

Consumer Information (B) Subgroup

DRAFT Outline for “Frequently Asked Questions” (March, 15, 2013):

1. QUESTIONS FROM CONSUMERS:

a. Basics

1) Description of Exchange

- What is a Health Insurance Exchange?
- Brief explanation of different types of Exchanges (SBE/FFE)
- How will the Exchange work in this state?
- What companies will offer coverage on the Exchange?
- Do I have to buy coverage through the Exchange?

2) Coverage questions

- What types of plans will be available on the Exchange? (Bronze, silver, gold, platinum)
- What are Essential Health Benefits?
- [State specific information for EHBs]
- Is XXXX benefit covered?
- How much of what my doctors says I need will be covered?
- What are preventive benefits and how are they covered?
- What coverage is there for dental benefits
- What are out-of-network services and do I have any coverage for them?

3) Eligibility questions

- Who can purchase on the Exchange?
- Can one spouse stay in group coverage and the other spouse purchase an individual policy through the Exchange?
- If my employer offers coverage, can I still purchase tax credit-subsidized coverage through the Exchange instead?

4) Tax Penalty / Individual Mandate

- Am I subject to the individual mandate?
- What is minimum essential health coverage? What qualifies?
- I have Medicaid / ESI / Medicare – how will the individual mandate impact me?
- Timeline for penalty

- How do I prove I have health insurance to avoid the penalty?

5) Costs

- How much will the plans cost?
- What will be my out-of-pocket costs?
- What subsidies are available to help me? Do I qualify?
- Are the premiums/costs tax deductible?
- How might my 2014 tax filing be affected? (premium subsidy, etc)
- What did the new law do to help people with their costs? Why does it cost so much?
- What if my income changes during the year? What happens to my subsidies?

6) Rights

- Who is eligible to buy a policy on the Exchange?
- Can I buy a child-only policy?
- How will my physical health affect my coverage/eligibility? Can I buy a policy if I have a pre-existing condition?
- Can a company charge me more for being a smoker?
- What about COBRA/HIPPA?
- If I buy a policy, can I keep my doctor? Can I stay on the same medicines?
- Do employers have to continue to cover my children?
- What if I already have insurance?

7) Other State Specific questions and resources

8) Other Plans

- Which forms of insurance coverage are subject to the protections of the ACA and meet the ACA's minimum coverage requirement and which do not?
- What is a Grandfathered Plan?
- What is available outside the Exchange?
- How will my employer coverage change?
- Will my Medicare Supplement be affected?
- How will my Medicare prescription drug "donut hole" be affected?
- What happens to my Medicare Advantage plan?
- What about long-term care?

b. Timeline

- When can I enroll?
- What key dates are coming up?
- What info will I get?
- What do I need to do right now?

c. Debunking myths / dispelling fears

- What is not happening...
- How is my current coverage affected? Will my benefits change? Will my costs go up?
- Will I lose Medicare?
- Why did my premiums go up? Will my premium go up as a result of the law?
- Will my employer drop coverage as a result of the law?
- Will care be rationed?
- Are my taxes going up to pay for this law?

d. Resources:

- Where do I go for help in choosing a plan?
- What are navigators?
- Where do I go for more information?
- How do I know which plan is best for me and my family?
- Is the internet the only way to purchase policies?
- Contact info for Medicaid agency, Exchange contact, etc.
- Where do I file a complaint for a product sold on the Exchange?
- Where do I file a complaint for a product not sold on the Exchange?

e. Enrollment/Application

- How do I enroll?
- Where do I go to determine eligibility for subsidies?
- If my employer does not offer health insurance, how do I find out if I am eligible to purchase a policy through the Exchange?
- Where do I go if I have problems with enrollment?
- Do I have to re-enroll annually?

f. Changes already in place

g. Special circumstances / populations

- What is available for people with chronic conditions? Will the new law help me get better coverage?
- Are religious organizations eligible?
- Are undocumented immigrants, incarcerated people, tribal members eligible?

h. MLR Rebate

- What is an MLR rebate?
- How can I find if my carrier paid rebates?
- What is actuarial value?

i. Basics about Medicaid changes

j. Basics about Medicare changes

2. QUESTIONS FROM SMALL EMPLOYERS:

- What responsibilities do I have regarding offering health care coverage to my employees?
- What is the SHOP Exchange?
- How is an employee calculated? What about seasonal employees?
- What penalties exist if I don't provide coverage?

3. QUESTIONS FROM LARGE EMPLOYERS:

4. QUESTIONS FROM PRODUCERS:

- What is the producer's role in policies offered on the Exchange?
- What training is provided?
- What is the compensation structure for a producer for plans offered on the Exchange?
- What are the requirements for Producers to sell policies offered on the Exchange?

5. GLOSSARY

- See attachment

6. FLOW CHART

- See attachment