

Delivering information to those at the center of quality care

## YOUR GUIDE TO THE AFFORDABLE CARE ACT (ACA) & HEALTH INSURANCE MARKETPLACE



**SPECIAL MESSAGE**  
to Members of the Direct Care Workforce in Iowa:

### YOU MATTER! YOUR HEALTH MATTERS! YOUR HEALTH INSURANCE MATTERS!

Twenty-five percent (25%)\* of Iowans who work in direct care have no health insurance. Many who have health insurance would like to see if they have other options that might be more affordable or offer better benefits. This guide will help you better understand and explore The Health Insurance Marketplace and the new options for health insurance that are now available to you.

\*Iowa Direct Care Worker Wage and Benefit Report, September 2010, Child and Family Policy Center.

"After nine years of being uninsured... we now have health insurance through the Health Insurance Marketplace."



**Tracy Hoveland,**  
Certified Nursing Assistant,  
Mason City, IA

Read more about Tracy's story on page 2

### Uninsured – Illness – Medical Debt – Bankruptcy: "Real People Real Stories"©

The best way to explain the importance of health insurance is to see what can happen when people DON'T have it! To better understand the impact, listen to the stories of three uninsured direct care workers.

**View the video** at the following link: <http://bit.ly/1nY5HaM> or by visiting the Iowa CareGivers website [www.iowacaregivers.org](http://www.iowacaregivers.org) under Research and Resources, Video Library.

The Health Insurance Marketplace can help you to avoid the consequences of being uninsured or underinsured.

### From the February 2014 Survey Monkey Completed by Employers of Direct Care Workers:

\*Over 50% of those responding felt that their direct care staff had no, or very little, understanding of the new health insurance options available through the Affordable Care Act and the Health Insurance Marketplace.

\*Over 90% of those responding are willing to share information about the Affordable Care Act and the Health Insurance Marketplace that is tailored to their direct care staff.

**EVERYONE IS REQUIRED TO HAVE HEALTH INSURANCE**

**OPEN ENROLLMENT ENDS MARCH 31, 2014**

Learn more on page 5

## YOU CAN APPLY FOR HEALTH INSURANCE IN SEVERAL WAYS:



- 1. GO ONLINE** to [www.HealthCare.gov](http://www.HealthCare.gov)
- 2. CALL 1-800-318-2596** (24 Hours a day, 7 days a week)
- 3. IN PERSON**
  - Get face to face help from people in your community who are trained and certified to help you apply and enroll. These people are called Navigators or Certified Application Counselors (CACs). To find Navigators and Certified Application Counselors in your area, go to: [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) or call 1-800-318-2596
  - Or contact a licensed insurance agent in your area and ask about their ability to help you.
- 4. PAPER APPLICATION:** Call the Health Insurance Marketplace to get an application or download a copy from [www.HealthCare.gov](http://www.HealthCare.gov)



## YOUR GUIDE TO THE AFFORDABLE CARE ACT (ACA) & HEALTH INSURANCE MARKETPLACE WILL HELP YOU:



- Learn what your options for health insurance are through the Health Insurance Marketplace.
- Sort out what health insurance options might be best for you.
- **Sign up before the March 31, 2014 DEADLINE**, the close of Open Enrollment!!

**Worried about how you will pay your premiums on the Health Insurance Marketplace?** Ask about the **Earned Income Tax Credit** when filing your income taxes!

It can put extra money in your pocket that you can use to help pay health insurance premiums. You can view the "It All Adds Up" © online toolkit, with helpful information on the Earned Income Tax Credit at the following link:

[www.iowacaregivers.org/addsup](http://www.iowacaregivers.org/addsup)



### TRACY'S STORY *Continued from Page 1*

Tracy and her husband had been without health insurance for 9 years. After hearing about the new health insurance laws through information from the Iowa CareGivers, Tracy called the 800 number for the Health Insurance Marketplace. She said, "it was very easy to do and as a result we now have a health insurance plan we can afford."

Tracy said, "We simply tried to avoid trips to the doctor for so many years but that wasn't always possible. In the past we would have to use the tax refund we get from the Earned Income Tax Credit to help pay overdue medical bills. Now that we have health insurance we will be able to stretch our tax credit refund to pay for other family needs."

One of the best things about having health insurance is that "we can now go to the doctor when we need to."

She encourages other direct care workers without health insurance, or with a health insurance plan they don't like, to do what she did – go shopping for insurance and see what your options are!



**Tracy Hoveland,**  
*Certified Nursing Assistant,  
Mason City, IA*

**"we can now go to the doctor when we need to."**

## THE HEALTH INSURANCE MARKETPLACE: HEALTH INSURANCE — THE BASICS

People buy insurance to protect their car or their house. Farmers buy insurance to protect them if their crop gets wiped out. Some people buy insurance to protect their life, so benefits will be paid to those who survive them at the time of their death.

People **buy health insurance to protect themselves against the high cost of getting sick.** It's expensive to go to the doctor, to pay for prescriptions, to have surgery or spend time in a hospital bed. Medical bills are the leading cause of bankruptcy in America.

People also **buy health insurance to help them stay well.** Health insurance will help pay for those doctors visits that everyone needs. We get sick. We break bones. We "just don't feel well."

Health insurance also helps to pay for those important health screenings that can identify and treat things like high blood pressure, diabetes, or cancer— and find it early and prevent it from getting worse. Many of these services are included free in plans purchased on the Health Insurance Marketplace. Learn more on page 7.

**So...health insurance is important to protect your health and your wallet.**

**VIEW A VIDEO** from HealthCare.gov: Travis reminds us that accidents happen. No one's invincible. Protect yourself & #GetCovered at HealthCare.gov. <http://bit.ly/1egJWlh>

### HOW DOES HEALTH INSURANCE WORK?

A health insurance policy is an agreement between you and a health insurance company.

You agree to pay the health insurance company an amount of money every month, an amount typically called a "premium."

The health insurance company, in return, agrees to pay some or all of your medical expenses; expenses that are described in the policy.

Common terms that will be found in a policy on the Health Insurance Marketplace and that are important for anyone buying health insurance to understand include:

- **DEDUCTIBLE:** An amount of money that you need to pay for your medical expenses BEFORE the insurance company will start to pay.
- **CO-PAYMENT:** An amount that you must pay for a specific health service. Example: When you make a trip to see your doctor, you need to make a \$25 per visit "co-payment."
- **CO-INSURANCE:** Your share of the costs of a specific service usually stated as a percentage. Example: Your insurance plan says that they will pay 90% of the cost of a surgery; you are responsible for the remaining 10% of the cost as your "co-insurance."
- **OUT-OF-POCKET LIMIT:** An amount of money that is the MOST you would pay out of your own pocket in a year before your health insurance plan would pay for ALL of the additional covered medical expenses.



## HEALTH INSURANCE MARKETPLACE: LIKE AN ONLINE SHOPPING MALL

### *A New and Easier Way to Shop for Health Insurance Through the Health Insurance Marketplace*

As a result of new laws, there is an easier way to find and select a health plan that might be right for you and your family – and you might be able to get help in covering some of the costs.

If you are looking for health insurance, you can find the information you need in one place:

**Health Insurance Marketplace • [www.HealthCare.gov](http://www.HealthCare.gov) • 1-800-318-2596**

Think of the Health Insurance Marketplace as an online shopping mall for health insurance. You can “visit” them with your computer, tablet or smart phone; or you can speak to a customer service representative over the phone.

### How The Marketplace Works:



When you visit them, or when you use the services of a Navigator, Certified Application Counselor, or Insurance Agent, you'll be able to:

- **Find the health insurance plans that are available to you.**
- **Review each plan to see what services are covered and what it will cost.**
- **Compare the plans.**
- **Choose the health plan that works best for you, and get signed up on the spot!**

### **TIP:**

Take 1 minute and 43 seconds of your time to watch a video that explains the Marketplace; go to: <http://bit.ly/1ftc2Kv>



## EVERYONE REQUIRED TO HAVE HEALTH INSURANCE STARTING 2014 *Continued from Page 1*

**IMPORTANT FACT ABOUT THE NEW LAWS:** Starting in 2014, everyone is required to have health insurance. If you do not have health insurance through your employer, through Medicare or another federal program, or through a state program, you are required to purchase a plan on your own. Some individuals and households may be exempt or qualify for exemptions. For more information, please visit [www.HealthCare.gov/Exemptions](http://www.HealthCare.gov/Exemptions)

**TAX PENALTIES:** If you do not sign up for what is called “minimal essential coverage,” you may have to pay a tax penalty. There are some instances when you would NOT be required to purchase a plan. You can find out about the penalties by contacting the Health Insurance Marketplace. For a list of what qualifies as “minimum essential coverage,” please visit <http://go.cms.gov/1fcY9vq>

### Questions to Ask When Shopping on the Health Insurance Marketplace:



Are the doctors and hospitals you use covered by the plan you are considering? (Insurance companies typically have a “network” of physicians and hospitals that agree to accept the insurance company’s payments. Your doctor or hospital may or may not be in that network. If staying with your current doctors and hospitals is important to you, check to see if they are included before choosing a plan.)



Are the prescription drugs you take covered by the plan you are considering? (Prescription drugs can be expensive. When comparing plans, look to see if the drugs you take are covered, and how much they will cost.)



Understand ALL of the costs of the plan. (The monthly premium you will pay for the plan is just one of the costs to consider. Other things to look at when comparing costs are the co-payments, the co-insurance amounts and all of the other out-of-pocket costs.)

### THE HEALTH INSURANCE MARKETPLACE IS OPEN. DON'T DELAY!

As Tracy Hoveland found out (see page 1 story, continued on page 2), the Health Insurance Marketplace is open! And as Tracy said about her experience, “It was very easy to do and we now have a health insurance plan we can afford.”

Visit [HealthCare.gov](http://HealthCare.gov) to view and compare plans, apply for coverage, and find out if you’re eligible for help paying for coverage.

**Open enrollment goes until March 31, 2014. Don't delay!**



## NEW PROTECTIONS IN THE LAW FOR YOU!

### Insurance companies in the Health Insurance Marketplace:



Can't refuse to cover you if you sign up during the designated enrollment periods.



Can't charge you more or deny you coverage because of a pre-existing condition such as cancer or diabetes.

*Thanks to the Affordable Care Act, Lynn couldn't be denied coverage for her pre-existing condition. Read her story at <http://go.usa.gov/BNYm>*



Can't charge higher monthly premiums because you are a woman.

## WHAT CAN AFFECT THE COST OF YOUR INSURANCE?

Insurance companies can now only vary their premiums based on:

- **Age:** Older people can be charged up to 3 times more for premiums than younger people.
- **Tobacco Use:** Insurers can charge tobacco users up to 50% more than those who don't use tobacco.
- **Number of Persons on the Policy:** Insurers can charge more for a plan that covers a spouse and/or dependents.
- **Where You Live in Iowa:** Where you live could have a big effect on your premiums. The number of health insurance plans that are competing for your business, local regulations, and the cost of living in different areas account for this. Please see [www.iowacaregivers.org](http://www.iowacaregivers.org) for a health insurance premium map.

## WHAT HEALTH INSURANCE OPTIONS WILL YOU FIND ON THE HEALTH INSURANCE MARKETPLACE?

There are two insurance companies that are offering health insurance plans throughout Iowa for individuals:

- **Coventry Health Care of Iowa**
- **CoOpportunity Health**

Two additional companies are offering health insurance plans for individuals who live in certain regions of the state:

- **Avera Health Plans:** offered in Northwest Iowa to residents of the following counties: Lyon, Sioux, Plymouth, Woodbury, Osceola, Obrien, Clay, Dickinson and Emmet
- **Gundersen Health Plan:** offered in Northeast Iowa to residents of the following counties: Allamakee, Winneshiek, Howard, Fayette and Clayton

## WHY TIMING IS IMPORTANT

We are in the open enrollment period for getting health insurance through the Health Insurance Marketplace. This enrollment period ends on March 31. If you enroll between March 1 and March 15, your coverage will be effective on the 1st of April. If you enroll between March 16 and March 31, your coverage will be effective May 1.



If you do not enroll by March 31, your next opportunity to do so will begin on November 15, 2014 – unless you have a change in your life such as getting married or divorced, having a baby, moving to a different part of the state, losing the health insurance you had through your employer or becoming eligible for Medicare, etc.

## WHAT TYPE OF BENEFITS WILL PLANS OFFER ON THE HEALTH INSURANCE MARKETPLACE?

All plans sold on the Health Insurance Marketplace are required to offer what are called “Essential Health Benefits.” Those benefits include:

- **PRESCRIPTION DRUGS**
- **EMERGENCY SERVICES**
- **HOSPITALIZATION**
- **MATERNITY AND NEWBORN CARE**
- **PEDIATRIC SERVICES**
- **PREVENTIVE AND WELLNESS SERVICES AND CHRONIC DISEASE MANAGEMENT SERVICES**

– Plans sold on the Health Insurance Marketplace will offer a large number of preventive services like shots and screening tests at no additional cost to you. Just a few of the preventive services available are:

- *Blood pressure screening*
- *Cholesterol screening*
- *Colorectal cancer screening*
- *Diabetes screening*
- *A large number of immunizations for things like the flu, tetanus, hepatitis, measles, and pneumonia*
- *Women and children will have a number of additional services available to them*
- *For more information about preventive services, visit <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>*

- **MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES**
- **LABORATORY SERVICES**
- **AMBULATORY PATIENT SERVICES (CARE YOU GET ON AN OUTPATIENT BASIS)**
- **REHABILITATIVE AND HABILITATIVE SERVICES AND DEVICES.** (For example, if you had the ability to speak and lost it, regaining it is rehabilitative. If you never had the ability to speak and are trying to develop it, it’s habilitative.)

The above are the minimum requirements for all plans in the Health Insurance Marketplace. Plans can offer additional benefits as well – that is why the comparison of plans will be important!

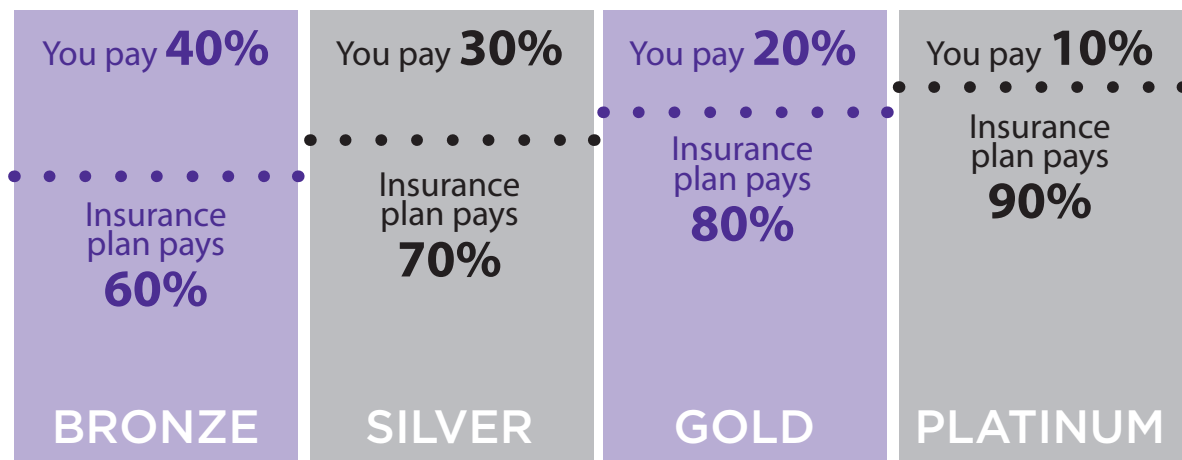
**THE KEY QUESTION FOR YOU TO ASK —**  
**What benefits am I getting and at what cost?**

## HAVING HEALTH INSURANCE IS WORTH ITS WEIGHT IN BRONZE • SILVER • GOLD • PLATINUM

Health Insurance Plans available on the Health Insurance Marketplace are categorized into four different levels: BRONZE, SILVER, GOLD AND PLATINUM.

The type of metal is used to explain what portion of a claim (a bill for services received) will be paid by you, and what portion will be paid by the insurance plan.

### HERE'S HOW IT WORKS:



**EXAMPLE:** If you choose a BRONZE level for your plan, you will pay a greater percentage of the bills you receive. The trade-off for you is that the monthly premium you pay for the insurance will be less.

If you choose a PLATINUM level for your plan, you will pay a lesser percentage of the bills you receive, but your monthly premium will be higher.

**NOTE:** Those lowans under the age of 30 will be able to buy a "catastrophic health plan." These plans will have lower premiums but high deductibles. That means you pay for most of your care yourself, up to a certain amount. After that, the insurance company pays its share for specific services.

## WHAT I NEED TO DO BEFORE I SIGN UP FOR A PLAN:

To get ready to apply for a plan, you should have the following:

- **Social Security Numbers (SSN)** for every person that will be included in the application for benefits.
- **Employer and income information** for household members applying for benefits.
- **Policy numbers** for any current health insurance that covers anyone in the household.
- **A completed *Employer Coverage Tool*** that gives information about the health insurance that is offered by an employer of anyone in the household. That coverage tool is available at: [https://www.healthcare.gov/downloads/ECT\\_Application\\_508\\_130615.pdf](https://www.healthcare.gov/downloads/ECT_Application_508_130615.pdf)

If you don't have access to the internet, the people assisting you will have the form and will help you with it.



## YOU MAY BE ELIGIBLE FOR HELP THAT MAKES HEALTH INSURANCE MORE AFFORDABLE

***The new health insurance laws were passed to help make insurance more affordable. One way that the law does that is by offering both tax credits and cost sharing subsidies to help drive down the costs.***

***The only way you will know what might be available to you is to take action – look into it and find out!***

**And here is a fact** – these parts of the law are very complicated. It could be challenging to figure out what you might be eligible for on your own - but remember, people are available to help you and the Marketplace will show you what financial assistance may be available to you. Key points:



If you get health insurance through your job and you like the plan, you do not need to do anything. Keep it and use it.



If you get health insurance through your job but you'd like to look at options, then go ahead and shop on the Marketplace. Find out what your options would be, how good the benefits would be, and how much it would cost you (the monthly premium and other out-of-pocket expenses). Then compare that with the plan you are offered at work, and see what makes sense to you.



If you are offered health insurance on the job but do not take it, you will need to let the Health Insurance Marketplace know, or get assistance from a Navigator, Certified Application Counselor (CAC) or Insurance agent, to look at your options.



If your employer DOES NOT offer health insurance to you, then the new plans available on the Health Insurance Marketplace can help you. Contact it, or the people trained and certified to help you, to get the assistance you need.

***THE MAIN MESSAGE HERE?*** Don't assume what you will or will not be eligible for. The only way for you to find out and be sure is to make a contact with the Health Insurance Marketplace!

***NOTE:*** It is important to know that you will not receive any tax credits or cost sharing subsidies that you may be eligible for unless you enroll through the Health Insurance Marketplace.

## ANOTHER HEALTH CARE PLAN AVAILABLE ON THE MARKETPLACE: IOWA HEALTH AND WELLNESS PLAN

Another health care option for some direct care workers could be the **Iowa Health and Wellness Plan**.

### THIS PLAN:

- Began operation **January 1, 2014**.
- Replaced the Iowa Care program which ended **December 31, 2013**.
- Is for Iowa citizens age **19-64** that meet certain income guidelines.
- Is for Iowans with an income up to and including **133% of the Federal Poverty Level (FPL)\***

In March of 2014\*, 133% of the FPL would be an income, based upon household Modified Adjusted Gross Income, that does not exceed:

- **\$15,282** for an individual
- **\$31,322** for a family of four
- **\$20,628** for a family of two
- **\$42,015** for a family of six

*\*On April 1, 2014, The Iowa Department of Human Services and Iowa Medicaid Enterprise expects to implement 2014 FPL Guidelines for Medicaid/CHIP program eligibility, including the Iowa Health and Wellness Plan.*

The plan is really two programs in one. The Iowa Wellness Plan is for those Iowans with an income up to 100% of the Federal Poverty Level, and the Marketplace Choice Plan is for those with incomes between 101% and 133% of the Federal Poverty Level.

To look at charts that provide all the breakdowns of Federal Poverty Levels, go to [www.iowacaregivers.org](http://www.iowacaregivers.org).

These are benefits based on need, so your income would have to be verified as part of the application process, and periodically re-verified thereafter.

The plans offer a comprehensive array of benefits. Those eligible can choose to have services provided by doctors and hospitals throughout Iowa. If you are eligible for the program, you will pay nothing, or a very small amount, out-of-pocket for the benefits.

Dental insurance will be available through the Iowa Health and Wellness Plan and is expected to begin on May 1, 2014.

When you contact the Health Insurance Marketplace, your eligibility for these programs will be explored. You need not do anything special. You do, however, have the option of dealing direct with the Iowa Department of Human Services on the Health and Wellness Plan by going to [www.dhsservices.iowa.gov](http://www.dhsservices.iowa.gov) on the web or by calling 1-855-889-7985 from 7am-6 pm Monday through Friday.

**NOTE: You can sign up for the Iowa Health and Wellness Plan anytime of the year. However, it may be in your best interest to enroll prior to March 31, 2014 to see if you might be eligible.**

## BEWARE OF FRAUD – DON'T BE TAKEN ADVANTAGE OF

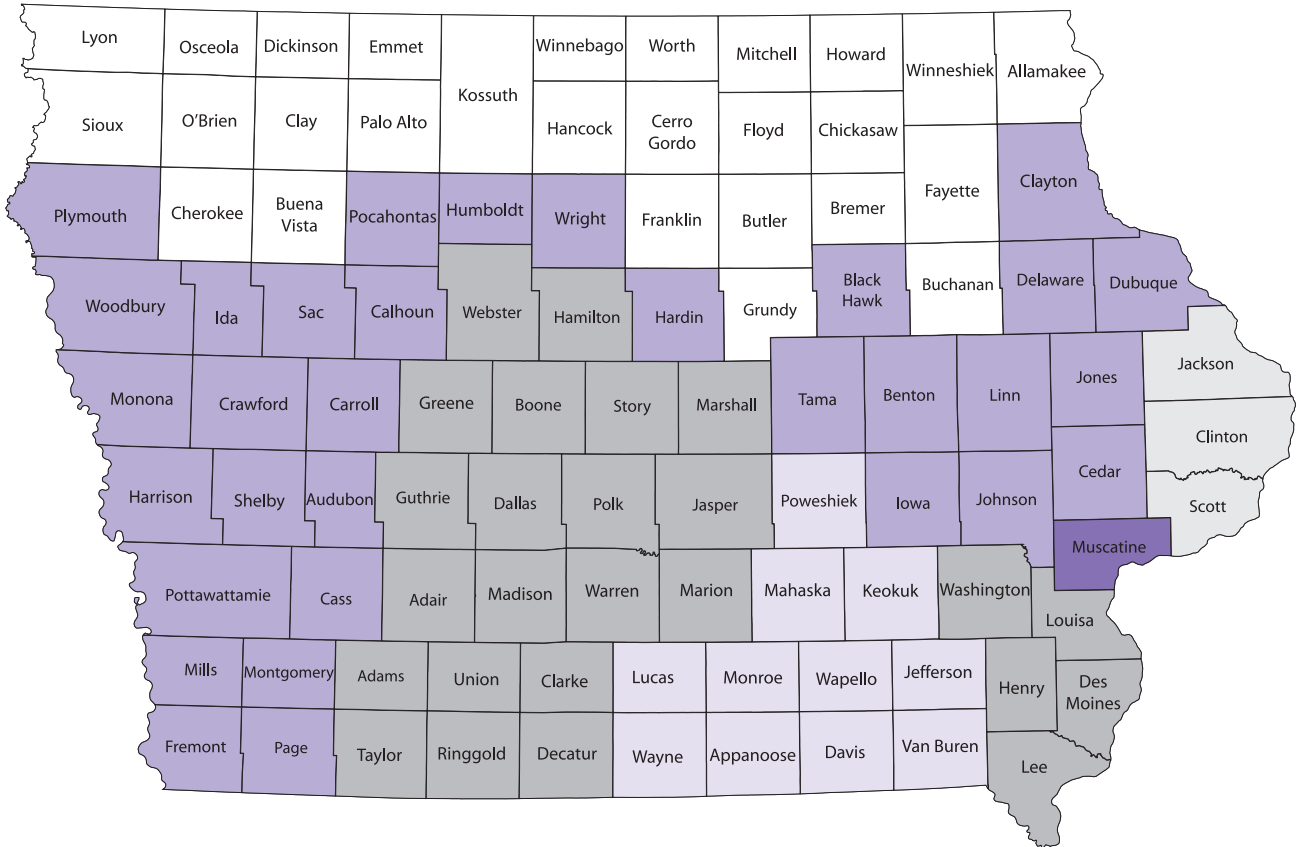
Sadly, there are always people who seek ways to take advantage of others. Here are a few things to consider:






- **DON'T** be afraid to enter personal information into the formal websites of the Health Insurance Marketplace ([www.HealthCare.gov](http://www.HealthCare.gov))
- **DON'T** be afraid to share personal information with those whom you trust – the people whose job it is to assist you in looking at your insurance options.
- **DON'T** pay a fee to get help enrolling. All of those serving as Navigators, Certified Application Counselors, or agents are not allowed to charge fees for their services to help you enroll in the Health Insurance Marketplace.
- **BUT DO** be aware of the ways that the con-artists could try to take advantage of you. If anyone comes to your door offering to sell you an insurance plan, if anyone calls or e-mails you out of the blue with offers to help you find insurance, if you get a piece of mail about health insurance that asks you to respond and share personal information – any of these situations should cause you to be suspicious.

## WHERE CAN I GET IN PERSON ASSISTANCE IN MY COUNTY?




- **Navigators** are available to help. The map below shows where you can get assistance from Navigators.
- **Certified Application Counselors (CACs)** are available in every county. Call 1-800-318-2596 or visit [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) to find out where you can access CACs in your area.



**KEY**

-  Visiting Nurse Services (VNS)
-  Planned Parenthood of the Heartland (PPHeartland)
-  VNS, PPHeartland

**KEY**

-  VNS, PPHeartland, Genesis Health
-  PPHeartland, Genesis Health
-  No Navigators

**NAVIGATOR REFERRALS**

- **Visiting Nurse Services:** 515-288-1516
- **Planned Parenthood of the Heartland:** 877-811-7526
- **Genesis Health:** 563-421-3675

## About Iowa CareGivers



**Iowa CareGivers** is an independent nonprofit organization that exists to ensure that all lowans receive good care and support when and where they need it. We do that by serving the needs of those who provide most of the hands on care and support...the direct care workforce.

**What is Unique About the Iowa CareGivers?** It genuinely cares about you, your work, your profession, your health, and your life. It respects you and the role you play in caring for and supporting aging lowans and lowans of all ages with a disability.

**To stay up-to-date on health insurance and other news,** sign up to receive mailings and information from Iowa CareGivers. You can sign up by visiting the home page at [www.iowacaregivers.org](http://www.iowacaregivers.org) The website is brand new – take some time to become familiar with it!

**We hope you've found this guide to be valuable.** We take pride in the services we provide to the direct care workforce. If you'd like to support or participate in our programs and services, find out more by visiting our website, emailing us at [information@iowacaregivers.org](mailto:information@iowacaregivers.org) or call us at 515-223-2805.

1231 8th Street, Suite 236

West Des Moines, IA  
50265

**Ph:** 515-223-2805  
**Fax:** 515-226-3214

**Email:** [information@iowacaregivers.org](mailto:information@iowacaregivers.org)

**Website:**  
[www.iowacaregivers.org](http://www.iowacaregivers.org)



**Make sure to visit us on the web at: [www.iowacaregivers.org](http://www.iowacaregivers.org)  
and you can follow us on Facebook and Twitter**



*Iowa CareGivers strives to provide the most accurate and up to date information available to us regarding the Affordable Care Act, but any questions should be directed to the Health Insurance Marketplace.*

This guide was supported by a grant from the US Department of Health and Human Services.  
The contents are solely the responsibility of Iowa CareGivers and do not necessarily represent the views of the Department.

NONPROFIT  
ORGANIZATION  
U.S. POSTAGE PAID  
DES MOINES, IA  
PERMIT NO. 5294

**Iowa CareGivers**  
1231 8th Street #236  
West Des Moines, Iowa 50265

**THE HUB**  
NEW S L E T T E R

**YOU Matter!**

**YOUR Health Matters!**

**YOUR Health Matters!**

**Insurance Matters!**