

Transition Planning in the Age of Health Care Reform

2014 Statewide Transition
Conference

Springfield, Illinois

Family Voices of Illinois

The Arc of Illinois Family to Family Health Information Center



We're here to help you!

- Faye Manaster, Project Director
- Roseann Slaght, Project Assistant
- Over 100 years of parenting/transition experience
- First hand knowledge of private insurance, Medicare, Medicaid, being uninsured, SSDI and SSI

Health care reform and you

- What is the Affordable Care Act (ACA)?
- What is impact of the ACA on transition planning?
- Which ACA specifics are most important for youth in transition?
- How can I learn more about the ACA?

Glossary- need to know terms

- ACA = Affordable Care Act
- HCR= Health Care Reform
- DAC = Disabled Adult Child
- AABD= Assistance to Aged,Blind and Disabled
- MAGI= Modified Adjusted Gross Income
- SSA= Social Security Administration
- Disabled= determined by SSA
- Dependent = varies, “tax dependent”, “dependent for care”

Private Insurance and the ACA

- No more pre-existing condition barriers to coverage
- No more lifetime caps (“maxing out”)
- Some qualify to get help paying premiums
- Homework for you- exploring coverage options
- No more “job lock”- end of insurance only tied to employment

Step one- what are options?

- Stay on parental work-based insurance
- New ACA option for young adults-not related to disability status
- IL law (passed in 1969) lets some DACs remain on parental insurance linked to work (not transferable)
- Must be willing and able to pay premiums
- Employers have options as well

Getting private insurance on your own

- Purchase from Marketplace
- <http://getcoveredillinois.gov/>
- Meet with Navigator or apply online
- Some people can get subsidies based on income
- 4 levels of plans
- Do your homework on coverage
- Tool for choosing plan:
- <http://www.childrens-specialized.org/insurance-education>

Medicaid coverage-new and old options

- “New Medicaid” for low-income adults ages 19-64
- Based solely on income (not disability)
- MAGI rules on household income apply
- Several ways to apply
- Not linked to work
- Includes PWD not on SSI

Medicaid coverage- “old “ options

- Assistance to Aged, Blind and Disabled (AABD)
- Must be eligible for SSI
- Family Care: must be pregnant/parenting and income eligible
- Health Benefits for Workers with Disabilities (HBWD)
- Must be employed, have received SSI in the past, be without affordable options

What's the big deal?

- You can get affordable private insurance on your own- not linked to a job
- Medicaid now available based solely on income
- No more pre-existing condition exclusions
- No more lifetime caps
- No more limiting earnings to stay on AABD Medicaid or FamilyCare

What does this mean for transition?

- Carefully consider all insurance options
- Start by documenting ALL of your medical needs
- Include specialists, medications, equipment and supplies, therapies, treatments &c
- Analyze your current coverage
- Focus on option that suits your needs best, not necessarily the lowest cost premiums

Work with your family on insurance planning

- Insurance never covers everything
- It's not just the monthly premium
- Cost sharing is the norm
- Be aware of “churn”
- What are your medical needs?
- Daily
- Weekly
- Monthly
- Sometimes
- Emergency planning

What is “affordable “ for you ?

- Need personal cost analysis
- Do your homework
- Use a planning tool
- Balancing work and insurance coverage needs
- Prepare for change
- Keep records
- Everyone is different

How to find insurance

- www.getcoveredillinois.gov
- Find a Navigator in your area
- Bring financial info with you
- All options will be explored and explained
- You need to decide
- Insurance and Medicaid coverage
- Open enrollment starts November 15th
- Medicaid enrollment always open

Possible barriers

- Different rules for self-insured employers
- Up to age 26, must have parent willing/able to pay premiums for you
- If parents divorced/single, must pre-plan your coverage in court support order
- If you marry, spouse's employer can decline to cover you if your employer offers insurance
- If your income varies, coverage may change

Medicaid responsibilities

- Report all status changes within 30 days
- Online system
- Annual redetermination- mandatory
- Know your status re Coordinated Care and Integrated Care Programs
- Are you a Dual Eligible- learn about MMAI
- Stay tuned for waiver changes and 1115 waiver status

In a pinch?

- Emergency Medicaid
- Spenddowns
- Appeals
- Federally Qualified Health Centers (FQHCs)
- Charity care applications at hospitals
- Your health department
- Tell your doctor(s)

Resources for you

- Use our CD- 8 pages of current information
- Give us a call: 866-931-1110
- Faye: familytofamily@thearcofil.org
- Roseann: familytofamily2@thearcofil.org
- Visit our website: www.familyvoicesillinois.org
- Like us on Facebook: familyvoicesillinois
- Join The Arc of Illinois

Thank you and good luck!

- ACA is good news for transition!
- Insurance for most, regardless of work or income status
- Opportunity and challenge
- New questions, new answers
- We're here to help you