

Arkansas' Insurance Marketplace- Accessing Care



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Big Arkansas Achievement!

- Arkansas led the nation in reduction of uninsured adults from 2013 to 2014, according to a Gallup survey.
- The percentage of uninsured adults was cut nearly in half from 22.5 percent to 12.4 percent



More Good News for 2015!

- In Arkansas's Marketplace plans, rates approved by the Arkansas Insurance Commissioner ***dropped*** an average of 2.2 percent from 2014 to 2015.
- Arkansans save money!
- Health Care Providers are providing less uncompensated care.



Arkansas Enrollment - Plan Year 2014

Enrollment numbers continue to provide proof of the value of the Private Option in creating a more stable and healthy risk pool that contributes to better rates throughout the Marketplace.

AGES	FFM ONLY	COMBINED (FFM & Private Option)
0 - 34	29%	42%
35 - 44	15%	20%
45 - 54	23%	20%
55 - 64	33%	18%

Enrollees by Age, through August 31, 2014

Affordable Care Act

The ACA was passed by Congress and *signed into law* by President Obama in March, 2010.



What Happened Next?

- In 2012 the U.S. Supreme Court *upheld the ACA individual responsibility requirement* as constitutional.



- In the same ruling, the court ruled that the federal government *couldn't force states to expand their Medicaid programs.*

Health Care Independence Act of 2013

“Private Option”

- Medicaid expansion unique to Arkansas
- Incorporates private health insurance
- New Adults 19-64 years, ≤ 138 percent FPL; not disabled or “medically frail”
- Mitigates negative impact of “churning”
- Creates a more favorable risk pool
- Higher reimbursement to providers

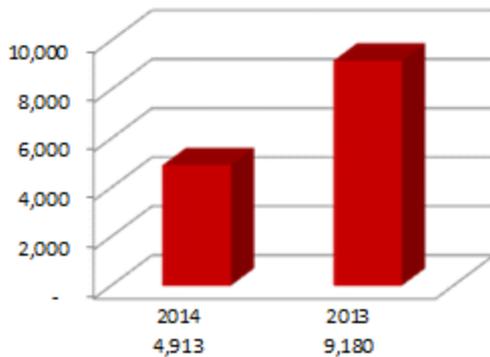


Private Option Significant Impact for AR

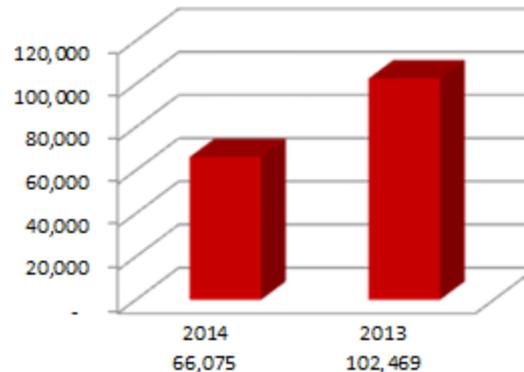
Significant Reductions in Uninsured Volumes:

■ Inpatient ■ Outpatient ■ Emergency Room

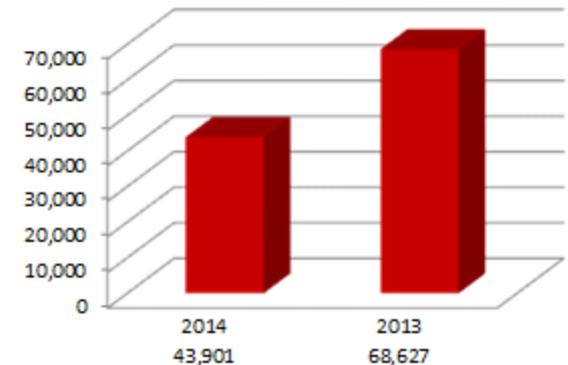
Admissions – Down 46.5%



ER Visits – Down 35.5%



Outpatient Visits – Down 36.0%



The Arkansas Private Option (APO) has provided significant benefits to hospitals in the state at a crucial time. The losses responding hospitals incurred caring for low income Arkansans have decreased by **\$69 million**, offsetting continued Medicare reimbursement cuts.

Provided by Arkansas Hospital Association

Two Right Doors for Coverage Applications in Arkansas

Federal Portal
State Portal

2014 Federal Poverty Levels (FPL)

FAMILY SIZE	50%	100%	138%	250%	400%
1	\$5,835	\$11,670	\$16,105	\$29,175	\$46,680
2	\$7,865	\$15,730	\$21,707	\$39,325	\$62,920
3	\$9,895	\$19,790	\$27,310	\$49,475	\$79,160
4	\$11,925	\$23,850	\$32,913	\$59,625	\$95,400
5	\$13,955	\$27,910	\$38,516	\$69,775	\$111,640
6	\$15,985	\$31,970	\$44,119	\$79,925	\$127,880
7	\$18,015	\$36,030	\$49,721	\$90,075	\$144,120
8	\$20,045	\$40,090	\$55,324	\$100,225	\$160,360
Each Additional Person		\$4,060			



Federal Portal- Healthcare.gov

- Competitive marketplace (*virtual insurance mega mall*) where individuals, families and small employers can shop for, select and enroll in high quality, affordable **private** health plans that meet their specific needs at competitive prices.
- Exchanges will also help eligible individuals receive premium tax credits and cost sharing reductions or help them enroll in other state or federal public health programs.
- Enroll through www.Healthcare.gov

State Portal- ACCESS ARKANSAS

- If income is below 138% of Federal Poverty Level (FPL), the Private Option application can be accessed at the state level through:

<https://access.arkansas.gov/>

(Call Access Arkansas- 855 372-1084)

- Once approved for Private Option, the consumer will be directed to www.insureark.org to answer healthcare needs questions and select a plan.
- If income is determined to be > 138% FPL, the application will be sent to Healthcare.gov.

ACCESS Arkansas

[Welcome](#) [About Access Arkansas](#) [Am I Eligible?](#) [New User](#) [Returning User](#) [LTSS Programs](#) [Help](#)

Access Arkansas is a service of the Arkansas Department of Human Services.

English Español [Contact Us](#)

Welcome to *Access Arkansas*

After you click "Yes" or "No" below,
you may begin your DHS application.

**If you are not registered to vote where you live now,
would you like to register to vote today?**

YES

I would like to register to vote.

A new window will open with the
Voter Registration Application form.
You may return to this browser
window to start your DHS application
at any time.

NO

I would not like to register to
vote.

After clicking this button, you may
begin your DHS application.

Welcome to *Access Arkansas*

Please click on one of the sections below

Am I Eligible?

See if you qualify for 30 different programs, such as Health Care Independence (Private Option), ARKids First, SNAP, Child Care Assistance, Pregnant Woman coverage, and others

Log-In/Apply

- SNAP
- TEA
- Medicare Savings
- Child Care Assistance

Log-In/Apply

- ARKids First
- Health Care Independence (Private Option)
- Pregnant Woman Medicaid
- Former Foster Care Medicaid

Pick Your Plan

If you've been approved for Health Care Independence (Private Option) and need to pick a plan, click this section to go directly to insureark.org

What is Covered under Marketplace & Private Option Plans?



Essential Health Benefits

- Outpatient Services
- Hospitalization
- Emergency Services
- Maternity and Newborn Care
- Mental Health and Substance Use Disorder Treatment
- Prescription Drugs
- Rehabilitative and Habilitative Services/Devices
- Laboratory Services
- Preventive, Wellness, and Chronic Disease Management
- Pediatric Services, Including Oral and Vision Care

Preventive Services Include

- Abdominal Aortic Aneurysm one-time screening
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease for men and women of certain ages
- Blood Pressure screening
- Cholesterol screening
- Colorectal Cancer screening
- Depression screening
- Diabetes (Type 2) screening
- Diet counseling
- HIV screening
- Immunization vaccines
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling
- Syphilis screening
- Tobacco Use screening for all adults and cessation interventions for tobacco users

Cost Sharing Reduction Examples

Income	Actuarial Value	Primary Care	Specialist Visit	Generic Drugs	Preventive Services	Mental Health Outpatient
Over 250% FPL	Standard Silver (70%)	\$40	\$75	\$20	\$0	\$40
200-250%	73%	25	30	15	0	25
150-200%	87%	10	20	10	0	10
100-150%	94%	8	10	4	0	4
0-100%	100%	0	0	0	0	0



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Welcome to MyIndyCard



How do I use my card?



How do I make a payment?



What is a health independence account?

[Video transcript](#)

Helping Arkansans get the health care they need.

This website shows you how and where to use MyIndyCard. It will also show you how to make payments and whom to contact if you have a problem.

What is MyIndyCard?

MyIndyCard is like a debit or credit card. It's a card that helps pay for some of your health care costs.

What does MyIndyCard do?

MyIndyCard pays for your part of the cost of visiting the doctor. This is called your co-pay. Your MyIndyCard takes care of your co-pay at the doctor's office, pharmacy and certain other health offices. It will also pay for some prescription drugs.

Do I have to participate?

You do not have to participate in the MyIndyCard program. If you do not participate, you will have to pay for your own co-pays at the doctor's office. These co-pays might be more expensive if you don't participate. The MyIndyCard program is a benefit of the Private Option. It is not mandatory.

Provider & Carrier Information

- » **Providers** - Information for providers about the MyIndyCard program
- » **Carriers** - Learn which insurance carriers use MyIndyCard

MyIndyCard

- Began January 1, 2015
- Only for those between 100-138% of FPL
- Consumers received their cards and also their monthly statements
 - Shows Payment due
 - Due Date
 - Payment History
 - If and when you missed a payment
- First two months were free
- If a payment is missed the card will not work for the next month
- If six monthly payments are made in a single year the consumer can get up to \$200 to buy their own health insurance when their income increases

Private Option Issuers

- Arkansas Blue Cross and Blue Shield
- Blue Cross and Blue Shield Multi-State
- QualChoice of Arkansas
- Celtic, doing business as Arkansas Health and Wellness Solutions (**Ambetter**)

Enrollment Periods

- Open Enrollment November 1, 2015 – January 31, 2016
- Private Option Year Round Enrollment
Re-enrollment during Open Enrollment
- Significant Life Change in Circumstance
if income over 138 percent FPL
(Special Enrollment Period)

Enrollment Options

How?

- Internet

(Healthcare.org or Access Arkansas)

- Phone
- In-Person
- Mail

Who can help?

Require State Licensing:

- Agents and Brokers- 1,265
- Guides- 49
- Navigators- 25
- Certified Application Counselors
290

As of 4/10/15

For a list of licensed Assisters by County, visit:

<http://ahc.arkansas.gov//find-answers/enrollment-assistance/>

<http://ahc.arkansas.gov/>

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2015 OPEN ENROLLMENT

Compare 2015 plan details, rates, benefits, deductibles,
and possible tax credits.

[Compare Plans](#)



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Compare 2015 Benefits

Learn co-payments, deductibles and benefit schedules offered by each plan.

[More ▶](#)



Compare 2015 Rates

View monthly premiums for Marketplace plans before tax credits are applied.

[More ▶](#)



Find Agents, Brokers, and Other Licensed Assisters

Need one-on-one help to enroll in a plan? Locate a licensed assister.

[More ▶](#)



Enrollment Reports

Download detailed enrollment reports and maps.

[More ▶](#)



Health Insurance Marketplace

Visit HealthCare.gov to enroll today

Or call **1-800-318-2596** (TTY: **1-855-889-4325**)

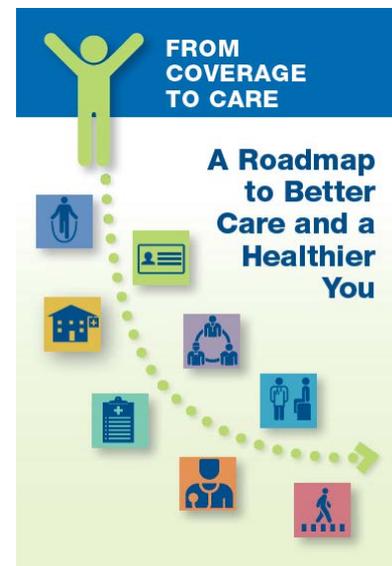
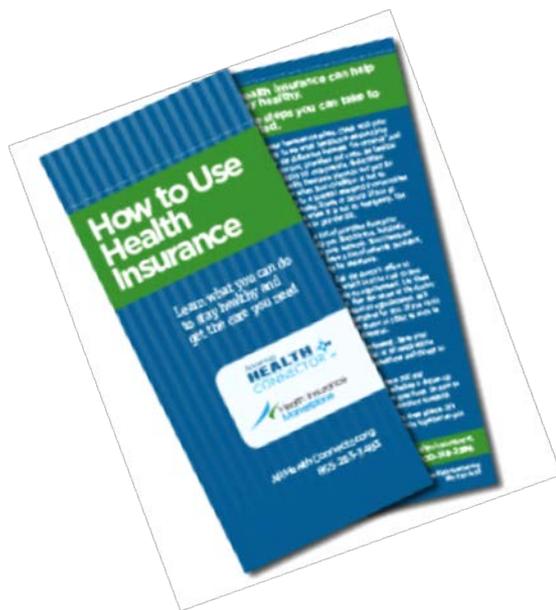
Challenges

- Finding a way to educate people about buying their health insurance.
- Finding a way to educate people about using their health insurance.
- Lack of knowledge can lead to consumers making wrong choices.

Plan Year 2015 Challenges

EDUCATE CONSUMERS REGARDING THE USE OF THEIR HEALTH INSURANCE COVERAGE

- From Coverage to Care Initiative
- AHCD Educational Cards
- Continuous Assister Education



Additional Information

www.HealthCare.gov

www.hbe.arkansas.gov

www.healthy.arkansas.gov

<http://healthreform.kff.org/subsidycalculator.aspx>



Contact

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Questions/Comments

