



Promoting Medicaid and CHIP during Marketplace Open Enrollment

October 26, 2016

2:00 p.m. EDT



| InsureKidsNow.gov

Agenda

- Overview and Introductions
- Outreach and Enrollment Strategies during Marketplace Open Enrollment
- Advocating for a Healthier Young America
- Increasing Access to Comprehensive Health Coverage
- Building Strong Networks for Healthcare Enrollment
- Leveraging Marketplace Open Enrollment to Highlight Medicaid and CHIP
- Campaign Resources
- Questions and Answers



The background of the slide is a close-up, slightly blurred image of a computer keyboard. Several keys are visible, each with a social media icon: a blue Facebook 'f', a red and white Twitter bird, a red and white YouTube play button, a blue and white Instagram camera, and a red and white Pinterest 'P'. The icons are arranged in a grid-like pattern across the keyboard.

Poll Question: In your past Marketplace outreach and enrollment work, have you promoted Medicaid and CHIP?

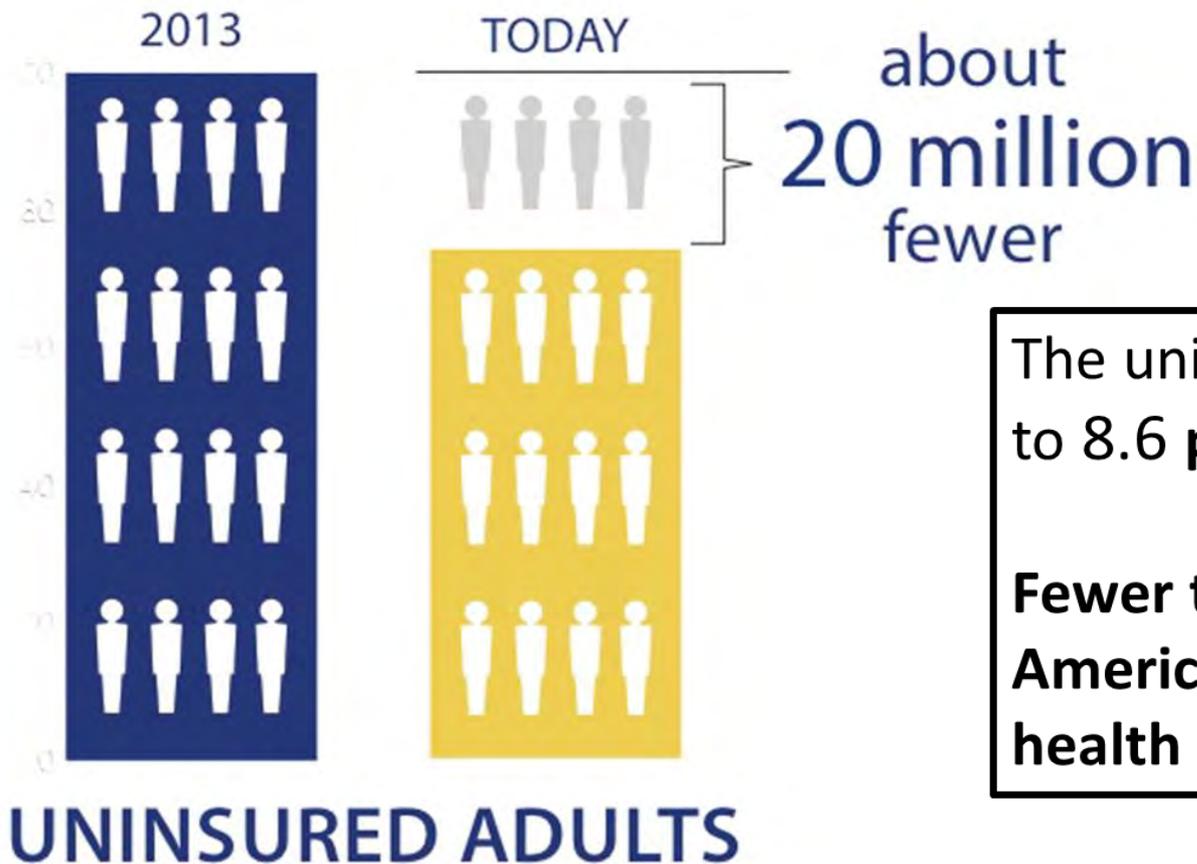
- a. Yes**
- b. No**

Outreach and Enrollment Strategies during Marketplace Open Enrollment

Lisa Wilson
Senior Advisor
The Center for Consumer Information &
Insurance Oversight
Centers for Medicare & Medicaid Services



Affordable Care Act & Uninsurance



The uninsured rate fell to **8.6 percent** in 2016

Fewer than 1 in 10 Americans lacked health insurance.



ACA By the Numbers

- 129 million adults can no longer be denied coverage for a pre-existing condition
- 105 million Americans no longer have a lifetime limit on their health coverage
- 137 million Americans are benefiting from preventive care coverage
- 2.3 million young adults gained health insurance coverage due to the ACA provision allowing young adults to remain on a parent's plan until age 26



The Marketplace

- The Health Insurance Marketplace uses one process to determine eligibility for:
 - Qualified health plans through the Marketplaces
 - Premium tax credits to lower monthly premiums
 - Reduced cost sharing
 - Medicaid
 - Children’s Health Insurance Program (CHIP)
 - It offers choice of plans and levels of coverage
 - Insurance companies compete for business



4 Ways to Get Marketplace Coverage

Over the phone

Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. A customer service representative can help you apply and enroll over the phone.



Online

Visit **HealthCare.gov** to apply and enroll on the web.



In-person help

Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit **Localhelp.HealthCare.gov**, or call the Marketplace Call Center.



Paper application

If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from **HealthCare.gov**.



CMS Product No. 11751
October 2013



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Dates and Deadlines

Open Enrollment for 2017 health plans starts November 1, 2016. Important dates :

- **November 1, 2016: Open Enrollment starts** — first day you can enroll, re-enroll, or change a 2017 insurance plan through the Health Insurance Marketplace. Coverage can start as soon as January 1, 2017.
- **December 15, 2016:** Last day to enroll in or change plans for coverage to start January 1, 2017.



Dates and Deadlines

- **January 1, 2017:** 2017 coverage starts for those who enroll or change plans by December 15.
- **January 31, 2017:** Last day to enroll in or change a 2017 health plan. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.



Enrollment Assistance

- Help is available in the Marketplace
 - Marketplace Call Center
 - Marketplace-approved in-person help is available
- Use the Find Local Help tool at Localhelp.HealthCare.gov/
- Language assistance is available through interpreters, Call Center support, and print and web resources
- Help is available to complete application
 - Job aids in 33 languages



Early Lessons Learned

- **Affordability reigns supreme**
 - 70% of returning consumers came back and shopped
 - Consumers are shopping for health care, not just health coverage
 - Doctor, hospital, drug and quality all important
- **No change in employer based coverage**
 - CBO projections were incorrect
- **Maturation of the Marketplace**
 - Risk Adjustment, Special Enrollment Periods, Data Matching
- **Innovation, Innovation, Innovation!**
 - Innovative approaches to network strategy, care management models, new product approaches, benefit designs, customer retention
 - "One size fits all" approach to Marketplace enrollees less successful



Examples of Medicaid & CHIP Messaging

- Year Round Enrollment:
 - Apply anytime! There's no limited enrollment period for Medicaid or CHIP
- Messaging around specific times of the year where health care is top of mind:
 - Back-to-School, Cold/Flu season, Summer (sports physicals & camp), etc.
- Messaging around quality care and the type of benefits covered:
 - Dental visits, eye screenings, immunizations, medications, check-ups.
- Retention:
 - Stressing the importance of renewing coverage to not have to start from the beginning of the application process and knowing the important dates for reenrollment



Thank you!

Lisa Wilson

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Poll Question:

**What are key times of the year for your outreach and enrollment efforts?
(select all that apply)**

- a. All Year**
- b. Back-to-School**
- c. Marketplace**

Reaching Millennial Parents in Health Care Enrollment

Erin Hemlin

Director of Training &
Consumer Education
Young Invincibles



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Who is Young Invincibles?



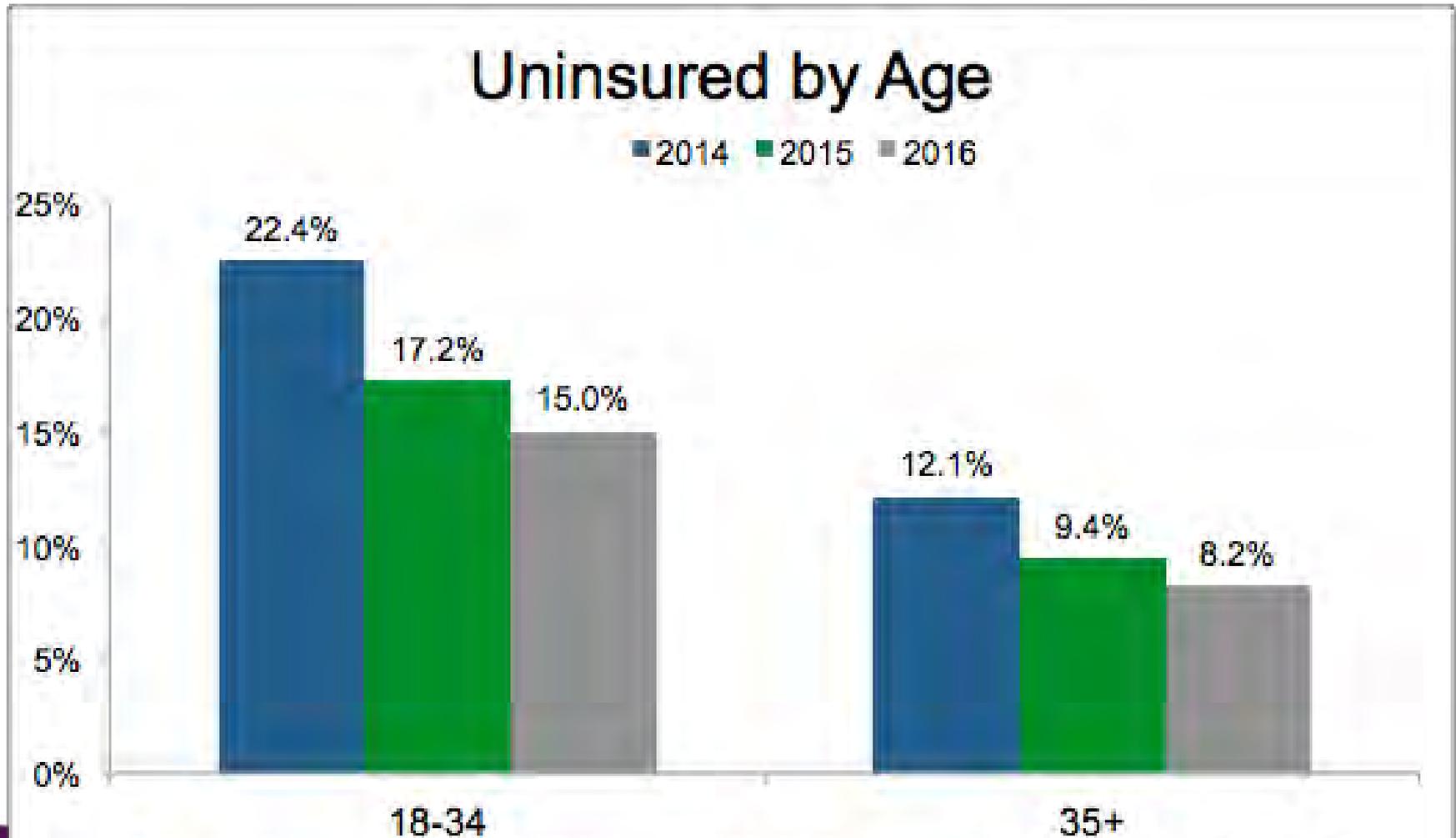
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Agenda

- Overview of national trends & YI's *Healthy Young America* campaign
- Key messaging & outreach best practices
- What's next in OE4



ACA is Working



Healthy Young America

- Campaign goals:
 - Educate and help enroll **25,000 young adults** nationwide
 - Train partners to effectively reach young adults
 - Reach another **2 million young adults** through digital engagement
- Tactics:
 - **Train-the-trainer series** to train partners on millennial engagement
 - Held **local education and enrollment** events to reach young adults directly
 - Ran intense **sophisticated digital outreach campaign**



Lessons Learned & Best Practices



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Millennials *Want* Insurance

- Pre-ACA, only **5%** polled reported choosing to forgo health insurance
- Young adults value and want health insurance
 - “Affordability, Not Invincibility”
- **46%** of those newly insured are young adults



Outreach Best Practices

- Strategic Partnerships and building relationships
- Find them where they are
- Digital Engagement
- Key messaging for the whole family
 - Mixed status household
 - Mixed eligibility



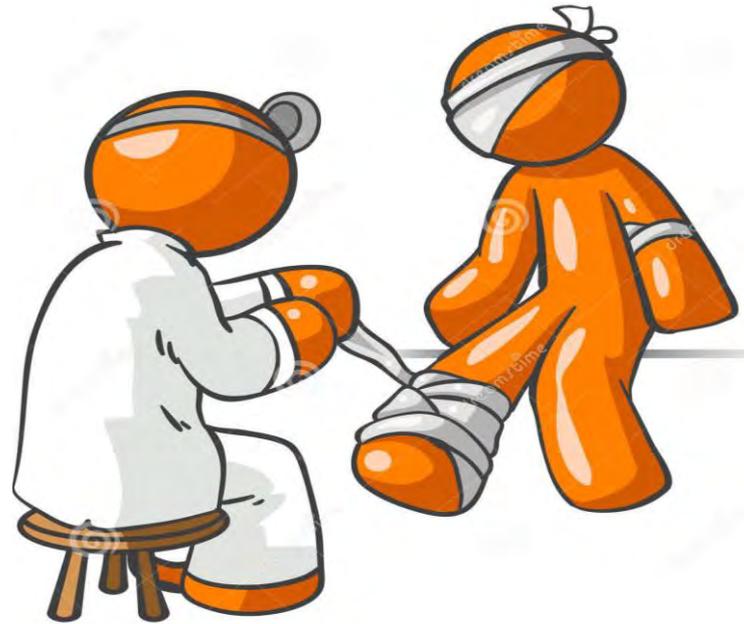
Key Partners for Millennial Parents

- Community Colleges
- Retail and Service Industry
- Faith-based Groups
- Grocery stores and restaurants in immigrant communities
- Clinics
- Food Pantries
- K-12 Schools
- PTA programs
- Head Start
- Free tax preparation programs



Key Messaging

- Benefits of having insurance
 - Get preventive care like well-child visits, immunizations
- Financial security
 - Young adults end up in the ER more than any other age group outside the elderly
- Individual mandate & penalty
 - Why pay something for nothing?
- Financial assistance
 - Vast majority receive financial help



Messaging Based on Affordability

- Most young adults will find a plan that is free or subsidized coverage
 - Misconceptions about Medicaid and CHIP eligibility for children when parents are in Medicaid gap
- Highlight stories of consumers with low cost plans
 - Ex: VA young mother & her child got covered for \$17/month
- Keep it real & relate the cost to other monetary items



What's Next?



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New Millennial Initiatives in OE4

- #HealthyAdulting: A targeted and coordinated campaign
- New digital platforms – Twitch
- Mobile 2.0 – HealthCare.gov
- IRS outreach to consumers paying the fee

#HealthyAdulting

#healthyadulting

A YOUNG INVINCIBLES INITIATIVE

- #HealthyAdulting Toolkit:
 - ACA 101
 - Health Insurance Basics
 - Preventive Care
 - Explaining the Tax Credit
 - Explaining the Penalty
- Workshops
- Digital Content
- Digital Influencers



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National Youth Enrollment Day

December 10, 2016

nationalyouthenrollmentday.org



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Thank you!

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<http://younginvincibles.org/>



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Increasing Access to Comprehensive Health Coverage

Sophie Stern, MPH
Director of Policy and Strategic
Initiatives Enroll America



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Who We Are



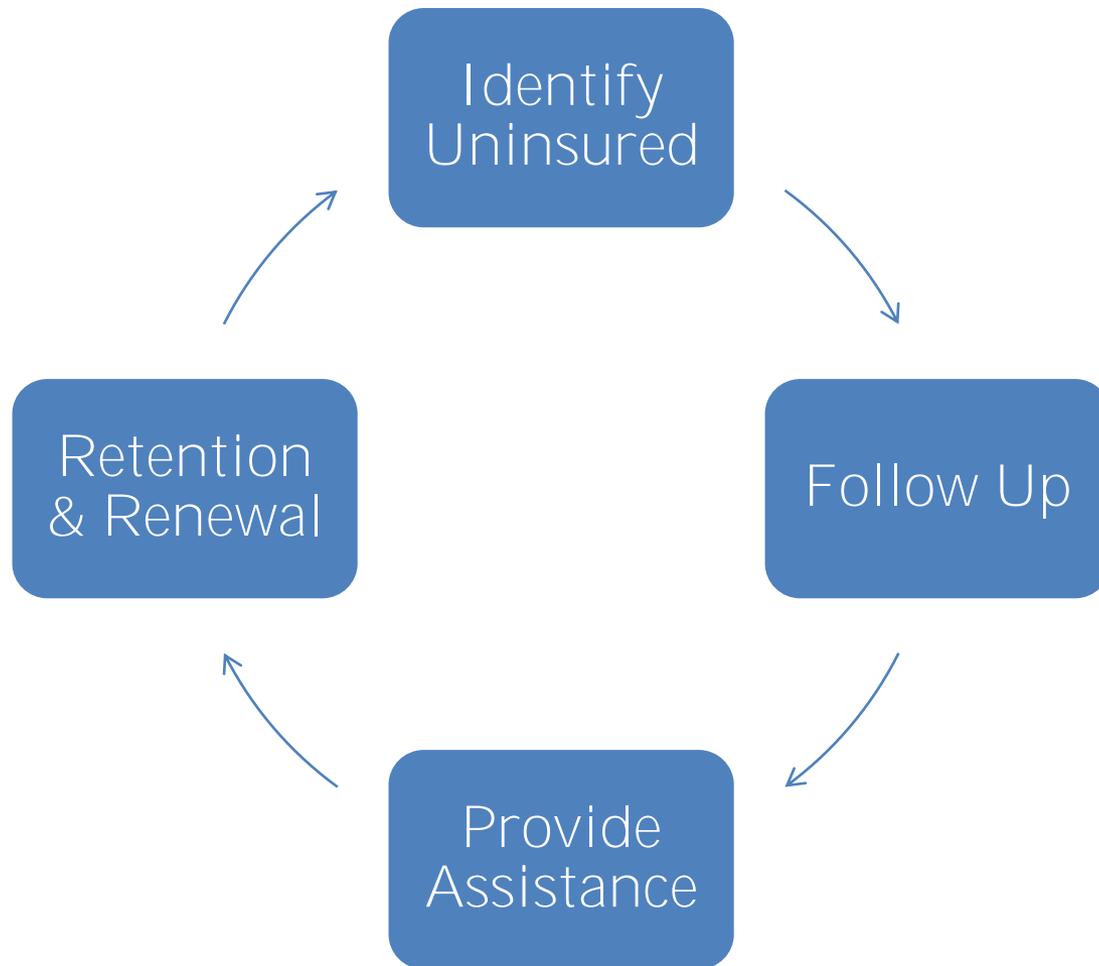
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Agenda

1. Cycle of enrollment
2. Remaining uninsured & opportunities for enrollment gains
3. Outreach messages & tools
4. Importance of in-person help & tools to connect consumers to local assisters



The Cycle of Enrollment



Opportunity for Enrollment Gains

Characteristics of Remaining Uninsured Likely Eligible for Medicaid/CHIP or Marketplace Tax Credits

Characteristic	Medicaid/CHIP	Marketplace w/ Financial Help
% living in families in which at least one member is already receiving earned income tax credit or at least one public benefit i.e. SNAP	67%	53%
% having at least one school-aged child in the family	~50%	24%
% in between the ages of 18 – 34*	~33%	~50%

*Medicaid/CHIP eligible uninsured are significantly more likely to be children than are low income, tax credit-eligible uninsured



Consumer-Facing Messaging

1. FINANCIAL HELP IS AVAILABLE TO LOWER MONTHLY COSTS.



2. IN-PERSON ENROLLMENT HELP IS AVAILABLE IN YOUR COMMUNITY.



3. COVERAGE HELPS PROTECT BOTH YOUR HEALTH AND YOUR WALLET.



4. NEW PLANS AND NEW PRICES ARE AVAILABLE.



5. THERE IS A FINE FOR NOT HAVING COVERAGE.

\$695
or 2.5% of yearly income,
whichever is more



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Outreach tools

- Commit cards
- Sign-in sheets
- Call scripts

GET COVERED AMERICA. Calculator Find Free Help Plan Explorer Get Covered 101

Enter Your ZIP Code: 33101 Search Within: 10 miles Language: All

Search For Help

Your Local Results
To talk to an expert near you either schedule an appointment online or call that location to set up an appointment today!

Epilepsy Foundation of FI @ Culmer Community Resource Center
1600 NW 3rd Ave
Miami, FL 33136
(877) 553-7453 **Schedule Online**

Get Covered America is here to help you understand your new options in the Health Insurance Marketplace. Here's what you need to know:

- Financial help is available. Over half of uninsured Americans could get covered for under \$100 a month!
- You can get help with your application online, by phone, or in person — at no cost.
- You can compare health insurance plans and prices side-by-side to choose the one that fits your needs and your budget.
- You have from November 15th to February 15th to sign up and pick a plan — or you might have to pay a fine.

Visit GetCoveredAmerica.org to see what you might qualify for and to find local help with your application.



DID YOU SIGN UP FOR HEALTH INSURANCE LAST YEAR?

You can renew your coverage starting November 15th. Check if your options have changed:

- Your Financial Help
- Your Doctors, Hospitals and Prescriptions
- Your Plan Choices and Prices

GET COVERED AMERICA. Calculator Find Free Help Plan Ex

Calculator: See What You Qualify For

Enter some basic info below and see how much help you could qualify for to cover your monthly insurance cost. While not every plan and tax credit can be estimated here, this will help you make a plan to get covered.

Let's get started!

Household Information

ZIP code:

Estimated 2016 household income: \$



Yes I, _____, want to learn more about my health insurance options.

Name:

Email:

Address:

City: ZIP:

Phone:

I do not currently have health insurance.

I need to renew my coverage.

I'm looking for better coverage.

I'd like to volunteer with Get Covered America.

By completing this form, you agree to receive communication from Get Covered America & its partners.

For official use: A B C D Origin:

Harnessing the Power of Partnerships



Hourly Workers
Georgia Restaurant Workers Association
shared enrollment tools with their 4,000 member restaurants

Young Adults
Columbus Public Health
sent young parents enrollment info with birth certificates.

People of Color
Students at **Historically Black Colleges and Universities** made tens of thousands of phone calls to encourage friends and neighbors to enroll. **League of United Latin American Citizens** held large scale Ferias de Salud and mobilized over 135,000 Latinos country-wide.



The Value of In-Person Assistance

- People who received in-person help were 60 percent more likely to successfully enroll in coverage.
- Over eighty percent agreed or strongly agreed that they would recommend in-person assistance to a close friend.

Sources: Enroll America, Making the Connection: How Centralized Scheduling Benefits Consumers, Assisters, and the Enrollment Community, April 2015. Can be found online at: <https://www.enrollamerica.org/making-the-connection-get-covered-connector-in-person-assistance/>; Enroll America, Post-OE3 Consumer Survey, 2016



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The Get Covered Connector



FIND LOCAL HELP

Need help with your health insurance application?
Enter your ZIP code below to find appointments with
local application assisters.

Enter Your ZIP Code:

Search Within:

Language:

Search For Help



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The Get Covered Connector

1. You can place the connector on your website (it's free.)

Consumers on your site will be able to easily search for local application help by ZIP code. With the connector, they simply:

- Enter their ZIP code
- See where in-person application help is offered in their community
- Schedule an appointment online or by phone

2. You can use the Connector to make appointments available online.

You can:

- Manage assister schedules in one system
- Make appointments publicly available for consumers to book
- Automatically send consumers appointment reminders
- Access all appointment data for your reporting needs



Thank you!

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Building Strong Networks for Healthcare Enrollment

Rachelle Brill
Policy Analyst
Community Catalyst



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Community Catalyst

- A national non-profit health advocacy organization
- Works to ensure everyone has access to high quality, affordable health care
- Collaborates with national, state and local consumer organizations, policymakers and foundations
- Builds and supports consumer advocacy networks in over 40 states



Medicaid/CHIP Outreach Strategies

- Working with local, community-based partners
- Meeting consumers where they are
- Training the trainer



Examples from the Field- Arizona



Documentation Needed to Complete Your Health-e-Arizona Application

If you are applying for the first time, or reapplying, the items listed below may be needed to determine your eligibility. Please bring all current information to your interview; this will help to speed up the eligibility process. Keep your appointment, even if you do not have all of the documents on this list.

- Social Security Cards / Numbers** (only if applying to receive services)
 - Social Security Numbers or proof of application for an SSN
- Identification** (for everyone)
 - Drivers License
 - Photo ID issued by federal, state or local government
 - Tribal ID
 - School ID with picture
- Citizenship** (only if applying to receive services)
 - U.S. Birth Certificate or Certified copy
 - U.S. Naturalization Certificate
 - U.S. Passport
 - Official Military Record of service showing U.S. place of birth (e.g., DD-214)

- Income**
 - All money your household received from any source last month and this month.
 - Self Employed: Tax return from last year.
- Terminated Income**
 - Terminated employment and date last paid from last month and the most recent month.
- Pregnancy**
 - Proof of pregнар
- Childcare**
 - Expense billed for the most recent
- Medical Expense**
 - Medical expenses

If applying for Food Stamps or Temporary Assistance for Needy Families (TANF), additional documentation (listed below) is required. The additional documentation is not a requirement for medical benefits.

- Vehicles**
 - Registration/title for all vehicles.

Contact: _____ Phone: _____ Appointment: _____	Contacto: _____ Teléfono: _____ Cita: _____
Application ID: _____	



Ayudando a los Niños a Obtener y Mantener Seguro Médico

- Tarjetas del Seguro Social O Número(s)** (Solo para las personas que reúnen los requisitos para recibir los servicios.)
 - Los Números de Seguro Social de todos, o prueba de solicitud de SSN
- Identificación** (para todos)
 - Licencia para Conducir
 - ID con foto emitida por el gobierno federal, estatal o local
 - ID Tribal
 - ID Escolar con foto
- Ciudadanía** (Solo para las personas que reúnen los requisitos para recibir los servicios.)
 - Certificado de Nacimiento de los EE.UU o copia Certificada

Documentos que se Necesitan para Completar su Solicitud de Health-e-Arizona

Si usted está solicitando por primera vez, o volviendo a solicitar, las cosas que aparecen en la lista de abajo pueden ser necesarias para determinar si usted tiene derecho. Por favor traiga toda la información actualizada a su entrevista, esto ayudará a acelerar el proceso de determinación de derechos. Vaya a su cita, aunque no tenga todos los documentos en esta lista.

- Ingresos**
 - Todo el dinero que se recibió en su hogar el mes pasado y este mes de cualquier fuente.
 - Empleado Independiente: Declaración de impuestos o declaración de ingresos del año pasado.
- Ingresos Terminados**
 - Empleo terminado y última fecha de pago del mes pasado y del mes más reciente.
- Embarazo**
 - Prueba de embarazo y cálculo de la fecha del parto.
- Cuidado de niños/as**
 - Gastos cobrados por cuidados de niños/as para el mes más reciente o por un adulto incapacitado.
- Gastos Médicos**
 - Gastos médicos del mes más reciente

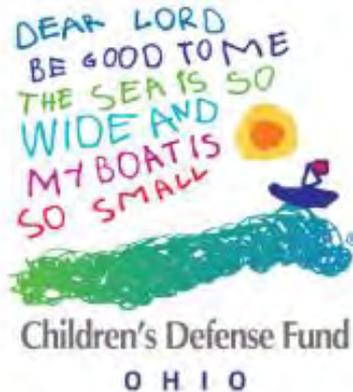
Si está solicitando Estampillas de Comida o TANF se requieren documentos adicionales (en la lista de abajo). Los documentos adicionales no se requieren para beneficios médicos.

- Vehículos**
 - Registros/títulos de todos los vehículos.
- Cuentas Bancarias**
 - Estado de cuentas (ahorros o cuentas corrientes) del mes más reciente.
- Otros Activos**
 - Bonos de ahorros/títulos de valores
 - Planes de jubilación/seguros de vida
- Renta/Hipoteca** (del mes más reciente)



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Examples from the Field- Ohio



Summary of Recommendations for Outreach to AAPIs

1. Trained bilingual outreach workers should be familiar with a region's individual needs

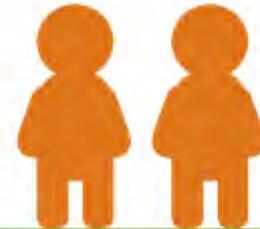
Akron, Cleveland, Columbus, and Cincinnati, in particular, each have different outreach needs based on the populations in those cities. The largest concentrations of AAPI children, and the highest uninsured rates for children, are in Columbus. Akron has the largest number of ethnicities associated with refugee status and has the highest uninsured rate for AAPIs of all ages. As a result, bilingual community health outreach workers should be identified and trained in each city. These workers can then provide assistance on an appointment basis and remotely by phone.

2. Utilizing existing social service programs will reach many families through trusted community partners

We recommend basing outreach efforts on existing social service programs at Asian community-based organizations that focus on youth and families. After-school and summer school classes and early childhood and kindergarten readiness programs for immigrant/refugee youth provide an opportunity to reach young people and their parents in settings at which they are already engaged with trusted community partners and receiving valuable services.

3. Engage refugees by supplementing information and outreach into needed and existing services for newcomers

Because many AAPI refugees are finding their way to Ohio, particularly of Bhutanese and Burmese origin, outreach should be integrated with existing and ongoing services for those populations. For example, English for Speakers of Other Languages (ESOL) classes for immigrant/refugee women would be a fruitful way to reach young mothers in need of assistance and information about the range of benefits available to their families in an unfamiliar place. This is particularly important to note because unlike some other immigrants who have a five year bar to access public benefits, refugees, pregnant women and children qualify for Medicaid, CHIP, and other public benefits immediately.



5.3%

Ohio children
under 18 lacking
health insurance



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Community Networks



connecting
the enrollment
community

www.enrollmentloop.org

NHeLP
NATIONAL HEALTH LAW PROGRAM



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What is In the Loop?



www.enrollmentloop.org



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Thank you!

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<http://www.communitycatalyst.org/>



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Leveraging Marketplace Open Enrollment to Highlight Medicaid and CHIP

Emily Brostek
Executive Director
Consumers for Affordable Health Care
Foundation



**Consumers for
Affordable
Health Care**



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Consumers for Affordable Health Care

To advocate the right to quality,
affordable health care for every
man, woman and child in Maine.



| [InsureKidsNow.gov](https://www.insurekidsnow.gov)

About Consumers for Affordable Health Care

Non-profit, non-partisan mission-driven research and advocacy organization based in Augusta



- » Consumer Assistance Program and HelpLine: 1-800-965-7476
- » Public Policy Research and Advocacy



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The Opportunity: Marketplace Open Enrollment

- Health coverage is top of mind
- Many people are thinking about health insurance



Building on Maine's Enrollment Success

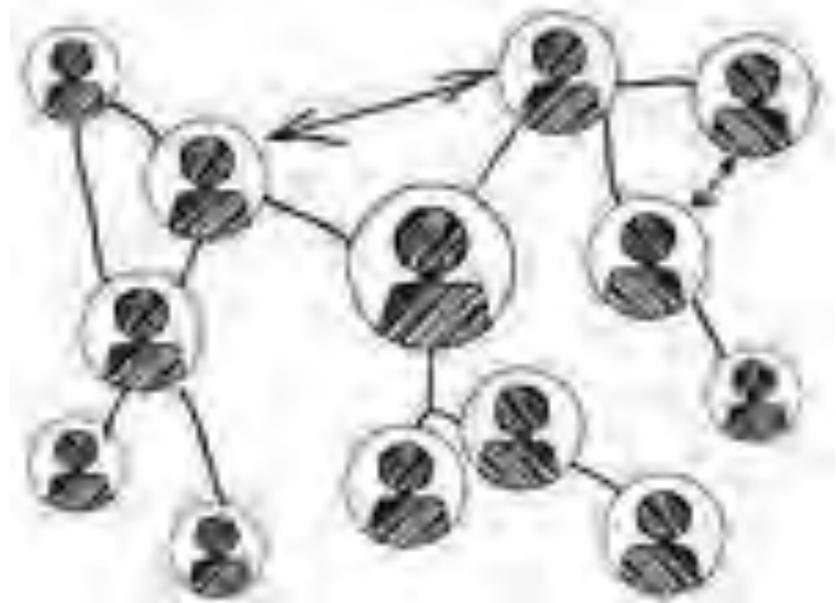
- Maine is really good at enrolling people in the Marketplace!
- One of the top states for enrollment in the federally facilitated Marketplace
- 58% of Mainers potentially eligible for the Marketplace have enrolled



Source: Marketplace Enrollment as a Share of the Potential Marketplace Population. From KFF. Timeframe: March 31, 2016

ACA Outreach & Enrollment in Maine

- Insurance agents and brokers
- Navigators
- Certified application counselors
- Insurance companies
- Providers
- Health systems
- Enroll207





Tip #1: Get to know your enrollment community!

- Navigators
- Certified application counselors
- Agents and brokers

Best Friends!!



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Localhelp.healthcare.gov

HealthCare.gov Individuals & Families Small Businesses Español

Find someone nearby to help you apply.

People and groups in your community can help you apply, pick a plan, and enroll – all for free. Most are available to meet in-person.

Enter your ZIP code or city and state

e.g., '33109' or 'Austin, TX'



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Tip #2: Provide enrollment workers with training and support on Medicaid and CHIP

- Interactive workshops
- Custom presentations
- MaineCare Eligibility Guide
- Tools and resources



MaineCare Eligibility Guide

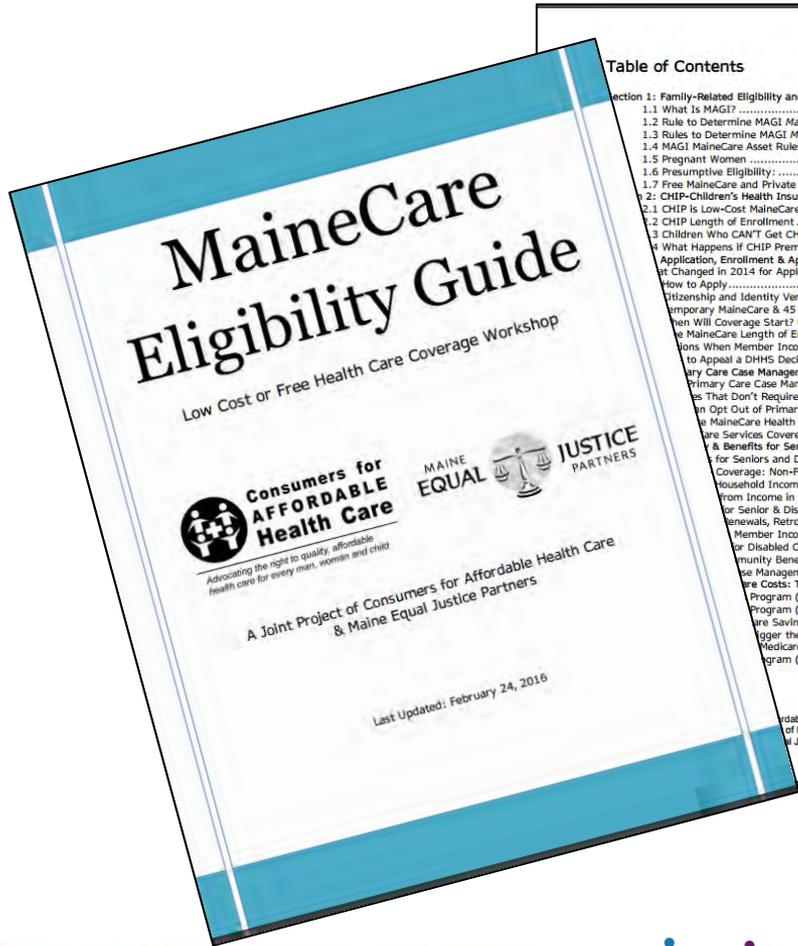


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What's in this Guide?

This guide is about MaineCare, Maine's Medicaid program. MaineCare is administered by DHHS or the Department of Health & Human Services. Various groups or categories fall under the DHHS umbrella and will be discussed in this Guide:

- Maine's State Children's Health Insurance Program (CHIP)
- Children & their parents
- 19 and 20 year-olds
- Pregnant women
- Adults with disabilities
- Seniors age 65 and older
- Medicare Savings Program (a partial-benefit MaineCare program)

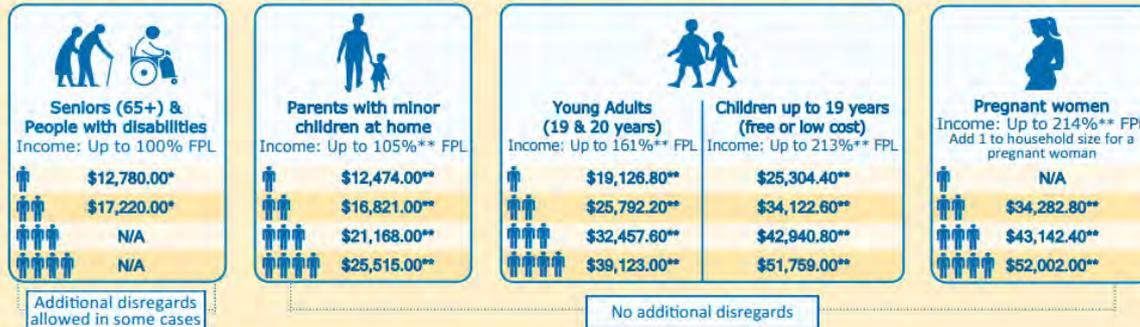
Consumers for Affordable Health Care HelpLine: 1-800-965-7478
 The Maine Department of Health and Human Services: 1-855-707-4357
 Maine Equal Justice Partners: 1-866-626-7059

Tools and Resources

Help Paying for Health Insurance: What Do Your Clients Qualify for?

Income Guidelines for MaineCare and Marketplace Plans in Effect in **2016**

MaineCare, a free or low cost government program



Annual income levels are based on the year 2016
 *Includes monthly (\$20) Federal and (\$55 single, \$80 couple) State disregards.
 **Includes standard 5% disregard.

Cost breaks on 2016 plans in the Health Insurance Marketplace

If you do not qualify for MaineCare but you buy health insurance through Maine's Marketplace, you may be able to get breaks on costs.



Annual income levels are based on the year 2015.

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3/16



InsureKidsNow.gov

Tip#3: Coordinate outreach with enrollment workers

MaineCare Income and Assets

Your income, and sometimes assets, decide if you can get MaineCare.

What is MaineCare?

MaineCare is free or very low-cost health insurance for eligible people. It can include well and sick care office visits, hospital care, lab and x-rays, prescription drugs, substance abuse and mental health services, dental care, and much more.

Who Can Get MaineCare?

Parents, children, young adults, some former foster children under 21, and people who are 65 and older or disabled may be able to get MaineCare, whether they are currently in foster care or not. People who are 65 and older or have a disability must also be eligible for Supplemental Security Income (SSI). Assets, like a home, a vehicle, and more, do not count against you.

2016 Monthly Income Guidelines

If you don't have insurance, you should apply for coverage even if your income is above the guidelines. Some income may be subtracted when you apply. For help understanding these guidelines, or to get more information, call 1-800-965-7476. Even if your income seems too high, call anyway. It never hurts to apply!

Family Size	Free coverage for disabled adults & adults 65 & over	Free coverage for parents of children under 18	Free coverage for 19 & 20 year olds	Free coverage for children under 18
1	\$990	\$1,040	\$1,594	\$1,594
2	\$1,335	\$1,402	\$2,150	\$2,150
3		\$1,764	\$2,705	\$2,705
4		\$2,127	\$3,261	\$3,261
5		\$2,489	\$3,816	\$3,816
Add for each additional family member	\$347	\$364	\$559	\$559

Please note: People who are 65 or older and people with disabilities are not counted. Turn over for a list of assets that are counted.

*For pregnant women, increase household size by one. For example, a household with two people should look at household size of 3, for income eligibility of \$2,150.



Consumer Assistance HelpLine
1-800-965-7476
www.mainecahc.org

Last Updated
March 2016

MaineCare Deductibles

When your income is too high for regular MaineCare

What is MaineCare?

MaineCare is free or very low-cost health coverage for eligible Maine residents. MaineCare coverage includes well and sick care office visits, hospital care, including emergency room care and x-rays, prescription drugs, substance abuse and mental health services, family planning, specialist care, dental care, and much more.

MaineCare is for:

- minors under 21
- seniors over 64
- people who aged out of foster care on MaineCare and are not age 26
- those who maintain a home for a minor under 18
- pregnant women,
- people with disabilities

How Does a MaineCare Deductible Work?

A MaineCare deductible is also often called a Spend Down. If your income is too high for regular MaineCare, you may be eligible for MaineCare with a deductible. A MaineCare deductible is an amount. Medical costs must add up to this amount before MaineCare begins.

- First, apply for MaineCare. If you're in a group MaineCare covers, your income is high but your assets are not too high, you should request a deductible on your application.
- Then, MaineCare does a set of math steps to say how big your deductible is.
- Now collect all your bills until they add up to the deductible amount. This is called "Meeting Your Deductible." Put them in a box or folder. Don't pay any yet.
- Put copies of other unpaid medical bills in the folder too, even if they're old.
- Tell the place you owe the bills to that you have a MaineCare deductible.
- Most deductibles last 6 months. If you meet your deductible during the 6 months, MaineCare so it can start the next day. You keep it for the rest of the 6 months, the deductible "resets."
- Finally, you may apply for hospital free care after you meet your deductible. The deductible covers the bills you piled up to meet your deductible. But you are responsible for the rest.

What if I know I'll have a really big medical bill soon?

If you know you need to have surgery or that you will have a big bill in the near future, you can apply for the deductible after you get the big bill. This is a "retroactive" deductible that goes back in time. A deductible that goes back in time is smaller and easier to meet, but MaineCare deductibles last fewer months than the usual MaineCare deductible.



Remember: You can call 1-800-965-7476 for more information! If your income is too high for regular MaineCare, you may be eligible by meeting a MaineCare deductible. Many of your family medical costs will count toward the deductible, including medical transportation!



Consumer Assistance HelpLine:
1-800-965-7476
www.mainecahc.org

PO Box 2490
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04338-2490

OVER

Updated January 2016

Health Coverage for New Moms & Pregnant Women

It's important for pregnant women and new moms to stay healthy! If you are pregnant or recently had a baby, you have options to get health coverage.

Check the chart on the back of this page to see if you qualify for MaineCare or lower costs on plans through the Marketplace. Most people who apply can get some kind of savings.

Are you pregnant?

Pregnant women can get MaineCare at higher incomes than other people. Even if you have been denied MaineCare in the past, you may be eligible for MaineCare if you are pregnant and you can apply anytime.

If you get MaineCare while pregnant, you will be able to keep it after you give birth. Your baby will keep MaineCare for at least one year.

If you can't get MaineCare, you may be able to get lower costs on health insurance through the Marketplace during Open Enrollment, or you can open a Special Enrollment Period, like having a baby, getting married, or moving. This year Open Enrollment is from November 1, 2015 to 31 October 2016.

Get MaineCare that starts NOW

If you're pregnant, you can apply for MaineCare that starts right away (including at any family planning clinic). Call 1-800-965-7476 to find out more.

Are you a new mom?

Having a baby means you can get a plan in the Marketplace, even if you have 60 days after you give birth to enroll in a plan or change your plan.

Even if you have a plan you want to keep, you still need to tell your insurance company you had a baby right away so that your baby is covered. This may change your costs.

You also may be able to get MaineCare. MaineCare is free and you can get it anytime.

Did you know plans cover maternity & newborn care?

Some services are even free, like well woman visits, folic acid supplements, and support. Visit www.healthcare.gov or call 1-800-965-7476 for more information.



Consumer Assistance HelpLine:
1-800-965-7476
www.mainecahc.org

With health insurance, they'll be ready for whatever the school year brings.

Kids who have health coverage are better prepared to do well in school and succeed in life. MaineCare offers free or low-cost health insurance for kids and teens. Children can get regular check-ups, immunizations, doctor and dentist visits, hospital care, mental health services, prescriptions and more. Children in a family of four earning up to \$51,759 may qualify.

Go to mainecahc.org/families or call 1-800-965-7476 to learn more about affordable health coverage for your family.



HealthCare.gov



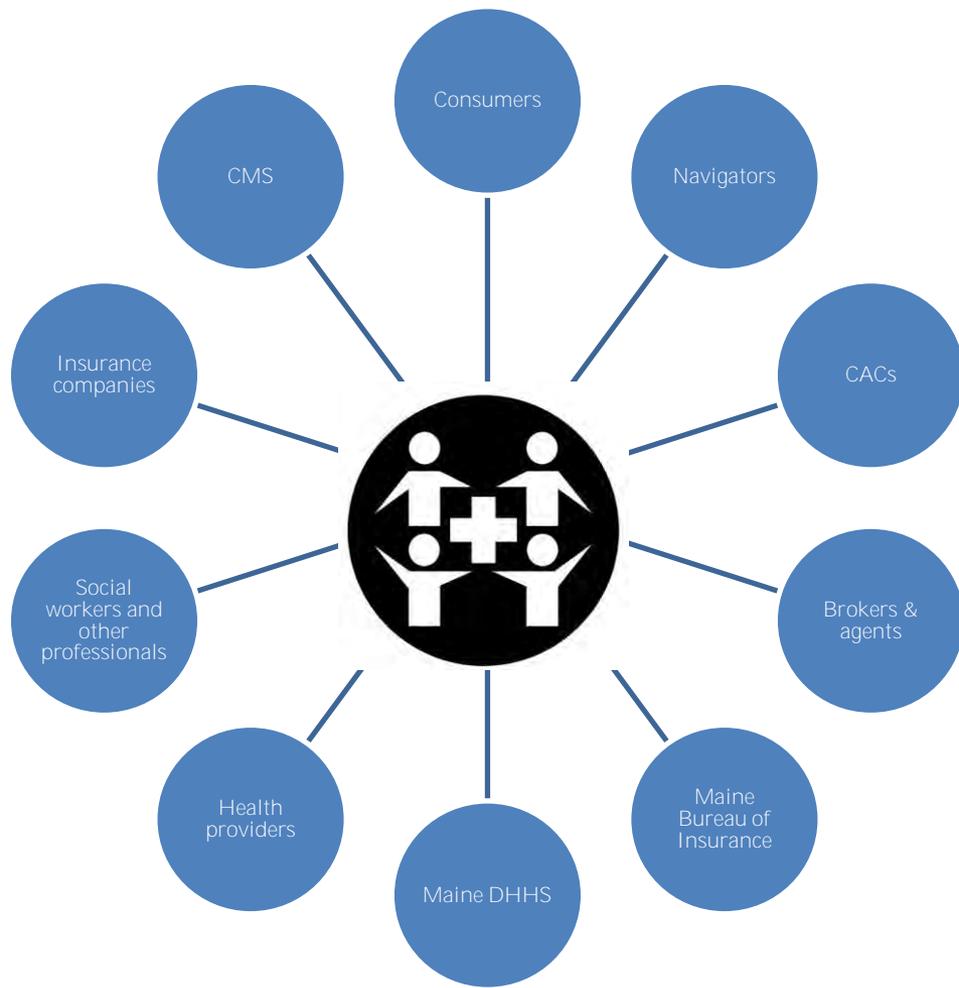
InsureKidsNow.gov

Tip #4: Establish referral relationships

- Make sure enrollment workers know how you can help their clients!
- CAHC HelpLine: Resource for enrollment workers, providers, and consumers



InsureKidsNow.gov



Connect with us!

HelpLine: 1-800-965-7476

www.maine cahc.org

“Like” us on Facebook: www.facebook.com/MECAHC

Follow us on Twitter: [@MAINECAHC](https://twitter.com/MAINECAHC)



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Thank you!

Emily Brostek

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www.mainecahc.org



**Consumers for
Affordable
Health Care**



| InsureKidsNow.gov

Connecting Kids to Coverage National Campaign Resources



[InsureKidsNow.gov](https://www.insurekidsnow.gov)

Additional Campaign Materials



- Outreach Materials— Customizable Posters/Palmcards, Videos, Tip Sheets
- Informational Webinars
- “Campaign Notes” eNewsletter
- Ready-Made Articles, Radio Scripts
- Digital Media Tools
- TV & Radio PSAs (forthcoming)



Digital Media Tools



- Social Media Graphics & Guide
- Web Buttons & Banners
- Sample Posts



InsureKidsNow.gov

Examples of Material Topics

- Year-round Enrollment
- Oral Health
- Vision
- Teens
- Sports



Official Message from the U.S. Department of Health and Human Services

Win or lose, what matters is being part of the team.
Health insurance gets them in the game.

Medicaid and CHIP offer free or low-cost health insurance for children and teens up to age 19. Children can get regular check-ups, immunizations, doctor and dentist visits, hospital care, mental health services, and more. Even if you've been turned down for health insurance, you may qualify. Even if you've been turned down for health insurance, you may qualify for Medicaid or CHIP for your child now. Parents may qualify for Medicaid or CHIP any day of the year.

Get Covered.
Get in the Game.

InsureKidsNow.gov

CHIP Product #11804

Think Teeth Every Step of The Way

Give your baby healthy teeth from the start.
It's easy!

- Gently brush baby's teeth twice a day. Use a tiny amount of fluoride toothpaste.
- Take your baby to the dentist by her first birthday. Continue regular check-ups as recommended.
- Tooth decay is caused by bacteria. Your baby can "catch" the bacteria from you.
- Keep your mouth healthy.
- Don't share cups or spoons.
- Put only water, milk or formula in bottles or sippy cups.
- Don't put your baby to bed with a bottle or sippy cup.
- Limit sweet snacks and sugary drinks, including juice.

Medicaid and CHIP cover children's dental services, such as teeth cleanings, checkups, x-rays, fluoride, dental sealants and fillings. Your child could be eligible!

To enroll your child, call 1-800-318-2596 (TTY: 1-855-889-4325) or visit HealthCare.gov. To find a dentist, use the Dentist Locator on InsureKidsNow.gov.

HealthCare.gov



InsureKidsNow.gov

Customizable Materials

Posters, flyers, palmcards and tear pads

You may choose to insert your program name(s), your state's annual income eligibility limit for a family of four, your website address and/or phone number, and up to two logos. **Please Note:** You may request these changes on all customizable materials.

Your program name(s)

Your state's annual income eligibility limit for a family/household of four

Your website and/or phone number

Up to two logos



Learn how to request material customization here:

<https://www.insurekidsnow.gov/downloads/library/print/materialscustomizationguide-english.pdf>



InsureKidsNow.gov

Outreach and Enrollment Best Practices

- Outreach Video Library
 - <https://www.insurekidsnow.gov/webinars-videos/video/index.html>
- Webinar Archive
 - <https://www.insurekidsnow.gov/webinars-videos/webinars/index.html>



Keep in Touch With the CKC Campaign

- Follow us @IKNGov
- Engage with the Campaign on social media
 - Re-tweet, share or tag messages using the hashtags #Enroll365, #KidsEnroll, #Medicaid and #CHIP
- Sign up for eNewsletters here:
 - <https://www.insurekidsnow.gov/newsletter/subscribe/index.html>
- Email us at: ConnectingKids@cms.hhs.gov



Questions?



| [InsureKidsNow.gov](https://www.insurekidsnow.gov)

Thank you!



[InsureKidsNow.gov](https://www.insurekidsnow.gov)