



# Navigating the ACA

## Regional CBO Training 2013

# TRAINING PURPOSE

To strengthen community organization capacity to:

Convey key elements of the ACA to clients and constituents

Help clients understand and access benefits potentially available to them

Support client's submission of applications, and management of their accounts, for public assistance programs

Be prepared to support local implementation of the ACA



# AGENDA

## Day 1

Welcome & Framing

ACA Overview

ACA & Medical Assistance  
Program Policy

MAGI Methodology

Connect for Health  
Colorado Overview

## Day 2

Systems & Pathways

Tools for Applying

Action- Planning

ACA Wrap-Up

CAAS/PE Sites



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# ACA & Colorado Implementation OVERVIEW

# ACA Overview Desired Outcomes

1 - Develop a basic understanding of the key elements of the Affordable Care Act.

2 - Strengthen awareness of the context of need in Colorado.

3 - Understand who is most likely to be affected.



# ACA Overview

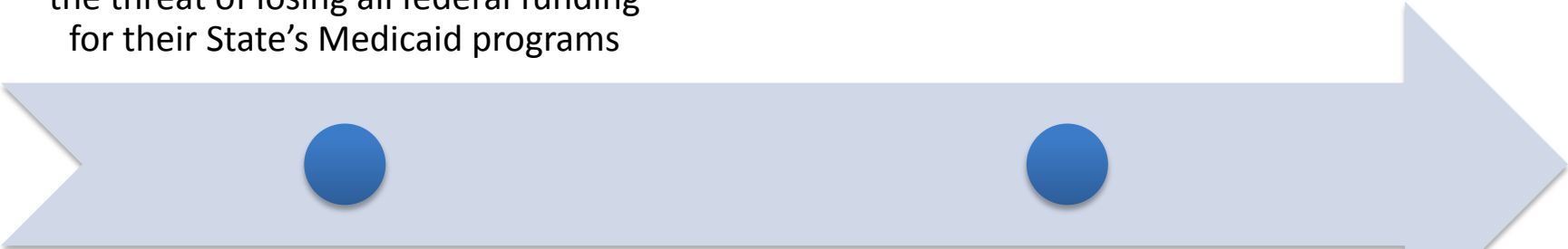
The federal laws and regulations contained in the Patient Protection and Affordable Care Act and the subsequent Health Care and Education Reconciliation Act have come to be called the Affordable Care Act (ACA)

The ACA aims to increase insurance coverage, both public and private, to reduce the number of Americans who are uninsured; and to reform insurance such that more preventive services are covered



# ACA Overview

In June 2012, the US Supreme Court ruled that the ACA was constitutional, though it did invalidate the requirement that states expand Medicaid under the threat of losing all federal funding for their State's Medicaid programs



States who expand to newly eligible adults receive 100% federal funding for that expansion through 2016, phasing to 90% by 2020

# ACA Key Elements

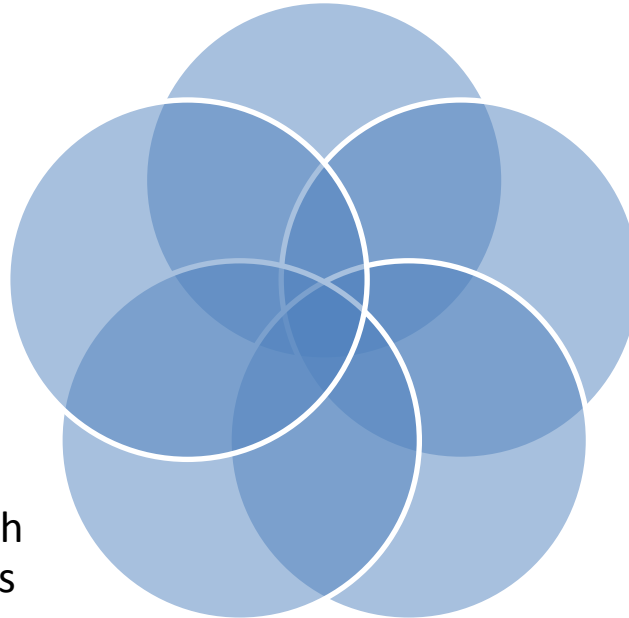
ACA provides states with option to expand Medicaid coverage

Eases health insurance access through creation of Health Insurance Marketplaces

Implements health insurance reforms including free preventive services

26 states are participating in Medicaid expansion; CO is one of them

Increases the number of Americans who are insured





# ACA In 2010

## Insurance Reforms

- Young adults can stay on their parents' insurance plans until age 26
- Prohibits pre-existing condition exclusions for children
- Ends practices of rescinding health coverage, lifetime limits and phases out annual limits
- Removes barriers to accessing free or low-cost preventive services
- Medicare changes

# ACA In 2013

## Insurance Reforms

- Provides free preventive services
- Implements small business tax credit
- Creates Health Benefit Marketplaces (Connect for Health Colorado)

## Simplifies Medicaid eligibility processes

- Modernizes eligibility and enrollment rules
- Captures new data to determine eligibility using Modified Adjusted Gross Income (MAGI) methods
- Coordinates Insurance Affordability Program eligibility through interfaces between systems: CBMS/PEAK/C4HCO (Health Insurance Marketplace)



# ACA In 2014

## Medicaid Expansion

- For Colorado, beginning January 2014, individuals under 65 years of age with income below 133% of the federal poverty level will be eligible for Medicaid
- Disconnects Medicaid eligibility rules from Temporary Assistance for Needy Families (TANF) and replaces them with methodologies taken from the tax code (MAGI)

Medicaid expansion and Marketplace insurance coverage is implemented January 1, 2014

- Ends charging more for sicker patients or women
- Eliminates annual limits
- Implements a 3:1 limit on rating insurance premiums based on ages
- Increases small business tax credit to 50% of an eligible employer's cost of employee premiums



# Colorado Context

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23.1% of children live in families below the federal poverty level; Rank 19<sup>th</sup>

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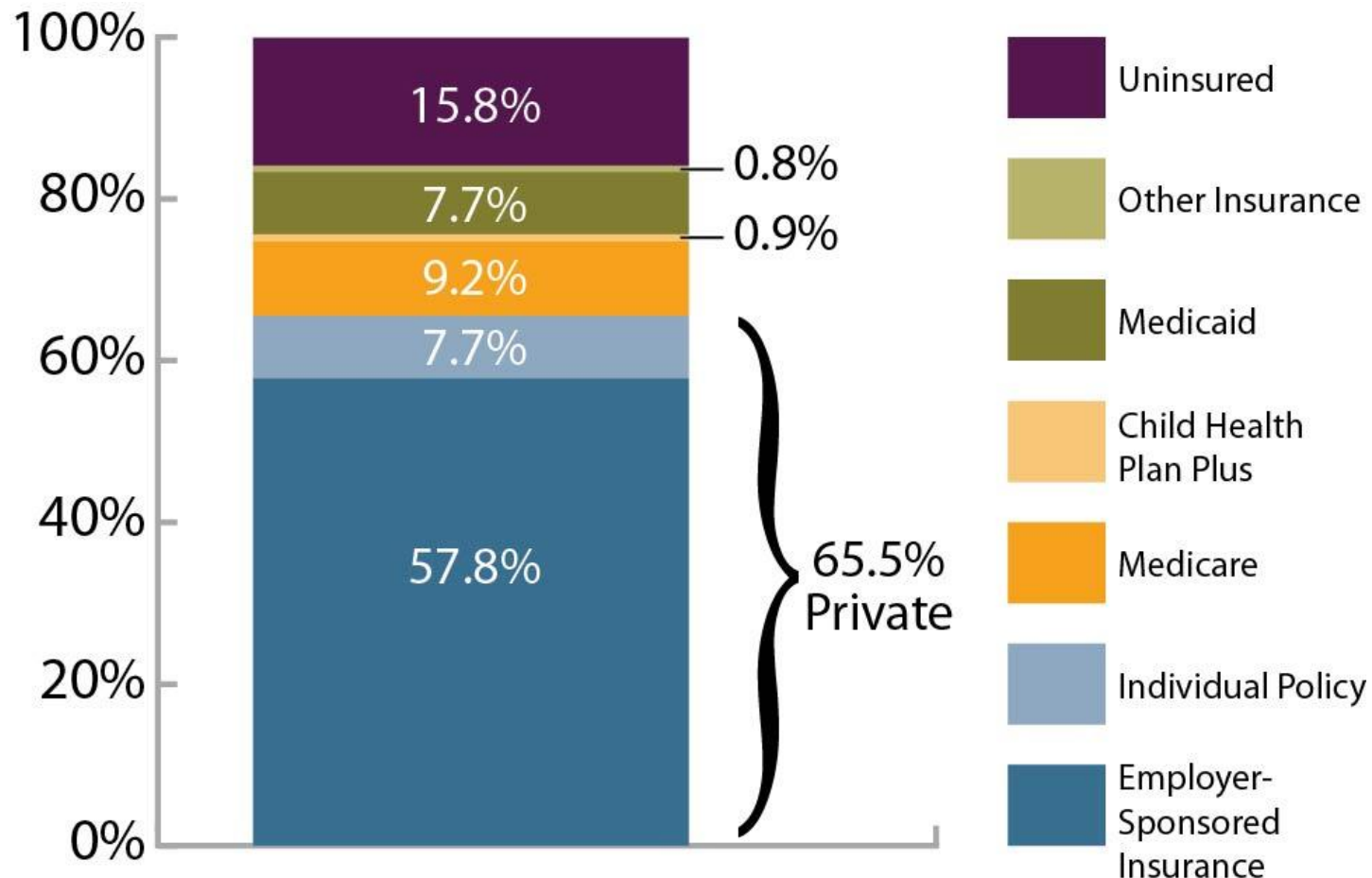
8.6% of children are not covered by health insurance; Rank 42<sup>nd</sup> (2010 ranked 36th)

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20% of working-age adults are not covered by health insurance; Rank 27<sup>th</sup> (2010 ranked 24th)

Source: 2012 Colorado Health Foundation

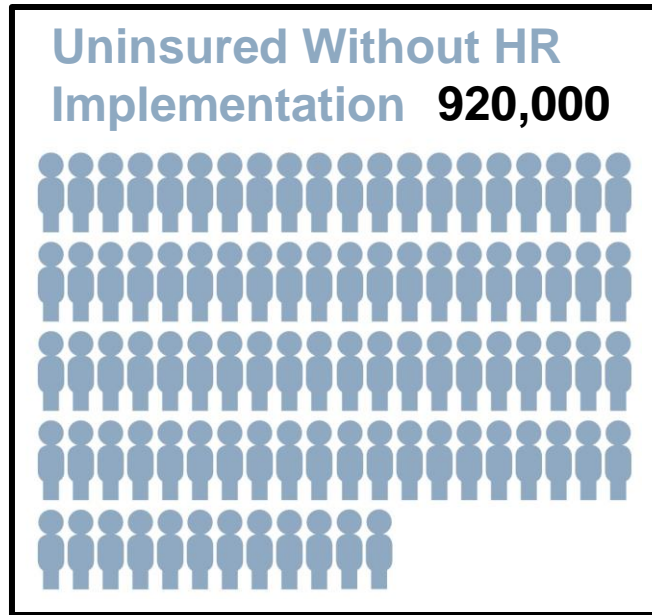
# How are Coloradans Covered?



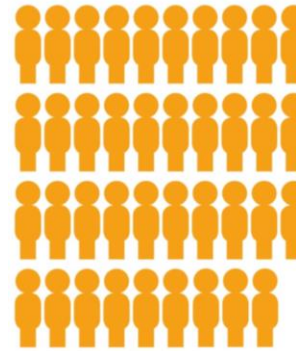
2011


Source: 2011 Colorado Health Access Survey

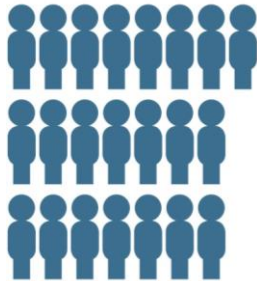
# Change in CO Coverage by 2016



**Uninsured After HR Implementation 390,000**



  
= 10,000  
Individuals



**Individual Purchase 220,000**



**Employer Sponsored Insurance 160,000**

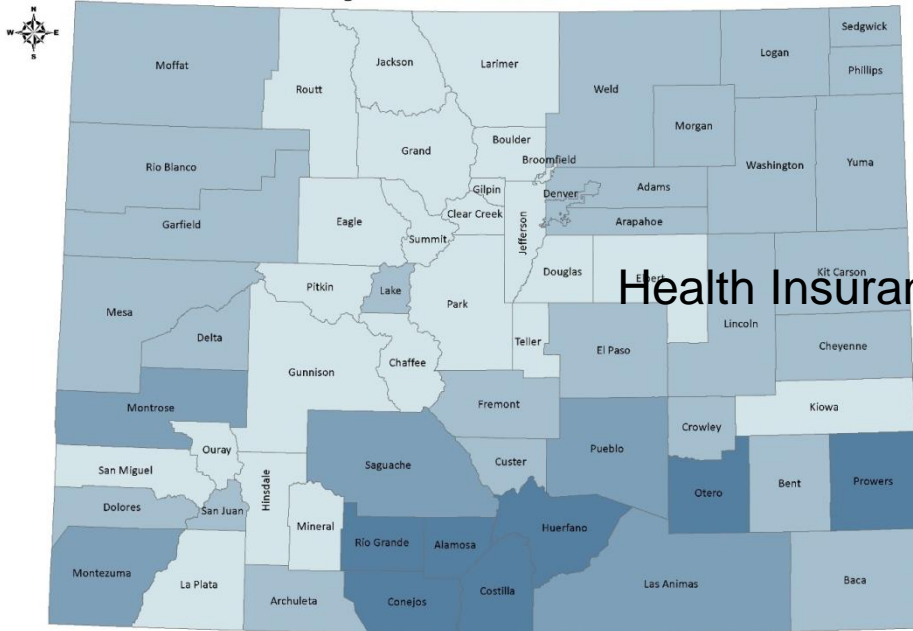


**Medicaid/  
CHP+ 150,000**

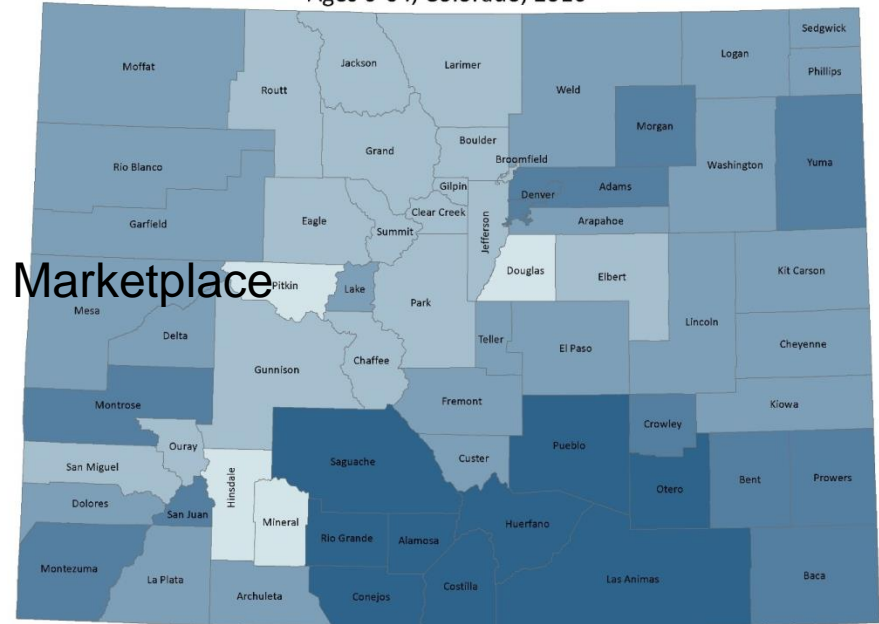
# % of Population Covered by Medicaid

## 2011: 2016

Percentage of the Population Covered by Low-Income Medicaid, Ages 0-64, Colorado, 2011

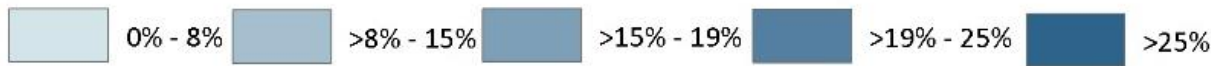


Percentage of the Population Covered by Low-Income Medicaid, Ages 0-64, Colorado, 2016

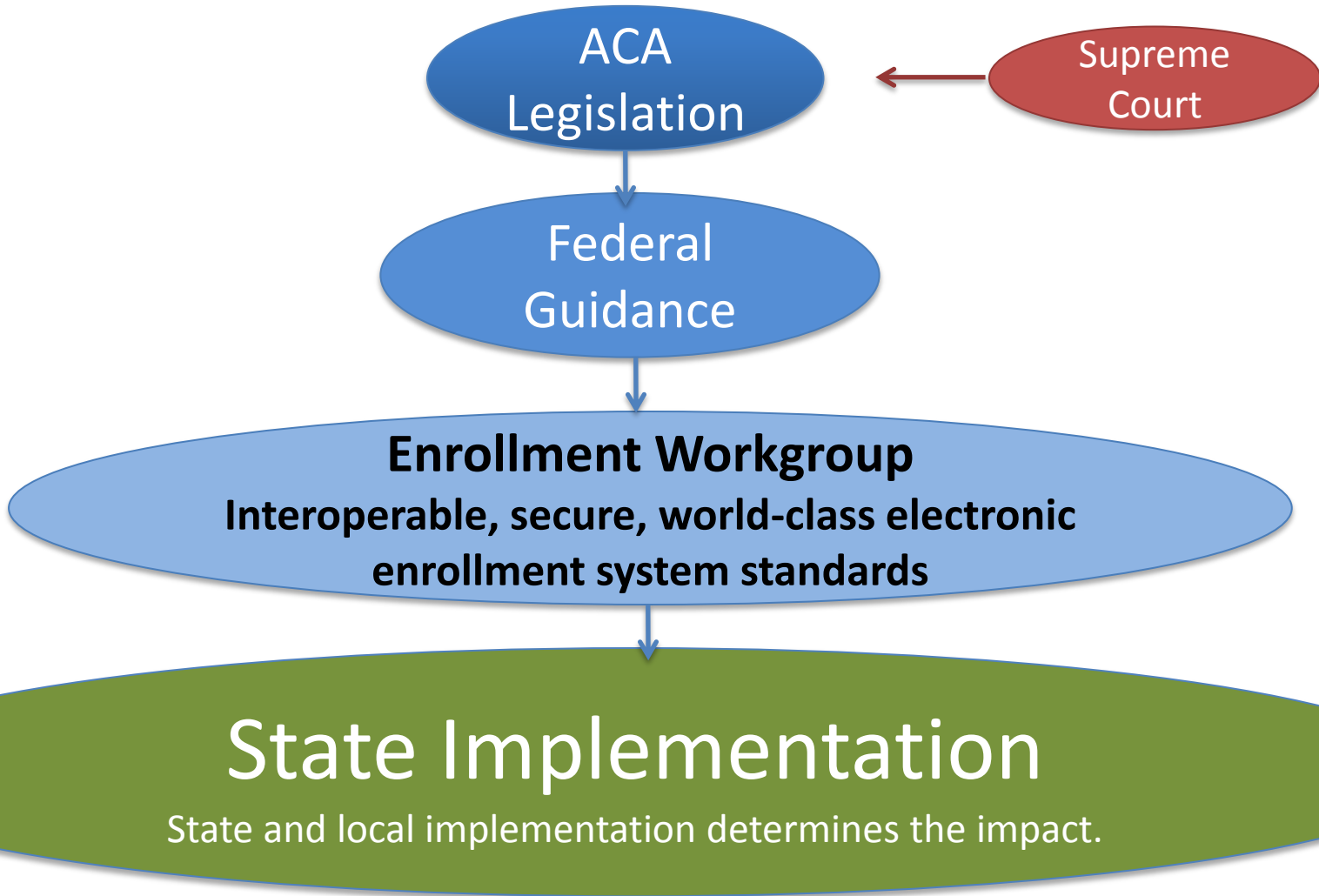


Health Insurance Marketplace

Percentage of the Population, Ages 0-64, Covered by Medicaid,



# National Environment





# Colorado ACA Implementation

Federal grant awarded Colorado funds to implement ACA including technology modernization; Colorado supplemental funds supported the creation of a Staff Development Center



Technology, Training, Communication, and Finance task groups were created to coordinate work across many stakeholders



A lot of people are working hard to translate a set of regulations into reality for Colorado!



# Technology Enhancements

PEAK is part of a statewide transition to internet based systems

Improved Stability

Improved Compatibility

Improved Agility

Password Re-Set function Added



# ACA & CO Take-Aways

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150,000 in Colorado are anticipated to be newly insured through Medical Assistance, mostly working adults without dependent children

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Health coverage will likely increase substantially in counties with high uninsured rates

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Medicaid enrollment increases are anticipated due to change in threshold levels and increase in public awareness

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Colorado, through hard work of individual people, is one of the states being cited as prepared to implement the ACA

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**Expect change and unanticipated realities!**



**Continue to be part of the health care safety net!**



