Health Insurance, Health Care Reform and Resources in the Washington DC Area

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Artists Health Insurance Resource Center
www.ahirc.org
A program of The Actors Fund
Health Care Reform: What has already happened since 2010

- Children under age 19 with pre-existing conditions can’t be denied coverage.
- Young adults up to age 26 can stay on or enroll in their parents’ coverage.
- Insurers can’t retroactively cancel the policies of people who get sick (so-called “recission”).
- Insurers can’t impose lifetime dollar limits on medical benefits.
- All new plans must cover certain preventive services, such as mammograms and tetanus shots, for free.
Uninsured people with pre-existing conditions may be eligible for coverage through PCIP. Uninsured for 6 months and have a pre-existing condition.

In DC and Virginia: Federal Plan – Standard, Extended, HSA; Deductibles 1K – 3K; then $25 co-pay, 20% c0-ins, $4–$40 Rx, OOP 7K/yr

> DC: Premiums $141–$606;
> Virginia: Premiums $93–$401
https://pcip.gov/PCIP_States.html

In Maryland: MHIP – Plan 1 & 2
Deductibles (1) $500 (2) $1500; OOP (1) 3K Medical/2K Pharmacy (2) 1.5K
http://GetMDHealthCare.com
Insurers can’t refuse coverage to anyone.

Most people* will be mandated to have coverage or pay a penalty.**

New insurance marketplaces, called Exchanges, will offer insurance to those who don’t get it elsewhere.

Subsidies will be available to people who buy insurance through an exchange with income less than 400% of the Federal Poverty Level ($45,960).

* Exceptions include: Native Americans, those w/religious objections, people who are not legal residents, those who don’t meet tax filing threshold ($9,350 single), people who’ve been uninsured for less than 3 months.

** Penalty: increases from $95 or 1% of income in 2014 to $695 or 2.5% of income in 2016.
Essential package of benefits:

- All new plans must offer at a minimum an essential benefits package which limits out-of-pocket medical expenses.

Including:
- Ambulatory care
- Emergency care and Hospitalization
- Maternity and newborn care
- Mental health and substance abuse
- Prescription drugs
- Preventive services
Will There be More Coverage For Preventive Services?

- If you have a new policy that began on or after 9/23/2010, you can get certain preventive services for free:
  - Blood pressure, diabetes & cholesterol tests
  - Breast, colon & cervical cancer screenings
  - Vaccines, immunizations & flu shots
  - HIV & STD testing
  - Mammograms for women over 40
Levels of coverage:

• Plans that offer essential benefits can offer varying levels of coverage, labeled “bronze,” “silver,” “gold,” and “platinum.”

• These levels refer to the percentage of costs that will be paid for by the plan:
  • A bronze plan will pay for 60 percent of the cost of covered benefits
  • A silver plan will pay for 70 percent
  • A gold plan will pay for 80 percent
  • A platinum plan will pay for 90 percent.
Levels of coverage:

- Plans can also offer a lesser level of coverage to individuals **under the age of 30**. These “catastrophic plans” must still cover essential benefits but will have very **high deductibles** ($6,350 for an individual in 2014).
Limited cost-sharing:

Plans must limit enrollees’ out-of-pocket expenses (including the deductible, but NOT including the premium) to $6,350 in 2014 for an individual.
How Will I Afford Insurance?

- If your income is $11,490 – $45,960 (single), you will receive a subsidy to buy insurance through an Exchange.
- Subsidies will cap the amount you spend on premiums in relation to your total income.
- Subsidies will also cap your annual out-of-pocket medical costs.
- Example: a person who makes $21,000/yr will have their premiums capped at 6.3% of their income, and their annual out-of-pocket medical costs will be limited to $1,983/yr (excluding premiums).
The Small Business Tax Credit

- Became available beginning 2010 tax year

- Employers with fewer than 25 FTE [full time equivalent] employees with average wages of less than $50,000 that purchase health insurance for employees are eligible for the tax credit

- To be eligible, employer must offer a group health plan & contribute at least 50% of premium cost

- 2010–2013: credit max is 35% of employer contribution (25% for tax exempt/non-profits); will increase to 50% (35% for non-profits) in 2014
Small Business Tax Credit

- Small business will file Form 8941 when they file income tax returns
- Tax exempt organizations will claim the tax credit on a revised Form 990-T

www.irs.gov/newsroom/article/0,,id=223666,00.html
ACA Navigator Sites

Health Reform DC:
http://healthreform.dc.gov/DC/Health+Reform

Health Reform Maryland:
http://marylandhbe.com/navigator-program/

Health Reform Virginia:
http://www.hhr.virginia.gov/Initiatives/HealthReform/
Additional Resources & Links

- Artists Health Insurance Resource Center: www.ahirc.org
- Office of Consumer Information and Insurance Oversight: www.hhs.gov/ociio
- Federal health care reform website: www.healthcare.gov
- Kaiser Family Foundation: www.kff.org
Questions on the ACA and Health Care Reform?
The Supreme Court's decision to uphold the Affordable Health Care Act is good news for all artists.

The health care reform legislation passed by Congress and upheld by the Supreme Court will finally make health insurance available and affordable for the American artist. As the changes begin, AHIRC is here to guide you through the legislation and how it will affect the visual and performing arts and entertainment communities. Our mission is to insure every artist in the United States by 2014.

Looking for a clear, concise guide to the numerous provisions that will make comprehensive insurance accessible to almost everyone in our community? Visit Every Artist Insured, our booklet explaining the most significant programs and reforms within the law, with special emphasis on those that directly impact the lives of artists.

Why do I need health insurance?

» **Access:** Access to quality health care is directly tied to having health insurance. Without health insurance or unlimited funds, you will have little or no say in the care you receive or in the choice of providers of that care.

» **Cost:** The cost of care is so great that a surgery, a day or two in the hospital, treatment for a chronic condition, a prescription for ongoing drug therapy, or even several hours in a hospital emergency room can throw you into considerable, even ruinous, debt if you are uninsured.

» **Better outcomes:** People without health insurance frequently delay care, and are more likely to be sicker when they seek care. Not surprisingly, the mortality rates for cancer and other diseases are higher among the uninsured.
How do I get health insurance now?

- Employer/union/guild related coverage
- Purchase private plans
- Government subsidized programs
Unions

Actors’ Equity: www.equityleague.org
SAG/AFTRA

- American Federation of Television and Radio Artists: www.aftrahr.com
- Screen Actors Guild: www.sagph.org/index2.html

Local 161–170 AFM Metropolitan Washington DC
musiciansdc.org
COBRA

- Continuation of employer benefits for at least 18 months
- 60 days to decide/elect coverage/45 days to make first payment
- “Sticker-Shock” – guaranteed coverage, but can be expensive
- Pay full premium ... at the group rate.

HIPAA

Have 18 months of coverage, exhausted all COBRA coverage, not eligible for other group coverage of Medicare, apply within 63 days of losing group coverage.
Private Insurance

Terms to know: HMO, PPO, HSA, High-deductible (“catastrophic”), Short-term

> Internet brokers
  ◦ www.ehealthinsurance.com

> HealthCare.gov
  ◦ http://finder.healthcare.gov
Other sources of coverage

Domestic Partnership
- www.findlaw.com

Schools and Alumni Associations
Chambers of Commerce
Small Business Health Insurance
- www.ehealthinsurance.com
- www.nasro-co-op.com
High-Risk Insurance

DC: Carefirst Blue Cross Blue Shield
10 month pre-existing exclusion period
Monthly premiums: $109 – $1,297
$2500 OOP maximum
www.carefirst.com 800-321-3497

VA: Anthem
www.anthem.com 800-304-0372

MD: MHIP (& MHIP Plus – subsidized premiums for under 300% FPL)
Up to 150% of standard premiums permitted
4 Plans
www.marylandhealthinsuranceplan.state.md.us
888-444-9016
# 2013 Federal Poverty Guidelines

## 48 Contiguous States and DC

Note: The 100% column shows the federal poverty level for each family size, and the percentage columns that follow represent income levels that are commonly used as guidelines for health programs.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100%</th>
<th>133%</th>
<th>150%</th>
<th>200%</th>
<th>300%</th>
<th>400%</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,490</td>
<td>$15,282</td>
<td>$17,235</td>
<td>$22,980</td>
<td>$34,470</td>
<td>$45,960</td>
</tr>
<tr>
<td>2</td>
<td>15,510</td>
<td>20,628</td>
<td>23,265</td>
<td>31,020</td>
<td>46,530</td>
<td>62,040</td>
</tr>
<tr>
<td>3</td>
<td>19,530</td>
<td>25,975</td>
<td>29,295</td>
<td>39,060</td>
<td>58,590</td>
<td>78,120</td>
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<tr>
<td>4</td>
<td>23,550</td>
<td>31,322</td>
<td>35,325</td>
<td>47,100</td>
<td>70,650</td>
<td>94,200</td>
</tr>
<tr>
<td>5</td>
<td>27,570</td>
<td>36,668</td>
<td>41,355</td>
<td>55,140</td>
<td>82,710</td>
<td>110,280</td>
</tr>
<tr>
<td>6</td>
<td>31,590</td>
<td>42,015</td>
<td>47,385</td>
<td>63,180</td>
<td>94,770</td>
<td>126,360</td>
</tr>
<tr>
<td>7</td>
<td>35,610</td>
<td>47,361</td>
<td>53,415</td>
<td>71,220</td>
<td>106,830</td>
<td>142,440</td>
</tr>
<tr>
<td>8</td>
<td>39,630</td>
<td>52,708</td>
<td>59,445</td>
<td>79,260</td>
<td>118,890</td>
<td>158,520</td>
</tr>
<tr>
<td>For each additional person, add</td>
<td>$4,020</td>
<td>$5,347</td>
<td>$6,030</td>
<td>$8,040</td>
<td>$12,060</td>
<td>$16,080</td>
</tr>
</tbody>
</table>
Medicaid

Note: Changes begin January 1, 2014

DC – Pregnant women, children 0–18 under 300 FPL
Adults 19–20 under 200% FPL
Aged, blind disabled under 100% FPL: asset limits 4K singles, 6K couples
VA – Pregnant women (200% FPL), children 0–18 (133%), parents/guardians (29%),
Seniors, blind, disabled (80% FPL), assets 2K singles, 3K couples
Medically-needy: income and asset limits.
www.dmas.virginia.gov  804–786–6145

Medicaid Works
Blind or disabled enrolled in Medicaid, 16–64, employed.
Can earn up to $44,340/yr, have up to $32,545 in resources.
Earnings must be kept in a Work Incentive Account (regular account)
dmasva.dmas.virginia.gov / 804–786–4231

HIPP
Pays for employer-based insurance for Medicaid eligible children under age 19
800–432–5924
MD Parents/guardians under 116% FPL living with children age 0 – 18
Pregnant women: 150%
Seniors, blind, disabled: Single 75% FPL w under $2,500, couples 83% FPL w under $3000

dhmh.state.md.us/mma
410-767-5800
Other Government-subsidized Programs

> DC – HealthCare Alliance
  ◦ Adults under 200% FPL, assets 4K singles, 6K couples
    dhcf.dc.gov / 202–639–4030

> MD – Medical Assistance for Families
  ◦ Health care for parents/guardians caring for children
  ◦ Up to 121% FPL
    www.dhmh.state.md.us/ma4families
    800–456–8900
DC – Healthy Families
Children under 19 and their parents/guardians
300% FPL or under if covering only children, 200% FPL or under for parents/guardians

Two plans: Unison Health Plan and D.C. Chartered Health Plan

dhcf.dc.gov
202–639–4030
SCHIP cont’d

VA – FAMIS
Children under age 19
Income 200% FPL or under
Uninsured for previous 4 months
Some co-pays: $2–$5

www.famis.org
866-873-2647
SCHIP cont’d

> MD – Maryland Children’s Health Program (MCHP)
  Children under 19 (incomes up to 200% FPL) and pregnant women (250%)

dhmh.maryland.gov/mma/mchp
800-456-8900
Special Programs: ADAP

- HIV+/AIDS health insurance assistance and pharmacy benefit programs
  - DC – AIDS Drug Assistance Program
    - 202-671-4900
  - VA – AIDS Drug Assistance Program
    - [www.vdh.state.va.us/epidemiology/DiseasePrevention/Programs/ADAP/index.htm](http://www.vdh.state.va.us/epidemiology/DiseasePrevention/Programs/ADAP/index.htm)
    - 800-533-4148
  - MD – MADAP
    - [ideha.dhmh.maryland.gov/OIDPCS/CHCS/SitePages/madap.aspx](http://ideha.dhmh.maryland.gov/OIDPCS/CHCS/SitePages/madap.aspx)
    - 877-463-3464
Federal Program
Pregnant and postpartum women and children up to age 5
Income at or below 185% FPL
Determined to be “at risk”
Covers: nutrition assessment, health screening, medical history, vouchers for food supplements and other services.
Special Programs:
The National Breast and Cervical Cancer Early Detection Program

> DC: Project Wish: women 50–64, 5 years since last Pap test, un(der)insured, 200–250% FPL. Also: annual mammograms for women over 40

www.dchealth.dc.gov
202–442–5900

VA: Every Woman’s Life: 40–64, up to 200% FPL, un(der)insured. Low–cost testing for women 18–29. If positive diagnosis, may be eligible for Medicaid.

www.vahealth.org/ewl
866–395–4968

MD: Cancer Detection Program: Breast and Cervical Cancer Screening Program

fha.maryland.gov/cancer/bccp_home.cfm
800–477–9774
Other Special Programs

- VA – Uninsured Medical Catastrophe Fund (UMCF)
  Life threatening illness or injury
  Up to 300% FPL
  Uninsured, or treatment not covered by insurance
  No or low-cost coverage
  800–432–5924
Non-insurance options

Community Clinics
DC, VA, MD: findahealthcenter.hrsa.gov
VA: www.vafreeclinics.org/find-a-free-clinic.asp
VA: Virginia Health Care Foundation
  www.vhcf.org

Retail clinics [Fee determined by diagnosis]
e.g., Minute Clinics in CVS
  www.minuteclinic.com
Comparing Quality and Costs

HealthGrades
http://www.healthgrades.com/

Pharmacy Checker
www.pharmacychecker.com
I can’t afford my medications

- $4 Generics @ Target/Walmart
- Costco/Walgreens/CVS discount programs
- NeedyMeds  www.needymeds.org
- Partnership for Prescription Assistance
  www.pparx.org
- www.lowestmed.com  App for iPhone & Android
Dental discount programs
www.dentalplans.com

Note: Examine closely before joining!

Dental Schools
- DC – Howard University College of Dentistry
  www.dentistry.howard.edu/patientcare.htm
  202–806–0456
- VA – VCU School of Dentistry
  www.dentistry.vcu.edu/patientcare
  804–828–9190
- MD – University of Maryland School of Dentistry
  www.dental.umaryland.edu/patientinfo
  410–706–7063
Are there special resources for the health of visual and performing artists?

*Dance/USA Task Force on Dancer Health*
http://www.danceusa.org/dancerhealth?s=task%20force

Performing Arts Medicine Association (PAMA)
www.artsmed.org
Other Resources?
Contact us at:

- www.ahirc.org

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917–281–5966
jbrown@actorsfund.org