



American Association on Health and Disability

COVID SEP – How is it Different?

Presenters: Karl D. Cooper, Esq.
Anthony Oberg, MPA

March 24, 2021



American Association on Health and Disability

AAHD Mission: To promote health and wellness for people with disabilities

- Reduce Health Disparities
- Advocate for Community Inclusion
- Promote Full Accessibility
- Integrate Disability into Public Health Agenda
- Advance Knowledge Translation & Disability Research



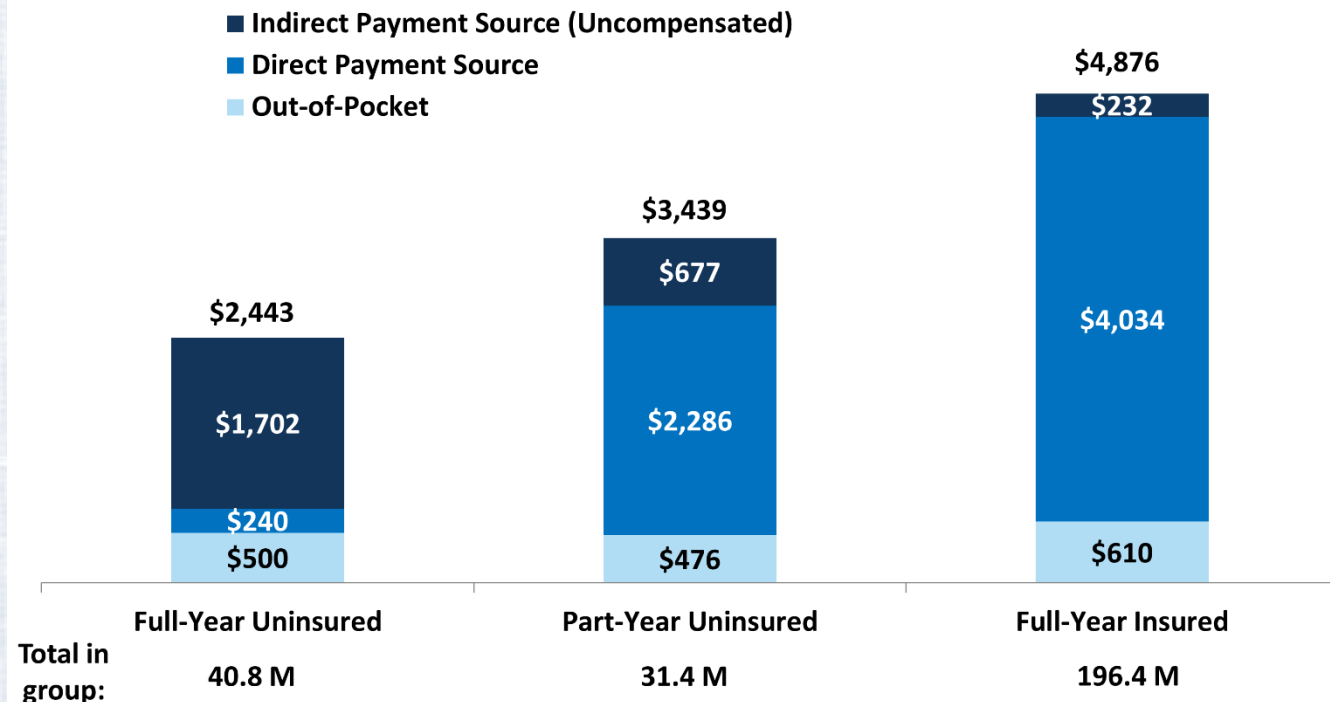
Part I

BASICS OF ACA ENROLLMENT



ACA – The Uninsured Problem

Figure 1
Per Capita Medical Spending Among the Nonelderly, by Insurance Status and Source of Payment, 2013



NOTES: "Direct payment source" among the full-year uninsured includes "other public" payments, which are Medicaid payments. These payments may be retroactive or emergency payments provided by Medicaid.

SOURCE: Urban Institute estimates based on 2008-2010 Medical Expenditure Panel Survey.





ACA – The Basics

- Everyone is required to have insurance (the individual mandate)
- Establishes Health Insurance Marketplaces in every state (Exchanges)
- Provides Tax Credits to help pay premiums
 - Tax Credits are based on income & available to those within 100%-400% of the Federal Poverty Level (FPL)
- States originally required to provide Medicaid to those under 100% of FPL (Medicaid Expansion)
 - Supreme Court ruled that states did not have to expand Medicaid but could do so voluntarily (*National Federation of Independent Business v. Sebelius* (2012))



ACA – What It Means for People with Disabilities

- No Denial of Coverage for Pre-Existing Conditions
- No Cancellation of Coverage due to Serious Medical Conditions
- No Setting Premiums Based on Disability or Chronic Conditions
- No Lifetime Monetary Caps
- Coverage of 10 Essential Health Benefits
- Medicaid Reforms:
 - Expanded Money Follows the Person (MFP)
 - Created Balancing Incentive Program (BIP)
 - Created Community First Choice



What is a SEP?

Special Enrollment Period (SEP) is an allotted amount of time in which someone can enroll in a health insurance plan outside of the typical open enrollment period.

Open Enrollment:

Is a limited time every year
in the fall
(2020: Nov. 1 – Dec. 15)



Yes!

You can sign up for
health insurance
Nov. 1 - Dec. 15!

Go to
healthcare.gov

#GetCovered

#EnrollByDec15



Reasons for SEPs

- Job Loss/Loss of Coverage
- Income Change
- Move
- Change in Immigration Status
- Marriage
- Divorce
- Birth of a Child (Adoption)
- Turning 26

Timeline: SEP runs for 60 days from the “qualifying event”.

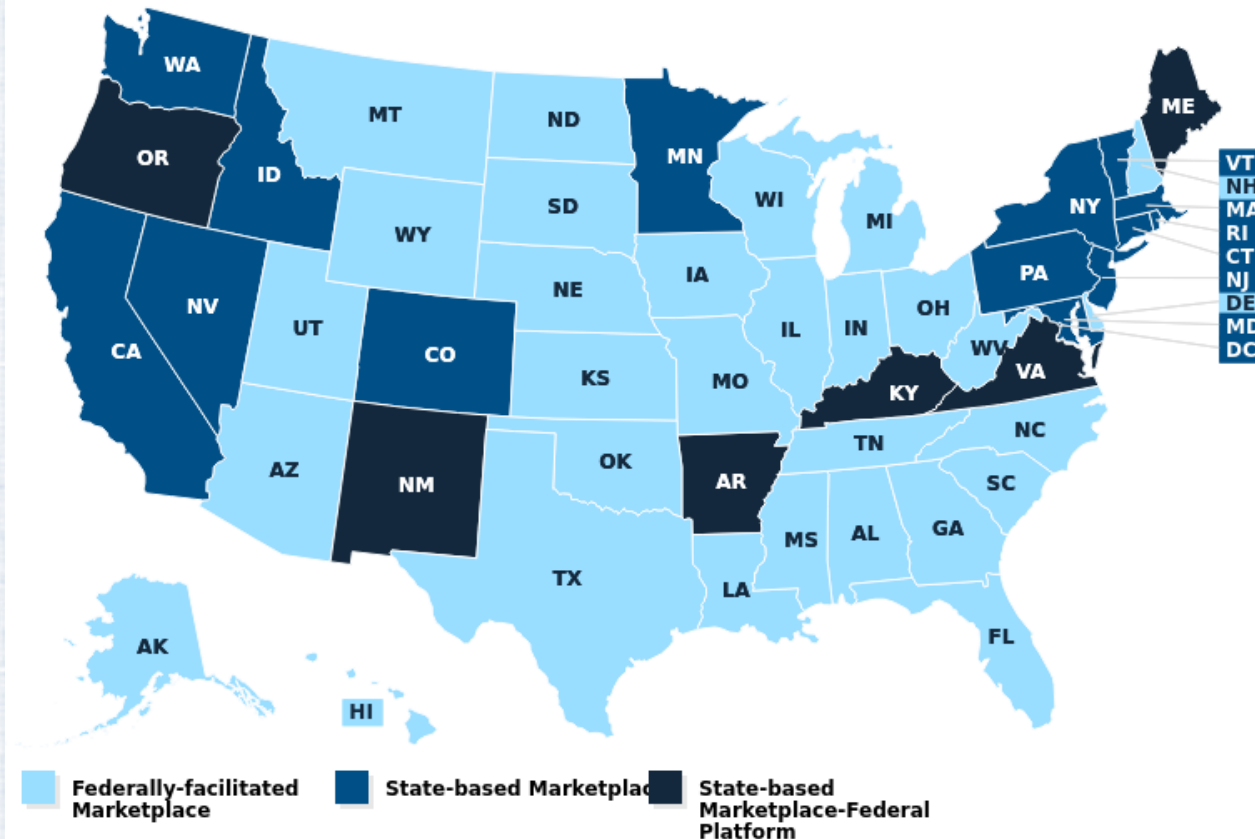


How is COVID SEP Different

	Traditional SEP	COVID SEP
Who	Those who have a qualifying event	Anyone without coverage
What	Limited time to address some change	“Open Enrollment 8.5”
When	60 days following the qualifying event	February 15 – August 15, 2021
Where	Healthcare.gov	Healthcare.gov
Why	To address a change in circumstances	To address uncertainty caused by COVID-19

Is the COVID SEP in My State?

State Health Insurance Marketplace Types, 2021: Marketplace Type, 2021



SOURCE: Kaiser Family Foundation's State Health Facts.

- The COVID SEP applies to states using Healthcare.gov (light blue & dark blue)
- States with their own state-based marketplace (medium blue) would need their own SEP announced – all currently have them but deadlines are different



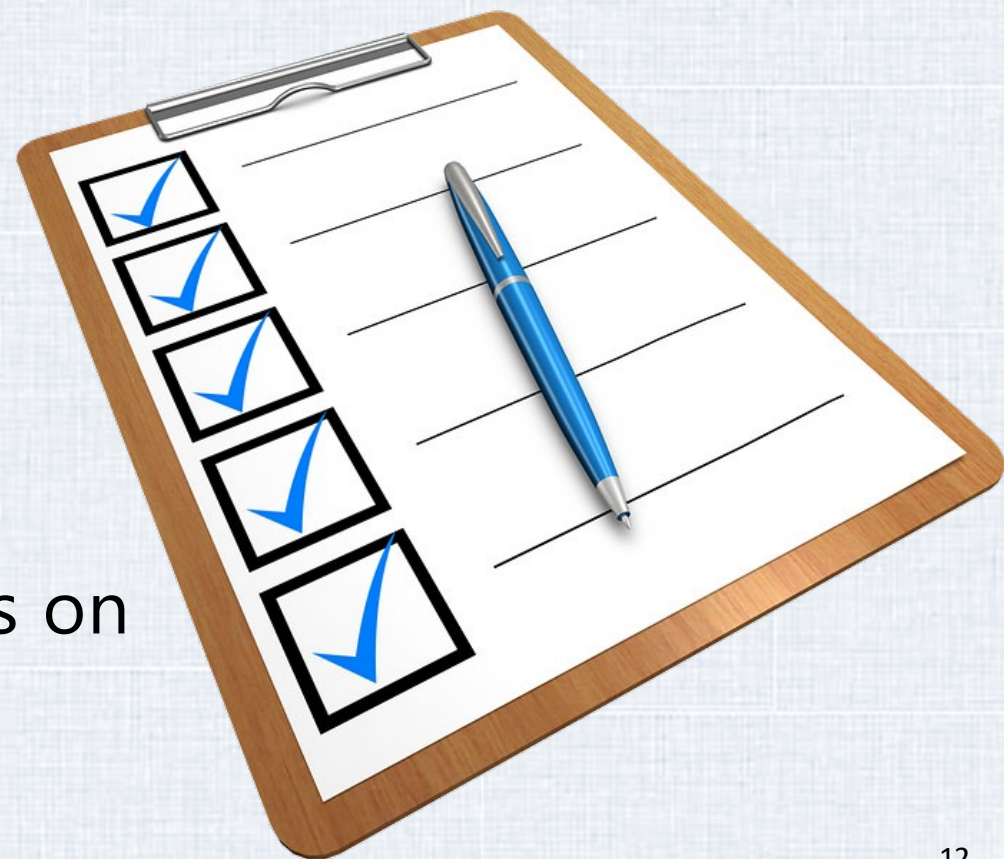
Part II

TIPS FOR PICKING A HEALTH PLAN



Items to Consider

- Provider Networks: is your doctor included?
- Non-Physician Providers: are other providers (therapists/DME suppliers) included?
- Pharmacy Benefit Design: how are any drugs that you take treated?
- Limitations on Services: are there limits on number of visits, etc.?





ACA – Metal Levels



Four Levels: higher levels have more expensive premiums but lower out-of-pocket costs

- Platinum – covers 90%
- Gold – covers 80%
- Silver – covers 70%
- Bronze – covers 60%



Health Insurance Jeopardy



*It's not about the answer.
It's about asking the right question!*



Prescription Drugs	Medical Devices	Rehab and Habilitation Benefits	Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
\$200	\$200	\$200	\$200	\$200	\$200
\$400	\$400	\$400	\$400	\$400	\$400
\$600	\$600	\$600	\$600	\$600	\$600
\$800	\$800	\$800	\$800	\$800	\$800
\$1000	\$1000	\$1000	\$1000	\$1000	\$1000



You tried generic drugs before and they were ineffective

Question: Does the plan require you to try a generic drug first (i.e. "Step Therapy")?



You use a motorized wheelchair and your current chair won't keep a charge

Question: Does the plan cover the repair of DME?

F

You use rehabilitation therapy & have to go repeatedly for it to have any lasting effect

Question: Does the plan put limitations on the number of rehab visits?



You need coverage for a 4-year-old child who is non-verbal

Question: Does the plan cover speech therapies?

When completing enrollment on the exchange you arrive at the questions regarding disability

Question: Do you want to apply for Medicaid?

You have a condition that requires that
you take a specific drug

Question: Does the SBC say what drugs are covered and
what the drug co-pays are?



Your prior mental health treatment
required several therapy sessions a
month

Question: Does the plan limit the number of visits for
mental health therapy and is this permissible under the
MHPAEA?



Part III

AMERICAN RESCUE PLAN ACT & THE ACA



ARPA – The Basics

- The American Rescue Plan Act of 2021 (ARPA) was signed into law by President Biden on March 11, 2021.
 - Includes stimulus checks to most Americans
 - Expands/extends unemployment benefits
 - Increases housing assistance
 - Provides funds for business assistance



ARPA & the Marketplace

- Increases the amount of the premium tax credits
 - If already enrolled, you could be eligible for more tax credits which would reduce your monthly premiums
 - If you are enrolling during the SEP, CMS indicates that healthcare.gov will be reflecting the higher monthly premiums by April 1st.
- Eliminates the “subsidy cliff” so people making above 400% FPL will be eligible
- Increased tax credits will go through 2022.

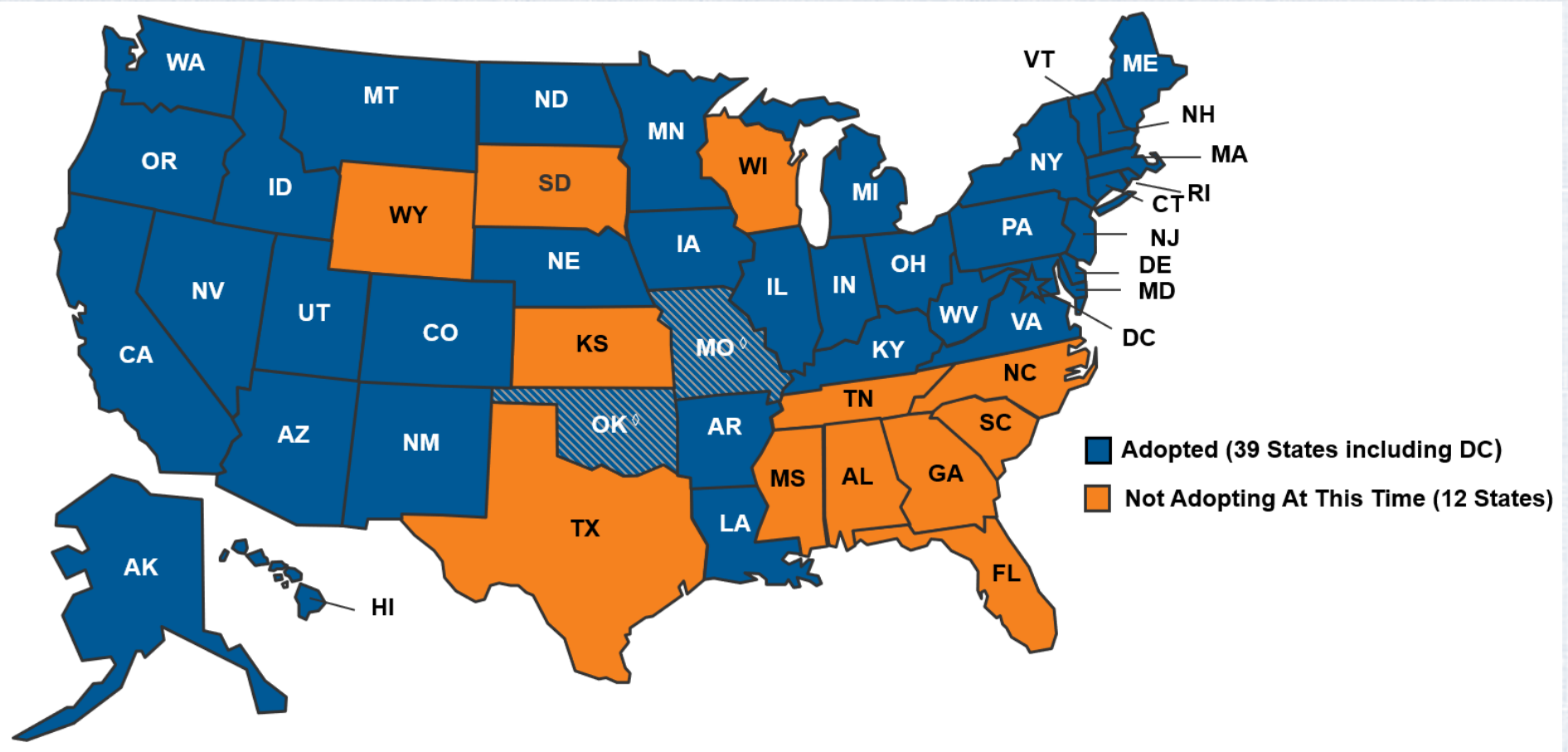


ARPA & Medicaid

- Increases state's FMAP (Federal Medical Assistance Percentage) for states to provide home and community-based services (HCBS).
- Requires coverage of COVID vaccines & treatment.
- Provides additional matching funds to the 12 states who have not expanded Medicaid if they were to expand.



ACA – Medicaid Expansion



NOTES: Current status for each state is based on KFF tracking and analysis of state activity. ♦Expansion is adopted but not yet implemented in MO and OK.

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated March 5, 2021. <https://www.kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>



Websites for Resources

- AAHD (American Association on Health and Disability)
www.aahd.us
- National Disability Navigator Resource Collaborative
www.nationaldisabilitynavigator.org/



American Association on Health and Disability

Karl D. Cooper, Esq.
Director of Public Health Programs

110 N. Washington Street, Suite 407
Rockville, MD 20850

www.aahd.us

(301) 545 – 6140

kcooper@aaahd.us