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STATE OF ACCESS TO CARE UNDER THE ACA

Presented by: Julieanne Taylor
September 30, 2019

HEALTH INSURANCE BEFORE THE ACA

JULY 2009

Issue Brief

Failure to Protect: Why the Individual Insurance Market Is Not a Viable Option for Most U.S. Families

Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2007

MICHELLE M. DOTY, SARA R. COLLINS, JENNIFER L. NICHOLSON,
AND SHEILA D. RUSTGI

ABSTRACT: Between 2001 and 2007, an increasing share of adults with private insurance—whether employer-based coverage or individual market plans—spent a large amount of their income on premiums and out-of-pocket medical costs, were underinsured, and/or avoided needed health care because of costs. Those with coverage obtained in the individual market were the most affected. Over the last three years, nearly three-quarters

- **70%** of those with health problems found it difficult or impossible to find affordable coverage
- **85%** of adults with incomes under 200 FPL who tried to buy coverage on the individual market never purchased it
- Those who were able to purchase coverage faced issues



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AFFORDABLE CARE ACT

SIGNED MARCH 23, 2010
IMPLEMENTED JANUARY 1, 2014

- ✓ New ways to access health insurance
 - Medicaid Expansion
 - Health Insurance Marketplace – with \$\$ help!
- ✓ New insurance protections
 - Limits on premium variation
 - No preexisting condition exclusions
 - No annual/lifetime limits
- ✓ Fine for being uninsured
 - 2017 and 2018: \$695 pp or 2.5% HH income
 - 2019 and beyond: no fine

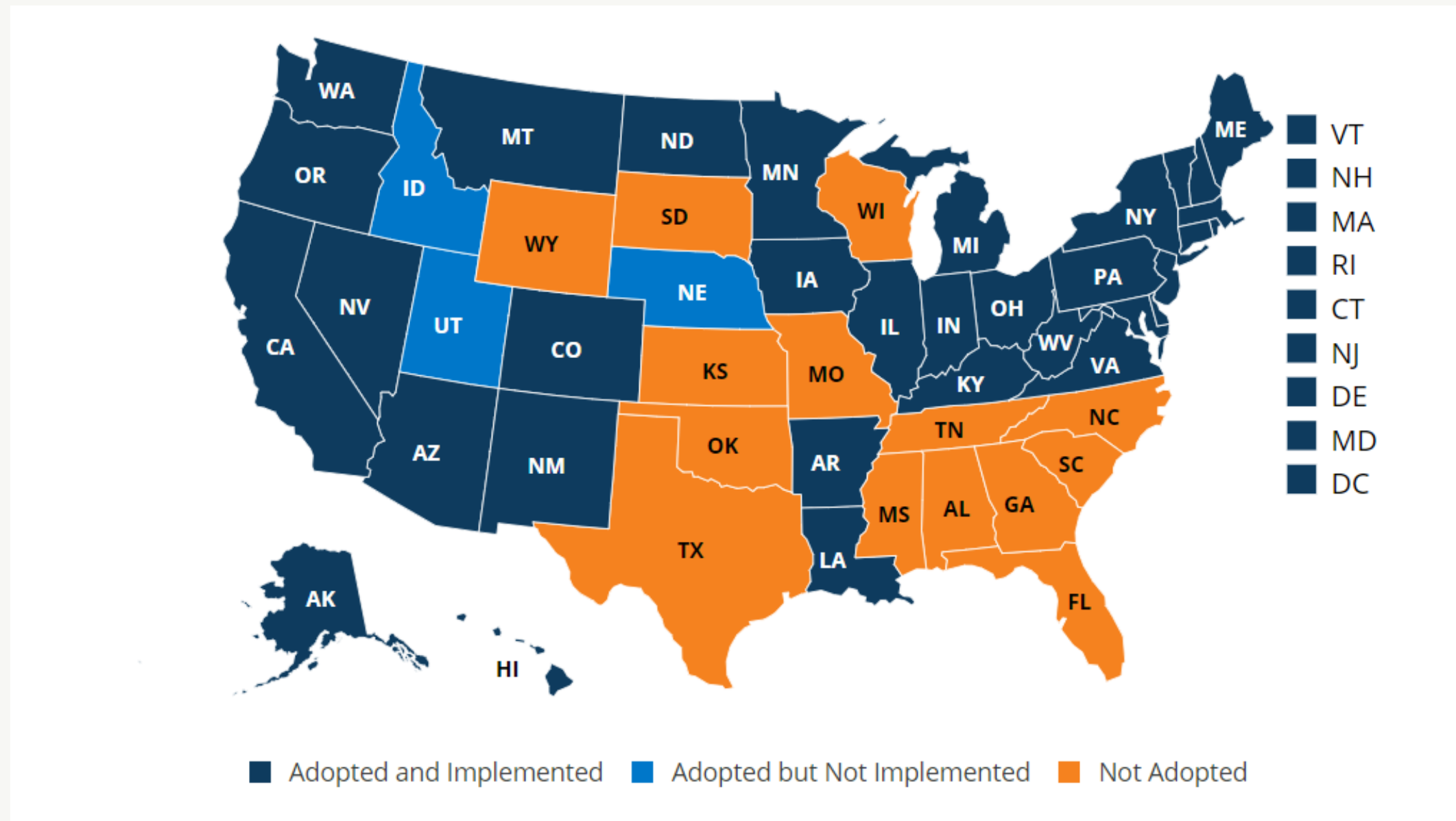


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MEDICAID EXPANSION

Current Status of State Medicaid Expansion Decisions*



*as of August 2019



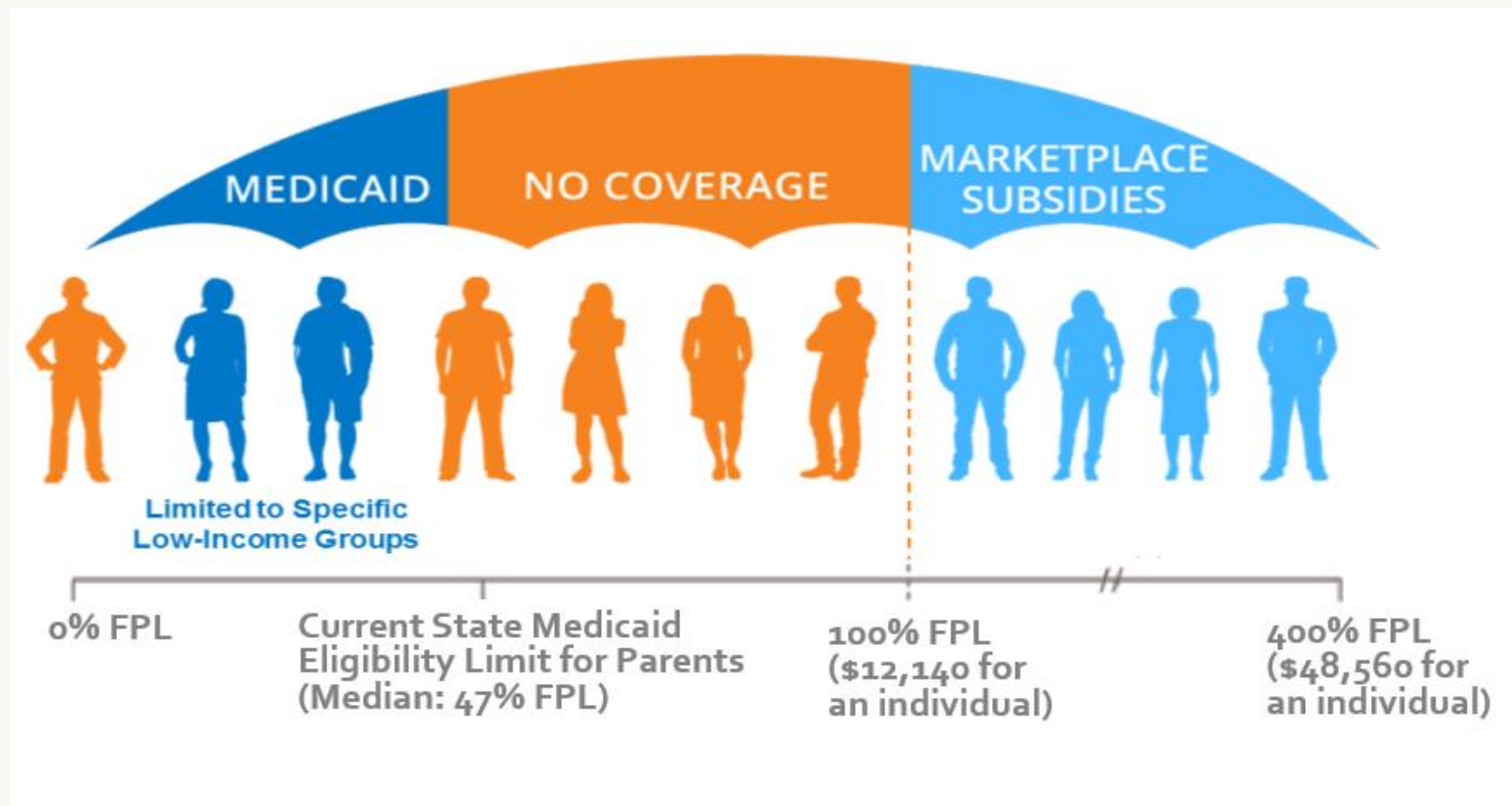
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MEDICAID EXPANSION

THE MEDICAID COVERAGE GAP

- Do not qualify for Medicaid; and
- Incomes **too low** to qualify for help buying coverage in the Marketplace



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MEDICAID AND THE UNINSURED IN NC



Despite NC's failure to expand Medicaid, the uninsured rate in NC has gone from 15% in 2013 to 11% in 2016 and it continues to decrease.

There are still **over 1 million North Carolinians** who remain uninsured but are eligible for coverage with financial assistance.

SPOTLIGHT ON OE6

NOVEMBER 1, 2018 – DECEMBER 15, 2018

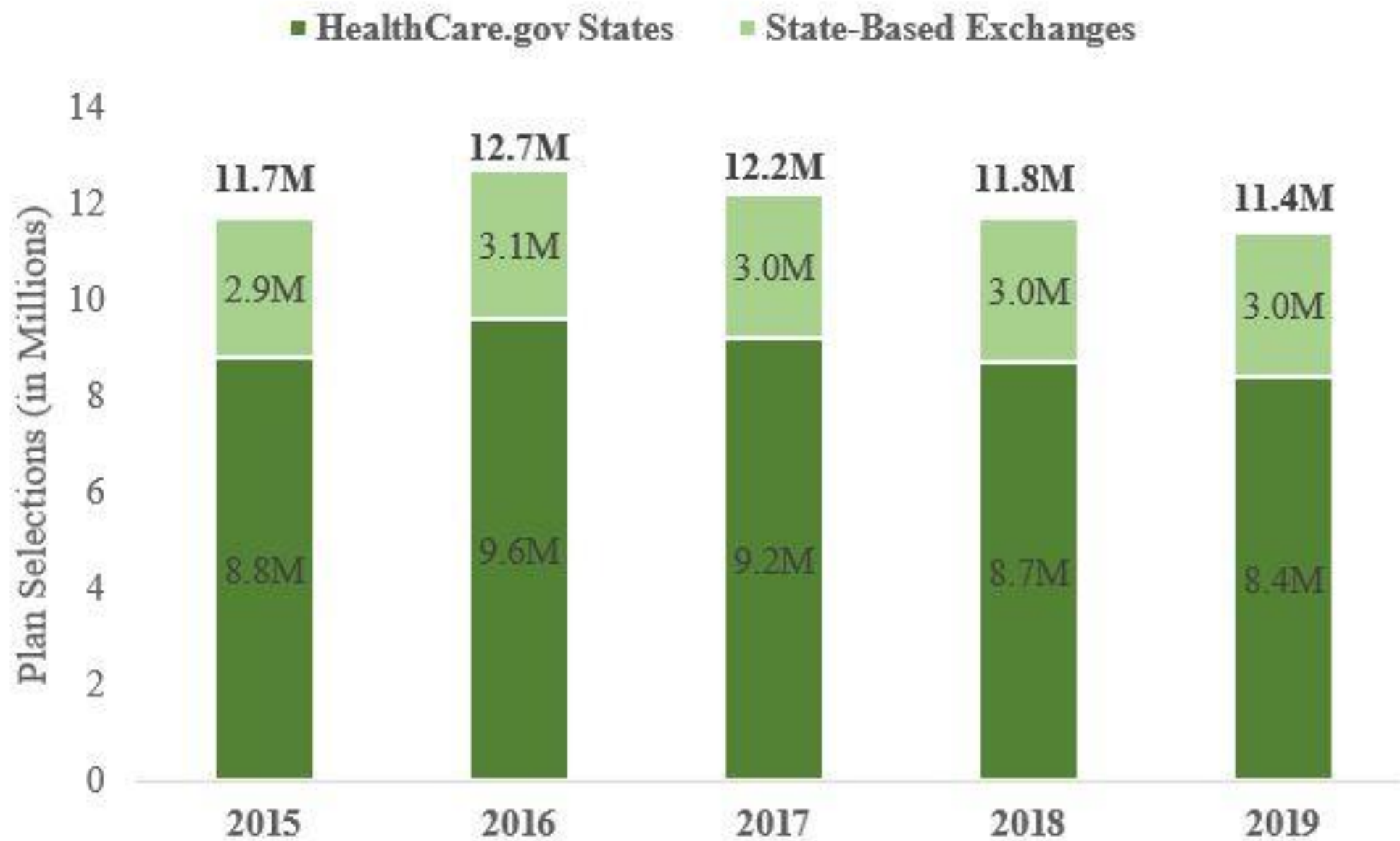


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OE6 MARKETPLACE PLAN SELECTIONS

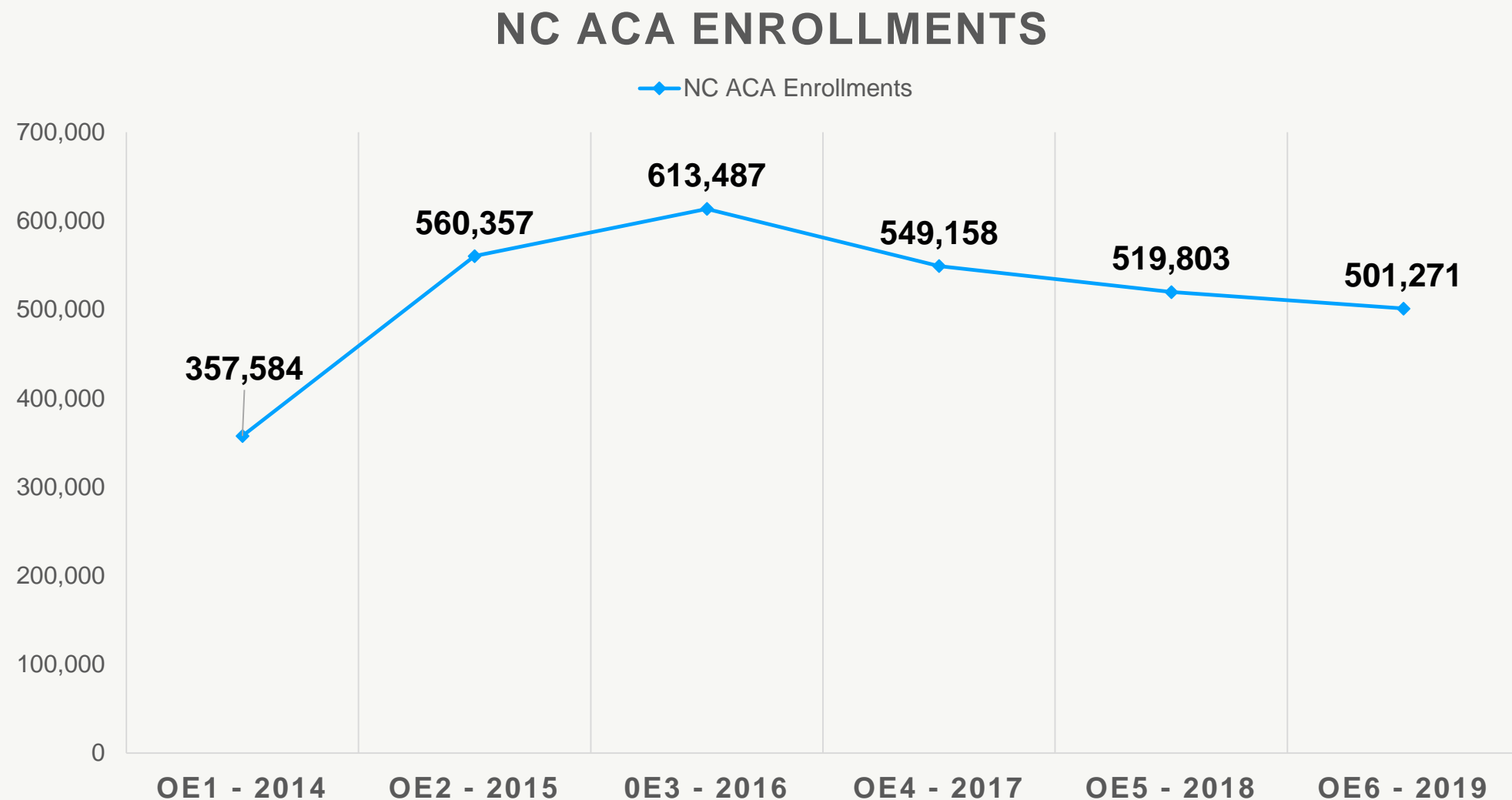
FEDERAL V. STATE EXCHANGES



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NC OE6 MARKETPLACE PLAN SELECTIONS



NC had the 3rd highest enrollment #s of all FFM states for the FIFTH year in a row!

More than 90% of North Carolinians received financial assistance.

COST OF PLANS

Under the ACA, when premiums increase, so does financial assistance.

Two types of financial assistance available

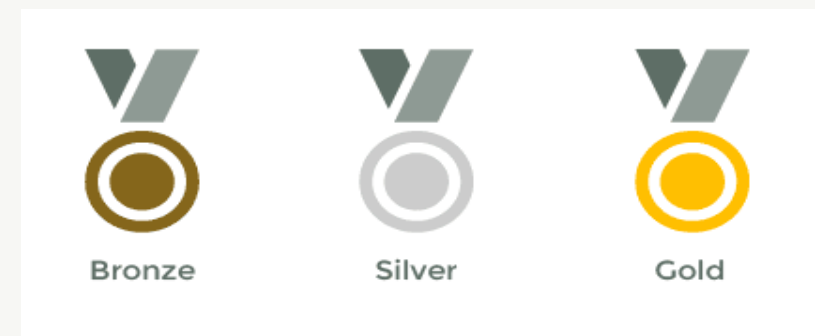
- Advanced premium tax credits (APTCs)
- Cost sharing reductions (CSRs)

MARKETPLACE PLANS IN NC

2020: BCBS, Cigna, and Bright Health (new!)

Consumers still have options

- 8 Bright Health and 14 BCBS plans in Mecklenburg County
- Novant and Atrium networks available



3 categories

OUTREACH/ENROLLMENT EFFORTS



MARKETPLACE ENROLLMENT

MECKLENBURG COUNTY

During the last open enrollment period (11/1/18 – 12/15/18)...

- **60,229 Mecklenburg County residents** enrolled in a Marketplace plan, down 3.8% but still the highest # of enrollments in the state!
 - Wake → 53,759
 - Guilford → 28,680
- **53,878** received financial assistance
- **16,655** enrolled for the first time
- Average premium for those receiving APTCs = **\$62/mo**



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OE7 Enrollment Events



NEED HEALTH INSURANCE?

HEALTHCARE OPEN ENROLLMENT IS HERE!
NOVEMBER 1 – DECEMBER 15

 **TIME TO ENROLL!!!**

Not sure where to start?
FREE IN-PERSON HELP IS AVAILABLE

2019 ENROLLMENT EVENTS
(FOR 2020 COVERAGE)

>> WHEN? Every Wednesday 4:00–8:00pm
Every Saturday 9:00am–4:00pm
Sunday, 12/15 12:00pm–8:00pm

>> WHERE? 1524 Elizabeth Ave
Charlotte, NC 28204


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Schedule your appointment today – space is limited! Walk-ins are welcome on Saturdays until 3 pm.
Appointments are also available at other locations Monday–Friday 9am–5pm.

call **1-855-733-3711** or go online to
WWW.NCNAVIGATOR.NET to schedule
an appointment today

The project described was supported by Funding Opportunity number CA-NAV-19-001 from the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services. The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies.

CCLA is hosting enrollment events 11/1 – 12/15:

- Every Wednesday 4pm-8pm
- Every Saturday 9am-4pm
- Sunday, 12/15 12pm-8pm

OE7 Navigator Sites

CCLA Navigators will be at over 15 locations across Mecklenburg, Cabarrus, and Union counties!

- Beatties Ford Rd Library
- Cabarrus Health Alliance
- CCLA
- CMC Myers Park
- CMC Northpark
- CPCC – Main Campus
- El Puente Hispano
- Goodwill Industries
- Independence Library
- Latin American Coalition
- Meck Co Health Department
- Monroe Library
- New Beginnings Church
- Union County Human Services
- University City Library
- West Blvd Library



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Outside of Open Enrollment

- Navigators continue to be a much-needed resource in the community
- During tax season, navigators are at tax sites helping individuals in accessing their ACA tax forms and filling for exemptions
- Navigators are also conducting outreach to identify individuals who qualify for a special enrollment periods (SEPs) and assisting them to enroll
- All year round, navigators are assisting individuals to remain covered, utilize their coverage, and dealing with issues related to billing, the issuer, and access to care



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WHAT'S GOING ON NOW?



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Texas v. United States

- Initially filed in February 2018 by 20 Republican states
- Challenging constitutionality of the individual mandate after Congress enacted the 2017 tax reform bill reducing the penalty for being uninsured to \$0
- Without the penalty, these 20 states are arguing that the mandate is unconstitutional and therefore the ACA is unconstitutional
- In December 2018, the trial court found the individual mandate unconstitutional
- Appealed to the U.S. Court of Appeals for the 5th Circuit
- The 5th Circuit heard oral arguments on the case in July 2019 and we are still awaiting a decision...
- Regardless of the court of appeals decision, the case will likely be appealed to the Supreme Court



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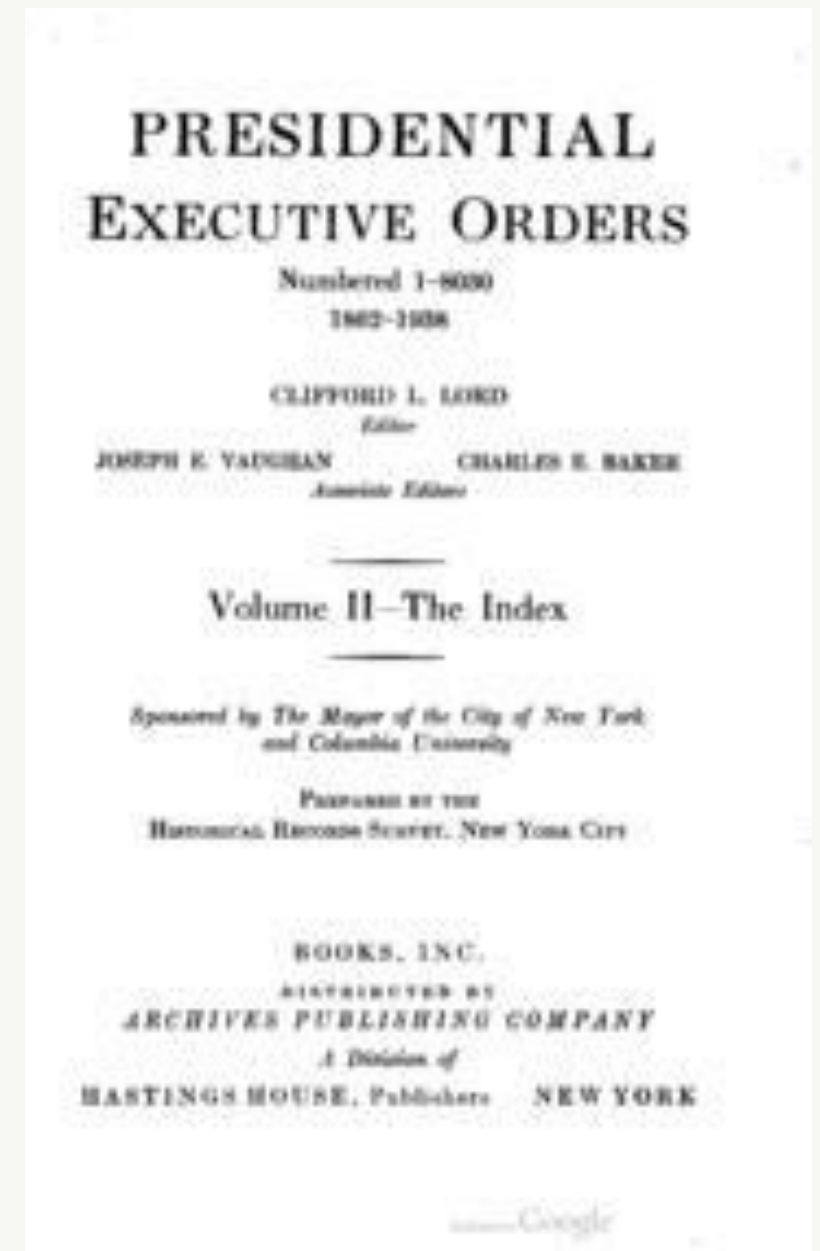
SHORT-TERM/ASSOCIATION HEALTH PLANS

In August 2018, the final rule was published to expand availability of short-term health insurance policies and association health plans

Short-term policies are not considered minimum essential coverage

Under the final rule, short term policies are now available for up to 12 months

Short term policies and association health plans are generally less expensive than Marketplace plans but do not offer the same protections



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SHORT TERM HEALTH PLANS

ACA/Marketplace Plans

- considered MEC
- must cover essential health benefits
- must provide free preventive care
- cannot impose annual or lifetime limits
- cannot deny coverage or charge more for preexisting conditions
- premiums based only on age, geography, and tobacco use

Short Term Health Plans

- not considered MEC, so subject penalty
- can be denied or charged more for preexisting conditions
- do not have to cover essential health benefits
- can impose annual and lifetime limits
- not subject to cost sharing limitations

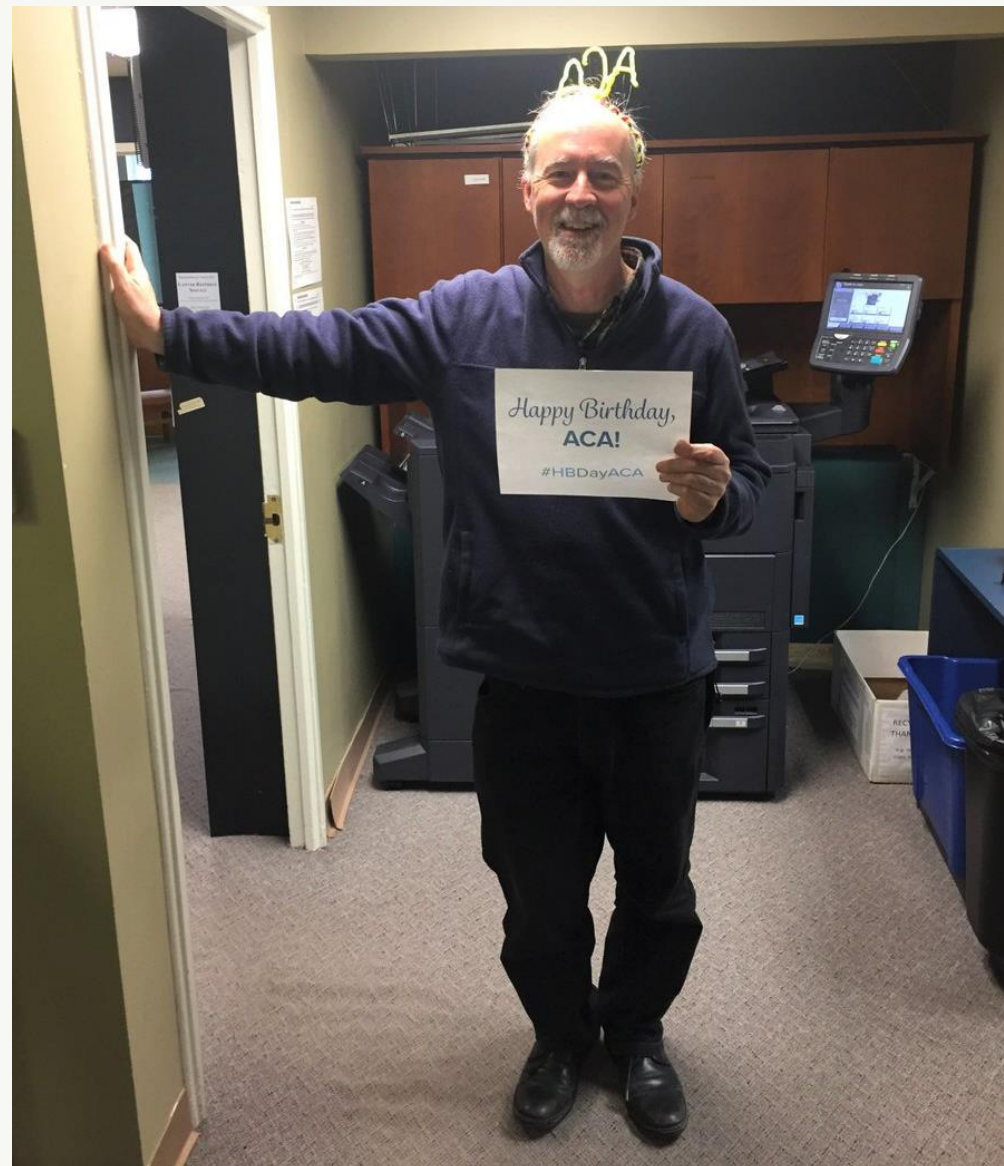


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REPEAL AND REPLACE?

NOPE, the ACA is still the law!
On March 23, the ACA turned 9!!!



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WHAT CAN YOU DO?



Spread the word.
The Affordable Care Act is still the law. Help the uninsured understand their options.

Need help? Call **1-855-733-3711** or go online **ncnavigator.net** for appointment with a CCLA health insurance navigator

Make your voice heard! Now is the time to advocate for access to care

Questions? Contact me!
julieannet@charlottelegaladvocacy.org

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