



***Family Voices of Illinois
The Arc of Illinois
Family to Family Health Information Center***

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**Affordable Care Act (ACA) Tip Sheet
CHURN and Families of Children/Youth with Special Health Care Needs
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What is churn?

“Churn” in health care coverage means moving from health plan to health plan based on changes in eligibility for public or employment-based insurance. If families of children with special health care needs have a change in income or life circumstances, such as getting or losing a job and insurance that goes with it, they and their child may lose or gain eligibility for different health care plans. In addition, families whose income fluctuates during the year may lose or gain Medicaid or All Kids coverage.

While the ACA may increase insurance stability for some families, churning will still occur as families move back and forth between Qualified Health Plans (QHP) in the Marketplace, Medicaid or All Kids and/or insurance provided through their employers.

What are examples of life events that can affect insurance coverage options?

- Family size increases or decreases
- Income increases or decrease (for example, due to layoffs, reduction in hours, switching between part-time and full-time work)
- Child “ages out” of health benefits programs for children (for example, All Kids and/or DSCC)
- Young adult becomes eligible for Medicare after first 24 months of receiving SSDI benefits. <http://familyvoicesillinois.org/wp-content/uploads/2012/07/Family-Manual-Fact-Sheet-SSDI-and-Medicare-Final-32812.pdf>
- Child or young adult with I/DD is “selected” from PUNS and receives Medicaid/All Kids benefits as part of developmental disabilities waiver package of services. <http://familyvoicesillinois.org/wp-content/uploads/2012/07/PUNS-The-Basics-Final3612.pdf>

How does churn affect families?

When families switch to a different health plan:

- They will need to determine whether they or their children are eligible for Medicaid and/or All Kids and go through an enrollment or redetermination process for the new plan.
- Families whose children are enrolled in Medicaid or All Kids are required to inform the Illinois Department of Human Services within 30 days if their income or family size changes, and if they move. Coverage can be cancelled if families do not follow this rule.

- Illinois Medicaid has an annual redetermination requirement. You must send in your redetermination paperwork by the due date, or coverage will be cancelled. See our fact sheet: <http://familyvoicesillinois.org/wp-content/uploads/2012/06/Redetermination-031614-2.pdf> for more information.
- They may also be eligible to seek a premium subsidy for the purchase of insurance through the Marketplace.
- They will need to learn about the new plan's benefits, networks, co-pays, deductibles, out-of-pocket costs, and referral procedures.
- Their child's existing primary care doctor or specialists may not be part of the new plan.
- Their child's prescription-drug coverage may change.
- Coverage may be split when the children have one type of coverage (Medicaid or All Kids) and adults in the family have a different type.
- Families may experience the emotional toil and frustration of having to understand a new plan, apply for the new plan, find new doctors and hospitals and navigate new systems of care.
- In cases where continuity of care is critical, large out-of-pocket costs may be incurred or care may be delayed.

How can The Arc of Illinois Family to Family Health Information Center help families when they switch plans?

We help families of children/youth with special health care needs/disabilities (CYSHCN) navigate systems of care and learn more about health coverage options. We are experienced families of CYSHCN, with over 100 years of parenting experience along with firsthand experience with private insurance, Medicaid, Medicare and DSCC. We can help you by:

- Connecting you with Get Covered Illinois Navigators, All Kids Enrollment Brokers, DSCC offices and DHS Family Community Resource Centers in your area.
- Helping you to learn more about the eligibility requirements for different types of health coverage.
- Connecting you to assistance in different languages.
- Guiding you about how to make sure that your application is complete and properly filled out.
- Assisting you, after you have enrolled, to reach the right person at the health plan for additional help.
- Referring you to other resources in your community for help with additional special needs.

Questions families are asking us about the Affordable Care Act and churn:

- Will my child be able to go to the same doctor(s) if our health coverage changes? The same hospitals? Get the same prescription medications?
- Can my child remain on All Kids if our income increases?
- At what age does Medicaid stop counting the family's income for a child with special needs?
- Can children with private insurance also qualify for Medicaid?
- How do I coordinate benefits between private insurance, Medicaid, Medicare and/or DSCC?
- I have insurance from my work. Can my child stay on my insurance after age 18? After age 26?

The answers to these questions may be different for each child and family. Please contact us for more information. Call us at 866-931-1110 toll free.

How does our F2F Center help families deal with *administrative churn*?

If you find that your health coverage status changes because of state-policy decisions or issues with the Illinois Department of Healthcare and Family Services (HFS) (administrative churning), our staff at can help you prepare for the redetermination process and/or exploring other options by:

- Working with you to document your current coverage and medical needs.
- Ascertaining when your Medicaid/All Kids coverage needs to be redetermined.
- Explaining more about the how to keep your information updated in your health plan's records
- Sharing information about possible help with uncovered costs for your child's care.

If you need more information about insurance churn, here are some resources:

1. The [Community Catalyst Churn Toolkit](#).
2. When Insurance Won't Pay: <http://familyvoicesillinois.org/wpcontent/uploads/2012/07/WhenInsuranceWontPayJuly09.pdf>
3. Redetermination: <http://familyvoicesillinois.org/wp-content/uploads/2012/06/Redetermination-031614-2.pdf>
4. About All Kids: <http://www.allkids.com/hfs8269.html>
5. How to Keep Your Marketplace Health Insurance: http://familiesusa.org/sites/default/files/product_documents/Consumer_HealthInsuranceBasics_FA_CTSHEET_KeepingHealthInsurance.pdf
6. How to Check the Status of Your Medicaid Application: <http://getcoveredillinois.gov/youve-completed-application-medicaid-now/>
7. Reporting Your Income on the Marketplace: http://consumersunion.org/wp-content/uploads/2014/01/Reporting_your_income_2014.pdf
8. How to pay for health insurance on the Illinois Marketplace: http://www.heartlandalliance.org/policy-and-advocacy/policy-issues/how-to-pay-for-health-insurance-on-the-il-marketplace-get-covered-illinois_factsheet_10-01-2013.pdf
9. Illinois Marketplace Comparison Tool: <https://www.healthplanratings.org/hie/>
10. Illinois Department of Insurance: Complaints and Issues form: <https://mc.insurance.illinois.gov/messagecenter.nsf>
11. Illinois Department of Insurance Consumer Fact Sheets: <http://insurance.illinois.gov/HealthInsurance/HealthInsurance.asp>
12. Affordable Care Act Information in 10 Languages: <http://illinoishealthmatters.org/languages/>

If you need more information about health coverage in Illinois:

1. Get Covered Illinois: <http://getcoveredillinois.gov/>
2. All Kids: <http://allkids.com/>
3. Division of Specialized Care for Children(DSCC): <http://dsc.c.uic.edu/>
4. Illinois Healthcare Portal: <http://health.illinois.gov/>
5. Illinois Department of Human Services Medical Assistance Programs: <http://www.dhs.state.il.us/page.aspx?item=30359>
6. Reporting changes in income and address to DHS: <http://www.dhs.state.il.us/page.aspx?item=46873>
7. Illinois Department of Insurance, Office of Consumer Health Insurance: http://insurance.illinois.gov/OCHI/office_consumer_health_ins.asp
8. Illinois Department of Healthcare and Family Services: <http://www2.illinois.gov/hfs/Pages/default.aspx>

This tip sheet was authored by Lauren Agoratus, M.A., and adapted by Family Voices of Illinois specifically for Illinois. Lauren is the parent of a child with multiple disabilities who serves as the Coordinator for Family Voices - NJ and as the southern coordinator in her the New Jersey Family-to-Family Health Information Center, both housed at the Statewide Parent Advocacy Network (SPAN) at www.spanadvocacy.org.

More of Lauren's tips about the ACA can be found on the website of the Family Voices National Center for Family/Professional Partnerships: <http://www.fv-ncfpp.org/>.

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1. Get Covered Illinois
2. The Illinois Life Span Project