



Everything you want to know about **Financial Assistance for 2019 Health Plans**

Access, Care, and Engagement (ACE) TA Center
October 24, 2018



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.
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Q&A

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ACE TA Center

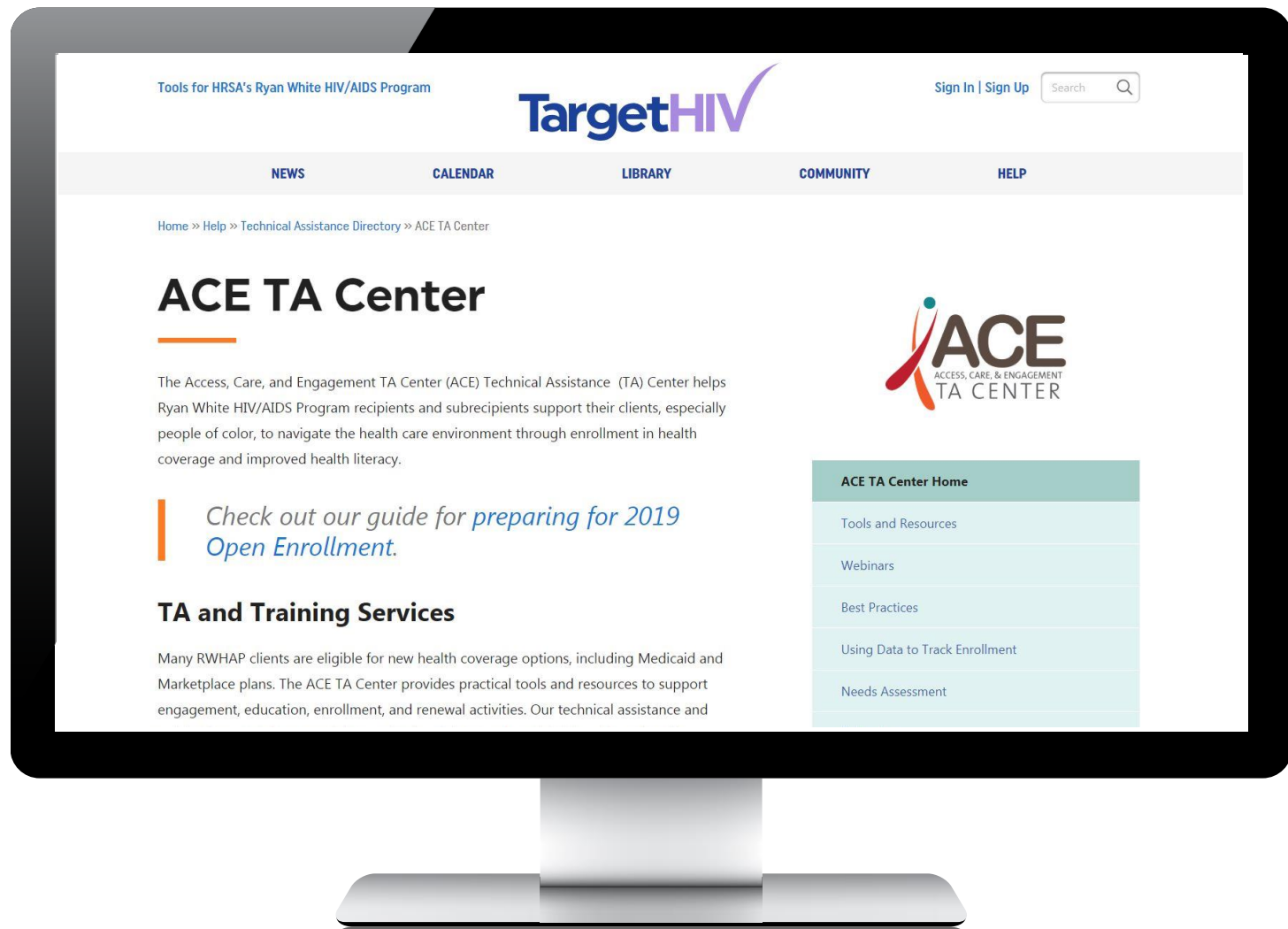
The Access, Care, and Engagement (ACE) Technical Assistance (TA) Center supports Ryan White HIV/AIDS Program (RWHAP) health care service providers to:

1. Engage, enroll, and retain clients in health coverage
2. Communicate with clients about how to stay enrolled and use health coverage
3. Build organizational health insurance literacy, thereby improving clients' capacity to use the health care system.

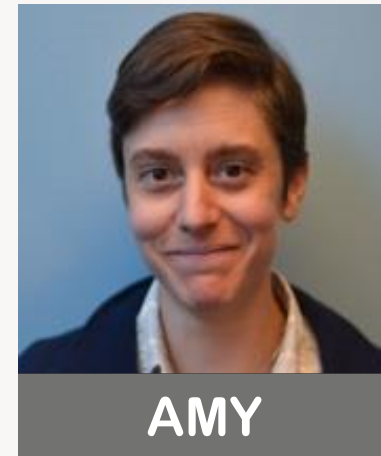


Audiences

- RWHAP staff, including case managers
- RWHAP leaders and managers
- RWHAP clients
- Navigators and other in-person assisters that help enroll RWHAP clients



<https://targethiv.org/ace>



Today's presenters



Session overview





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)

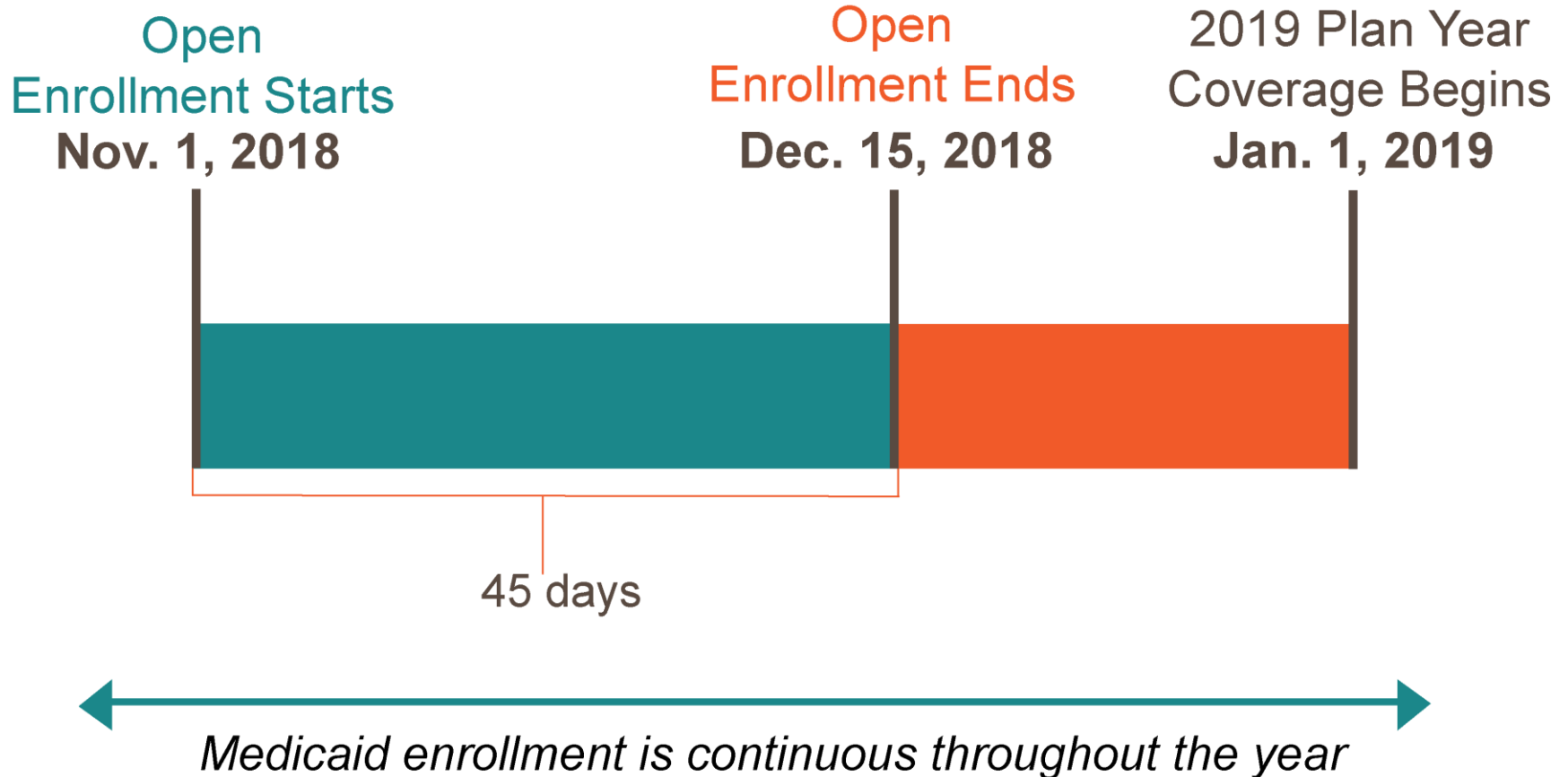


Audience Poll

Have you been on an ACE TA Center webinar before?

- Yes
- No

Open enrollment timeline for 2019 plans



*The above Open Enrollment timeline applies to all states that use healthcare.gov and most state-based exchanges.



State-specific Open Enrollment periods

- California: Oct. 15, 2018 – Jan. 15, 2019
- Colorado: Nov. 1, 2018 – Jan. 15, 2019
- Massachusetts: Nov. 1, 2018 – Jan. 23, 2019
- Minnesota: Nov. 1, 2018 – Jan. 13, 2019
- New York: Nov. 1, 2018 - Jan. 31, 2019
- Rhode Island: Nov. 1, 2018 – Dec. 31, 2018
- District of Columbia: Nov. 1, 2018 - Jan. 31, 2019



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.
- PTCs are only available for plans purchased through the Marketplace



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 available for plans purchased through the Marketplace
- Only apply 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	2018 Federal Poverty Level (100% FPL)	Max Income for CSR (250% FPL)	Max Income for PTC (400% FPL)
1	\$12,140	\$30,350	\$48,560
2	\$16,460	\$41,150	\$65,840
3	\$20,780	\$51,950	\$83,120
4	\$25,100	\$62,750	\$100,400
5	\$29,420	\$73,550	\$117,680
6	\$33,740	\$84,350	\$134,960
7	\$38,060	\$95,150	\$152,240
8	\$42,380	\$105,950	\$169,520

Income requirements for 2019

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1	\$12,140	\$30,350	\$48,560
2	\$16,460	\$41,150	\$65,840
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4	\$25,100	\$62,750	\$100,400
5	\$29,420	\$73,550	\$117,680
6	\$33,740	\$84,350	\$134,960
7	\$38,060	\$95,150	\$152,240
8	\$42,380	\$105,950	\$169,520

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	\$7,150	\$4,500	\$800	\$250
Maximum out-of-pocket limit	\$7,350	\$5,700	\$1,700	\$550
Co-pay for physician visit (after deductible)	\$70	\$30	\$10	\$5
Inpatient hospital (after deductible)	30% (after deductible)	30% (after deductible)	10% (after deductible)	10% (after deductible)

Source: <http://www.healthreformbeyondthebasics.org/cost-sharing-charges-in-marketplace-health-insurance-plans-part-2/> (accessed September 19, 2018)



How PTCs lower premiums

- The amount of the tax credit is based on household income
 - Lower income = bigger tax credit
- The amount of the PTC is calculated by the Marketplace
- Monthly premium costs displayed to the applicant will automatically be reduced by that tax credit amount.
- The tax credit amount can be applied to any plan, at any metal level

What do they have in common?

- Some clients are 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 insured 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)

July 2018

ACE TA Center

Financial support is available 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.



Premium Tax Credit (PTC)

Premium tax credits help lower the cost of premiums for health 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.

If eligible, 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?](#)

FAQ: Financial Help for Health Insurance





Audience Poll

Which of the following items do PTCs and CSRs have in common (check one)

- a) Help pay for insurance premiums
- b) Amount depends on income
- c) Can only be used for a Silver plan



Eligibility for PTCs and CSRs

Applying for 2019

- 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 select 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"/>

Plans must be purchased through the Marketplace to be eligible for PTCs or CSRs

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

Plan renewals for 2019

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

Audience Poll

Check all that apply: 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



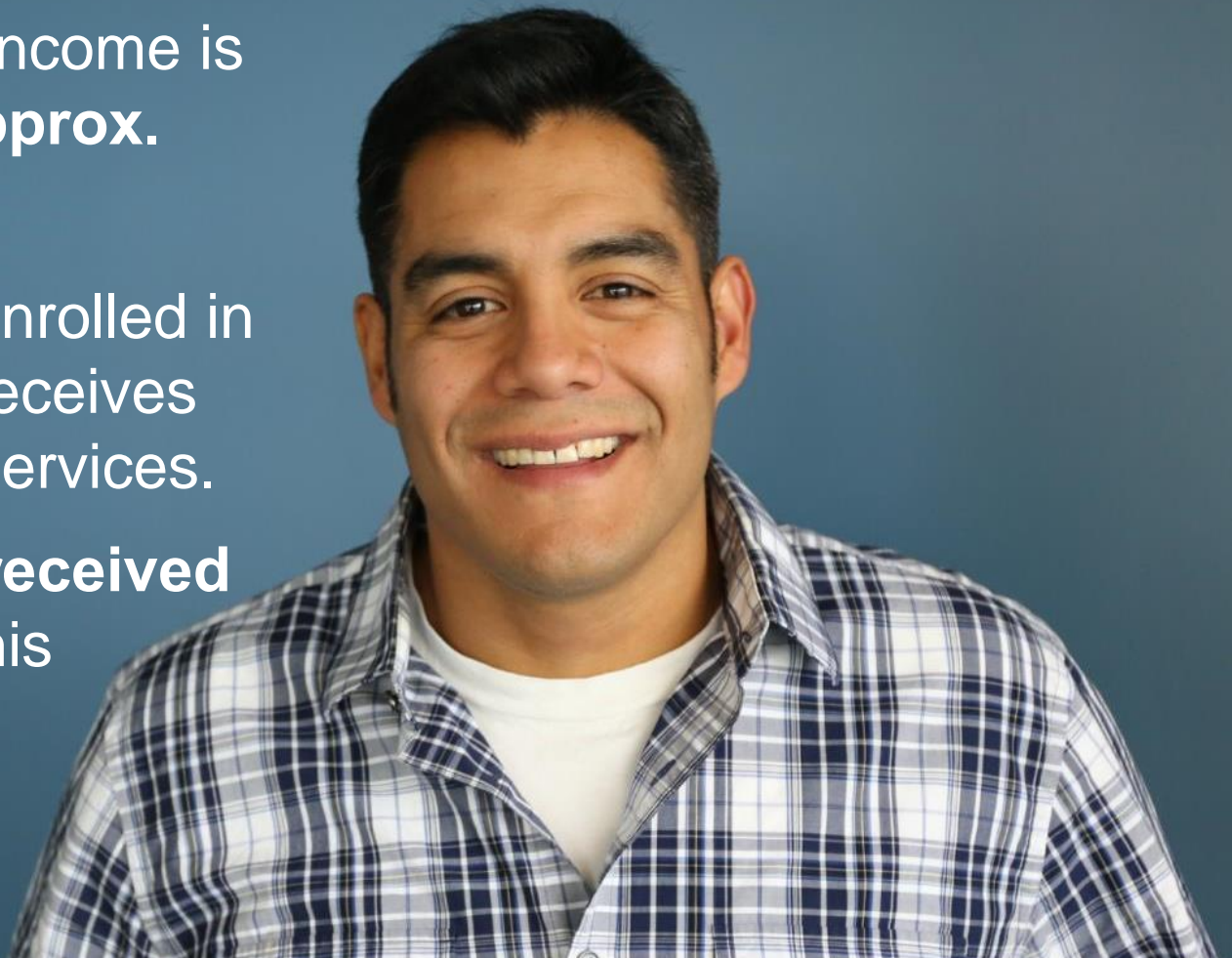
PTCs and CSRs in Action

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-certify 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

Review: HRSA/HAB policy on insurance purchase

RWHAP recipients may assist eligible low-income clients with insurance premiums and cost sharing if:

1. The insurance plan includes at least one drug in each class of core antiretroviral therapeutics from the HHS Clinical Guidelines for the Treatment of HIV/AIDS and
2. The cost of paying for the health care coverage (premiums and cost sharing) is cost-effective in the aggregate compared to:
 - Paying for the full cost for medications and other appropriate HIV outpatient/ambulatory health services (RWHAP Part A, RWHAP Part B, RWHAP Part C, and RWHAP Part D)
 - Paying for the full cost for medications (RWHAP ADAP)

Review: [HRSA/HAB PCN 18-01](#)

RWHAP (including ADAP) Insurance Assistance

Types of insurance RWHAP/ADAP assists clients to purchase

- **Individual Marketplace plans**
- **Individual off-Marketplace plans**
- Employer-based coverage
- COBRA
- Medicare
- Medicaid
- High risk pools

Types of costs RWHAP/ADAP can cover

- 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!*

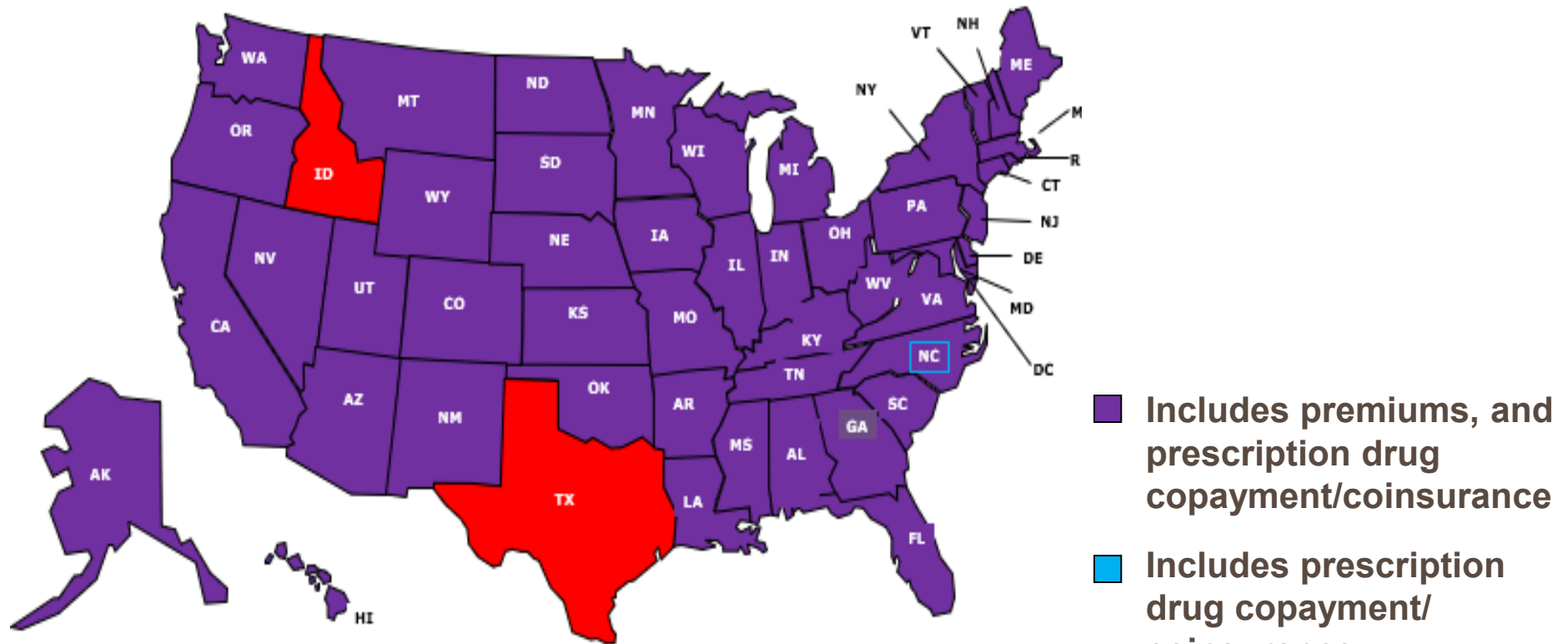
Off-Marketplace Plan (no subsidies)

	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.

- Includes premiums, and prescription drug copayment/coinsurance
- Includes prescription drug copayment/coinsurance
- Not currently supporting clients in on or off-Marketplace individual plans

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

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

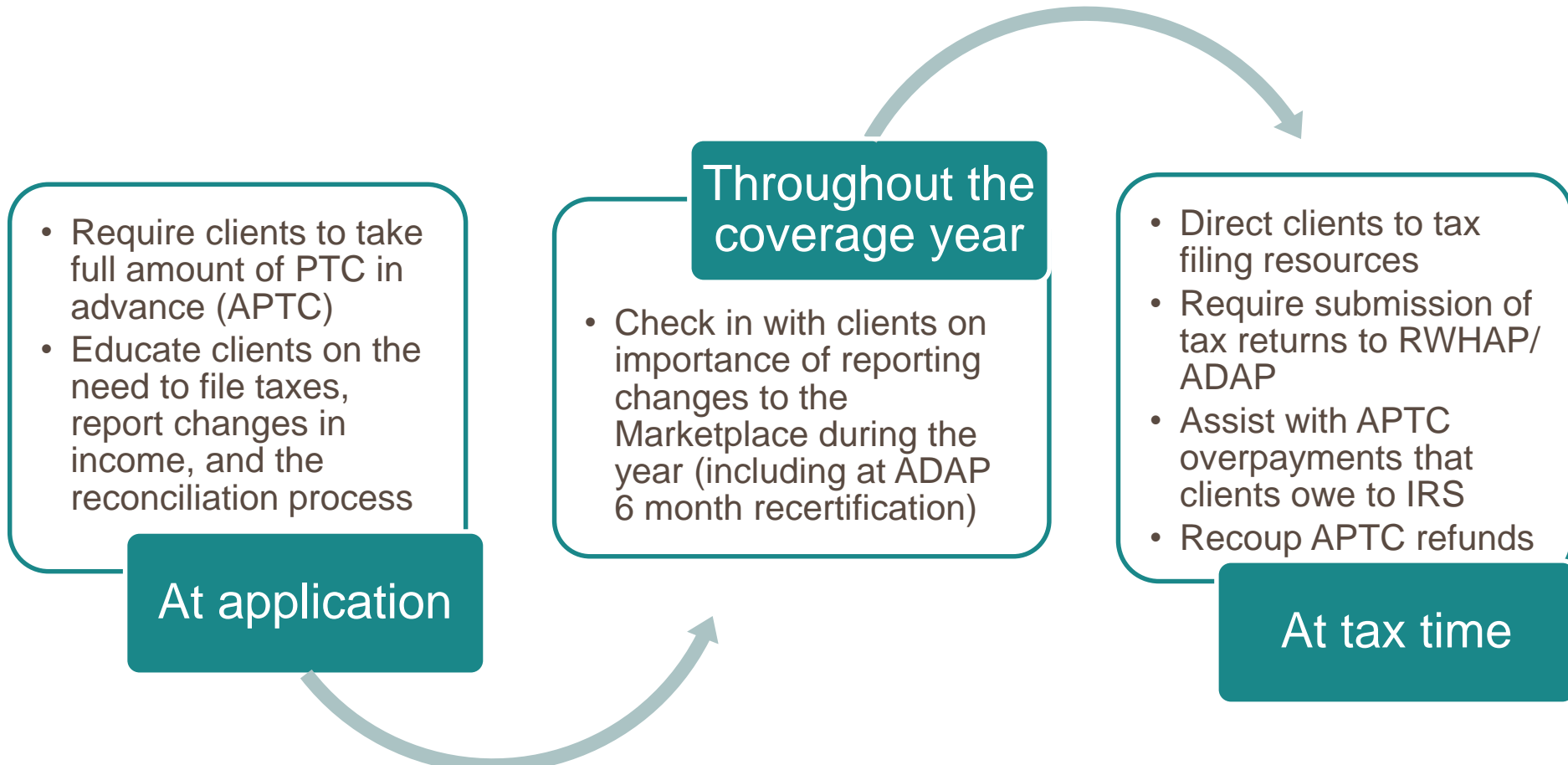
Dates: January 1 – December 31 (tax year)

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*



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

Financial Help and Tax Filing

Did client receiving APTCs file federal taxes for 2017?

NO

If federal taxes are not filed for 2017** client is ineligible for APTCs for 2019, but can still enroll without APTCs

YES

IRS will send updated information to Marketplace and client may enroll in subsidized Marketplace coverage for 2019

**Client may submit attestation that taxes have been filed.*

***Or the last full tax year when client received APTCs*

Considerations for case managers and assisters

- Ensure clients know about the RWHAP insurance assistance available to them
- Remind clients to file federal taxes
- Review the tax reconciliation requirements
- Remind clients to report changes in income

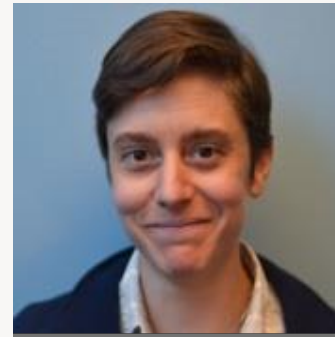
Questions?



MIRA



MOLLY



AMY



RACHELLE

Thank you for joining us!

Please complete the evaluation!

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

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