

CSHCS/ACA and Underinsured Clients

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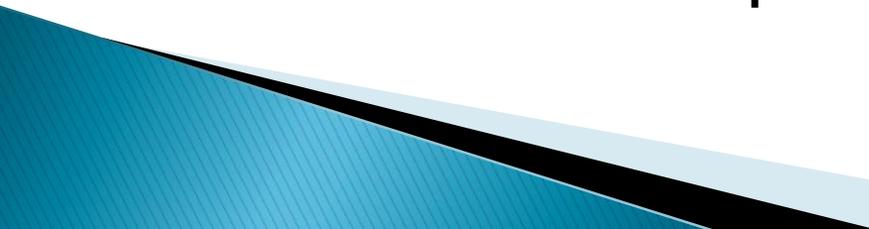
Webinar: What to Expect

- ▶ To better understand your role in guiding families
- ▶ Walk through a demonstration of our newly created underinsured work screen in the CSHCS database

Background

- ▶ The ACA made it possible for our clients to finally have the opportunity to get comprehensive health care. Prior to ACA, pre-existing condition clauses made it hard for some of our clients with special health conditions to obtain health insurance.
 - ▶ CSHCS wanted to help the clients connect with the Health Insurance Marketplace and take advantage of this opportunity.
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Background, continued

- ▶ In November 2013, CSHCS sent out a letter with an accompanying Question and Answer document regarding:
 - How the ACA would potentially impact families
 - Questions/Answers and other information to consider while navigating the Health Insurance Marketplace
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Background, continued

- ▶ This communication went out to 9,000 of our clients that did not have Medicare, Medicaid, or MiChild on CHAMPS system
 - ▶ A copy of the communication was sent to LHD's on 11/20/13
 - ▶ The overall response to the communication was lower than expected
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Reason for Clients Lack of Response

- ▶ Many CSHCS clients have waited to look into securing coverage on the Marketplace
 - Problems with logging on to website
 - Many were comfortable in waiting until March deadline, as they had CSHCS for their diagnosis related care
 - Lack of experience in dealing with insurance
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Collaboration with Local Health Departments

- ▶ Clients have until March 31, 2014 to enroll in healthcare coverage through the Health Insurance Exchange for 2014
 - ▶ The proposed date for 2015 open enrollment is November 15, 2014
 - ▶ We want to reach out to as many clients as possible by collaborating with our Local Health Partners to do so
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Collaboration with Local Health Departments, continued

- ▶ A second letter was sent to clients this week. This letter was sent to 2,000 + clients that did not have any other health insurance coverage on the CHAMPS system. This communication emphasized the pending deadline of 3/31/14 to enroll in the Marketplace for health insurance coverage, and directed the clients to call the local health departments for assistance.
- ▶ This was sent as an alert to Local Health Departments on 2/19/14

Local Health Departments Role in Helping Families

In the letter that was mailed this week to the clients, the family was asked to contact the Local Health Department to:

- Report any other insurance the clients may have. The LHDs must update the record, by reporting the insurance to Third Party Liability
 - Provide help to clients with Health Insurance Marketplace
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Helping Clients with Marketplace

If a client calls for guidance with the Health Insurance Marketplace, please refer them to a Certified Application Counselor. Many Local Health Departments have them on site and are familiar with the needs of our clients.

If there is not a Certified Application Counselor in your county or district, please get in touch with one from the list CSHCS provided to you.



Important Things to Consider for CSHCS Clients picking a Plan

- The cost of the monthly premium
 - The yearly deductible
 - Whether the client's providers are within network of the plan
 - Ensuring the prescriptions are in the formulary of the plan
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New CSHCS Work Screen

- ▶ A new “Underinsured” work screen was developed for our Local Health Departments on the CSHCS database.
 - This work screen provides a list of all the clients that do not have other insurance (Medicare, Medicaid, MIChild, or private health insurance) per county . This will serve as a tool for outreaching to those clients that are underinsured.
 - Health Departments can track their follow up to families and look at the cost expenditure information to see if it would be cost effective for CSHCS to pay insurance premiums.

My Contact Information

- ▶ If it is potentially cost effective for CSHCS to pay a client's premium on the Marketplace, please contact me at:
 - Amy Chapko, CSHCS Insurance Specialist
 - 517-241-8998 (phone)
 - 517-335-8055 (fax)
 - Chapkoa@michigan.gov (email)

We would rather pay a premium and save the State money, while helping the client obtain comprehensive health insurance coverage.