Sammamish City Council Briefing
October 1, 2013
What is happening again?

• Beginning Jan. 1, 2014, most individuals will be **required to have health coverage**

• **New affordable coverage options** in WA:

  1. **Medicaid** coverage (a.k.a. **Apple Health**) will be expanded to individuals with incomes up to 138% of poverty.

     $15,864 for an individual; $26,952 for a family of three

  2. WA will launch its **Health Benefit Exchange - WA Healthplanfinder**.

     • Subsidized premiums and tax credits will be available to individuals with incomes 139% to 400% of poverty.

     $15,864 to $45,960 for an individual

     $26,952 to $78,120 for a family of three
What is happening again?

- People do not need to do anything if they have health insurance through:
  - Private Insurance
  - Medicare (seniors)
  - Currently on Medicaid (a.k.a. Apple Health)
Residents Who Will Remain Uninsured After Enrollment

- **Undocumented immigrants**, who cannot purchase insurance through the Exchange and are not eligible for Medicaid

- **Opt-out residents**, who choose to pay the penalty of either 1% of income or $95 in 2014 (increases to 2.5% or $695 in 2016)

- **Other exempted populations that choose not to enroll**
Timeline for enrolling newly eligible

- Medicaid enrollment: Oct 1, 2013 to Dec 7, 2014
- Service starts: March 31, 2014
Enrollment ➔ Coverage

<table>
<thead>
<tr>
<th>If you enroll in a private health insurance plan through the Exchange...</th>
<th>Your coverage begins...</th>
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<tbody>
<tr>
<td>• Between 10/1/13 and 12/15/13</td>
<td>• January 1, 2014</td>
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<tr>
<td>• Between the 1st and 15th day of the month during the rest of open enrollment</td>
<td>• The first day of the next month (So if you enroll on February 10, 2014, your coverage begins March 1, 2014.)</td>
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<tr>
<td>• Between the 16th and the last day of the month during the rest of open enrollment</td>
<td>• The first day of the second following month (So if you enroll on February 16, 2014, your coverage starts on April 1, 2014.)</td>
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Enrollment → Coverage

Ongoing enrollment cycle:

• Each fall (Oct – early Dec)
• Can enroll at other times if experiencing a life event (such as child birth, job loss, marriage, etc.)
• Those experiencing a life event have 90 days to re-enroll before the yearly penalty kicks in
The Opportunity in King County

• To maximize enrollment and retention of King County residents who will be newly eligible for healthcare coverage on January 1, 2014
  – 80,000 newly eligible for Medicaid (a.k.a. Apple Health)
  – 100,000 eligible for affordable insurance options through the Exchange

• In addition, About 37,000 individuals above 400% FPL will be required to purchase their own insurance
• About 17,000 individuals are currently eligible for Medicaid coverage but are not enrolled
Washington Healthplanfinder can help you find a plan that fits your needs and your budget.

**YOU CHOOSE.** This clear, simple website offers apples-to-apples comparisons – no fine print – so you can choose the plan that works for you.

**TRUSTED SUPPORT.** Washington Healthplanfinder provides impartial, expert customer support – online, by phone or in person.

**FINANCIAL HELP** is available to help pay for premiums and copays.

**YOU KNOW WHAT IS COVERED.** All plans cover the basics, and no one will be denied because they have a pre-existing condition. All plans will include:

- Doctor visits and hospital stays
- Maternity, pediatric and newborn care
- Prescription drugs
- Preventative care like cancer screenings or vaccines
- Management of chronic disease like diabetes or asthma
- Mental health services
How does it work?

CLICK.
Go to www.WAHealthplanfinder.org to fill out an application (or browse plans available in your community) – don’t forget that you can get help online, by phone and in-person. Washington Healthplanfinder also determines if you are eligible for free or low cost coverage.

COMPARE.
Compare plans side by side.

COVERED.
Choose the plan that fits your needs and your budget. You’re insured!
Need Help Enrolling?

• Statewide call center opened September 3rd: 1-855-WAFINDER

• Help with enrollment is available through In-Person Assisters, agents, brokers, enrollment events, online and on the phone.
Need Help Enrolling?

• Created partner network of 23 organizations with 34 languages

• Diverse population focus

• Trained more than 500 assisters so far from network and other partners
• Purpose: Have a presence in communities throughout the county

• United Way Community Blitz, Sept. 20

• More than 200 “events” over the next several months, with multiple languages

• Major weekend events to raise awareness and enroll people:
  • Oct. 5 – Garfield Community Center (2 – 5 p.m.)
  • Oct. 12 – Third Place Commons (10 a.m. – 3 p.m.)
  • Oct. 19 – Bellevue Crossroads Mall (10 a.m. – 3 p.m.)
  • Nov. 9 – Kent Memorial Park (1 – 5 p.m.)

• Full listing: www.kingcounty.gov/coverage
Protecting Against Fraud

1. Don’t share your private information.
2. Free help is available through trained individuals.
3. Verify the web address of the Exchange.
4. Don’t be fooled by imitations.
5. The Exchange does not cover Medicare.

Shopping for Health Coverage: Privacy Tips
http://www.wahbexchange.org/info-you/individuals-and-families/privacy-tips/
2012
Health insurance access

Uninsured countywide: 3% - 30%

City of Sammamish: 4%
(1,030 people)
Health insurance access

Uninsured countywide: 1% to 10%; 4% overall average countywide
Outreach and Enrollment Events in Sammamish

Lake Forest Park Enrollment Event @ Third Place Commons
October 12, 10 a.m. – 3 p.m.

Richmond Beach Library
1 – 5 p.m. on the following dates:

October 17 & 26
November 21 & 30
December 12 & 21
Outreach and Enrollment Events in Sammamish

Sammamish City Hall
October 28, 2-6 p.m.
November 7, 2-6 p.m.
December 12, 2-6 p.m.
• Spread the word!

• Proactive and reactive media stories

• Elected official briefings
  • 30+ cities in King County, federal and state delegation

• Social media – blog, Facebook, Twitter, Flickr, emails

• “Toolkit” for partners

• Speakers Bureau

• Kingcounty.gov/coverage
Questions?