

Extended ACA Enrollment Period and Hardship Exemptions for Victims of Domestic Violence

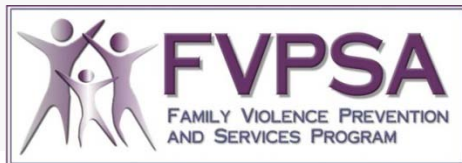
Shawndell Dawson

Family Violence Prevention and Services Program
Administration for Children and Families

Lisa James

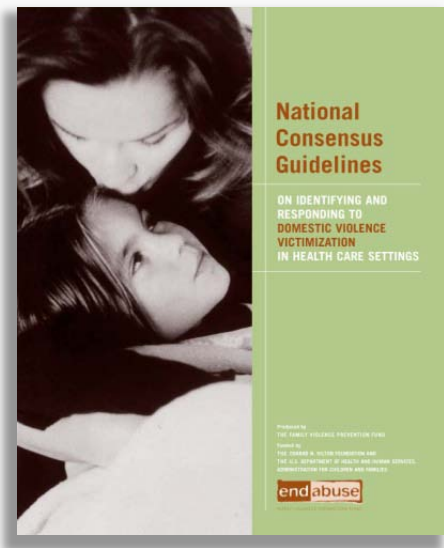
National Health Resource Center on Domestic Violence
Futures Without Violence

Lena O' Rourke
O' Rourke Strategies



National Health Resource Center on Domestic Violence

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- Free patient and provider materials
- Technical assistance
- Model programs and training
- Systems reform and policy change
- Supported by the FVPSA office



Survey

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Please tell us about yourself? Do you work for:

- Local DV/SA program
- State Coalition on DV/SA
- Home Visitation program
- Health Care provider
- Other



BIG HEALTH SYSTEM CHANGES

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Unprecedented opportunity to build on these changes and improve the health and safety of women and families



ACA: Policy Changes

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Screening and Counseling:

New health plans must cover screening and counseling for lifetime exposure to domestic and interpersonal violence as a core women's preventive health benefit.



Affordable Care Act and DV

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Insurance Discrimination:

Insurance companies are prohibited from denying coverage to victims of domestic violence as a preexisting condition.



Why the enhanced health care response? Long term health consequences

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In addition to injuries, exposure to DV increases risk for:

- Chronic health issues
- Asthma
- Cancer
- Hypertension
- Depression
- Substance abuse
- Poor reproductive health outcomes
- HIV



Health Insurance Is Important For Women

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- All new Marketplace and Medicaid plans must offer the Essential Benefits Package
- Women will have new access to coverage of a full range of preventive health screenings
- This includes screening and brief counseling for domestic and interpersonal violence (DV/IPV)
- By law, these services must be covered with no cost sharing
- The details of the coverage will vary from state to state



Survey

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How many of you have received specific questions on new ACA enrollment?

- from healthcare providers?
- from advocates?
- from survivors?



Health Insurance Marketplaces

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- A new way to buy private health insurance
 - Coverage began January 1, 2014
- 2014 Open Enrollment closed on March 31
 - More than 8 million people enrolled in coverage
- 2015 Open Enrollment Begins in November



Some people can still enroll

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- Native Americans may enroll at any point during the year - no open enrollment period
- Certain other “life changes” will trigger a special enrollment period, such as having a baby or moving to a new state



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Special Enrollment Period for DV: May 31, 2014

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- Some women who have experienced DV may apply and enroll for coverage through May 31
- Women must be:
 - Legally married
 - Live apart from their spouse
 - Plan to file taxes separately from their spouse
- No documentation is needed to prove that you have experienced domestic violence



Special Enrollment Period for DV: May 31, 2014

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- To apply for coverage, women should:
 - Call the Call Center at 1-800-318-2596
 - Request a “special enrollment period” and explain that they have experienced DV
 - Start an application and check eligibility for financial help
 - No documentation is needed to prove DV but they will have to “attest” it on their 2014 taxes
- For free local, in-person help with enrollment, visit <https://localhelp.healthcare.gov/> and enter the zip code for a list of in-person help in your area.



Survey

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How many of you have shared information with women in your programs about the marketplace/exchanges? Yes/No?

If no, please explain why:

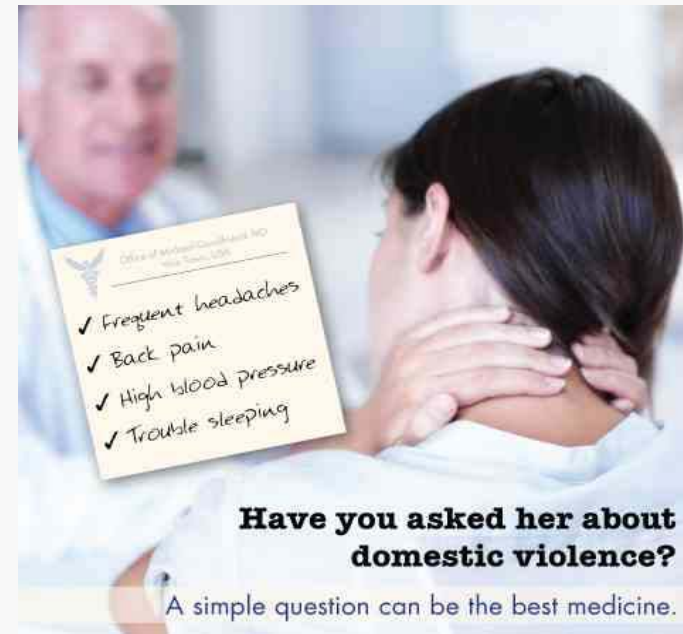
- Didn't know where to go
- Don't think it is my job
- Clients don't need it
- Other (type in chat box)



“Hardship Exemption”

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- There is a tax penalty for not having health insurance
- Women who experience DV who are uninsured are eligible for a waiver (called a “hardship exemption”) from that tax penalty
- The hardship exemption application can be found on healthcare.gov
- No documentation is needed to prove DV



Medicaid

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- The ACA creates new opportunities for states to expand Medicaid eligibility to millions of new women
- Former Foster Care kids are eligible through age 26

Women and their families may apply for coverage at any time during the year



Enrollment and Assistance

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- Enrollment options are available year round for some women
 - Medicaid=year round
 - Native American women=year round
 - Change in circumstance (e.g., a new baby; lost job)=special enrollment period for the Marketplace

- Help available in the Marketplace and for Medicaid
 - Toll-free Call Center (1-800-318-2596)
 - Healthcare.gov
 - In-person help (e.g., Navigators)

- Advocates can help connect clients to healthcare
 - A good place to start: <https://localhelp.healthcare.gov>



QUESTIONS?
Please type in the chat box



Online Resource on Health and IPV

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www.healthcaresaboutipv.org

Offers policy memos, patient and provider educational tools and resources.



Contact information Lisa James:
ljames@futureswithoutviolence.org



Thank you!

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