

Making Your HEALTH INSURANCE Choices

This curriculum has been customized to support Prince George's County's health insurance literacy program.



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Purpose of This Session

- To provide you with information on how to apply for health insurance
- To guide you through the process of selecting a Managed Care Organization (MCO) and Primary Care Provider (PCP)
- To help you determine how to select the MCO that best meets your family's needs
- To encourage you to utilize all the services your MCO provides and improve your health for a lifetime

Pre-Test

Thank you for attending this session today. Before we get started, we would like for you to answer a few questions about the information that you need to make a Smart Choice health insurance decision.

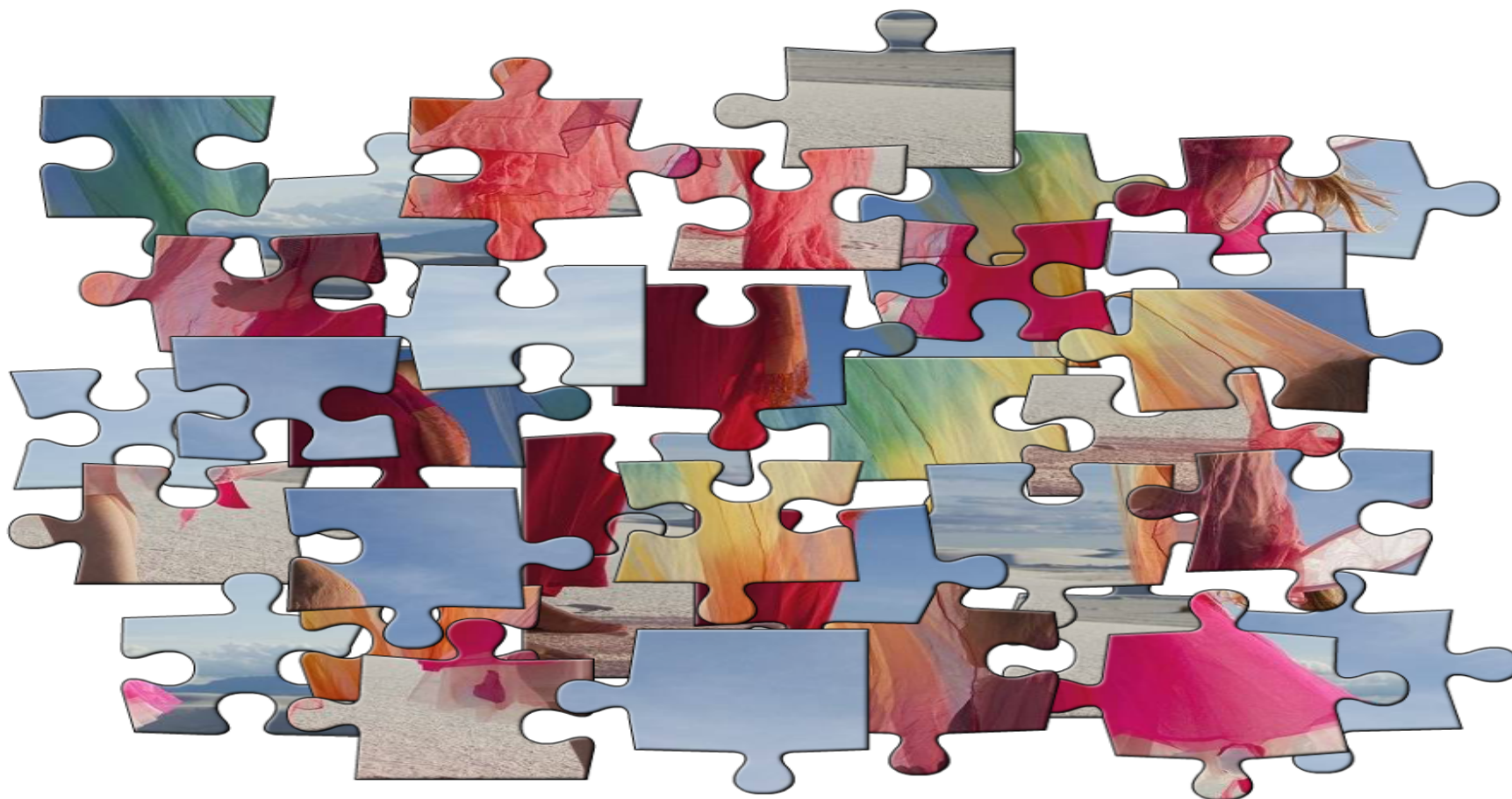
Please place an “X” in an answer box for each question. *We do not share your individual answers with anybody!*

As of right now, how comfortable are you in applying ...	Not Comfortable	Somewhat Comfortable	Very Comfortable
Health insurance terms?			
Knowledge and information to make a health insurance decision?			

1. What is your sex? Male Female Other

2. What is your current age? _____

Ice Breaker (Optional)



Understanding the Affordable Care Act

- In 2010, the Affordable Care Act (ACA) became a law.
- Purposes of the ACA:
 - To make sure that all consumers have access to affordable health care
 - To improve the quality of services
 - To promote healthy lifestyles
- The state of Maryland administers the ACA through the Maryland Health Connection.

Enrollment Process

- Open Enrollment for 2017 begins November 1, 2016 and ends January 31, 2017
*****Unless you qualify for certain life events*****
- **Medicaid** enrollment is **YEAR-ROUND** through the Maryland Health Connection.

ROADMAP TO HEALTH COVERAGE

3 WAYS TO ENROLL:

On a computer at
www.MarylandHealthConnection.gov

Over the phone
1-855-642-8572

In-person with
YOUR CONNECTOR ENTITY

For a list of locations contact
**THE CAPITAL REGION HEALTH
CONNECTION AT 240-773-8250**
CAPITALHEALTHCONNECTION.ORG

You will receive a **RED AND
WHITE CARD** in the mail within
4-6 weeks

When you receive your card and
if you have additional questions
please call the **MEDICAID
HOTLINE AT 1-800-492-5231**

STAY HEALTHY

- » Preventive Screenings & Wellness checks
- » Have your children immunized
- » Listen to doctors recommendations
- » Follow-up

1 APPLY FOR COVERAGE



2 GET APPROVED



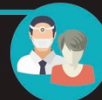
3 RECEIVE YOUR CARD



4 CHOOSE YOUR MCO



5 GET SEEN BY YOUR DOCTOR



Eligibility is based on **INCOME,
FAMILY SIZE, AND STATUS**

If you are not approved for Medicaid,
you may be eligible for other insurance
options. Contact a certified navigator
or insurance broker.

You will receive an **ENROLLMENT PACKET**
explaining benefits and coverage

You must choose a **Managed Care
Organization (MCO)** and a **DOCTOR** by
calling **HEALTHCHOICE AT
1-800-977-7388**

If you do not choose a MCO and doctor within
30 DAYS, the state will pick one for you.

Applying for Coverage

- **3 WAYS TO ENROLL:**
 - Over the **phone** by calling 1-855-642-8572
 - On a **computer** at www.MarylandHealthConnection.gov
 - **In-person** at local community organizations
 - **Connector Agencies:** For a list of locations call the Capital Region Health Connector at 240-773-8250.

Getting Approved

- Eligibility is based on **income, family size, and status** in the U.S.
- After you have applied, you will be approved for one of the following:
 - **Medicaid**
 - **Qualified Health Plan (QHP)**
 - Advanced Premium Tax Credit and/or Cost Sharing Reduction (CSR)

What Do I Need to Bring?

- **Government issued photo identification**

- Passport
- Driver's license
- Identification card

- **Most recent income documents:**

- W-2 and month's worth of paystubs
- Income taxes (if filed)
- Unemployment benefits
- Any source of taxable income

- **Social Security card**

- **Citizenship documents**

- Naturalization certificate
- Passport
- Birth certificate, etc.

- **Immigration documents**

- I-94 form {Refugee/Asylee}
- Work authorization
- Permanent Resident Card, etc.

Income Guidelines

This chart reflects the income qualifications for Medicaid and a Qualified Health Plan

If your household size is this:	You may be eligible for Medicaid if your income* is less than:	You may be eligible for reduced premiums and/or lower insurance costs if your income is less than:	
		For Plans in 2015	For Plans in 2016
1	\$16,243	\$46,680	\$47,080
2	\$21,983	\$62,920	\$63,720
3	\$27,724	\$79,160	\$80,360
4	\$33,465	\$95,400	\$97,000
5	\$39,206	\$111,640	\$113,640
6	\$44,947	\$127,880	\$130,280
7	\$50,687	\$144,120	\$146,920
8	\$56,428	\$160,360	\$163,560

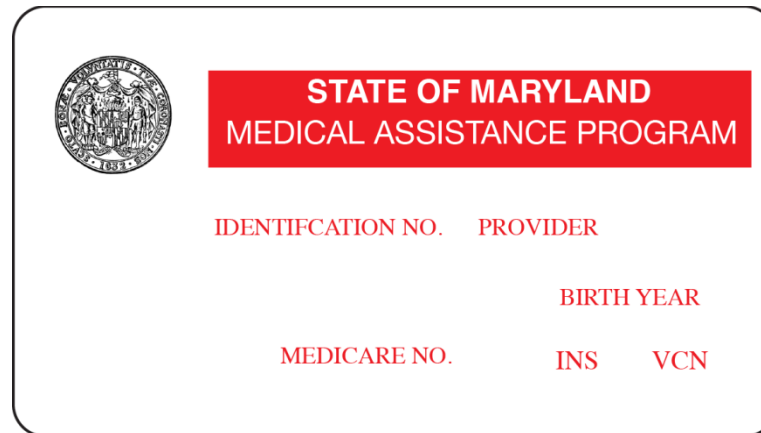
Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration

*Income eligibility levels for children and pregnant women are higher

AFTER ENROLLMENT

Receiving Your Card

- You will receive a red and white card in the mail within 4-6 weeks.



- If you have any questions or concerns when you receive your card, **please call** the Medicaid Hotline at **1-800-492-5231**.

Choosing Your MCO

- You will receive an **enrollment packet** explaining benefits and coverage.
- You **must** choose a **MCO** and a **provider**.
- You can call Health Choice at 1-800-977-7388.
- If you do not choose a MCO and provider within 30 days, the state will pick one for you.

*****MCOs provide the same essential benefits and preventative health care services as other insurance plans*****

Managed Care Organizations

- Here are the plans you can choose:
 - Amerigroup:** (800) 600-4441
 - Jai Medical Systems:** (888) 524-1999
 - United Health Care:** (800) 318-8821
 - Kaiser Permanente:** (855) 249-5019
 - Maryland Physicians Care:** (800) 953-8854
 - Riverside Health:** (855) 249-5019
 - MedStar Family Choice:** (888) 404-3549
 - Priority Partners:** (800) 654-9728

Managed Care Organizations

- Once you have selected your MCO, you will receive your card in the mail within 10-14 days. The name of plan that you have selected will appear on your card.

	Customer Service: 1-800-999-9999 TTY LINE: 410-424-4643 www.ppmco.org
Name Joe Smith	Recipient #: 48281437889909
ID# 000110286574*02	Eff. Date: 13/4/2018
Case# 40218344	
Doctor: David Smith MD	
Doctor Phone: (301)764-4500	Brand: \$3.00
Rx Co-Pay: \$1.00	
RX Co-Pays apply to members age 21+	
BIN#: 6100037	PCN:ADV GROUP:FX57819
	 <i>It all starts with care™</i>

10 Essential Benefits the ACA Requires for All Health Plans

1. **Preventive Care-** screenings such as mammograms, colonoscopies, and vaccines
2. **Doctor Visits-** (outpatient care) care you receive without being admitted to a hospital
3. **Pediatric Services-** dental care and vision care for kids
4. **Medical Prescriptions-** vary in cost
5. **Medical Tests-** lab work and X-rays

10 Essential Benefits that the ACA Requires for All Health Plans

6. **Hospital Stays-** treatment in the hospital for inpatient care
7. **Maternity Care-** care before and after your baby is born
8. **Mental Health Care-** behavioral health treatment, counseling, and psychotherapy
9. **Substance Abuse Treatment**
10. **Emergency Care**

When Should I Use My Insurance?

- **Check-ups** (yearly)
- **Immunizations** (shots) (as required)
- **Preventive Care** (yearly)
- **Oral Care**, dental cleanings, exams (twice a year)
 - Children receive full coverage
 - Adults receive limited coverage
- **Prescriptions** (as required)
- **Health Problems** or Concerns (as needed)

Key Things to Remember

- **Retroactive Coverage**
 - When you get covered, Medicaid will pay for any medical expenses within the past 3 months.
 - To receive retroactive coverage, you must apply during the time of enrollment .
- **Re-determinations**
 - You must renew/reapply for Medicaid each year.
 - Letters that explain the renewal process will be sent out 60-75 days prior to the date your coverage ends.
- **Life Events**
 - If anything has changed since the time you completed your application such as income, address, status in the U.S., family size, etc., you must contact the Maryland Health Connection at 1-855-642-8572 to report your change.

How Can I Stay Healthy?

- Exercise (at least 30 minutes a day)
- Reduce sodium and sugar in your diet (daily)
- Eat fruits and vegetables (daily)
- Visit your primary care doctor regularly
- Get at least 8 hours of sleep each night
- Drink water (at least 8 glasses daily)

Key Words to Know

- **Preventive Services:**

A general term for surveillance services—e.g., regular cervical smears, breast screening, fecal occult blood testing, biennial colonoscopy, serial PSA testing, smoking cessation programs, etc.—which are intended to reduce demand on acute hospital services by preventing disease or identifying early disease which can be treated sooner

- **Specialist:**

A health care professional who is qualified to limit practice to a narrow spectrum of health care. A specialist usually has advanced clinical training and postgraduate education in the discipline or specialty.

- **PCP: (Primary Care Physician)**

A physician, such as a family practitioner or internist who is chosen by an individual to provide continuous medical care, trained to treat a wide variety of health-related problems, and responsible for referral to specialists as needed

Key Words to Know

- **MCO:** (Managed Care Organization)
A Company that you will select to provide your health care services based on your needs.
- **Prescription Drug:**
A drug that is available only with written instructions from a doctor or dentist to a pharmacist. You cannot obtain it over-the-counter.
- **Emergency Care:**
Medical or other health treatment, services, products, or accommodations provided to an injured or ill person for the sudden onset of a medical condition of such nature that failure to render immediate care would reasonably result in deterioration of the injured person's medical condition

Post-Test

Thank you for attending the workshop today. Please place an “X” in an answer box for each question so we can see if the information provided will help you make a Smart Choice health insurance decision.

As of right now, how comfortable are you in applying...		Not Comfortable	Somewhat Comfortable	Very Comfortable
Health insurance terms?				
Knowledge and information to make a health insurance decision?				
1. Which of these categories best describes your race?		1. What is the highest level of education you have completed?		1. What is your total annual income from all sources?
<input type="checkbox"/>	Asian/Pacific Islander	<input type="checkbox"/>	Less than high school	<input type="checkbox"/> Less than \$25,000
<input type="checkbox"/>	Black/African American	<input type="checkbox"/>	High school graduate/GED	<input type="checkbox"/> \$25,000 to \$49,000
<input type="checkbox"/>	Hispanic or Latino	<input type="checkbox"/>	Some college or associate's degree	<input type="checkbox"/> \$50,000 to \$74,999
<input type="checkbox"/>	Native American or American Indian	<input type="checkbox"/>	Bachelor's degree	<input type="checkbox"/> \$75,000 and over
<input type="checkbox"/>	White/Non-Hispanic	<input type="checkbox"/>	Graduate or professional degree	<input type="checkbox"/>

Resources

Medicaid Basics and Benefits

www.marylandhealthconnection.gov

Capital Region Information

www.capitalhealthconnection.org

Department of Health and Mental Hygiene

<https://mmcp.dhmf.maryland.gov/SitePages/Home.aspx>

Centers for Medicare and Medicaid Services

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

Provider Search

<https://providersearch.crisphealth.org/>

Questions