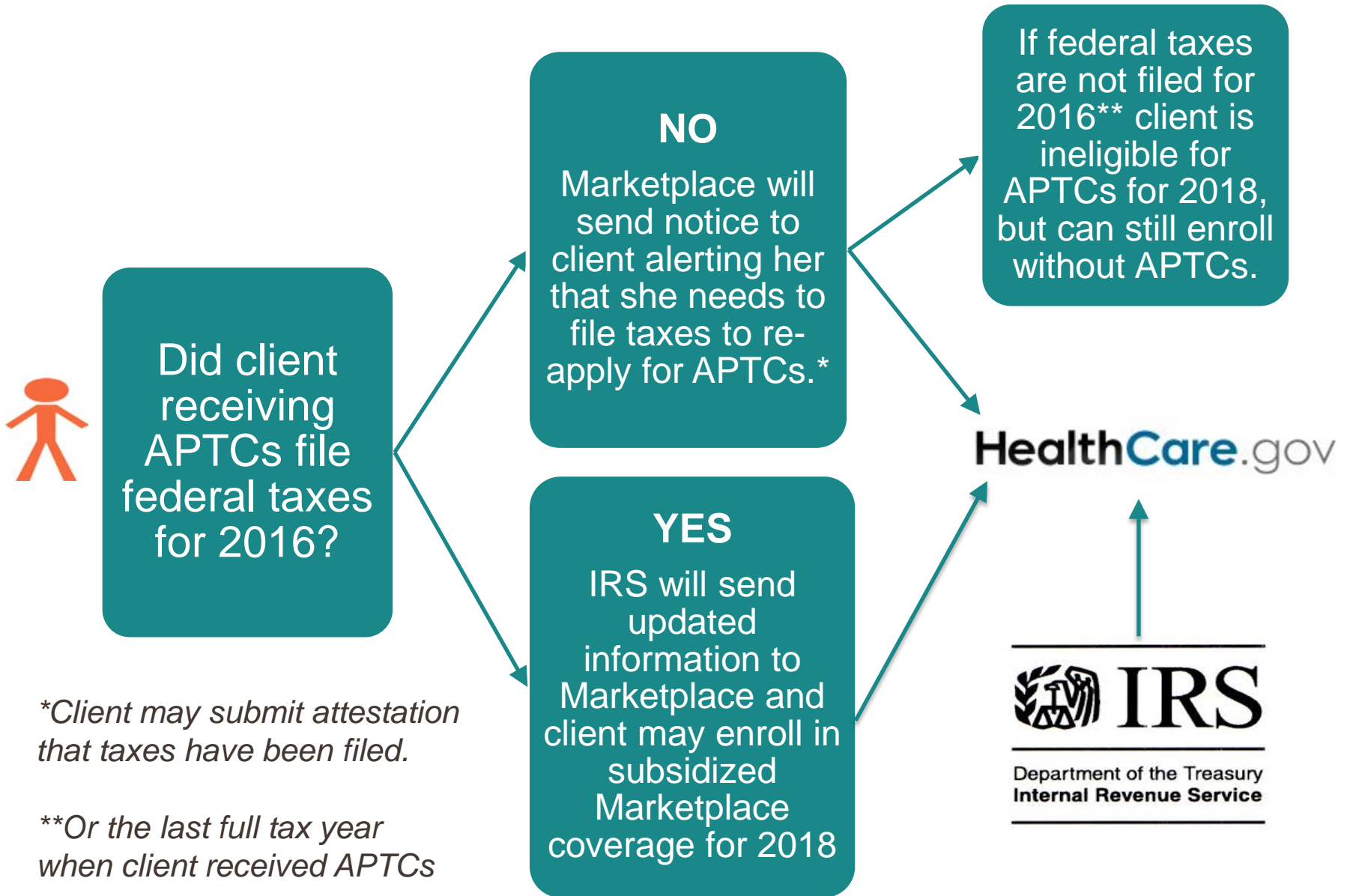
- Check in with clients on importance of reporting changes to the Marketplace during the year (including at ADAP 6 month recertification)

- Direct clients to tax filing resources
- Require submission of tax returns to RWHAP/ADAP
- Assist with APTC overpayments that clients owe to IRS
- Recoup APTC refunds

At tax time

* State/local policies may vary – check with your local RWHAP/ADAP!

Financial Help and Tax Filing



Considerations for case managers and assisters

- Remind clients to file federal taxes
- Review the tax reconciliation requirements
- Remind clients to report changes in income



Questions?

Thank you for joining us!

Please complete the evaluation!

targethiv.org/ace

Sign up for our mailing list, download tools and resources, and more...

Contact Us:

acetacenter@jsi.com

