

Marketplace & Open Enrollment Updates

Alicia Siani, Manager - Health Reform Initiatives

EverThrive Illinois

asiani@everthriveil.org

312-763-2389



Today's Agenda

- Key dates
- What's new?
- Additional Resources
- Questions

Marketplace Eligibility



□ Age Option's interactive eligibility tool:

http://www.ageoptions.org/services-and-programs_InteractiveToolkit.html

Marketplace Open Enrollment

2017 OPEN ENROLLMENT

Dates and deadlines you need to know



Dec. 15, 2016

Last date to enroll for coverage
effective January 1, 2017



Jan. 15, 2017

Last date to enroll for coverage
effective February 1, 2017



Jan. 31, 2017

Last date to enroll for coverage
effective March 1, 2017

Medicaid open enrollment is all year round.

More Key Dates

2016 Open Enrollment	Nov. 1, 2016 – Jan. 31, 2017
For January 1 2017 Coverage	Must choose plan & pay first month's premium by December 15, 2016
Enrollment Date/Period	Effective Coverage Begins
1 st – 15 th of month	1 st of following month
16 th – last day of month	1 st of second following month
Qualifying life events (such as moving to a new state, marriage, or having a baby) open a Special Enrollment Period (SEP) .	
<u>Medicaid is always open!</u>	

Marketplace Renewals

Marketplace consumers should go back and shop for 2017 plans beginning November 1.

- Many plans (including benchmark plans) may have changed or have been discontinued. Plus, FPL levels are slightly different each year.

Important: the Marketplace will re-enroll 2016 enrollees who do not select a new QHP by Dec. 15, 2016.

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 - Different plans
 - New/improved functionalities
 - New prices
- Additional Resources

1) Different Plans

2016	2017
Celtic Insurance Company	Celtic Insurance Company (Ambetter)
Health Alliance Medical Plan (HAMP)	Health Alliance Medical Plans (HAMP)
Blue Cross Blue Shield	Blue Cross Blue Shield
Humana	Humana
Aetna	Cigna (new)
Coventry	
Harkin	
Land of Lincoln	

2) New and improved functionalities

□ Yearly Cost Estimator

What level of medical care do you think **You** will use this year?

Just pick the one that seems closest to what you expect. It won't be an exact match. When you shop, we'll show each plan's **total estimated yearly costs** for this level of care. **IMPORTANT: Picking a level won't affect your premiums or how much medical care you can use.** You can see total costs for other care levels later.

LOW

MEDIUM

HIGH

2) New and improved functionalities

❑ Does this plan include my doctor/prescription/facility?

You save money by using doctors and facilities (like hospitals and pharmacies) in a plan's network -- and drugs it covers.

Search for and select your doctors, facilities, and prescription drugs below.

When you compare plans, you'll see if your selected doctors and facilities are in a plan's network, and if your drugs are covered. You'll see all plans, even if your selections aren't covered. *(Information on group practices will be available in the future.)*

Information is provided by the Insurance companies. Some information may be out of date, and plans change which doctors and drugs are covered during the year. Check with your doctor and the insurance company before enrolling to make sure your doctors and drugs are covered.

Enter ONE doctor, facility, or prescription drug at a time

SEARCH

Double check with your plan and provider.

2) New and improved functionalities

❑ “Simple Choice Plans” feature

When you view plans, some will be labeled “Simple Choice.” The label makes it easier to shop, especially when you have a lot of choices.

- Within any plan category (Bronze, Silver, Gold, or Platinum), all Simple Choice plans **have exactly the same core benefits, deductibles, and copayments.**
- When viewing Simple Choice plans, you can focus on other important features that may be different:
 - Monthly premiums
 - Additional services covered
 - Doctor & hospital networks

New Prices and Premium increases?

- The best way to protect against increases is to go back to the marketplaces:
 - update application (including income) and
 - pick the plan that works best for you
- About 80% of Marketplace users are eligible for tax credits and will be protected from increases

New Prices and Premium increases?



Cost of Benchmark Plan

The premium cost of the second lowest cost silver plan available to each eligible household member



Expected Premium Contribution

What an individual is expected to contribute towards the cost of premiums (based on an individual's income and is set on a sliding scale)



Premium Tax Credit

Difference between the cost of the benchmark plan and the expected premium contribution an individual is expected to pay

Example A:

\$300

\$200

= \$100 tax credit

Example B:

\$360

\$200

=\$160 Tax credit

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- Additional Resources
 - Connector Tool
 - HelpHub
 - Starting Strong Webinars

Connector Tool

- You can add this tool directly to your website! (and track how many people use it)
- English and Spanish versions are available



The screenshot shows a web interface for finding local help. At the top left is an orange circular icon with a white location pin and a map outline. To its right, the text reads "FIND LOCAL HELP" in large, bold, grey letters, followed by "Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters." in smaller grey text. Below this is a light grey form area containing three input fields: "Enter Your ZIP Code:" with an empty text box, "Search Within:" with a dropdown menu showing "10 miles", and "Language:" with a dropdown menu showing "All". A large orange button labeled "Search For Help" is centered below these fields. At the bottom of the form area is a thick orange horizontal bar. Below the bar, the text "Brought to you by" is followed by the "GetCoveredIllinois" logo, which includes a stylized orange and white figure and the text "The Official Health Marketplace".

Download your tool at: <https://www.getcoveredamerica.org/connector-embed/?partner=get-covered-illinois>

HelpHub

Alicia, welcome back.

Announcements

Register now! 2016 Illinois Health Insurance Carrier Summit for Illinois Enrollment Assistors & White House Healthy Campus Challenge!

November 4, 2016

To register, click here: <http://summit.patientinnovationcenter.org/> The Sargent Shriver National Center on Poverty Law, DuPage Federation on Human Services Reform, EverThrive Illinois, the UIC...

CMS Assister Newsletter November 2, 2016

November 3, 2016


Click Here for Details Marketplace Call Center and Shop Center Hours Health Insurance Marketplace Call Center: 1-800-318-2596 (TTY: 1-855-889-4325). For customer service support, to start or...


Marketplace Assister Call Lines

November 2, 2016

Similar to the previous open enrollments, there will once again be a designated call center line for Assisters. This year the line features several enhancements designed to help better streamline the...

[View more announcements »](#)

 Ask for advice

 Share an event

 Share a document

 Share a story

Key Resources for Assisters

- **OE4 Bootcamp Slides: Day 1 and Day 2**
- ***New* 2016 FPL Chart** including limits for Medicaid and Marketplace Eligibility
- **Updated Aug 2016: Marketplace Application Checklist**

<http://helphub.povertylaw.org/home>

Starting Strong Webinar Series

STARTING STRONG FOR COMMUNITY HEALTH! WEBINAR

Visit <http://www.everthriveil.org/resources/starting-strong-webinars> to:

- Download past presentations
- Download recordings of webinars
- Register for upcoming programs

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Questions?

Alicia Siani

Manager, Health Reform Initiative

Email: asiani@everthriveil.org

Phone: 312/763-2389



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