

- 
- Kids in school
 - New job
 - Health insurance

Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission
January 7, 2016

Secretary Rita Landgraf
Department of Health and Social Services



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Agenda

- National Updates:
 - Enrollment Updates
 - Guidance for Filing 2015 Taxes
 - Analysis of Average Household Penalty
 - U.S. Health Care Spending in 2014
- Delaware Updates:
 - Outreach and Communications
 - In-person Assistance
 - Stories From the Ground
 - Key Dates and Reminders
- Questions/Comments

National Updates



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Enrollment Update

- CMS releases weekly cumulative ‘snapshots’ of enrollments in the 38 states that use HealthCare.gov.
- Through Jan. 2 -- 26,528 Delawareans had signed up for coverage or had their coverage automatically renewed.
- Nationally, more than 8.6 million individuals in these states had signed up or been automatically re-enrolled.
- The snapshots do not specify the number of consumers who paid their premiums to activate their coverage effective either Jan. 1 or Feb. 1.

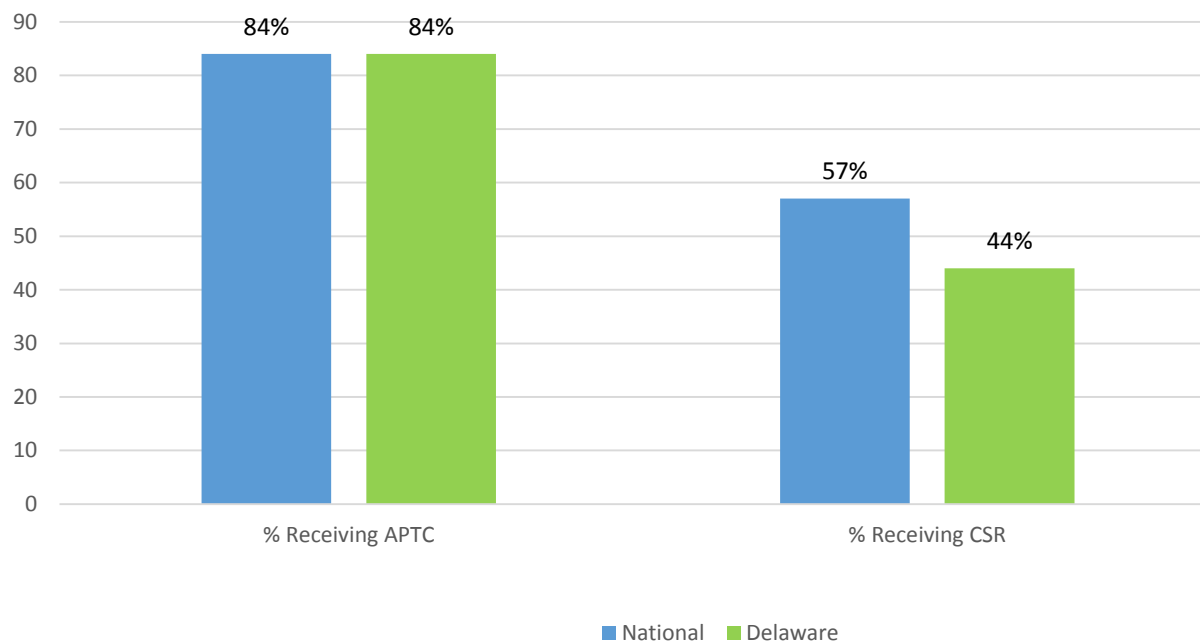
See the full report at:

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-01-06.html>.

Financial Assistance Among Active Enrollments

21,470 Delawareans had paid their premiums and had an active policy in September 2015, according to a recent HHS report that looked at financial assistance among those with active enrollments.

Percentage of Financial Assistance Among Active Enrollments, September 2015



See the full report at:
<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-12-22-2.html>

No Enrollment Grace Period in 2016

- The U.S. Department of Health and Human Services announced it will not offer a grace period for uninsured people to sign up for coverage leading up to the April 15 tax filing deadline, as it did for those signing up for 2015 coverage.
- Consumers have until Jan. 31 to sign up for insurance in 2016 or face a penalty.
- Those who are not exempt and who do not buy insurance in 2016 will face penalties of \$695 per adult (plus \$347.50 for each child not covered) or 2.5 percent of their household income, whichever is higher, when they pay their 2016 taxes in early 2017.

New Consumer Tools on HealthCare.gov

- New HealthCare.gov features piloted earlier this enrollment season are now available to all visitors.
 - Out of Pocket Cost Calculator lets you estimate premiums, deductibles, and co-pays for each plan based on anticipated use of health care services.
 - Doctor and Facility Lookup and Prescription Drug Lookup lets you search information on a plan's network of doctors and the prescription drugs it covers.



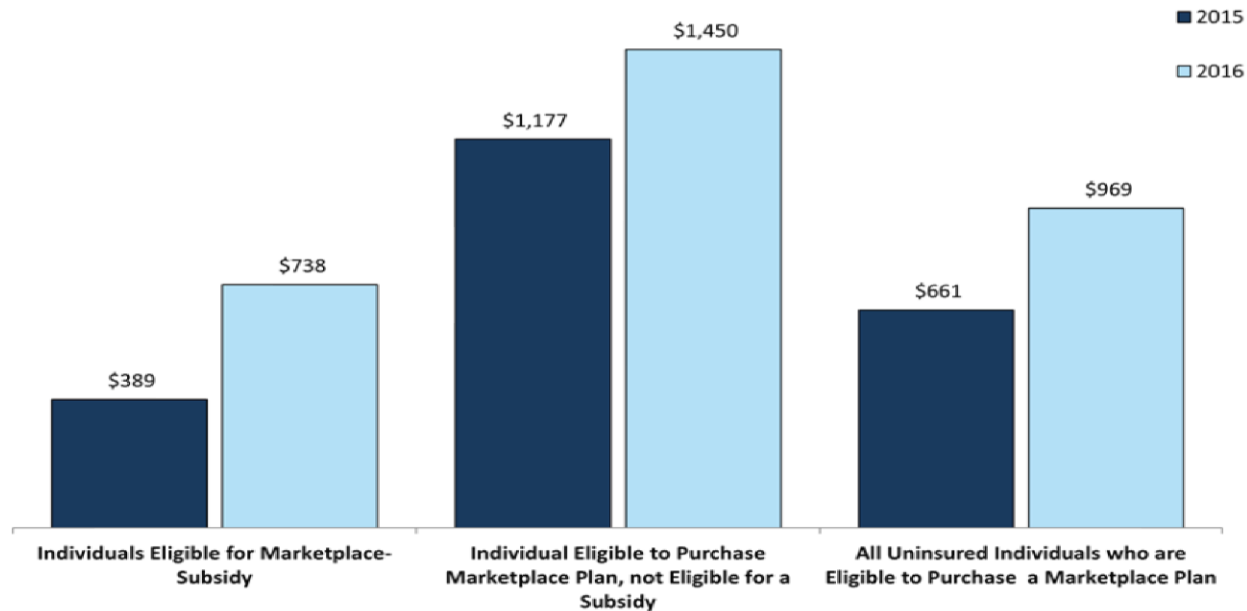
Guidance for Filing 2015 Taxes

- Individuals who enrolled for coverage through the Marketplace in 2015 should receive Form 1095-A by February 1. The Marketplace sends this form, which includes information about the tax filer's health coverage.
- Individuals should wait to file their returns until they receive Form 1095-A. Use Form 1095-A to complete IRS Form 8962 and reconcile advance payments of the premium tax credit or claim the credit on your tax return.
- Insurers have until March 31 to send a similar form, 1095-B, to their customers. This form might help you prepare your return, but it is not required; you may file without it.
- More information: <https://www.irs.gov/Affordable-Care-Act>

Analysis of Average Household Penalty

Figure 2

Among Uninsured Individuals, the Average Household Shared Responsibility Penalty, 2015-2016



NOTE: Includes individuals who have a household penalty of zero dollars.

SOURCE: Kaiser Family Foundation Analysis of the Current Population Survey, 2015.



See the full report at: <http://kff.org/health-reform/issue-brief/the-cost-of-the-individual-mandate-penalty-for-the-remaining-uninsured/>



U.S. Health Care Spending in 2014

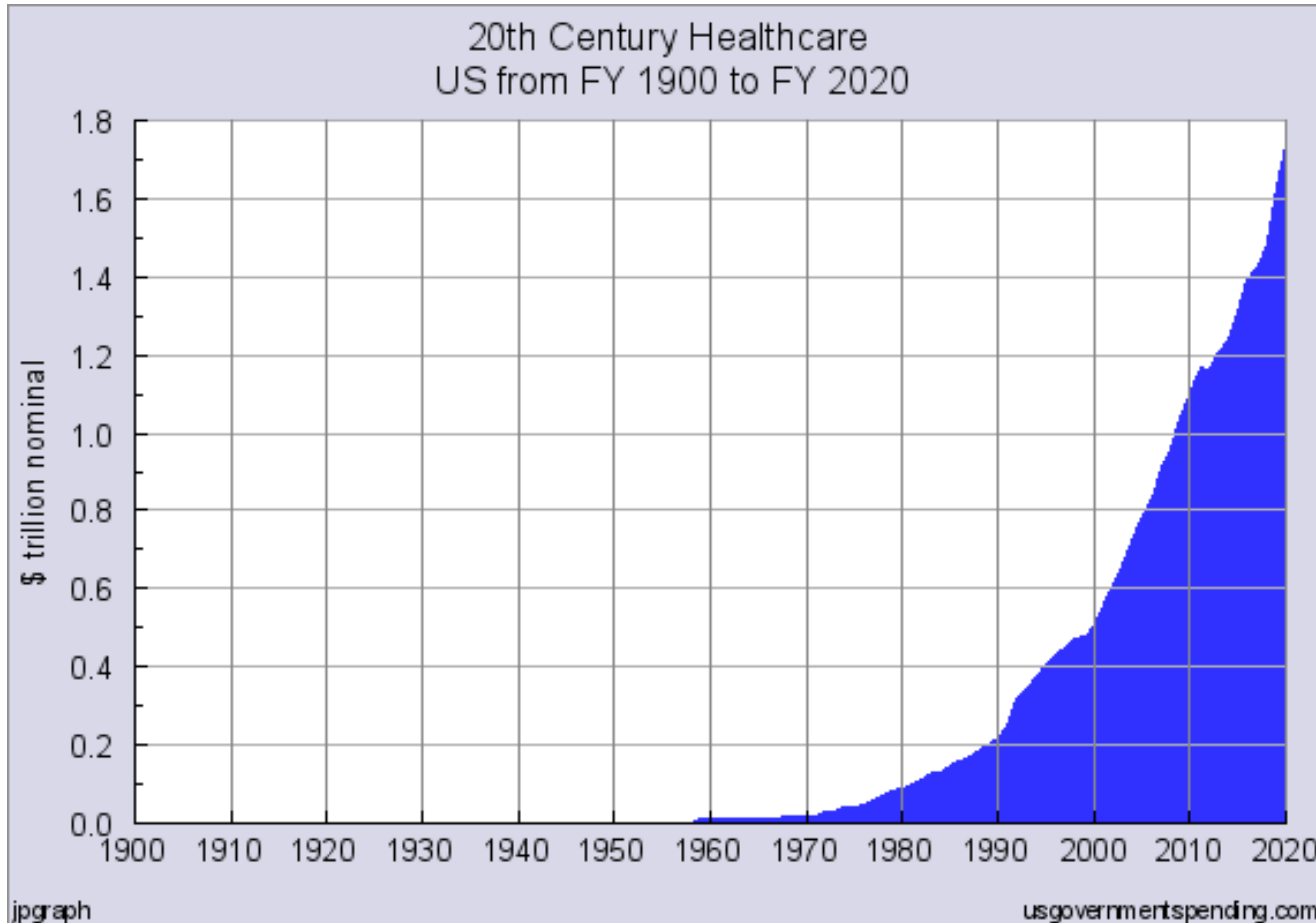


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U.S. Health Care Spending in 2014

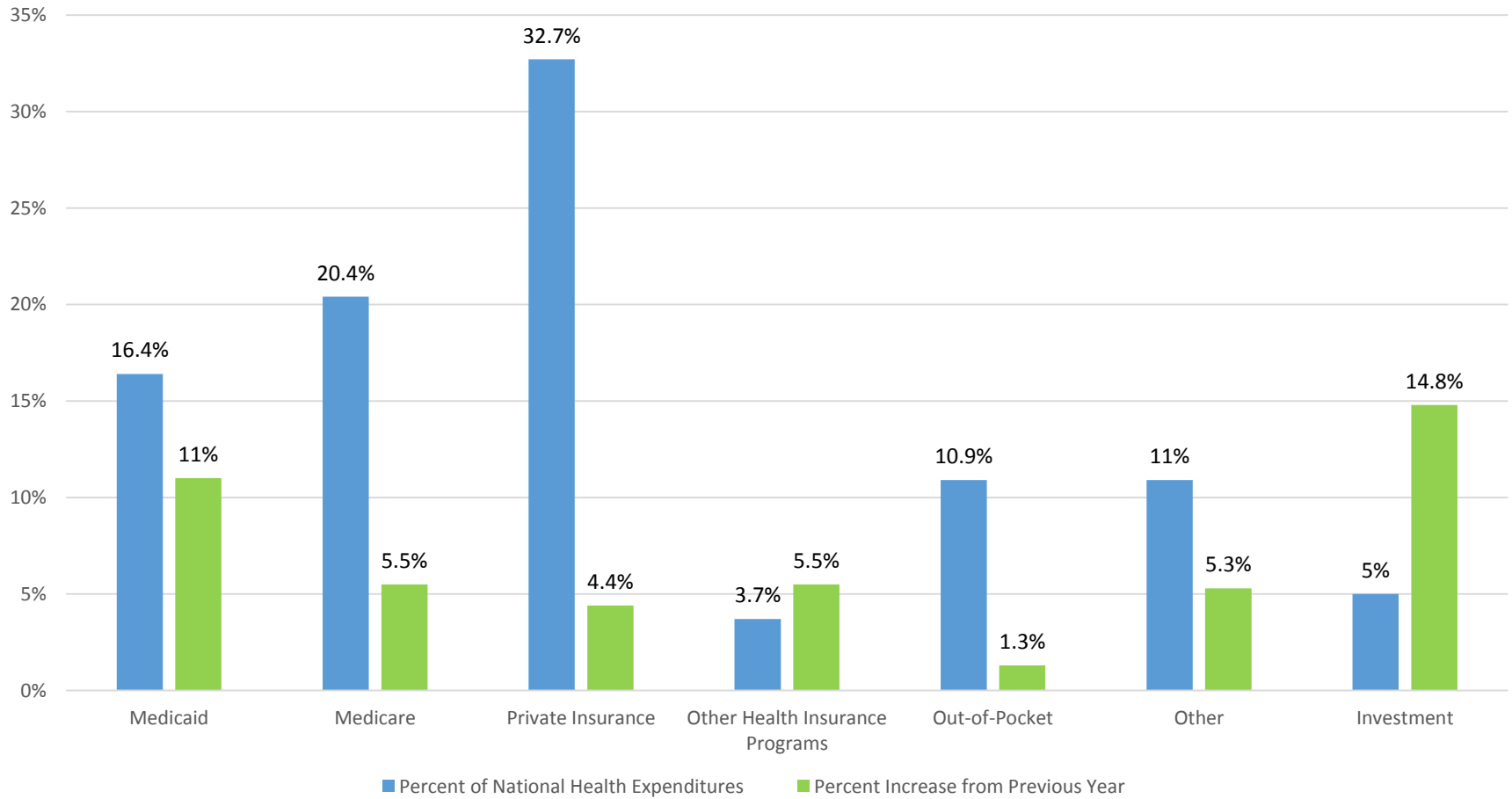
- U.S. health care spending grew 5.3% in 2014, following growth of 2.9% in 2013, according to CMS.
- Growth was driven primarily by millions of new users of health insurance as a result of the Affordable Care Act and by rapidly rising costs for prescription drugs.
- Rate of growth remains below that in most years before the coverage expansion. In the decade before the ACA, spending grew an average of 6.9% annually.
- Consumer out-of-pocket spending grew by 1.3% in 2014, a slower rate of growth than the 2.1% in 2013, reflecting the increased number of individuals with health coverage and the drop in the number of uninsured.
- Full report at www.CMS.gov.

Historical Look at Health Care Spending

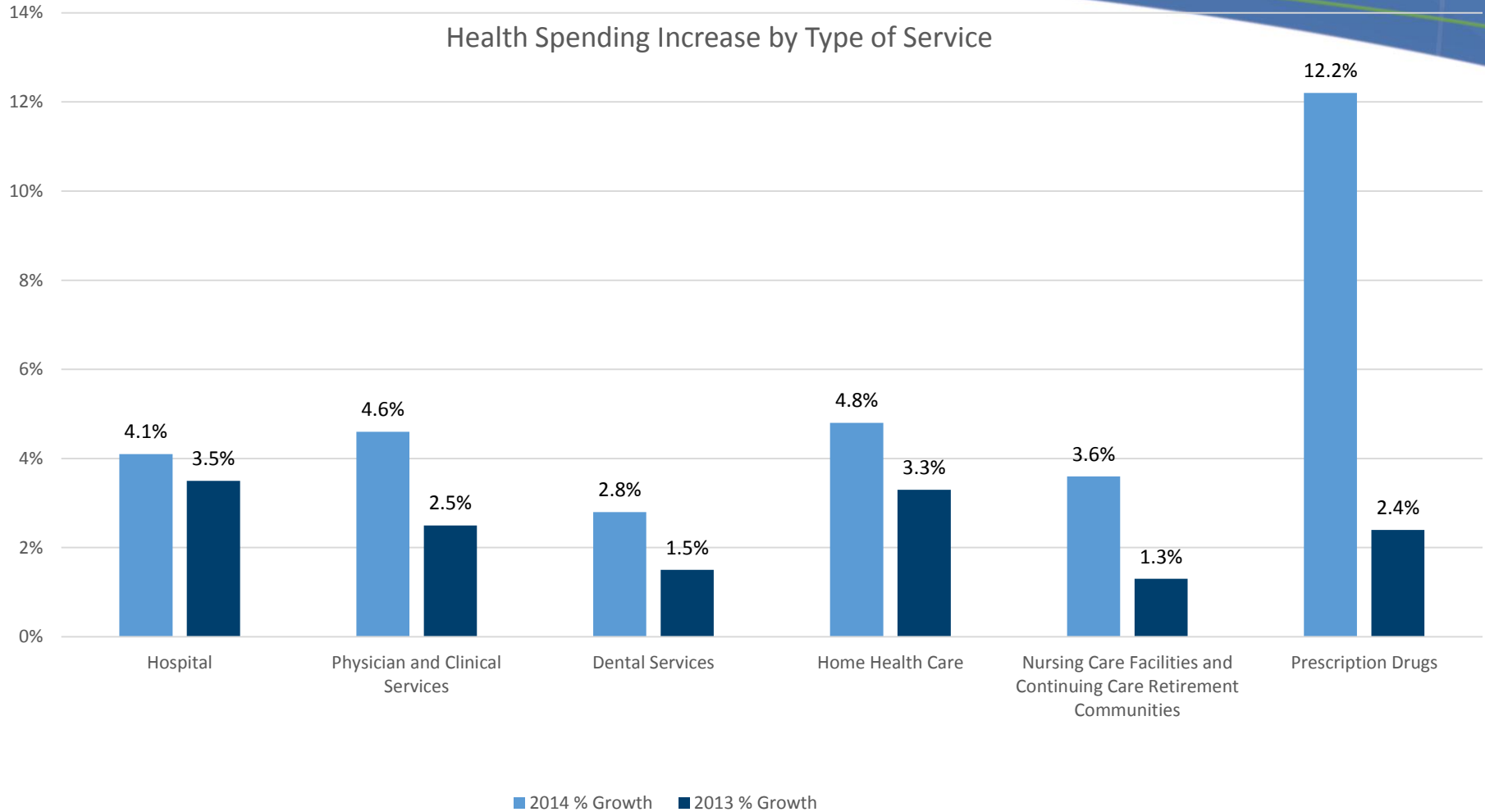


U.S. Health Care Spending in 2014

National Health Expenditures by Source of Fund



U.S. Health Care Spending in 2014



Delaware Updates



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Traffic to ChooseHealthDE.com

- Since Nov. 1, when the communications campaign began, there have been more than 20,000 user sessions on the website.
- The vast majority of visits are from first-time users.



ChooseHealthDE.com Activity

- User engagement is high, with visitors staying on the site an average of 1 minute 54 seconds and viewing almost four pages of content.
- Here are the top five pages viewed:

Page Title	Page Views
Individuals & Family -> About Insurance homepage	3,881
Individuals & Family -> The Costs homepage	3,095
Individuals & Family -> Penalty Calculator	2,483
Individuals & Family -> 2015/16 Rates	1,690
Individuals & Family -> Are you eligible	1,474

Phase 2 of Mass Media Campaign



- Second phase of Open Enrollment marketing began December 28. Messaging emphasizes the January 31 deadline in all media tactics.
- We continue to target areas we view as special opportunities because of lower Marketplace enrollment rates:
 - Southwest of Wilmington, New Castle, Smyrna, Dover, Georgetown, and Seaford
- Outreach included direct household marketing: postcards in November, door hangers in late December.

In-Person Assistance

- **Federal Navigators:**
 - Chatman LLC
 - Westside Family Healthcare
- **Federally Qualified Health Centers:**
 - Westside Family Healthcare
 - Henrietta Johnson Medical Center
 - La Red Health Center
- **State-Contracted Assisters:** The state was able to provide limited funding to the federal navigators, Chatman LLC and Westside Family Healthcare, to supplement their consumer-assistance efforts in targeted geographic areas.
- **Agents & Brokers:** Marketplace-certified insurance agents and brokers are available to assist individuals and employers with their enrollments.
- **Certified Application Counselors**

All assistance is available at no charge to the consumer.

Find details at www.ChooseHealthDE.com

Stories From the Ground

- A 53-year-old woman from New Castle County lost coverage through her husband's employer. She needed insurance to cover her cancer treatments. Working with a navigator, she learned she qualified for a monthly tax credit of \$472. After verifying she could keep her oncologist, she picked a plan with a premium under \$250.
- A man from Rehoboth Beach came to La Red to apply for coverage for his family, which includes his spouse and three teen children. Both parents work but neither had health insurance. They picked a health plan with a monthly premium of \$269 for the family, plus a dental plan for \$23 a month.

Stories From the Ground

- A woman from New Castle came to Henrietta Johnson Medical Center for help after losing her Medicaid because of increased work hours. She was concerned that she would not be able to afford a Marketplace plan. After looking over the plans and discussing ways she could budget her monthly income, she felt comfortable picking a plan with a premium of \$92 a month.
- A couple from Kent County chose a Silver multi-state plan with a monthly premium of \$238 after qualifying for a tax credit of \$1,462 per month.

Key Dates and Reminders

Date	Milestone
January 15, 2016	Last day to enroll for coverage to begin Feb. 1
January 31, 2016	Open Enrollment ends for Plan Year 2016. Coverage secured by this date will start March 1.

- Consumers who experience qualifying life events such as birth/adoption of a child; marriage or divorce; loss of minimum essential coverage; aging out of parents' insurance at age 26; or domestic violence eligibility may enroll outside of open enrollment.
- Enrollment assisters and agents and brokers are available to help with enrollments outside open enrollment.
- Visit www.ChooseHealthDE.com to find free assistance.
- Enrollment in Medicaid and in the SHOP marketplace for small businesses is open year-round.

Questions/Comments

- Health Care Commission
- Public



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