Health Insurance Enrollment for 2015

OPCA
Outreach and Enrollment Worker Meeting
November 4, 2014
Out-Stationed Outreach Workers

Linda Fanning, LCSW, ACSW
FQHC/RHC/IHS & Tribal Programs
Operations & Policy Analyst 3
Medical Assistance Programs, Oregon Health Authority
503-945-6490
Linda.fanning@state.or.us
Over 400,000 Oregonians enrolled in health coverage
# Enrollments

(AS OF OCTOBER 24, 2014)

<table>
<thead>
<tr>
<th>Cover Oregon</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Medical Enrollments</td>
<td>416,015</td>
</tr>
<tr>
<td>QHP Enrollments</td>
<td>105,014</td>
</tr>
<tr>
<td>OHP/HK Enrollments</td>
<td>311,001</td>
</tr>
</tbody>
</table>
Oregon Health Plan Renewals

• **Expedited Renewal**
  – Most members will renew with a simple, one-page form
  – The expedited renewal form lets us know if members have had a change in household information

• **Full Application Renewal**
  – Some members may need to fill out a full application in order to renew their benefits, including those who enrolled in OHP through the fast-track process

• **The BEST way to renew OHP Benefits:**
  1. Fill out the requested information for the household
  2. Sign the form or application
  3. Send it back in the postage-paid envelope included with the renewal letter

More information at [OHP.Oregon.gov](http://OHP.Oregon.gov)
Oregon Health Plan Renewals (Cont’d)

- Ten-day Closure Notices sent week of Oct. 22

- Call OHP Customer Service at 1-800-699-9075 with questions or concerns about a closure notice

- Callers given queue selection option when calling regarding a closure notice
Urgent Requests

Urgent.Requests5503@state.or.us

- **Expedited criteria** for the use of this email are:
  - If the person is pregnant and due date within the next 30 days
  - If there are complications with the pregnancy
  - If the pregnant applicant needs an immediate procedure for the health of the mother
  - If the applicant has an immediate need to get a prescription filled
  - If there is an emergent medical need, such as a broken bone
  - If the customer reporting is a serious health concern/condition
Urgent Requests

Urgent.Requests5503@state.or.us

Priority criteria for the use of this email are:

• If there is a pregnant person on the application
• If an applicant reports any disabilities
• If applicant reports any safety concerns
• If there is a non-emergent pharmacy need
Ch, Ch, Ch, Ch, Ch, Ch, Ch, Ch

CHANGES
### Changes: Application & Eligibility Determination Process

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover Oregon (paper, fillable-PDF and portal applications)</td>
<td>• Beginning November 15, 2014, most people should go to <a href="http://HealthCare.gov">HealthCare.gov</a>, the federal marketplace (portal, paper, phone)</td>
</tr>
<tr>
<td></td>
<td>• People who aren’t sure if they qualify for OHA Public Medical Programs for reasons other than income, should go to <a href="http://OregonHealthCare.gov">OregonHealthCare.gov</a> (fillable-PDF, paper)</td>
</tr>
<tr>
<td></td>
<td>• Find Community Partners and Agents at <a href="http://CoverOregon.com">CoverOregon.com</a></td>
</tr>
</tbody>
</table>
Letting Consumers Know about HealthCare.gov

FIND OUT HOW TO GET COVERAGE FOR 2015

MORE PLAN CHOICES FOR 2015. MORE PEACE OF MIND.

VISIT HEALTHCARE.GOV/GET-COVERAGE TODAY TO CREATE YOUR ACCOUNT. THEN, STARTING NOVEMBER 15, CHOOSE THE PLAN THAT’S RIGHT FOR YOU. STEP-BY-STEP INSTRUCTIONS AT RESOURCES.COVEROREGON.COM/CREATE-ACCOUNT.

ONE-STOP SHOPPING

As the end of the year approaches, it’s important to start thinking about your health insurance needs for 2015. To make sure you’re covered on January 1, you’ll need to choose a plan by December 15 at HealthCare.gov. With their easy-to-use websites, you’ll be able to re-enroll in your current plan or choose a new plan…all in one sitting.

KEY DATES:

NOVEMBER 15, 2014
Open enrollment begins.

DECEMBER 15, 2014
Deadline to enroll in coverage starting January 1, 2015.

DECEMBER 31, 2014
Last day of coverage for 2014 plans.

FEBRUARY 15, 2015
Last day to apply for coverage for 2015.

BEAT THE RUSH.

Oregonians can take the first step toward getting 2015 coverage. Create your account today at HealthCare.gov/get-coverage and beat the rush before open enrollment begins on November 15. Learn more at resources.coveroregon.com/create-account.

GET HELP WITH ENROLLMENT OR ANSWERS TO YOUR QUESTIONS – TALK TO YOUR AGENT OR FIND AN EXPERT TO HELP YOU AT COVEROREGON.COM.
Where to Apply for Health Insurance in Oregon Starting November 15, 2014

• If Pregnant/Tribal/65+/person with disability AND under 139% FPL → OregonHealthCare.gov

• If Pregnant/Tribal/65+/person with disability AND over 138% FPL → HealthCare.gov

• If enrolling in a QHP/OHA Public Medical Program → HealthCare.gov

• Find Community Partners and Agents at CoverOregon.com
# Income Guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Oregon Health Plan (138% FPL)</th>
<th>Oregon Health Plan – Pregnant Adults (190%FPL)</th>
<th>Healthy Kids (305% FPL)</th>
<th>Tax Credits (400% FPL)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$16,116</td>
<td>$22,188</td>
<td>$35,604</td>
<td>$46,680</td>
</tr>
<tr>
<td>2</td>
<td>$21,720</td>
<td>$29,904</td>
<td>$47,988</td>
<td>$62,920</td>
</tr>
<tr>
<td>3</td>
<td>$27,324</td>
<td>$37,608</td>
<td>$60,372</td>
<td>$79,160</td>
</tr>
<tr>
<td>4</td>
<td>$32,928</td>
<td>$45,324</td>
<td>$72,756</td>
<td>$95,400</td>
</tr>
<tr>
<td>5</td>
<td>$38,532</td>
<td>$53,040</td>
<td>$85,140</td>
<td>$111,640</td>
</tr>
<tr>
<td>6</td>
<td>$44,136</td>
<td>$60,756</td>
<td>$97,524</td>
<td>$127,880</td>
</tr>
</tbody>
</table>
Split Households

• Begin at HealthCare.gov
  • HealthCare.gov determines QHP eligibility and processes enrollment
  • HealthCare.gov sends OHA Public Medical Program eligibility determination to OHA for processing

*If applicant elects to begin the application process through OHA, OHA will determine eligibility for Medicaid/CHIP and will direct QHP-eligible applicants to HealthCare.gov.
Oregon’s Qualified Health Plans

- Consumer can apply, enroll and manage accounts through HealthCare.gov
  - Application, shopping and enrollment can be done online in one sitting
  - Financial assistance available for those who qualify
  - Federal Customer Service Center

- 15 participating carriers: OregonHealthRates.org

- Find agents at CoverOregon.com
# Enrollment Periods

<table>
<thead>
<tr>
<th>Enrollment Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>QHP Open Enrollment</td>
<td>Benefit Year 2015: November 15, 2014 – February 15, 2015</td>
</tr>
<tr>
<td>American Indians &amp; Alaska Natives</td>
<td>May enroll in a QHP, or change from one QHP to another once per month</td>
</tr>
<tr>
<td>OHA Public Medical Programs</td>
<td>Year-round</td>
</tr>
<tr>
<td>QHP special enrollment period</td>
<td>Individuals with one or more qualifying life event outside of the regular QHP open enrollment period may apply for new coverage inside or outside the marketplace</td>
</tr>
</tbody>
</table>
Important QHP Enrollment Dates

- **November 15, 2014:** The first day an applicant may login to review plan choices and change plans for 2015 if desired.

- **December 15, 2014:** Applicants must choose a plan and complete all enrollment steps to be covered starting January 1, 2015. *To keep tax credits and coverage, applicants must take action at [HealthCare.gov](http://HealthCare.gov) by this date. Premium must be paid by December 31, 2014.*

- **December 31, 2014:** All 2014 Cover Oregon coverage ends, no matter when it started.

- **January 1, 2015:** First date 2015 coverage can begin.

- **February 15, 2015:** Deadline to sign up for 2015 coverage. If applicants miss this deadline, they cannot enroll in coverage during 2015 unless they qualify for a Special Enrollment Period.
# Troubleshooting

<table>
<thead>
<tr>
<th>Situation/Issue</th>
<th>Who to Contact</th>
</tr>
</thead>
</table>
| Incorrect eligibility determination                                           | • If originally applied through [HealthCare.gov](https://HealthCare.gov); Federal Customer Service Center  
  • If originally applied through OHA: OHA Customer Service Center               |
| Urgent medical need (only applies to those eligible for OHA Public Medical Programs) | Regional Outreach Coordinator (request a secure email, respond with case information)           |
| If it has been longer than 45 days since application submission (only applies to those eligible for OHA Public Medical Programs) | OHA Customer Service Center (if unable to resolve, contact your Regional Outreach Coordinator)   |
| Pending application                                                            | • If originally applied through [HealthCare.gov](https://HealthCare.gov); Federal Customer Service Center  
  • If originally applied through OHA: OHA Customer Service Center               |
| Need to change Date of Request (DOR; only applies to those eligible for OHA Public Medical Programs) | OHA Customer Service Center                                                                       |
Enrollment Assistance Options
Application Assister Requirements

AS SOON AS POSSIBLE:
• Work with Primary Contact/Contract Administrator to complete account creation
• Criminal background check (within past 24 months)
• Fingerprints if lived outside OR for more than 60 days in past 5 years
• Confidentiality agreement

BY NOVEMBER 15th:
• Complete Federal Marketplace Training at: https://Marketplace.MedicareLearningNetworkLMS.com
  • Complete Certified Application Counselor Curriculum, Benefit Year 2015
• Oregon Training
Application Assister Requirements (Continued)

BY DECEMBER 15th:

• All assisters must have adopted the new Assisters IDs for use on applications and when requesting updates from OHP Customer Service.

• New Assisters IDs will be sent out on an ongoing basis as the Business Team receives Account Creation and training documentation.

• No Assister IDs will be provided prior to training documentation being submitted. This may result in some organizations receiving Assister IDs for part of their assister list.
Provider Outreach Strategies

- In-Reach
- Outreach
- Media Outreach
- Promote Health Insurance Literacy
Provider Outreach Enrollment Addendum

Providers have inside track to providing enrollment assistance on-site

(Provider name for this enrollment)  (Date)

In order to enroll for the Medical Application Assistance at Provider Location program, you must be a primary care provider or facility enrolled or in the enrollment process with the Division of Medical Assistance Programs (DMAP).

Locations can be, but are not limited to, Hospitals, Federal Qualified Health Centers (FQHC), Rural Health Centers (RHC), County Health Departments, Adult and Youth Alcohol/Other Drug Treatment centers, Tribal 618 clinics, Indian Health Services, Family Planning Clinics, and other primary care clinics as approved by the Department. OAR 410-120-0045

If you are a provider with locations in more than one county, fill out the first page once and the second page for each of your locations. For multiple locations or clinics with multiple DMAP numbers, you may attach a list of locations with associated DMAP numbers.

Identifying information

Provider is:

☐ Enrolled with DMAP. (Fill in either)

DMAP provider number (6-8 digit number) ______________________

or

Tax ID number ________ — ______

☐ In the enrollment process with DMAP.

Authorized signature

Print name _____________________________ Signature _____________________________

Title _____________________________ Date _____________________________

Telephone _____________________________ E-mail _____________________________

E-mail document to: cphbusiness@coveroregon.com
Or fax to 503-945-6871 ATTN: OCCS Outreach

Page 1 of 2 OHA 3128 (Rev. 09/13)
Hospital Presumptive Medical Eligibility

- Provides immediate OHP/HK coverage for no longer than 60 days
- Only participating hospitals may determine presumptive eligibility
- Allows providers to be reimbursed for OHP-covered services provided during the temporary coverage period
- Contact: Janna Starr, OHA Medical Assistance Programs, janna.starr@state.or.us
## Important Contact Information

<table>
<thead>
<tr>
<th>Entity</th>
<th>Contact Information</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Customer Service Center</td>
<td>800-318-2596</td>
<td>Application and eligibility determination process for all applicants directed to HealthCare.gov</td>
</tr>
<tr>
<td></td>
<td>HealthCare.gov</td>
<td></td>
</tr>
<tr>
<td>OHA Customer Service Center</td>
<td>Ph: 800-699-9075</td>
<td>OHA Public Medical Program application and eligibility determination process</td>
</tr>
<tr>
<td></td>
<td>Fax: 503-373-7493</td>
<td></td>
</tr>
<tr>
<td>OHA Processing Center</td>
<td><a href="mailto:OHP.Outreach@state.or.us">OHP.Outreach@state.or.us</a></td>
<td>Client advocacy</td>
</tr>
<tr>
<td></td>
<td>Send secure email</td>
<td></td>
</tr>
<tr>
<td>OHA Processing Center</td>
<td><a href="mailto:OregonHealthPlan.Changes@state.or.us">OregonHealthPlan.Changes@state.or.us</a></td>
<td>Client information updates</td>
</tr>
<tr>
<td></td>
<td>Send secure email</td>
<td></td>
</tr>
<tr>
<td>OHA Client Services Unit</td>
<td>800-273-0557</td>
<td>Manage OHA Public Medical Program enrollment</td>
</tr>
<tr>
<td>OHA Provider Services Unit</td>
<td>800-336-6016</td>
<td>Work with MAP-contracted providers</td>
</tr>
<tr>
<td>OHP Care Coordination</td>
<td>800-562-4620</td>
<td>Nurse advise for Open Card members</td>
</tr>
<tr>
<td>MAP Administrative Office</td>
<td>503-945-5772</td>
<td></td>
</tr>
<tr>
<td>Governor’s Advocacy Office</td>
<td>800-442-5238</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Role</td>
<td>Counties</td>
</tr>
<tr>
<td>------------------</td>
<td>-------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Betse Thielman</td>
<td>Provider Campaign Coordinator</td>
<td>Statewide</td>
</tr>
<tr>
<td>Antonio Torres</td>
<td>Community Engagement Coordinator</td>
<td>Statewide</td>
</tr>
<tr>
<td>Marina Cassandra</td>
<td>Regional Outreach Coordinator</td>
<td>Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler</td>
</tr>
<tr>
<td>Colette Gillies</td>
<td>Regional Outreach Coordinator</td>
<td>Coos, Curry, Josephine, Jackson, Douglas, Lane</td>
</tr>
<tr>
<td>Ruby Graven</td>
<td>Regional Outreach Coordinator</td>
<td>Clatsop, Columbia, Tillamook, Lincoln</td>
</tr>
<tr>
<td>Chris House</td>
<td>Regional Outreach Coordinator</td>
<td>Benton, Linn, Marion, Polk, Yamhill</td>
</tr>
<tr>
<td>Jon McDaid</td>
<td>Regional Outreach Coordinator</td>
<td>Clackamas, Multnomah Washington</td>
</tr>
<tr>
<td>Kelly Paige</td>
<td>Regional Outreach Coordinator</td>
<td>Grant, Harney, Malheur, Union, Wallowa, Baker</td>
</tr>
<tr>
<td>Josie Silverman</td>
<td>Regional Outreach Coordinator</td>
<td>Clackamas, Multnomah Washington</td>
</tr>
<tr>
<td>Deanna Simon</td>
<td>Regional Outreach Coordinator</td>
<td>Crook, Deschutes, Jefferson, (except Warm Springs), Klamath, Lake</td>
</tr>
</tbody>
</table>
Questions?