BCHN & The Affordable Care Act

Understanding the Affordable Care Act: Utilizing Community Health Workers and a Health Education/Promotion Team to acclimate community members to new health care laws and practices

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The Affordable Care Act (ACA)

- Also known as:
  - *The Patient Protection and Affordable Care Act (PPACA)*
  - *Health Care Reform*
  - *Obamacare*
- Healthcare reform signed into law on March 23, 2010
- Three focus areas
  - *New Consumer Protections*
  - *Increasing Access to Healthcare*
  - *Improving Quality and Lowering Healthcare Costs*
Benefits for Women
- Providing insurance options, covering preventative services, and lowering cost.

Young Adult Coverage
- Coverage available to children up to age 26.

Holding Insurance Companies Accountable
- Insurers must justify any premium increase of 10% or more before the rate takes effect.
Why Something New?

Community members unsure of what new changes mean to them and their families.
The Problem

- Working people cannot find good affordable coverage.
- 2.7 million people in NY - uninsured
- 50% of uninsured people work full-time
- 268,968 people in the Bronx - uninsured
- 1 of 3 people in NY say they or their family have postponed getting medical care or prescriptions in the past year because of lack of money.
Timeline of the ACA
Key Milestones

2010
- Coverage for dependants up to 26th birthday.
- Exclusion of persons with pre-existing conditions prohibited.
- Mandated preventative care at no cost.

2011
- Insurers must spend 80-85% on actual healthcare costs for policy holders.
- Annual refunds given to some policy holders.

2012
- Contraceptive Mandate: - STI Counseling - HIV Screening - FDA Approved Contraceptives without cost-sharing.
- BCHN receives funding to educate women about new benefits available to them.

2013
- Federal and State Insurance Marketplaces Open.
- BCHN receives funding to educate and enroll eligible community members into new insurance marketplace plans.
- Subsidies available
- Medicaid eligibility expanded

2014
- Individual Mandate
- Insurers barred from denying coverage
- New coverage begins
2013 Outreach and Enrollment

• Natural progression of the BCHN Mission
  “Provide access to affordable, quality healthcare...”

• Goals:
  – Conduct public education activities to raise awareness about coverage options, application process and eligibility
  – Facilitate enrollment for eligible community members
Strategies

- Hired new enrollment staff
  - 3 Community Health Workers (2.65 FTE)
  - Trained and certified as Certified Application Counselors (CACs)
- Expansion of health promotion team
  - Existing Patient Navigators hours increased
- Formal Collaboration
  - Engagement of local stakeholders to provide space for enrollment education and onsite application
  - 9 partners engaged.
- Local community learning sessions and enrollment drives
- Scheduled Appointments & Onsite Walk-Ins
Strategies Cont’d

• IN-Reach
  – CACs trained for enrollment within the Health Centers (Delayed to January 2014)
  – Conversion of uninsured patients who are eligible
  – New registrants screened for NYSOH enrollment

• Technical Assistance
  - Resource to other organizations
  - Troubleshooting with other CACs
Collaboration
It Takes A Village

- Elected Officials
  - Congressman Charles Rangel
  - Congressman Eliot Engel
  - Councilman Andy King
  - Montefiore Community Relations
  - Community Service Society
  - Health First
  - New Testament Temple Church
  - Word of Life International Church
  - Love, Power and Grace Church
  - Monroe College
  - Bronx Community College
  - Good Neighbors Community outreach agency
  - Kingsbridge Heights Neighborhood Improvement Corp.

- Montefiore Medical Center

- Other Navigator/CAC Organizations

- Faith Based Organizations

- Public School and Colleges

- Food Pantries
One-on-One Enrollment Assistance
Day 1 to the Very End
The Message

• Community Learning Sessions
  – What is the New York State of Health Marketplace?
  – What is available in the marketplace?
  – Why do I need health insurance?
  – What will this cost?
  – When do I enroll?
  – How do I enroll?
  – Am I eligible to enroll?
  – What do all these new terms mean?
The Message

• Application
  – Is this confidential environment?
  – Why do you need so much information?
  – Will I have to pay?
  – What is the cost?
  – Can I get financial help to pay?
  – Which plan is best for me?
  – When will my coverage begin?
  – What do all these new terms mean?
The Application

• Account creation (including creating new email addresses)
• ID Proofing
• Building the household
  – Identifying each member of a household (based on tax filing)
• Income
• Eligibility Determination
  – Public Health Insurance
  – Qualified Health Plan
    • Financial Assistance (Advanced Premium Tax Credit-APTC)
    • Cost Sharing Reduction (CSR)
Public Health Insurance

• Medicaid
  – Salary Cap expanded to 138% FPL
    • Family of 1 – Annual Income up to $15,856
    • Family of 4 – Annual Income up to $32,499

• Child Health Plus
  – Available to children up to 19 years of age
  – Regardless of citizenship status

• Emergency Medicaid
  – Undocumented adults
Qualified Health Plans

• Participating NYC Providers
  – Affinity Health Plan
  – Emblem Health
  – Empire Blue Cross Blue Shield
  – Fidelis Care
  – Freelancers Co-op (Health Republic)
  – Healthfirst New York
  – MetroPlus Health Plan
  – Oscar Insurance Company
  – United Healthcare (Oxford)
Qualified Health Plans

• Paid for out of pocket
• Tiered by medal Levels (Bronze, Silver, Gold, Platinum)
• Financial Assistance available
  – APTC: 138% FPL to 400% FPL
    • (>\$15,856 –\$ 45,960 for a single person)
    • (>\$32,499 -\$94,200 for a family of four)
  – Cost Sharing Reductions (Silver level Plans only)
    • 138% FPL – 250% FPL
      – Single: \$15,856 - \$28,725
      – Family of four: \$32,499 - \$58,875
Medal Levels

<table>
<thead>
<tr>
<th>Levels of Coverage</th>
<th>Plans Pay on Average</th>
<th>Enrollees Pay On Average (In addition to the monthly plan premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>Silver</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Gold</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>

- Lower level plans like a **Bronze level plan** offer premium (Monthly) payments that are less, while out-of-pocket costs are more.

- Higher level plans like a **Platinum level plan** offer higher premium (Monthly) costs, while out-of-pocket costs are less.
Applicant Barriers

- Fear
- Computer Literacy
- Disclosure of personal information
- Identity proofing
  - Naturalized Citizens
  - Undocumented persons
- **COST**
- Health Literacy
  - Premiums
  - Co-pays
  - Deductibles etc.
Process Barriers

• Long waits for CAC certification numbers
• Application technical defects
• Long waits for help line assistance (1 hour plus)
• Long turn around time for verification of documents
  – Proof of Income
  – Proof of Identity
• Consistent follow up necessary
Successes (1st Open Enrollment Period)

• Submitted Applications: 1,839
• Estimated number of individuals enrolled: 1,208
• Number of people assisted by a trained CAC: 6,660

• BCHN still serving the community
  – Enrollment of special populations
  – Connecting newly insured to care
  – Providing community and one-on-one education
Successes (to Sept. 30, 2014)

- Submitted Applications: 3,998
- Estimated number of individuals enrolled: 3,666
- Number of people assisted by a trained CAC: 15,705

- BCHN still serving the community
  - Enrollment of special populations
  - Connecting newly insured to care
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Bronx Wide Data

- **NYSOH County Level Data**
  - **Bronx County**
  - Total Number of enrollees (Open Enrollment): 82,613
    - Medicaid: 62,404
    - Child Health Plus: 3,790
    - Qualified Health Plans: 16,419 (QHP with financial assistance: 13,728)

*Source: NYSOH, Bronx County: Demographic Characteristics of Enrollees in the Individual Marketplace through April 15, 2014*
Moving Forward to 2015

NY State of Health: Renew Your Health Plan for 2015

OPEN ENROLLMENT

NOVEMBER 15TH