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

December 5, 2017
Learning objectives

• Hear update on federal policy around violence and health
• Understand open enrollment and why it’s important for survivors
• Learn how to help survivors enroll
Affordable Care Act

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

- 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

• 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

Several attempts have been made to repeal or change the ACA that could mean:

- Coverage more expensive
- Plans offer bare-bones benefits
- Ends the Medicaid program as it exists today
- Puts health care decisions in the hands of states and health plans
Bipartisan health care solutions

- 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?

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

Survivors of DV/SA need:

- Health insurance that is affordable and comprehensive
- 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?

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

It’s true.
The Affordable Care Act is still the law.

Open Enrollment is only 6 weeks.
Healthcare.gov is open for business

https://www.cuidadodesalud.gov/es/
https://www.healthcare.gov/
Open enrollment is NOW!

Open Enrollment ends on December 15

- Coverage begins January 1, 2018
- Enrollment in Medicaid and CHIP is year round
Open enrollment is short!

- 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?

- 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

8 IN 10 QUALIFY FOR FINANCIAL HELP.

GETAMERICACOVERED.ORG
Signing up for coverage is easy

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

https://www.communitycatalyst.org/resources/tools/resources/OE3-infographic_enrollmentassistance.png
Free help applying is available

- 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://localhelp.healthcare.gov/)
Already insured? Shop around!

- 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
Open enrollment ends December 15

Do it Now!
How to enroll: Alternate address

- 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

- 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)

- 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)

- 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

- 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

- 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.
New SEP for DV

- Survivors of DV can enroll in coverage through [healthcare.gov](http://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

- Explain why health insurance is important and that it can help pay for needed services
- Encourage consumers to get enrolled in health insurance—and assure them that options are available
Know the basics

1. Open enrollment ends December 15
2. Coverage is available and is affordable
3. All plans cover comprehensive benefits
4. OK to use alternate address to apply
5. Special rules for married survivors who don’t live with their spouse, file taxes separately
   - Talk to a trusted enrollment expert for help
6. Healthcare.gov does not ask for documentation of DV
Connect with enrollment help

- Free expert help is available 24/7 through the Call Center at 1-800-318-2596
  - Available in many languages

- Free expert in-person help is available in all communities
  - https://localhelp.healthcare.gov
  - https://ayudalocal.cuidadodesalud.gov/es/#!/
Support warm referrals

1. Build relationship with a local enrollment professional
2. Facilitate introductions between survivors and enrollment assisters
3. Provide training and technical assistance to enrollment assisters to support survivors

In most circumstances, a survivor will not need to disclose information about DV (the exceptions are married survivors filing separately; applying for DV SEP; and the DV hardship exemption).

In no circumstance should a survivor be required to provide documentation as part of their application.
Year-round help

After open enrollment ends, enrollment assisters can help survivors:

- Enroll in Medicaid (year round)
- Enroll members of Tribes in Medicaid and ACA plans (year round)
- Apply for a “special enrollment period” as a victim of DV
Coverage for immigrants

10 Laws about immigrant eligibility to health care have not changed
   - People should apply for health insurance if they are eligible

10 Information provided during application process can only be used to determine eligibility—not for immigration enforcement purposes

10 Medicaid, CHIP and marketplace subsidies are not considered in screening for public charge
Connecting to care

- 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
Healthcare providers can intervene and prevent violence

www.ipvhealth.org
a website for providers and advocates
Thank you!