Health Coverage Navigation for Central Texans
Today’s Speaker: Arianna Anaya

Program Manager
Health Coverage Program
Prosper Centers

Pronouns: She/Her/Hers

ARIANNA.ANAYA@FOUNDCOM.ORG
Housing Sites in Austin & North Texas

6 Single Occupant Residencies housing 600 single adults

17 Family Communities housing over 2,800 families
Our mission is to build pathways to **financial wellness, higher education, and health coverage** so that those who face barriers have opportunities to **prosper**
The Health Coverage Program
The Health Coverage Team

Supervising Site Manager North
Miriam Jaimes

Supervising Site Manager South
Isamar Reyes

Assistant Manager North
Jose Rodriguez

Case Manager
Nijah Warner

Health and Tax Program HR Assistant
Mary Emma Gary

Assistant Manager South
Clarissa Martinez
Health Coverage Program
Mission and Vision

“Transforming Care through Coverage, and Coverage, through Care”
Our Impact: Open Enrollment for 2019

5,026 INDIVIDUALS enrolled in health coverage

1,741 MUSICIANS accessed health coverage through our partnership with HAAM

155 VOLUNTEERS donated 3,501 HOURS

$77.04 average monthly premium

$27.2M in tax credits

$25.0M in subsidies

$52.2M that make monthly premiums affordable

that lower the cost of healthcare
The Affordable Care Act

Major Provisions

- Guaranteed Issue
- Minimum Standards
- Individual Mandate*
- Medicaid Expansion*

Financial Help for Low Income Households
Health Insurance Exchanges
Marketplace Plan Eligibility
An Overview

Need health insurance?
You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP.

SEE IF I CAN ENROLL
SEE IF I CAN CHANGE

Want a quick overview first?
Anyone can buy a **full-priced** health plan **except**:

1. Undocumented
2. DACA / Dream Act / Dreamers
3. Incarcerated
4. Enrolled in free Medicare Part A

BUT...most need subsidies to afford the plans.
Qualifying for Marketplace Financial Help

1. Can’t get health insurance via employer, Medicaid, or free Medicare Part A.

2. Estimated household income within range:
   - Premium Tax Credits: 100 – 400%
   - Cost Sharing Reductions: 100 – 250%
   - Certain immigrants qualify below 100% FPL.

3. Agrees to file taxes for coverage year

4. Won’t file “Married Filing Separately”
   (with some big exceptions so not a common issue)
# Impact of Income Estimate

## 2020 Federal Poverty Levels & Brackets for Marketplace Subsidies

<table>
<thead>
<tr>
<th>#</th>
<th>&lt;100%</th>
<th>100%</th>
<th>150%</th>
<th>150+%</th>
<th>200%</th>
<th>200+%</th>
<th>250%</th>
<th>250+%</th>
<th>400.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,490</td>
<td>$18,735</td>
<td>$24,980</td>
<td>$31,225</td>
<td>$38,475</td>
<td>$46,725</td>
<td>$55,975</td>
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<td>$16,910</td>
<td>$25,365</td>
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<td>$70,640</td>
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<tr>
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<td>$21,330</td>
<td>$31,995</td>
<td>$42,660</td>
<td>$53,325</td>
<td>$65,015</td>
<td>$77,700</td>
<td>$89,385</td>
<td>$101,050</td>
<td>$112,730</td>
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<tr>
<td>4</td>
<td>Limited eligibility for PTC &amp; CSR based on immigration status</td>
<td>$38,625</td>
<td>$51,500</td>
<td>$64,375</td>
<td>$77,700</td>
<td>$91,050</td>
<td>$105,400</td>
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<td>$134,100</td>
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<tr>
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<td>$30,170</td>
<td>$45,255</td>
<td>$60,340</td>
<td>$75,425</td>
<td>$91,555</td>
<td>$107,625</td>
<td>$123,700</td>
<td>$139,850</td>
<td>$156,000</td>
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<tr>
<td>6</td>
<td>$34,590</td>
<td>$51,885</td>
<td>$69,180</td>
<td>$86,475</td>
<td>$106,750</td>
<td>$127,000</td>
<td>$147,250</td>
<td>$167,500</td>
<td>$187,750</td>
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<tr>
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<td>$39,010</td>
<td>$58,515</td>
<td>$78,020</td>
<td>$97,525</td>
<td>$119,000</td>
<td>$140,475</td>
<td>$161,950</td>
<td>$183,425</td>
<td>$204,900</td>
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<td>8</td>
<td>$43,430</td>
<td>$65,145</td>
<td>$86,860</td>
<td>$108,575</td>
<td>$132,300</td>
<td>$156,000</td>
<td>$180,750</td>
<td>$205,500</td>
<td>$230,250</td>
</tr>
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</table>

### CSR 94% (06)

Premium Tax Credits (PTC) for Bronze, Silver or Gold + Cost Sharing Reductions (CSR) if Silver plan is selected

### CSR 87% (05)

### CSR 73% (04)

### No CSR

Premium Tax Credits for Bronze, Silver or Gold

<table>
<thead>
<tr>
<th>250%</th>
<th>400.00%</th>
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<tbody>
<tr>
<td>$25,276</td>
<td>$42,750</td>
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<td>$33,276</td>
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<td>$64,376</td>
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<td>$75,426</td>
<td>$120,680</td>
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<td>$86,476</td>
<td>$138,360</td>
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<td>$97,526</td>
<td>$156,040</td>
</tr>
<tr>
<td>$108,576</td>
<td>$173,720</td>
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</tbody>
</table>
2 Marketplace Subsidies

Premium Tax Credits (PTC) reduce monthly premium cost

- Not eligible for full Medicaid, free Medicare Part A, or “affordable and adequate” employer insurance
- Purchase any metal level: Bronze, Silver, Gold or Platinum
- Household income = 100 – 400% FPL*

* Limited eligibility below 100% FPL based on immigration status.
Cost Sharing Reductions (CSR) reduce out-of-pocket costs to use insurance (deductible, out-of-pocket max, co-pays)

- Eligible for Premium Tax Credits **PLUS**
- Must purchase Silver Plan
- Household Income = 100 – 250% FPL*

* Limited eligibility below 100% FPL based on immigration status.
The Premium Tax Credit In Action

34 year old with an estimate of $20,000 of annual income

SILVER plan that costs $407/month

- Premium Tax Credit $337/month

= $70/month premium for client to pay

Government sends tax credit to insurance company each month.
The Cost Sharing Reductions In Action

Eligible for CSR if between 100% and 250%

Income Determines CSR Level

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<tr>
<th>#</th>
<th>100%</th>
<th>150%</th>
<th>150+%</th>
<th>200%</th>
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<td>$51,500</td>
<td>$51,501</td>
<td>$64,375</td>
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</table>
### Impact of Cost Sharing Reduction

**Plan With No Cost Sharing Reductions**

<table>
<thead>
<tr>
<th></th>
<th>Base Cost Sharing</th>
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</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$7,350</td>
</tr>
<tr>
<td><strong>OOPM</strong></td>
<td>$7,350</td>
</tr>
<tr>
<td><strong>Co-pays</strong></td>
<td></td>
</tr>
<tr>
<td>Generic Meds</td>
<td>$20</td>
</tr>
<tr>
<td>Primary visit</td>
<td>$40</td>
</tr>
<tr>
<td>Specialty visit</td>
<td>$80</td>
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</table>
### The Cost Sharing Reductions in Action

<table>
<thead>
<tr>
<th></th>
<th>100-150% FPL</th>
<th>151-200% FPL</th>
<th>201-250% FPL</th>
<th>Base CS 251% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$675</td>
<td>$1,950</td>
<td>$5,350</td>
<td>$7,350</td>
</tr>
<tr>
<td><strong>OOPM</strong></td>
<td>$675</td>
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</tr>
<tr>
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<td>$5</td>
<td>$5</td>
<td>$45</td>
<td>$80</td>
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The ACA Gap In Texas

The Consequence of a too low estimate

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<td>Limited eligibility for PTC &amp; CSR based on immigration status</td>
<td>CSR 94</td>
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</table>
The Affordable Care Act in Texas: Creating a Medicaid Gap

36 States with Expanded Medicaid

14 States, including Texas, that have a Medicaid Gap
The Uniquely Optimistic Forward Looking Nature of the ACA

- Requires a forward looking estimate
- Designed to encourage health and income mobility
- Reconciled at the end of the year, at tax time
- Mission of mobility from Coverage to Care
### What Happens at tax time if income = below 100%?

**Consumer Protections with Reconciliation**

If you **underestimate** income, consumer protections limit how much you have to pay back on your tax return.

<table>
<thead>
<tr>
<th>Federal Poverty Level for Actual Income at the end of the year (calculated on your tax return)</th>
<th>Maximum Repayment Amount Single Filing Status / Other Filing Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 100% FPL</td>
<td>No repayment if estimated income is above 100% and actual income for year ends up below 100% FPL</td>
</tr>
<tr>
<td>100% - 200% FPL</td>
<td>$300 / $600</td>
</tr>
<tr>
<td>200% - 299% FPL</td>
<td>$750 / $1,500</td>
</tr>
<tr>
<td>300% - 399% FPL</td>
<td>$1,275 / $2,550</td>
</tr>
<tr>
<td>400% FPL and above</td>
<td>Must repay full PTC received</td>
</tr>
</tbody>
</table>
The Self-Employed: Who the ACA was Made for!
## The Self-Employed: Providing Income Proof

### SELF-EMPLOYMENT LEDGER

- **NAME:** ____________________________
- **TYPE OF BUSINESS:** ____________________________
- **DATES COVERED:** ____________________________
- **GROSS INCOME:** ____________________________
- **TOTAL EXPENSES:** ____________________________
- **NET INCOME (Business Profit or Loss):** ____________________________

<table>
<thead>
<tr>
<th>BUSINESS INCOME (including cash payments)</th>
<th>DEDUCTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date Received</td>
<td>Type of Income</td>
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### Attestation and Proof of Estimated Income

In 2020, I will be self-employed and estimate that I will earn approximately $____________ per month for a total of $____________, which is the estimate I have used on my Marketplace application.

**ATTESTATION:** I attest that the statements in this letter and on my Marketplace application are true and correct to the best of my knowledge at this time.

**Signature:** ____________________________

**Printed Name:** ____________________________

**Date:** ____________________________
Concerns and Challenges

1. Public Charge
2. Affordable Care Act Challenges
3. Short Term Plans
4. No fine if uninsured
5. No local In Person help
Most Important Talking Point:

Nothing has Changed!
Public Charge and Immigrant Eligibility Concerns

• Marketplace plans and financial help = NOT a public charge
• Most Immigrants in Texas = CANNOT benefits that are considered public charge
• Benefits for children = do NOT count as a public charge
Affordable Care Act Challenges

• NOTHING HAS CHANGED
  – The financial help and coverage protections of ACA = still in place for 2020
  – Plans, prices and contracts = in place for 2020

• Court challenges to ACA = will take time to go through the courts
Short Term Plans

• Not required to cover the same health benefits as Marketplace plans
• Do not have the same protections or guarantees as Marketplace plans
• Frequent exclusions: maternity coverage, prescriptions, and mental and behavioral health
No Fine for being Uninsured

- Beginning tax year 2019, the fine for being uninsured reduced to $0
- However, it is still the law to have coverage. If you get sick during 2020, you may not be able to sign up for real comprehensive coverage.
- Most important! The financial help and coverage/care guarantees of the ACA are still in place
Health Coverage
Open Enrollment for 2020!
Our Services have no income or geographic. All are welcome!

Our goal is to serve **ALL** Central Texans who would otherwise be without access to enrollment assistance. While our in person sites are limited to our Austin locations, we are more than happy to work by phone with any individual requiring and requesting our assistance.

If travel to our sites would prove a hardship or pose a barrier to you, please request a remote appointment either by leaving a message on our program line at **512-381-4520** or emailing us at enroll@foundcom.org.

We will be in touch with you to arrange a remote appointment.
What We Need for Enrollment

• Offer of Coverage at work?
  – Bring plan Coverage and Cost Information

• Had Marketplace Insurance Previously?
  – Bring Marketplace Log In Information
  – Taxes/Reconciliation Completed through 2018

• An income estimate for 2020
Appointments Available!

• Walk In’s: Nov 1 through December 15th

• General: Nov 18\textsuperscript{th} through Dec 5\textsuperscript{th}

• Remote: Leave a message on our program line
Help us ensure that all you self employed Central Texans can be insured!!

Thank you so much for having me!
Please feel free to email me if there are ANY questions you believe I could answer!

Arianna.Anaya@Foundcom.org