

# Affordable Care Act Newsletter



## 10 THINGS TO KNOW About Changes to BadgerCare+ in 2014

- 1. CHILDREN:** Effective April 1, 2014, all children under 300% of the Federal Poverty Level (FPL) will be eligible for BadgerCare until age 19. Currently, there is no income limit for this group.
- 2. PARENTS AND CARETAKERS:** Effective April 1, 2014, the income limit for parents and caretaker relatives currently in BadgerCare+ will change to 100% of FPL, from the current income limit of 200% FPL.
- 3. ADULTS:** Effective April 1, 2014, all adults, with or without dependent children, with incomes up to 100% of FPL, will be eligible. Enrollment in BadgerCare+ Core and Basic plans is closed.
- 4. YOUNG ADULTS LEAVING FOSTER CARE:** Effective January 1, 2014, the age limit for young adults leaving foster care will change to age 26. Currently, this group is eligible up to age 21.
- 5. EXEMPT GROUPS:** There are no changes to eligibility or coverage for pregnant women, people with disabilities or those over age 65.
- 6. EXPRESS ENROLLMENT:** No changes to Express Enrollment for children or for pregnant women.
- 7. COVERED BENEFITS:** Effective April 1, 2014, health care benefits for all BadgerCare+ members will change to the Standard plan. BadgerCare+ Benchmark, Core and Basic plans will no longer be available.
- 8. INCOME:** Effective April 1, 2014, there will be new rules to calculate income and

determine the household or assistance group size. The new rules are called Modified Adjusted Gross Income rules or "MAGI." If new parents/caretakers apply for BadgerCare+ after February 1, 2014, they will be subject to the new income limit of 100% FPL and assessed for eligibility under Modified Adjusted Gross Income (MAGI) rules.

**9. BADGERCARE+ ENROLLMENT:** All changes will take effect in the online BadgerCare+ enrollment system, ACCESS ([access.wi.gov](http://access.wi.gov)), on February 3, 2014. Until then, newly-eligible people can also enroll in BadgerCare+ in person, over the phone, or through the Health Insurance Marketplace at [healthcare.gov](http://healthcare.gov). People currently eligible for BadgerCare+ (through April 1, 2014) can still apply through ACCESS any time. **Persons living on the reservation can go to the lower level of the Tribal Offices to meet with an Economic support worker.**

**10. HEALTH INSURANCE MARKETPLACE:** Those no longer eligible for BadgerCare+ can get coverage through the Health Insurance Marketplace at [healthcare.gov](http://healthcare.gov) between October 1, 2013, and March 31, 2014. In order for coverage to begin on April 1, 2014, individuals must be enrolled and have paid the first monthly premium by March 15, 2014. **ELIGIBLE NATIVE AMERICANS COULD GET A PLAN THROUGH THE MARKETPLACE FOR NO COST TO THEM!** See Crystal at RCCHC.

### Marketplace Enrollment Periods

- Open enrollment period for **everyone**
  - For first year: October 1, 2013 – March 31, 2014
  - Second year: November 15, 2014- January 15, 2015
- Monthly special enrollment period for AI/AN
- Every month AI/AN can enroll or change plans
- Enroll by 15th of the month for coverage to start on the 1st of the next month
- People who enroll after the 15th of the month have to wait an extra month for coverage to start.

### Tribal Self-Governance

*"No right is more sacred to a nation, to a people, than the right to freely determine its social, economic, political and cultural future without external interference. The fullest expression of this right occurs when a nation freely governs itself."*

The Late Joseph DeLacruz  
Quinault Indian Nation



## As an American Indian or Alaska Native, am I required to have health coverage?

American Indians and Alaska Natives (AI/ANs) and other people who are eligible for services through the Indian Health Service, tribal programs, or urban Indian programs don't have to pay the fee.

- Members of federally recognized tribes may apply for an exemption through the Marketplace or handle it on their federal tax return.
- AI/ANs who aren't members of federally recognized tribes, but who are eligible for services from the Indian Health Service, tribal programs, or urban Indian programs (known as I/T/Us), must apply for an exemption through the

Marketplace. They'll need to verify their AI/AN status or eligibility for services through an I/T/U.

- Being exempt from the shared responsibility payment doesn't prevent you from enrolling in a Marketplace health plan or Medicaid. These options are still available to you. You might qualify for certain protections under Medicaid or for lower costs on monthly premiums and no out-of-pocket costs on private insurance through the Marketplace.



## What are the Benefits of Enrolling in Health Insurance?

A visit to a tribal clinic or hospital can be billed to insurance and in turn there will be more resources for your clinic



Insurance will pay instead of Contract Health Services (CHS)



Health care needs will be met! Invest in the Marketplace if you can afford it and...



More CHS funds available to help tribal members!



