



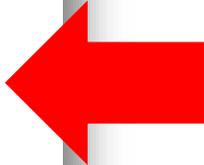
# Health Coverage 101

The webinar will begin shortly

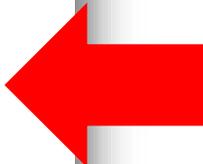


*Putting people first, with the goal of helping all Michiganders lead healthier and more productive lives, no matter their stage in life.*

The screenshot shows a GoToWebinar interface. On the left is a vertical sidebar with icons for navigation and interaction. The main content area is divided into sections: 'Audio', 'Handouts: 1' (containing a document icon and 'CP Feedback.docx'), and 'Questions'. Below the sidebar is a text input field with the placeholder text '[Enter a question for staff]' and a 'Send' button. At the bottom, there is a 'Practice' section with the text 'Webinar ID: 918-218-115', a red dot icon followed by 'This session is being recorded.', and the GoToWebinar logo.



Where you can find handouts for today's webinar



Where you can make comments and ask questions

# Agenda

- Welcome and Introductions
- Why Coverage is Important
- Health Care Coverage/Medicaid
- Marketplace Coverage
- Medicare
- Resources
- Q&A

*Why Coverage is Important*

# Why Health Insurance is Important



- Protects you from unexpected high medical costs, by limiting what is paid out of pocket, including out of pocket maximums
- Medical costs are the leading cause of bankruptcy in the U.S.

- Helps you access health care needed to address illness and other health issues

- Access to free preventative care like vaccines and screenings

# *Health Care Coverage/Medicaid*

**Logan Dreasky**

State Administrative Manager

Michigan Department of Health and Human Services

# What is Health Care Coverage/Medicaid

- A Federal-State matching entitlement program authorized under title XIX of the Social Security Act.
- Medicaid is not mandatory. However, all states and the District of Columbia participate in Medicaid.
- Each state must establish their own eligibility standards, determine the type, amount, duration, and scope of services, set payment rates for services, and administer the program

# Who is Eligible

- There are currently over 30 eligibility groups in Michigan
  - Two main groups: Modified Adjusted Gross Income (MAGI)-Related and SSI-Related
  - Other groups include automatic coverage, TANF-Related Medically Needy/Spend Down/Deductible
- There are different eligibility requirements for income, assets, etc. for different Healthcare/Medicaid categories

# Eligibility Determination Process: Online

## Federal online

- [www.healthcare.gov](http://www.healthcare.gov)
- Medicaid referrals made via account transfer for those with incomes that may make them eligible for State Medicaid programs or Healthy Michigan Plan (HMP)
- Will only look at MAGI initially
- If applicant is not MAGI eligible, the State will send a request for more information if they are over 65, a claim of disability, or they have Medicare.
- Asset information will allow MDHHS to determine eligibility for non-MAGI eligibility groups

## State online – MI Bridges

- [www.Michigan.gov/MIbridges](http://www.Michigan.gov/MIbridges)
- Will look at MAGI initially
- If applicant is not MAGI eligible, the State will send a request for more information.
- Asset information will allow MDHHS to determine eligibility for non-MAGI eligibility groups

# Eligibility Determination Process: Paper

## Federal Paper – Marketplace for Health Coverage & Help Paying for Costs

- Will look at MAGI initially
- Will request more information if needed

## State Paper (1426) - Application for Health Coverage and Helping Paying for Costs

- Does not collect asset information
- Will request more information if needed

## State Paper (1171) – All Programs Application

- Core application and program specific supplements
- Need to fill out the Health Care Coverage supplement for Medicaid
- Additional information may be requested

# Eligibility Determination Process: Other

## Telephone Applications

- Data Collection Tool (DCT)
  - These applications are entered into the DCT by contracted staff
  - Sent via electronic transfer to Bridges
  - Follow the same process as online applications

## Presumptive Eligibility (PE)

- Done through a trained qualified provider
- Streamlined eligibility – limited eligibility rules applied
- Limited coverage for pregnant women, full coverage for other groups
- Only for MAGI groups
- Can only receive one PE period per year

# Resources

Online application is on MI Bridges:

- [www.Michigan.gov/mibridges](http://www.Michigan.gov/mibridges)

Paper application can be viewed and printed here:

- [https://www.michigan.gov/documents/mdhhs/MDHHS-1171\\_Assistance\\_Application\\_and\\_Program\\_Supplements\\_616030\\_7.pdf](https://www.michigan.gov/documents/mdhhs/MDHHS-1171_Assistance_Application_and_Program_Supplements_616030_7.pdf)

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MI Bridges Navigation Partners

- Provide one-on-one assistance,
- Locate one in the area: [https://newmibridges.michigan.gov/s/isd-find-community-partners?language=en\\_US](https://newmibridges.michigan.gov/s/isd-find-community-partners?language=en_US)

# *Marketplace Coverage*

**Emily DeLaGarza**

Health Insurance Resource Specialist

Department of Insurance & Financial Services

Office of Consumer Services

# Health Insurance Marketplace

- Created by the passing of the Affordable Care Act in 2010
- A shopping and enrollment service for health insurance
- Operated by the federal government
- Michigan reviews and certifies qualified health plans prior to making them available on the Marketplace.

# When to Apply For Coverage

## Annual Open Enrollment:

- November 1 through December 15
- Explore health plan options

## Special Enrollment Period

- Period outside of the annual open enrollment when persons can enroll in or switch plans
- Triggered by certain qualifying events
- Must act within 60 days after a qualifying event

## FEMA Special Enrollment Period

- Provides extra time for people to enroll if they:
  - Reside in area during a FEMA-declared disaster (COVID-19)
  - Eligible for another SEP; and
  - Failed to enroll because they were impacted by the FEMA-declared disaster (COVID-19).
- FEMA SEP will last until 60 days after the end of the disaster declaration

# What is Covered

## 10 Essential Health Benefits



# Marketplace Subsidies

## Premium Tax Credit (PTC)

- Determined by income and household size.
  - 100-400% of the federal poverty level.
- Advanced Premium Tax Credit (APTC): monthly assistance to reduce premiums – sent directly to insurer
- Premium Tax Credit (PTC): consumer pays full monthly premium and claims lump sum tax credit at end of the year

## Cost Share Reduction (CSR)

- Determined by income and household size.
  - 100-250% of the federal poverty level
- Enroll in a plan in the Silver category
- Lowers the amount paid for deductibles, copayments, and coinsurance.

# 2020 Federal Poverty Line

Household Size	2020 Federal Poverty Line (for 2021 coverage)				
	100%	138%	200%	250%	400%
1	\$12,760	\$17,608	\$25,520	\$31,900	\$51,040
2	\$17,240	\$23,791	\$34,480	\$43,100	\$68,960
3	\$21,720	\$29,973	\$43,440	\$54,300	\$86,880
4	\$26,200	\$36,156	\$52,400	\$65,500	\$104,800

# Where to Apply For Coverage

## Apply for health care coverage

- [www.Healthcare.gov](http://www.Healthcare.gov)
- Direct Enrollment Websites
- Licensed agent or broker
- Certified Application Counselor
- Navigator

## Apply for dental coverage

- As part of a health plan
- As a separate, stand-alone dental plan

# Healthcare.gov -v- Direct Enrollment Partner Websites

## Healthcare.gov

- Federally facilitated enrollment platform
- Apply for and enroll in Marketplace coverage and subsidies

## Direct Enrollment Partner Websites

- Approved/certified private sector enrollment partners
- Apply for and enroll in Marketplace coverage and subsidies
  - Direct enrollment (DE) partner sites send the consumer to **healthcare.gov** for an eligibility determination and then back to the DE site for plan selection
  - Enhanced direct enrollment (EDE) partner sites allow an insurer or broker to keep the consumer at their website for the entire enrollment process

# Assister Comparison Chart

	NAVIGATORS	CERTIFIED APPLICATION COUNSELORS	AGENTS or BROKERS
Licensed & regulated by DIFS		✓	✓
Trained & certified to sell Marketplace plans	✓	✓	✓
HHS or HRSA Grant Funded	✓		
Conduct outreach & education	✓		
Help consumers apply for Marketplace coverage and subsidies	✓	✓	✓
Recommend a plan based on a consumers individual needs			✓
Uphold Marketplace privacy and security standards	✓	✓	✓

# Resources

## Healthcare.gov

- Enrollment assistance: [www.healthcare.gov/find-assistance](http://www.healthcare.gov/find-assistance)
- Subsidy eligibility: [www.healthcare.gov/lower-costs](http://www.healthcare.gov/lower-costs)
- Phone: 1-800-318-2596

## Direct Enrollment Partners

- Certified enrollment partners: [www.healthcare.gov/direct-enrollment](http://www.healthcare.gov/direct-enrollment)

## Michigan Department of Insurance & Financial Services

- Website: [www.Michigan.gov/HealthInsurance](http://www.Michigan.gov/HealthInsurance)
- Email: [DIFS-HICAP@michigan.gov](mailto:DIFS-HICAP@michigan.gov)
- Phone: 877-999-6442

# *Medicare*

**Jo Murphy**

Executive Director

Michigan Medicare/Medicaid Assistance Program  
(MMAAP)

# What is Medicare

- Federal health insurance for older adults and people with disabilities
- In Michigan over 2 million people have Medicare – 20% of the population or 1 in 5 people
- It provides hospital coverage, medical services and prescription drug coverage
- It can come from the federal government or private insurance companies; people could have as many as 40 different choices
- Individuals will have out-of-pocket costs

# What is Covered

Part A:  
Hospital  
coverage

Part B: Doctor  
and outpatient  
services

Part C –  
Medicare  
Advantage

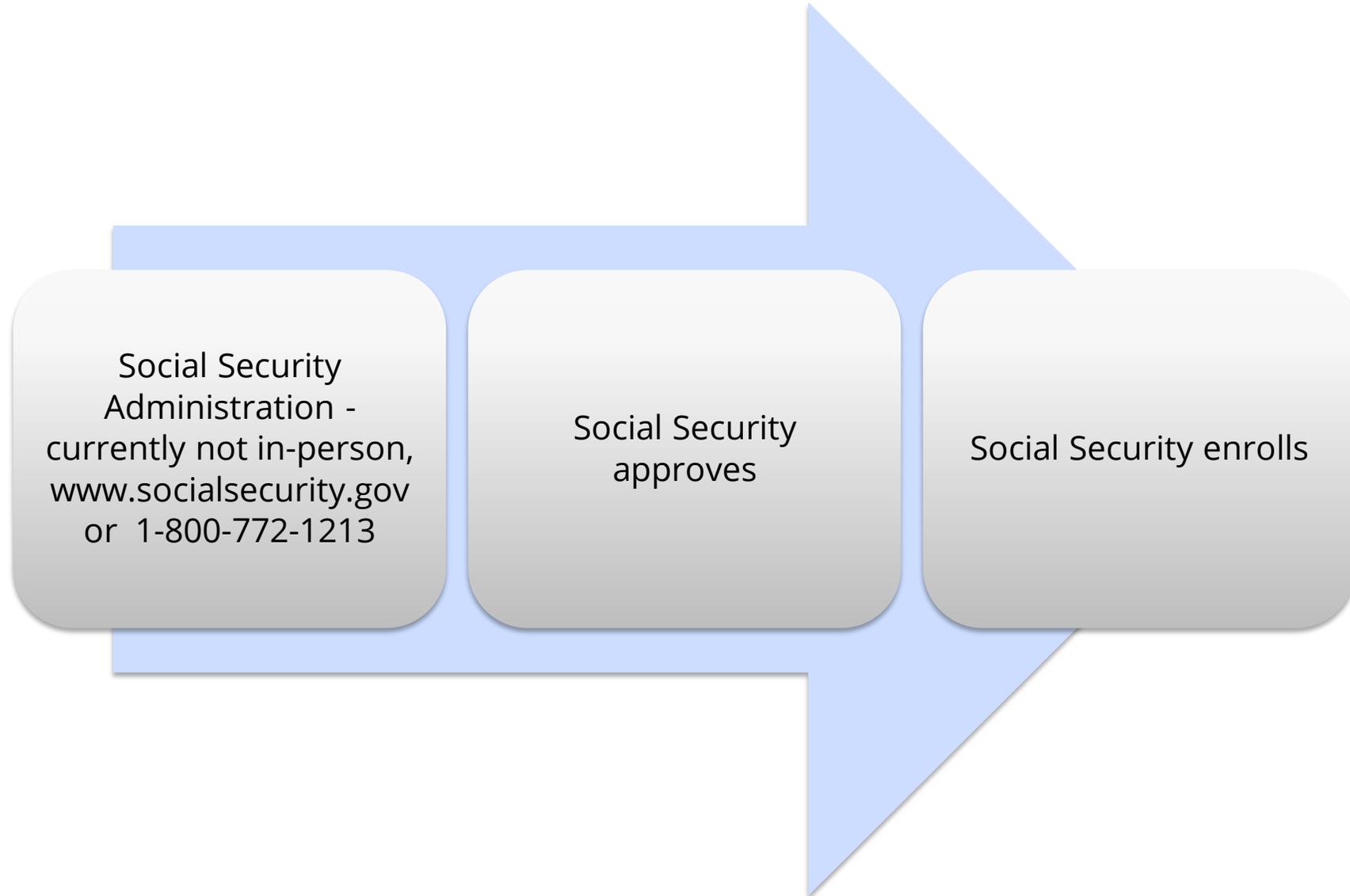
Part D:  
Prescription  
drugs

# When Can You Apply

- After you work, pay taxes for 10 years and are 65 years old/FICA for 40 quarters
- People with disabilities may get Medicare after they have drawn Social Security Disability income for 24 months, do not have to be 65

Where to Apply?

# Where to Apply



# Where Can You Find a Medicare Navigator

Michigan Medicare/Medicaid Assistance Program (MMAAP)

- [www.mmapinc.org](http://www.mmapinc.org)
- 1-800-803-7174

# Resources

## On the web

- [www.Medicare.gov](http://www.Medicare.gov)

## By phone

- 1-800.Medicare (1-800-633-4227)

## The official U.S. government Medicare handbook

- Medicare & You

*Resources*

# Upcoming Webinars

## Picking a Plan: Marketplace

- [November 9, 2020 from 11:00 a.m.-12:00 p.m.](#)

## Picking a Plan: Medicare

- [November 12, 2020 from 10-11:00 a.m.](#)

## Picking a Plan: Medicaid

- [November 16, 2020 from 2-3:00 p.m.](#)

## Renewals

- TBD; Tentatively planning for the week of November 30

## Appeals

- TBD; Tentatively planning for the week of December 14

As the schedule is updated, it will be added along with registration information to [Michigan.gov/MIbridgesPartners](https://Michigan.gov/MIbridgesPartners) under the [Community Partner Training](#) section. MDHHS will also email an announcement to registered MI Bridges Community Partners.

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- [www.mmapinc.org](http://www.mmapinc.org)
- 1-800-803-7174

# Reporting Fraud

## Reporting Fraud: Marketplace

- Department of Insurance and Financial Services (DIFS)
- <https://www.michigan.gov/difs/0,5269,7-303--458352--,00.html>

## Reporting Fraud: Medicaid Fraud and Abuse

- 855-643-7283

## Reporting Fraud: Medicare

- Michigan Medicare/Medicaid Assistance Program
- [www.mmapinc.org](http://www.mmapinc.org)
- 1-800-803-7174

*What Questions Do You Have?*



*Thank You for Attending!*