



Nebraska Medicaid 201 & the Coverage Gap

Thursday, July 21, 2016

Host



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Agenda

Webinar materials
can be found at
[Enroll-NE.org/EEG](https://enroll-ne.org/EEG)

- What is Enroll Nebraska?
 - Medicaid 201
 - Emphasis on referrals/practice
 - The Nebraska Coverage Gap
 - Outreach resources
 - Q & A
-



Enroll Nebraska

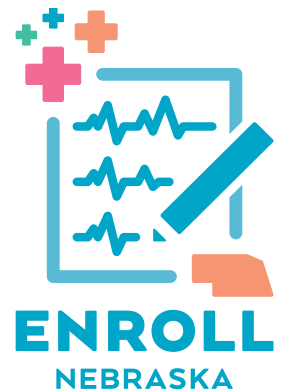
Enroll Nebraska is a statewide network of community organizations, enrollment assisters, health care providers and advocacy groups.

- **Website**

- www.EnrollNebraska.org
 - Enrollment Assister Map
 - Events Calendar
 - Resources

- **Social Media**

- [Facebook.com/EnrollNebraska](https://www.facebook.com/EnrollNebraska)
- [@EnrollNebraska](https://twitter.com/EnrollNebraska)



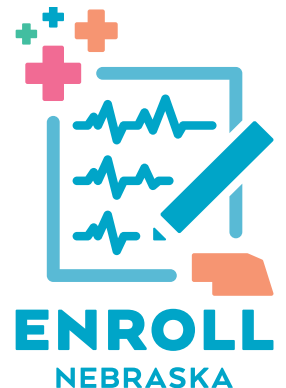
Education & Engagement Group Overview

- The **Education and Engagement Group** is the
 - Awareness
 - Outreach
 - Referralbranch of Enroll Nebraska
- Targeting **nonprofits, faith groups, schools, gov't agencies** and other low income serving groups
- **Webinars** occur every month, archived at EnrollNebraska.org/EEG
- **Low** time investment, **high** impact



Medicaid 201 & The Coverage Gap

- Overview of Medicaid and CHIP
- Medicaid Eligibility
- Medicaid Managed Care
- Applying for Medicaid and Maintaining Coverage
- The Coverage Gap



Medicaid & CHIP Overview

- **Medicaid:** health insurance for certain, eligible low-income individuals
- **Children's Health Insurance Program (CHIP):** health insurance coverage for children under age 19, up to higher income than Medicaid
- Important note: **Medicaid is not the same as Medicare.**
- **Services:** federal Medicaid law requires certain services to be covered, state option to offer others. For kids – no mandatory/optional distinction.



Medicaid Eligibility

- A person isn't eligible for Medicaid just by having a low income. A person must:
 - Have an income below a certain level AND
 - Fit into an eligibility category
- Must also meet other requirements (immigration status, residency, assets, etc.)



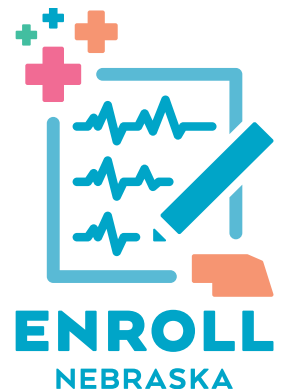
Medicaid Eligibility

- Eligibility categories
 - Children
 - Pregnant women
 - People with disabilities
 - Seniors (65+)
 - Some very low-income parents
 - Special eligibility groups/situations
 - 599 CHIP
 - Emergency Medicaid
 - Former foster youth
 - Dual eligibles (Medicaid + Medicare)
 - Medically needy (share of cost)
-



Medicaid Eligibility - Income

- Income varies by Medicaid category
 - **Parents** – 58% FPL (\$974/month for family of 3)
 - **Pregnant women** – 194% FPL (\$3,259/month)
 - **Seniors** – 100% - (\$1,680/month)
 - **Persons with disabilities** – 100-250% FPL (\$1,680 - \$4,200/month)
 - **Children** – 213% FPL (\$3,578/month)
- Some categories require asset test, some do not



Medicaid Managed Care

- Private company contracted with state to deliver Medicaid services
- Different from traditional fee-for-service Medicaid
- Heritage Health
 - Starting January 2017 – all physical and behavioral health, pharmacy under 3 plans
 - Current Medicaid enrollees will receive info this fall about how to enroll and select primary care provider



Applying for Medicaid

- No wrong door - Access [Nebraska & Healthcare.gov](https://www.Nebraska.gov)
- Apply in person, over the phone, by mail, or online
- Free assistance -- FQHCs, CAN, assister entities
- Info you may need:
 - Recent pay stubs
 - Social Security cards
 - Pay stubs
 - Financial statements (assets/resources)
- Maintaining coverage
 - Recertification, sending verifications to prove income
 - Right to ask for designated caseworker



Resource



Health Insurance Options in Nebraska

nebraska *health+*

What are my choices for health insurance?

Nebraska Medicaid provides health services to certain low income persons including those who are aged, blind, disabled, children aged 18 and younger, pregnant women and others.

CHIP (Children's Health Insurance Program) extends Medicaid health services to children ages 18 and younger with no insurance.

Health Insurance Marketplace connects Nebraskans to affordable, quality health insurance plans and provides financial assistance to those who are eligible.



Taking care of those closest to you.

Need Health Insurance Assistance?

Contact a Certified Application Counselor at your local NebraskaHealth+ Center for more information.

Columbus:

Good Neighbor Community Health Center
4321 41st Ave., Columbus, NE 68601
Ph. 402.562.8962

Fremont:

Good Neighbor Fremont Clinic
2400 N. Lincoln Ave, Fremont, NE 68025
Ph. 402-712-0951

Gering:

Community Action Partnership of Western Nebraska
975 Crescent Dr., Gering, NE 69341
Ph. 877.977.3906

Grand Island:

Heartland Health Center
3307 West Capital Ave., Grand Island, NE 68803
Ph. 308.382.4297

Lincoln:

People's Health Center
1021 North 27th St., Lincoln, NE 68503
Ph. 402.476.1455

Norfolk:

Midtown Health Center
302 West Phillip Ave., Norfolk, NE 68701
Ph. 402.371.8000

Omaha:

Charles Drew Health Center
2915 Grant St., Omaha, NE 68111
Ph. 402.457.1207

OneWorld Community Health Centers
4920 South 30th St., Omaha, NE 68107
Ph. 402.502.8888

This information has been provided to you by the NebraskaHealth+ Centers. Eligibility is unique to each case and final determination is handled by the Nebraska Department of Health and Human Services.

Version 2 (updated 3/2018)



All resources are available at
[EnrollNebraska.org/EEG](https://enrollnebraska.org/EEG)

The Coverage Gap

- ACA intended for everyone to have coverage in 3 ways:
 - Employer-sponsored coverage,
 - Marketplace coverage, or
 - Medicaid
- Health Insurance Marketplace – subsidies available for incomes at 100% FPL and above
- Medicaid would cover those with lower incomes



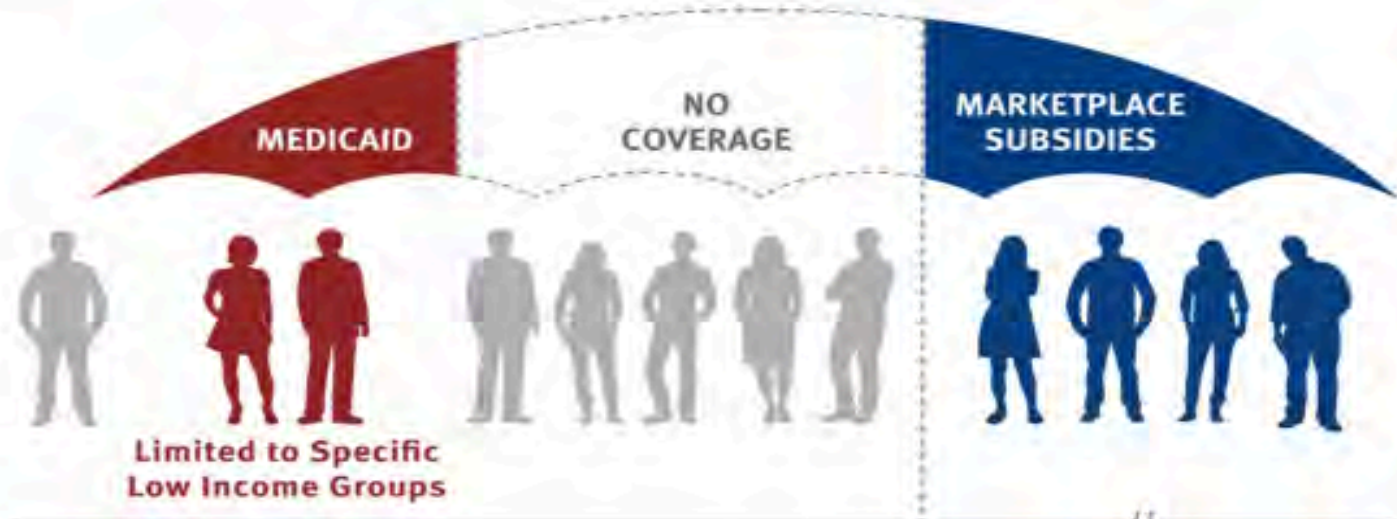
The Coverage Gap

- 2012 Supreme Court decision created the coverage gap
- Earn *too little* to be eligible for subsidies on the Marketplace, and
- Are not eligible for traditional Medicaid
 - Adults without children – even if income is \$0
 - Some low-income parents – if earning over \$974/month (between 58% -100% FPL)



The Coverage Gap

Gap in Coverage for Adults in States that Do Not Expand Medicaid under the ACA



The Coverage Gap

- Decision to close the coverage gap is optional for each state
- Federal government pays at least 90% of program costs
 - 31 states + Washington DC have taken up option



The Coverage Gap

- Nebraska has a coverage gap
- Around 100,000 people
- Legislation will be needed to close the gap



The Coverage Gap

- What can you do?
 - Help educate
 - Stay engaged
 - Direct people to the Nebraska Appleseed



Resources – the Coverage Gap

www.InsureTheGoodLife.com



Do you fall into the Coverage Gap?

WE WANT TO HEAR FROM YOU.

Because Nebraska has not expanded its Medicaid program under the Affordable Care Act, a health insurance coverage gap has been created.

If you make less than 100% of the Federal Poverty Level, you do not qualify for tax credits through the Marketplace and may not be able to afford private insurance. You may also be ineligible for current Medicaid (if you are not a child, pregnant woman, aged, blind, or disabled, low income parent, or don't meet the other income and eligibility guidelines).

Can't afford Health Insurance? CONTACT US.

Nebraska Appleseed
1-800-845-3746
info@neappleseed.org



All resources are available at EnrollNebraska.org/EEG

ENROLL
NEBRASKA

Request

- **Who do you know who might benefit from knowing more?**
 - Coalitions
 - Businesses
 - Parents and Students
 - Faith Groups
 - Partnering Nonprofits



Questions? (please post in chat box)

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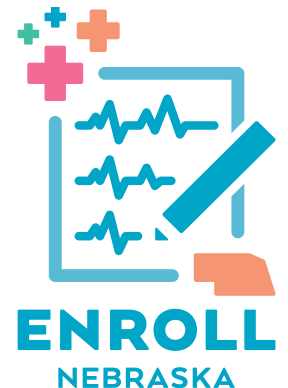
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Next Webinar in August

REMEMBER:

- Find a recording of and resources mentioned in this webinar at **EnrollNebraska.org/EEG**
- Stay up to date on upcoming webinars by visiting **EnrollNebraska.org/EEG**

