Michigan Consumers for Healthcare with Enroll Michigan

Healthcare Reform Moving Forward
Why Reform Healthcare?

- 17% of our nation’s GDP is spent on healthcare
- It is estimated that healthcare cost could reach 30% of our GDP within the next decade
- Only 6.7% of Michiganders privately purchased healthcare plans (2009-2011)
The Basics of Healthcare Coverage in Michigan

- Employer sponsored coverage fell 10.6% from 2000-2010
- Affected lower income positions the most
- 2010 over 1/6th of the nation’s population was completely uninsured
- As cost increases, access and coverage decreases
A Quick Look at Eligibility

Figure 2

Eligibility for Coverage as of April 2014 Among Currently Uninsured Michiganders

Notes: Those ineligible for financial assistance include people with ESI, individuals eligible to purchase unsubsidized Marketplace coverage, and individuals ineligible for coverage due to immigration status. People who have an affordable offer of coverage through their employer or other source of public coverage (such as Medicare or CHAMPUS) are ineligible for tax credits. Unauthorized immigrants are ineligible for either Medicaid/CHIP or Marketplace coverage.

Healthcare Reform and Healthcare Providers

- Changes in insurance coverage requirements
- Bans pre-existing condition discrimination
- Mandate will expand need for primary care physicians
- More patients will have coverage
- Expanded covered population can expand patient mix
Healthcare Reform and Healthcare Providers

- Out of pocket cost limited
- Changes in some co-pays and deductibles
- Primary care physicians will receive enhanced reimbursements, 2013 - 2014
- Insurance plans focus on preventative and primary care
- New paths for physicians to recommend changes for better healthcare outcomes
Healthcare Work Force

• Sections 5001 through 5605 directly addresses the healthcare workforce
• Covers recruitment, retention, grants, training and education
• Focuses on primary care, nursing, mental health workforce, healthcare workforce diversity and other workforce components
Healthcare Workforce Continued

• The ACA gives grants to health programs at colleges and universities to increase the racial diversity of the health-care workforce.

• The ACA will provide federal loan repayments and scholarships for students and graduates who work in underserved areas.
Michigan Underserved

NO DOCTORING ZONES

Having a healthy pregnancy and baby is a challenge, one that can vary across Michigan due to the uneven distribution of obstetrics/gynecology physicians in the state. Fully a fourth of Michigan’s counties (22 out of 83) do not have a single practicing OB/GYN doctor. Almost all the counties without an OB/GYN are found in the Upper Peninsula and the upper half of the Lower Peninsula.

DISTRIBUTION OF OB/GYNS

- Counties with 0 OB/GYNS: *decrease from 2007
- Counties that had increase from 2007
- Counties that had decrease from 2007
- No change in OB/GYNS

Source: U.S. Department of Health and Human Services. Note: All figures for 2010, most recent year available.
Federal Loans

- Federal Direct Stafford/Ford Loans
- Federal Direct Unsubsidized Stafford/Ford Loans
- Federal Direct PLUS Loans
- Federal Direct Consolidated Loans
Federal Loans Continued


Enrollment in Michigan
October 1, 2013 through February 28, 2014

• States with FFM’s, Michigan is ranked 5th in the number of people enrolling in a plan through the Marketplace

• Enrollment Statistics
  • 313,644 Eligible to enroll
  • 187,057 Eligible to enroll with financial assistance
  • 40,347 Eligible for CHiP or Medicaid
  • 144,587 Enrolled in a health plan
  • If all were uninsured, 13.144 % bought coverage
Medicaid Expansion in the ACA

• The ACA Expanded Medicaid to 133% of the FPL

• It was noted that if a state did not expand Medicaid, it would run the risk of Congress withholding Medicaid funding to that state

• The constitutionality of this provision was challenged in the United States Supreme Court
The Medicaid Ruling

- The Supreme Court heard arguments in March of 2012
- The ruling was released in June of 2012
- The Supreme court ruled that Congress could not withhold total Medicaid funding to a state that elected not to expand Medicaid
In Michigan

Medicaid Expansion passed the House and Senate and was signed into law September 16th without immediate effect
Patients Being Able to Afford Coverage

- Up to $45,960 for individuals
- Up to $62,040 for a family of 2
- Up to $78,120 for a family of 3
- Up to $94,200 for a family of 4
- Up to $110,280 for a family of 5
- Up to $126,360 for a family of 6
- Up to $142,440 for a family of 7
- Up to $158,520 for a family of 8
### Approximate O.O.P Individual

<table>
<thead>
<tr>
<th>Individual</th>
<th>Annual Income</th>
<th>Prem %</th>
<th>Monthly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 - 133%</td>
<td>$11,490 - $15,282</td>
<td>2%</td>
<td>$19 - $25</td>
</tr>
<tr>
<td>133 - 150%</td>
<td>$15,282 - $17,235</td>
<td>3 - 4%</td>
<td>$38 - $57</td>
</tr>
<tr>
<td>150 - 200%</td>
<td>$17,235 - $22,980</td>
<td>4 - 6.3%</td>
<td>$57 - $121</td>
</tr>
<tr>
<td>200 - 250%</td>
<td>$22,980 - $28,725</td>
<td>6.3 - 8.1%</td>
<td>$121 - $193</td>
</tr>
<tr>
<td>250 - 300%</td>
<td>$28,725 - $34,470</td>
<td>8.1 - 9.5%</td>
<td>$193 - $272</td>
</tr>
<tr>
<td>300 - 350%</td>
<td>$34,470 - $40,215</td>
<td>9.5%</td>
<td>$272 - $318</td>
</tr>
<tr>
<td>350 - 400%</td>
<td>$40,215 - $45,960</td>
<td>9.5%</td>
<td>$318 - $364</td>
</tr>
</tbody>
</table>
Exemptions

**Individuals**

- U.S. citizens and legal residents must purchase health insurance or pay a penalty*

- Penalties are phased in for those who do not

- Exemptions granted for: financial hardship, religious objections, those without coverage for less than 3 months, undocumented workers, incarcerated individuals, or if the lowest cost plan exceeds 9.5% of income*
Utilizing Mobile Technology

Will automatically update you regarding:

• Navigators in your area
• Health insurance
• Find assistance near you

TEXT INFOMI to 69866 to find a Navigator near you!
Consumer Resources, Michigan Consumers for Healthcare

- Michigan Consumers for Healthcare
  - Education on the ACA and what is in the law
  - Experts in consumer, small business and nonprofits
  - Non-profit, non-partisan
  - Free materials, educational webinars, presentations
  - Regional Coordinators that cover the entire state
  - Vast outreach in all communities
Consumer Resources, Enroll Michigan

- Enroll Michigan
  - Can help everyone enroll into healthcare coverage
  - List all Regional Lead Navigators and CAC’s
  - Valuable and up-to-date enrollment information
  - Federally Certified Navigators on staff
  - Can assist all Michigan citizens
  - Enrollmichigan.com one stop for all enrollment needs
  - Printed materials available
Stay Informed

• CONSUMERSFORHEALTHCARE.ORG

• EnrollMichigan.com

• www.healthcare.gov

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