



FUTURES
WITHOUT VIOLENCE™

Formerly Family Violence Prevention Fund

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

December 5, 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 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

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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:

- 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?

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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 ends on December 15

- 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, there are navigation links for "HealthCare.gov", "Individuals & Families", and "Small Business". Below this is a dark blue banner with 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 form contains a text input field with the placeholder 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 disclaimer: "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



Open enrollment ends December 15

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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



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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- 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

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- ⑩ Open enrollment ends December 15
- ⑩ Coverage is available and is affordable
- ⑩ All plans cover comprehensive benefits
- ⑩ OK to use alternate address to apply
- ⑩ Special rules for married survivors who don't live with their spouse, file taxes separately
 - Talk to a trusted enrollment expert for help
- ⑩ Healthcare.gov does not ask for documentation of DV



Connect with enrollment help

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- 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

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- ⑩ Build relationship with a local enrollment professional
- ⑩ Facilitate introductions between survivors and enrollment assisters
- ⑩ Provide training and technical assistance to enrollment assisters to support survivors
 - ⑩ 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).
 - ⑩ In no circumstance should a survivor be required to provide documentation as part of their application



Year-round help

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- 10 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

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- 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

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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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