

# 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*

# Addressing Focus Areas



## Benefits for Women

-Providing insurance options, covering preventative services, and lowering cost.

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## Young Adult Coverage

-Coverage available to children up to age 26.

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## Holding Insurance Companies Accountable

-Insurers must justify any premium increase of 10% or more before the rate takes effect.

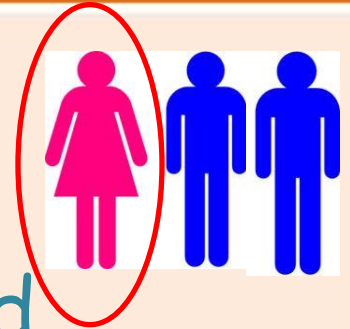
# Why Something New?



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

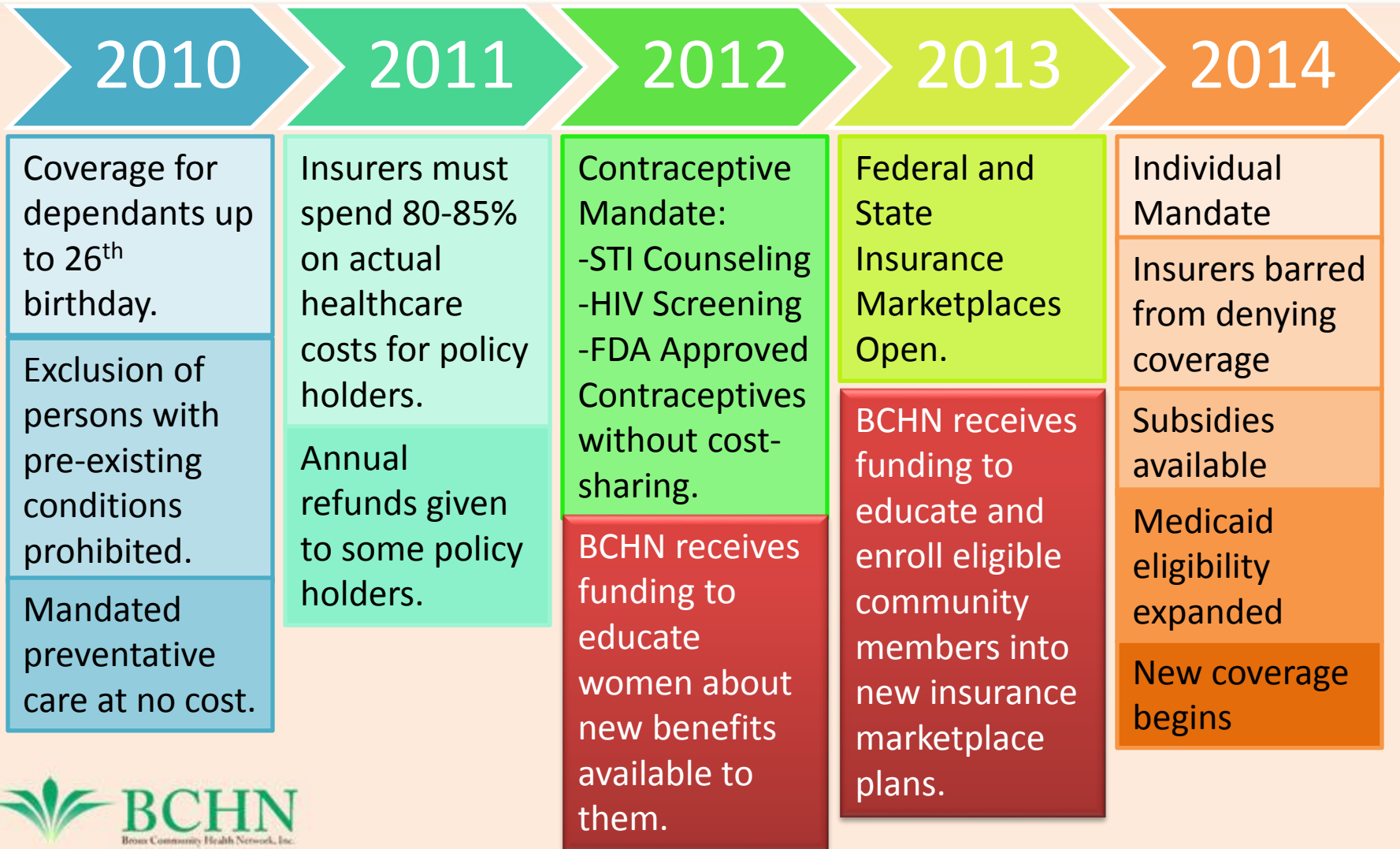
# The Problem

- 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



# 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

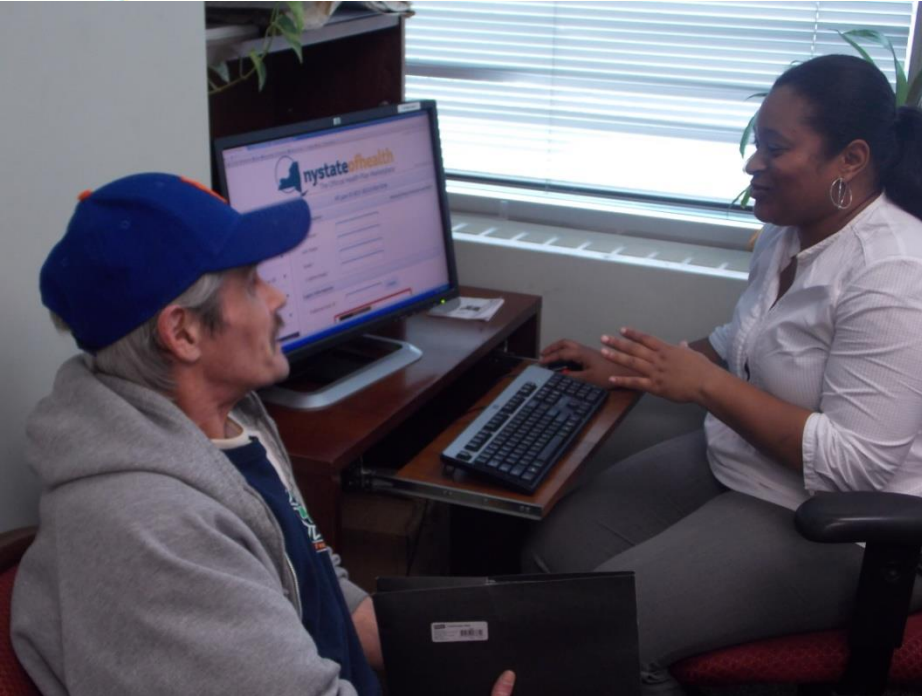
- IN-Reach
  - CACs trained for enrollment within the Health Centers (Delayed to January 2014)
  - Conversion of uninsured patients who are eligible
  - New registrants screened for NYSOH enrollment
- Technical Assistance
  - Resource to other organizations
  - Troubleshooting with other CACs

# Collaboration

## It Takes A Village

- Elected Officials
- Montefiore Medical Center
- Other Navigator/CAC Organizations
- Faith Based Organizations
- Public School and Colleges
- Food Pantries
- 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.

# 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

Levels of Coverage	Plans Pay on Average	Enrollees Pay On Average (In addition to the monthly plan premium)
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

- 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 (1<sup>st</sup> 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
  - Providing community and one-on-one education

# 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

