

Medicare, Medicaid, Other Health Care Options

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THE 4 AND 5 TEAM, LLC

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30,000 Ft Level of Federal Programs

FOOD
DEPT OF AGRICULTURE
FARM BILL



SUPPLEMENTAL
NUTRITION ASSISTANCE
PROGRAM (SNAP)
COMMODITIES

CASH
*DEPT OF HEALTH &
HUMAN SVCS*
SOCIAL SECURITY ADMIN



SOCIAL SECURITY (T2)
SSI (T16)
TEMP ASST FOR NEEDY
FAMILIES (TANF) (T4)

MEDICAL
*DEPT OF HEALTH &
HUMAN SVCS*
CENTERS FOR MEDICARE
AND MEDICAID



MEDICARE (T18)
MEDICAID (T19)
CHILD HEALTH INSUR
PROGRAM (T21)

Topics Covered

- ❖ Medicare
- ❖ Medicaid
- ❖ ACA Health Insurance Marketplace (aka Exchange)
- ❖ Private Insurance

Level Set

- ❖ Health Care Coverage – any method of helping cover the cost and provision of health care
- ❖ Insurance – purchased coverage, prices are based on risk
- ❖ Government programs – Medicare, Medicaid, VA, TriCare
- ❖ Premium – amount you pay each month for health insurance
- ❖ Copay – set amount per service, varies by type of service (primary care, hospital, specialist, etc.)
 - ❖ Does not vary by how much is charged for the service
- ❖ Coinsurance – percentage of the insurance allowed amount you are expected to pay
- ❖ Cost-sharing – Copay and coinsurance
- ❖ Maximum Annual Out of Pocket (MOOP) – The amount you have to pay in cost sharing before the Insurance carrier will cover all of the costs

Medicare

- ❖ For people age 65 or older or people who have been disabled for 2 years or longer
- ❖ Same benefits across the entire nation
- ❖ Apply for Medicare at age 64 years and 9 months (Social Security Admin SSA will notify you)
- ❖ Part A – Institutional Care – Hospital, Nursing Facility, some Home Health
- ❖ Part B – Practitioner Care – Physicians, Outpatient, Supplies, Lab, Xray, other Home Health
- ❖ Part D – Drugs/Pharmacy
- ❖ Medicare Advantage – Managed Care option, may incur a premium, adds non-Medicare services
- ❖ Does not cover maternal/child health or long term care services very well
- ❖ Go to Medicare.gov for more info, esp. the *Medicare and You* booklet
<https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>

Medicare features

- ❖ Medicare has a deductible each year
- ❖ Part A deductibles are complicated (see next slide)
- ❖ Part B deductible for 2020 is \$198 per year
- ❖ No Premium for Part A services (if you have 40 quarters of Medicare covered work)
- ❖ Premium for Part B – Range \$144.60/mo to \$491.60/mo, depending on income and filing status
- ❖ Copays may apply
- ❖ Co-insurance is 20% on most services, but can vary by service, esp.. hospital and nursing facility

Medicare Deductibles

Part A Deductible and Coinsurance Amounts for Calendar Years 2019 and 2020
by Type of Cost Sharing

	2019	2020
Inpatient hospital deductible	\$1,364	\$1,408
Daily coinsurance for 61 st -90 th Day	\$341	\$352
Daily coinsurance for lifetime reserve days	\$682	\$704
Skilled Nursing Facility coinsurance	\$170.50	\$176

Medicare Part B Deductible for 2020 is \$198 for all services

Source: <https://www.myfederalretirement.com/medicare-premiums/>

Medicaid

- ❖ Federal/State Partnership, Every State has a slightly different set of benefits
- ❖ Colorado Benefits are very robust
- ❖ Eligibility is based on MONTHLY income, and sometimes your assets (cash/savings)
- ❖ Eligibility for adults and families – Up to 138% of FPL (see next page)
 - ❖ (\$1,415/mo for single, \$2,904/mo for family of 4)
 - ❖ No Asset Test
- ❖ Eligibility for disabled up to age 64 on SSI – Monthly income up to \$783/mo for single, \$1,175/mo per couple for disabled – must be disabled for 6 months or longer
 - ❖ If on SSI automatically eligible for Medicaid
 - ❖ No more than \$2000 in assets
- ❖ Eligibility for elderly (60-64, 65+) – Up to \$821 per month cash benefit, Medicaid may come with it
 - ❖ No more than \$2000 in assets

Federal Poverty Levels

Household Size	100%	133%	138%	250%	400%
1	\$12,760	\$16,612	\$17,236	\$31,225	\$51,040
2	\$17,240	\$22,490	\$23,335	\$42,275	\$67,640
3	\$21,720	\$28,369	\$29,435	\$53,325	\$85,320
4	\$26,200	\$34,248	\$35,535	\$64,375	\$103,000
5	\$30,680	\$40,126	\$41,634	\$75,425	\$120,680
6	\$35,160	\$46,005	\$47,734	\$86,475	\$138,360
7	\$39,640	\$51,883	\$53,834	\$97,525	\$156,040
8	\$44,120	\$57,762	\$59,933	\$108,575	\$173,720

For households with more than 8, add \$4,480 for each additional person. Note: Eligibility for premium tax credits in coverage year 2020 is based on poverty guidelines for 2019.

Source: <https://help.ihealthagents.com/hc/en-us/articles/225377107-What-are-the-2020-Federal-Poverty-Levels->

Medicaid Waivers in Colorado

- ❖ If elderly or disabled or in a special diagnostic group (such as spinal cord injury), you may be able to get Medicaid if your income is under \$2,349 but assets still limited
- ❖ Medicaid waivers provide specialized long term care and support services to keep people out of nursing facilities, rehab facilities, or hospitals
- ❖ Colorado has many waivers -- Examples
 - ❖ Elderly, Blind, and Disabled
 - ❖ Community Mental Health
 - ❖ Intellectually & Developmentally Disabled, Supported Living Services,
 - ❖ Brain Injury, Spinal Cord Injury
 - ❖ Children with Life-Limiting Illnesses

Medicare & Medicare Together

- ❖ Medicaid and Medicare work well together
 - ❖ People who get both are called “dual eligibles”
- ❖ Medicare is primary, Medicaid is payer of last resort
- ❖ Medicaid will pay the Part A (if needed), B, and D premiums
- ❖ Even if you don't qualify for Medicaid, you may qualify for Low Income Subsidies (LIS) for Part D Medicare (apply for Medicaid to see if you qualify)
- ❖ Your provider will bill Medicare who will then “crossover” the claim to Medicaid to finish the payment
- ❖ No need to buy Supplemental or Gap Medicare Insurance

How to Apply for Medicaid

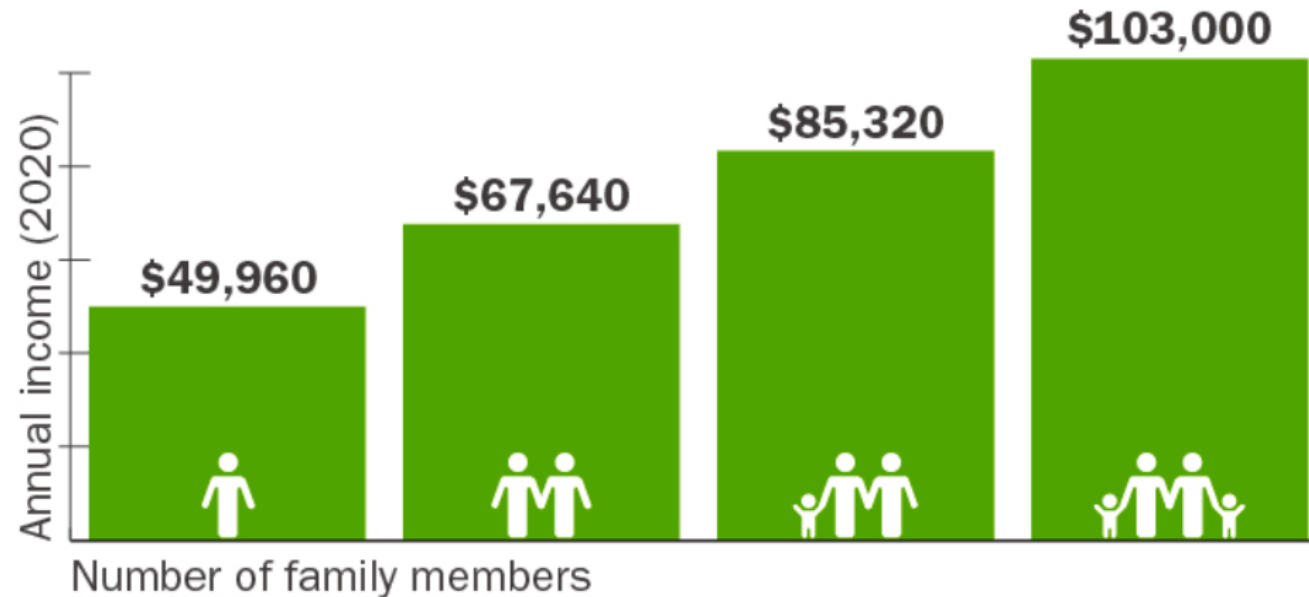
- ❖ Apply at any County Department of Human Services
 - ❖ Jeffco Human Services
 - ❖ 900 Jefferson County Parkway, Golden CO 80401
 - ❖ Phone 303 – 271 -1388
 - ❖ <https://www.jeffco.us/human-services>
- ❖ On the Website, go to <https://www.colorado.gov/hcpf/> (Colorado.gov/hcpf)
- ❖ Click on *APPLY NOW* -- OR
- ❖ Apply through Connect for Health Colorado (next topic)
 - ❖ <https://connectforhealthco.com/> (ConnetforHealthCO.com)

ACA Health Insurance Marketplace

- ❖ Authorized in the Affordable Care Act, aka Obamacare
- ❖ Often called Insurance Exchanges; more properly called Health Insurance Marketplaces
- ❖ Colorado has its own marketplace, run by Connect for Health Colorado
- ❖ Apply through the website: [ConnectforHealthCO.com](https://connectforhealthco.com)
- ❖ Or call 855-PLANS-4-YOU (855-752-6749)
- ❖ Check to see if you may qualify for help with premiums – or get health care for free (Medicaid and Cost Sharing Reductions)
- ❖ Estimate your ANNUAL income for 2020 to decide if you want to apply for financial help

Connect for Health CO – Financial Helps

See if you may qualify for financial help—at a glance:



Source: [ConnectforHealthCO.com](https://connectforhealthco.com), shows 400% FPL

Marketplace

- ❖ Health Insurance Plans offered by private insurance carriers
- ❖ Health Plans have minimum Essential Health Benefits as well as additional services
- ❖ All Plans and Rates are approved by the Colorado Division of Insurance
- ❖ Plans are offered at four “metal” levels* –
 - ❖ Bronze Plans cover 60% -- you pay 40% (most popular)
 - ❖ Silver Plans cover 70% -- you pay 30% <<< The 2nd lowest cost Silver Plan is the Benchmark Plan
 - ❖ Gold Plans cover 80% -- you pay 20%
 - ❖ Platinum Plans cover 90% -- you pay 10% (rarely offered)
 - ❖ *Note percentages are rough ('-ish') figures, check plan details before buying
- ❖ When shopping, look for
 - ❖ Premium amount
 - ❖ Deductible amount
 - ❖ Maximum Annual Out of Pocket Amount

Help With Marketplace Costs

- ❖ Get help with premium assistance if you are under 400% of Federal Poverty Level (FPL)
- ❖ FPL for Marketplace plans is calculated as ANNUAL INCOME, but assets are not considered
- ❖ The amount of the Advance Premium Tax Credit (APTC) is based on the Second Lowest Cost Silver Plan for your rating area
- ❖ The APTC amount changes each year
 - ❖ You may get APTC help this year but...
 - ❖ You may not get APTC help next year even though your income and residence has not changed
- ❖ If you are under 250% of FPL, you can get Cost Sharing Reductions (CSR)
 - ❖ Silver Plans that have \$0 premiums, \$0 Co-ins & Ded

Open Enrollment/Special Enrollment Periods

- ❖ Open Enrollment for Marketplace Insurance are short:
- ❖ Starts November 1 and ends December 15 for Insurance starting January 1st 2021
 - ❖ Colorado may give longer for plans starting in February 2021
- ❖ Open Enrollment means this is when you can buy health insurance for coverage during 2021
- ❖ If you miss the Open Enrollment Period:
- ❖ Must have a Qualifying Life Change Event (QLCE) which triggers a Special Enrollment Period
- ❖ You must apply for insurance within 60 days of your Qualifying Life Change Event
- ❖ QLCEs are thing like (see the Connect for Health website for full list):
 - ❖ Losing your insurance through your job
 - ❖ Getting married
 - ❖ Having a child
 - ❖ Becoming Ineligible for Medicaid

Private Insurance

- ❖ For other health care insurance (other than employer-sponsored)
- ❖ Private Insurance Brokers can offer a variety of plans, similar to the Marketplace plans but without going through Connect for Health Colorado
- ❖ Prices are comparable to the Marketplace
 - ❖ Brokers make commissions on these sales
- ❖ Use Internet Search engines to find Insurance Brokers in Colorado

Future: Universal Health Care, IM4A

- ❖ UNIVERSAL HEALTH CARE

- ❖ *Simple Guaranteed Health Care, For All, For Life*

- ❖ Colorado Foundation for Universal Health Care and other advocacy groups want:

- ❖ IMPROVED MEDICARE FOR ALL (IM4A)

- ❖ Fills in the gaps of the current Medicare program and expands coverage to everyone

- ❖ <https://couniversalhealth.org/>

Improved Medicare for All Means:

- ❖ Eliminate Medicare premiums, co-insurance, and out-of-pocket expenses that keep some people from seeking care
- ❖ Include dental, vision, hearing, long-term care, and improved mental health services
- ❖ Expand benefits to include all the services in the very comprehensive Colorado Medicaid program (including waivers)
- ❖ Eliminate the expensive middleman insurance companies that control Medicare Part D and Medicare Advantage
- ❖ Regulate the cost of drugs, devices, transport, and other services essential for life and health
- ❖ Make Medicare affordable by providing full benefits without deductibles, coinsurance, or copays, thus eliminating the need for supplemental or gap insurance
- ❖ Allow full choice of health care provider
- ❖ Cover a full range of reproductive health care including pregnancy, birth, and contraceptives
- ❖ Negotiate with health care providers from each specialty for fair and equitable compensation that recognizes their experience, skills, and training
- ❖ Include a public health component that prepares for and protects us from pandemics and other health care threats to the general population



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