

Affordable Care Act (ACA) & Children's Special Health Care Services (CSHCS)
Questions and Answers as of November 14, 2013
Changes to the ACA may happen over time.

Q-1: Is CSHCS the same as the Children's Health Insurance Plan listed on the Marketplace website?

A-1: No. The Children's Insurance Health Plan is called MIChild in Michigan. People who have MIChild, Medicaid, Medicare or private insurance do not need to buy insurance under the ACA.

Q-2: What do I need to know about the ACA and CSHCS?

A-2: CSHCS is not considered insurance under the ACA. CSHCS only covers certain special medical care and treatment for certain diagnoses. CSHCS does not cover primary care, preventive care, or other health care. Families can now get insurance that provides full coverage. This is true even when a person has a pre-existing condition.

From now through March 31, 2014, you can enroll in a health insurance plan by using the Health Insurance Marketplace at HealthCare.gov. It is important to enroll for health insurance through the Marketplace so you can get the Premium Tax Credit if you are eligible. Insurance coverage may start as early as January 1, 2014 if you enroll by December 15, 2013. It is best to enroll early so your insurance will be in place in time to avoid any penalty.

The Marketplace lets you compare all of your choices. Be sure to check if the insurance covers all of your special health needs. You can find out if you are eligible for low-cost coverage. You can also get help signing up for Medicaid or MIChild if you're eligible.

Q-3: What do I need to think about when I choose a plan?

A-3: It's important to think about:

- a) The cost of the monthly premiums when buying insurance (see answer #4 below)
- b) The yearly "deductible" which means the amount you need to pay before the insurance will start to pay
- c) The amount of money you will need to pay per service after the deductible has been paid through co-pays
- d) Whether the insurance pays for medicine your family uses
- e) Whether the doctor, hospital, pharmacy, home health company and equipment company you use will accept this insurance

Q-4: What if I can't afford to pay for insurance?

A-4: CSHCS might be able to help pay for the CSHCS client's insurance if it will save CSHCS money to have the new insurance pay for the services first.

Q-5: Will I still be able to have CSHCS if I get insurance?

A-5: Yes.

Q-6: Since I already have CSHCS, why do I have to get more insurance?

A-6: CSHCS does not count as insurance. It only covers specialty care for specific conditions.

Q-7: Will my CSHCS benefits change as a result of the ACA?

A-7: No, there will be no changes in the CSHCS benefits.

Q-8: Will my CSHCS benefits change when I get insurance?

A-8: You might use CSHCS differently. You must use your private insurance first following all of the insurance's rules. CSHCS cannot pay for services if you don't follow the insurance rules.

Q-9: Can a person enroll in CSHCS through the Marketplace?

A-9: No.

Q-10: Once I have both CSHCS and private insurance, why should I keep CSHCS?

A-10: CSHCS covers insurance deductibles and co-pays related to the eligible diagnosis. This saves you money. Plus, CSHCS can still help coordinate health care, work through systems, and find community resources.

Q-11: Will my new insurance cover everything I was getting from CSHCS?

A-11: Not necessarily. Families should always read what the insurance covers before choosing a plan. The Marketplace helps families do a side-by-side comparison of the insurance plans. A careful review of the benefits will help families find the one that best fits their needs.

There are events being held around the state to explain and answer questions about the ACA rules and using the system to choose an insurance plan. The following site will take you the scheduled events: <http://enrollmichigan.com/>

To get to the Marketplace 24 hours a day, seven days a week use: <https://www.healthcare.gov/> or by "chat". The Call Center is also open 24/7 at 1-800-318-2596 or TTY 1-855-889-4325. If you need help, the Marketplace also has helpers free of charge. These helpers work for one of the agencies below. They can help you figure out which health plan is best for your family.

American Indian Health and Family Services of Southeast Michigan, Inc.

313-846-3718

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

Arab Community Center for Economic and Social Services

888-670-6798

<http://accesshealthcaremichigan.org/>

Community Bridges Management Inc.

888-388-2353

<http://navigatehealthreformmi.com/>

Michigan Consumers for Healthcare

517-512-3141

<http://enrollmichigan.com/>

Other Important Links:

To find a health insurance helper (also known as a navigator) in your area visit:

- HealthCare.gov at <https://localhelp.healthcare.gov/> or
- Enroll Michigan site, operated by Michigan Consumers for Healthcare at <http://enrollmichigan.com/find-your-navigator/>, or
- [1-800-318-2596](tel:1-800-318-2596) or TTY [1-855-889-4325](tel:1-855-889-4325).

Please check the following website for further updates: www.michigan.gov/cshcs

Definitions

ACA: The Affordable Care Act. The ACA has made many changes in health insurance law. Some people know it as “Obamacare.”

Marketplace: The Marketplace is a place on the internet where you can shop for insurance choices. It is at healthcare.gov. You can go there to compare choices of insurance and to sign up for insurance. You can only get a Premium Tax Credit (see definition below) if you sign up through the Marketplace.

Navigator: A Navigator is a person who is trained to help you understand your health insurance choices. The person may work in an organization. A Navigator can also help you sign up for insurance or complete an application for insurance. Their help is free.

Penalty: If you sign up for insurance on the Marketplace by March 31, 2014, you won't have to pay a fee when you file your taxes. This and other information may change over time.

Premium Tax Credit: If you buy insurance through the Marketplace, you might be able to get help paying for your insurance. It depends on your income and the number of people in your family. The Marketplace will let you know if you can get this help.