What every 2-1-1 Specialist should know about
ACA Implementation and Open Enrollment for Year 2

Individuals who enrolled in a Marketplace Plan over the last year may be “automatically renewed,” yet are HIGHLY ENCOURAGED to explore all options. Individuals who enrolled over the last year may receive increases in rates or changes in plans as they renew. Encourage them to explore options with other plan types (i.e. Bronze, Silver, Gold, Platinum) or plan carriers (see list above). Note that the doctors, specialists and hospitals that are “in-network” might have changed or better match client’s needs with a different plan. Meet with a Navigator if have questions.

The individual health insurance mandate is in effect. 2014 marked the first year of the requirement for individuals to maintain health insurance or face possible tax penalties. Individuals with incomes over 100% of federal poverty level (FPL) may face penalties (the greater of 1% of income or $95 per adult, $47.50 per child for a total of $285/family).

Several NEW plans will be available on the Marketplace. While not finalized, the following companies are awaiting approval from the IN Dept. of Insurance: Advantage (SHOP only), Anthem, CareSource, IU Health Plans, MDWise, MHS (Coordinated Care)/AmBetter, PHP, SIHO, Time, United Healthcare/AllSavers. Navigators help consumers understand the comparisons between plans (coverage, costs, covered doctors and hospitals).

IN211 continues pre-screening and referral for Healthcare Options. IN211 is continuing its role in maintaining detailed Navigator and health referral information, updating Outreach and Enrollment calendar statewide, and pre-screening and referring for callers to 2-1-1. See updated screening form and income ranges. The screening form includes an option to record the caller’s cell phone if they want text alerts about Marketplace events near them or about possible HIP access (for those in coverage gap) in the future.

Open enrollment in the Marketplace runs Nov. 15-Feb. 15. The Open Enrollment Period for the health insurance Marketplace is scheduled for November 15, 2014 through February 15, 2015. There are many ways to enroll in a plan:

- Self-service at www.healthcare.gov (email address, household and income information needed).
- Call center at 1-800-318-2596.
- Visit an enrollment center or event. Find events at www.in211.org/events
- Ask a Navigator for assistance with complicated household, income, or health situations.

Health insurance plans are more affordable than consumers might think. Use the health insurance cost calculator at www.in211.org/healthcare-project/cost-estimator/ to estimate costs. Cost sharing (help with subsidies) is available for incomes 100% to 250% of poverty. Tax credits are available for people with incomes 100% - 400% of FPL.

Special Enrollment Period
Qualifying life events such as having a baby, getting married or divorced, losing a job may qualify a person for a Special Enrollment Period that allows him/her to enroll in health insurance outside of the regular open enrollment period.

The Coverage Gap – people between 24% and 100% of poverty not eligible
About 350,000 Hoosiers still fall in the “coverage gap” where they have incomes too high to be eligible for Medicaid (earning more than 24% of FPL for non-disabled adults) and too low for the Marketplace (earning less than 100% of FPL).

HIP and HIP 2.0 status —still in negotiations/waiting approval (as of October 21, 2014)
The State of Indiana is still negotiating with the federal government/awaiting federal approval for its proposal for HIP 2.0 that provide insurance coverage for non-disabled adults below and up to 138% of poverty. If approved, HIP 2.0 could cover the majority of Hoosiers in the “coverage gap.” The State is also awaiting word on its conditional continuation of the Healthy Indiana Plan (HIP) for the 40,000 Hoosiers currently enrolled. No new applications are being accepted for HIP at this time.

IN211 Text Alerts Available for Marketplace Enrollment and the Coverage Gap
IN211 is providing text alerts about Marketplace, and when approved, HIP 2.0, enrollment. Individuals may sign up for text alerts by texting “4Health” to 898211 on a cell phone. IN211 will provide a message once a week and users may opt-out anytime. Standard data and usage rates apply. (Full Text Alert Policy is available at www.in211.org.)