



Formerly Family Violence Prevention Fund

SUPPORTING SURVIVOR ACCESS TO HEALTH CARE: OPEN ENROLLMENT, UPDATES ON CHANGES TO HEALTH POLICY AND IMPLICATIONS FOR SURVIVORS

OCTOBER 31, 2017



Learning objectives

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- Hear update on federal policy around violence and health
- Understand open enrollment and why its important for survivors
- Learn how to help survivors enroll



Affordable Care Act

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- ACA drastically reformed the delivery of health care services
- Expands health insurance options
- Makes coverage more affordable
- Guaranteed set of benefits



ACA and survivors

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- Expanded access to health insurance and comprehensive benefits
- Insurance companies can not cancel your coverage if you:
 - Become sick
 - Have a pre-existing condition
 - Experience DV/IPV
- Covers screening and brief counseling for DV/IPV and other behavioral health services



Impacts of the ACA

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- Uninsured rates dropped dramatically, particularly in Medicaid expansion states; and communities of color
- Rates of insurance for children have increased to 95%
- Increased access to services, including behavioral health



Efforts to repeal the ACA

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- 10 Several attempts have been made to repeal or change the ACA
- 10 To date, none of these efforts have passed



What would “repeal” mean?

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- Coverage more expensive/increases out of pocket spending
- Plans can offer bare-bones benefits
- Ends the Medicaid program as it exists today
- Puts health care decisions in the hands of states and health plans
- Shifts health care costs on to state budgets



Bipartisan health care solutions

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- ACA fixes, including “marketplace stabilization”
- Extension of the Children’s Health Insurance Program (CHIP)
- Funding of Federally Qualified Health Centers
- Extension of home visitation



What else can we do?

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Educate

- Demonstrate the importance of health coverage for survivors of DV/SA
- Lift up the voice of survivors and their families through social media to show who is impacted
- Explain the value of comprehensive, affordable health coverage for survivors
- Highlight the important role that Medicaid plays for low-income survivors



Key messages

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Survivors of DV/SA need:

- Affordable coverage and access to necessary medical and behavioral health services
- Coverage of services throughout the year, and over the lifespan
- Health insurance that is not tied to an abuser
- Low-income survivors need access to Medicaid



Where we are right now?

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- ACA is still the law!
- Survivors can still get health insurance

It's true.

The Affordable
Care Act
is still the law.



**DON'T
WAIT!**

Open Enrollment
is only 6 weeks.

Nov. 1 - Dec. 15, 2017.



Healthcare.gov is open for business

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<https://www.cuidadodesalud.gov/es/>

<https://www.healthcare.gov/>



Open enrollment is NOW!

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Open Enrollment begins on November 1

- Coverage begins January 1, 2018
- Enrollment in Medicaid and CHIP is year round



Open enrollment is short!

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- The deadline to enroll is December 15
- After open enrollment, very limited opportunities to buy health insurance
- Some states have different deadlines:
 - **California:** January 31, 2018
 - **Colorado:** January 12, 2018
 - **Connecticut:** December 22, 2017
 - **District of Columbia:** January 31, 2018
 - **Massachusetts:** January 23, 2018
 - **Minnesota:** January 14, 2018
 - **New York:** January 31, 2018
 - **Rhode Island:** December 31, 2017
 - **Washington:** January 15, 2018



Who can get insurance during OE?

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- Be a citizen or national of the US; not incarcerated
- Members of Tribes are eligible for Marketplace
- Lawfully present immigrants **are eligible** for Marketplace coverage and can receive financial assistance (under 400% FPL)
- Undocumented immigrants may not purchase Marketplace coverage, even at full price



Financial help is available

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8 IN 10 QUALIFY FOR FINANCIAL HELP.



GETAMERICACOVERED.ORG



Signing up for coverage is easy

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- Fill out an application
 - Online; through the Call Center; on paper
- Application asks for information about the household, income and other basic demographic information

**Signing up for
HEALTH INSURANCE
has never
been easier.**

Get free, one-on-one help to find a plan that's right for you - and your budget.



**Learn more at
LOCALHELP.HEALTHCARE.GOV**

https://www.communitycatalyst.org/resources/tools/resources/OE3-infographic_enrollmentassistance.png

Free help applying is available

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The screenshot shows the HealthCare.gov website interface. At the top, the logo "HealthCare.gov" is on the left, and "Individuals & Families" and "Small Business" are on the right. Below the logo, a dark blue banner contains the text "Find someone nearby to help you apply." Underneath the banner is a form with the label "Enter city & state or ZIP code". The input field contains the text "Example: Boise, ID or 60647" and a "Continue" button. Below the input field, there is a green button labeled "Use your current location" and the text "or" to its left. At the bottom of the form, there is a small line of text: "We will not store your location information."

- By phone: Call center representatives are available every day at 1-800-318-2596.
 - Help is available in many languages
- Free expert in-person help is available in every state
 - <https://localhelp.healthcare.gov/>
 - <https://ayudalocal.cuidadodesalud.gov/es/#/>



Already insured? Shop around!

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- Prices and plans change every years
- Household change? Job change? Health status change? Check to make sure you're enrolled in the right plan
- Must take action by December 15

Already have health insurance?



The marketplace has new plans and prices every year.

Check out your options to make sure you have the plan that's right for you.

HEALTHCARE.GOV



How to enroll: Alternate address

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- It is ok to use a shelter, PO box or friend's address as the home address or mailing address on an application
 - Insurance cards will be mailed to this address
 - Note: if you want to receive mail from your insurer at a PO box address, be sure to list it as both your "mailing address" and "home address" on your application
- Be sure to use an address where it is possible to safely and regularly pick up mail
- If using an alternate address than your home or residential address, it should be in the same region where care is needed.
 - "Home address" is used to determine which health plans are available



Special rule for certain survivors

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- There is a special enrollment rule for some victims of DV
- Certain victims of DV can apply for Marketplace coverage on their own—and be found eligible for financial help based on their own income (not tied to spouse's income)



Special rule for certain survivors (con't)

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- To qualify, survivor must:
 - Be legally married
 - Live apart from their spouse
 - Plan to file taxes separately from their spouse
- Both men and women who fit the criteria above are eligible
- This special rule applies to members of Tribes as well



Special rule for certain survivors (con't)

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- Eligible survivors should mark “unmarried” on their Marketplace application—even if married.
- The IRS and HHS both put out this guidance; they say it’s ok to do this on the Marketplace application.
- No documentation needed to prove domestic violence; Have to “attest” on taxes



Coverage for other survivors

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- For married survivors who do not meet the criteria for an exception to the joint filing requirements, coverage is still available through the Marketplace
- Financial subsidies are based on household income, including income of a spouse with whom the consumer is filing a joint return
- To complete the application, consumers will need to include income (but not SSNs) of all family members



Special circumstance: Employer coverage

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- If one family member's employer offers family coverage that is deemed affordable, none of the family members are eligible for financial help in the Marketplace.
- If an abuser is offered family coverage through employer but refuses to purchase coverage for their spouse or children, the spouse and children will not be eligible for help in the Marketplace



Hardship exemption

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The screenshot shows the website CuidadoDeSalud.gov. The main navigation bar includes 'Individuos y Familias' (highlighted), 'Pequeñas Empresas', and 'English'. Below this, there are links for 'Obtenga Cobertura', 'Mantenga o Cambie Su Plan', 'Todos los temas', and 'Respuestas'. The page title is 'Exención por dificultad'. The main text explains that under the Affordable Care Act, most people must pay a penalty for not having health insurance, but a hardship exemption is available if one can prove that a hardship prevented them from getting insurance. A 'Contenido relacionado' section lists two related topics: 'Exenciones por dificultades' and 'Cómo solicitar una exención'.

- There is a tax penalty for not having health insurance
- Individuals 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



New SEP for DV

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- Survivors of DV can enroll in coverage through [healthcare.gov](https://www.healthcare.gov) AT **ANY TIME**
- Must use the Call Center to start the application
- Use the phrase “survivor of DV” to initiate the SEP
- No documentation of DV needed
- After SEP is granted, 60 days to pick a plan and enroll
- Enrollment in Medicaid is year-round



DV Community's Role In Enrollment?

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- Encourage consumers to get enrolled in health insurance—and assure them that options are available



- Develop a relationship with an assister and do warm handoffs

- [Find local help at:](https://localhelp.healthcare.gov)
<https://localhelp.healthcare.gov>
- <https://ayudalocal.cuidadodesalud.gov/es/#/>



Connecting to care

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- DV advocates can help connect survivors to care
 - Develop partnerships with local health centers, providers, and other health care professionals
- Some consumers may not have access to insurance (e.g., undocumented immigrants; Medicaid “gap”)
 - Help connect these consumers to community-based resources such as community health centers or hospital community benefit programs



Building Partnerships

Prep Your Practice

Provider Training

Health Administration

Healthcare providers
can intervene and
prevent violence

www.ipvhealth.org

a website for providers and advocates



Thank you!

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