



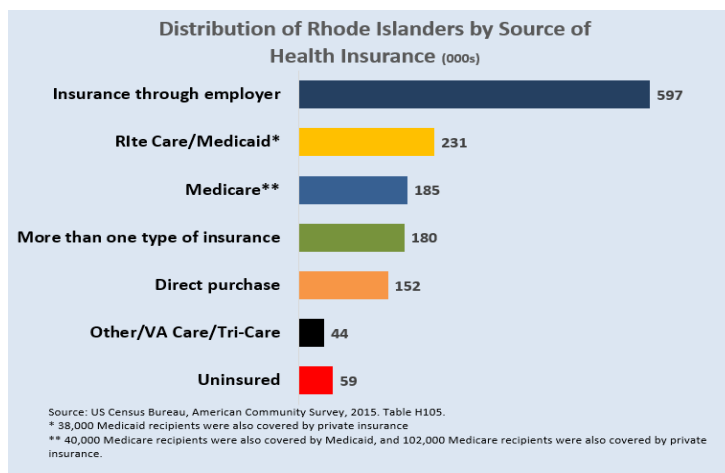
Budget RhodeMap: Our Path Around Federal Road Blocks

Health Coverage in RI : ACA and Medicaid

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How are People Insured in Rhode Island?



Patient Protection and Affordable Care Act – Enacted 3/23/10

- Expand access to affordable coverage
 - Tax Credits to purchase qualified health plan and cost-sharing reductions
 - Medicaid Expansion
- Consumer Protections
- Reform health care delivery system

Consumer Protections



Young adults can stay on their parents' health insurance plan until they are 26.



People cannot be denied coverage because of pre-existing or chronic conditions, like cancer or diabetes.



People cannot be dropped from coverage when they become sick or because they have spent too much on their coverage in their lifetime.

Consumer Protections



No-cost preventive care, including check-ups, vaccinations, and cancer screenings



Women can not be charged more for insurance than men.



Seniors who fall into the “Donut Hole” coverage gap can get discounts on their prescription drugs.

Create a Health Benefits Exchange



A “marketplace” where consumers can compare and purchase qualified health insurance plans

Apply for programs that help pay for insurance:
Medicaid and Qualified Health Plan with Tax Credits

Determine the “Essential Health Benefits” that plans must cover (10 categories)

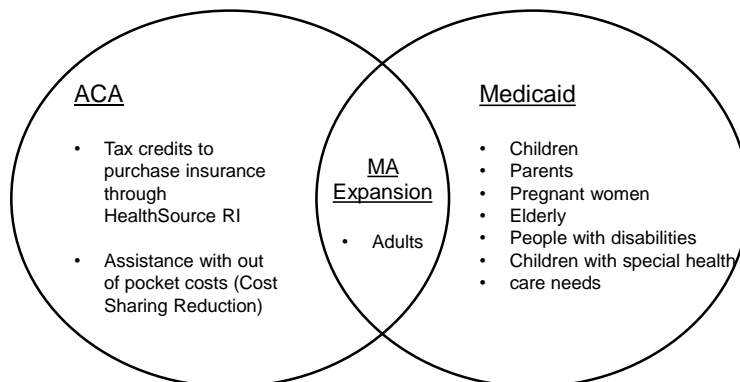
- Doctor care, hospital care, emergency services, laboratory services
- Pregnancy and maternity care, mental health and substance use disorder services,
- Prescription drugs, rehabilitative and habilitative services, preventive/wellness services,
- Pediatric services including oral and vision care

Rhode Island response to ACA

- Chose to create state-based exchange
- Network of “navigators” to help people apply for affordable health insurance coverage – Qualified Health Plan and Medicaid expansion



Affordable Health Coverage- ACA and Medicaid



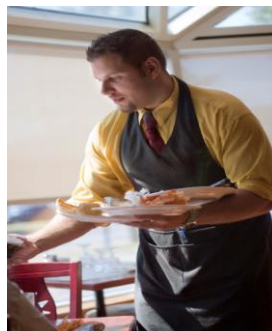
Affordable Health Insurance – ACA

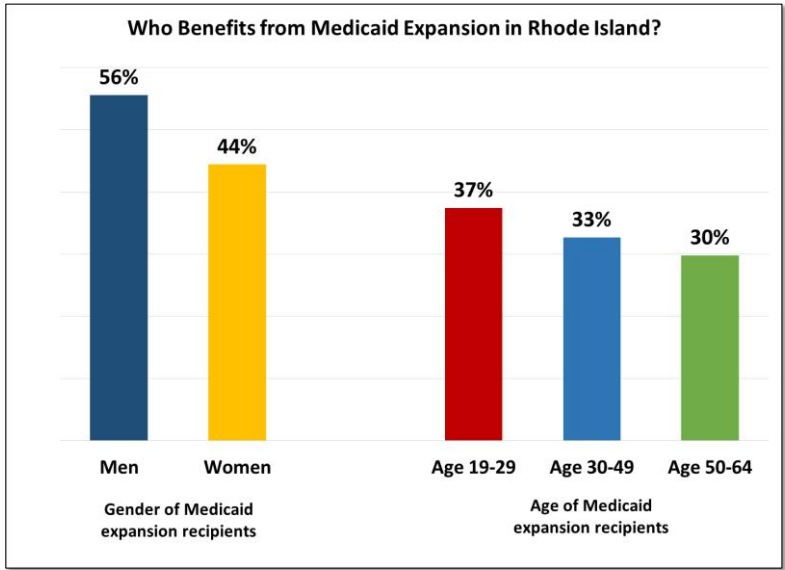
- 30,000 Rhode Islanders buy coverage through HSRI
- Majority (88%) qualify for tax credits to help pay for coverage. Subsidy is based on family size and income (up to 400% FPL. \$84,650 for family of 3)
- Over half (66%) also qualify for help paying for out-of-pocket expenses (up to 250% FPL. \$50,500)



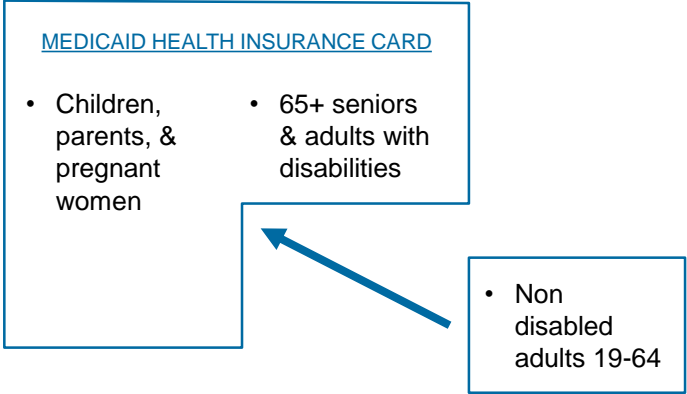
Medicaid Expansion

- 70,000 adults enrolled in coverage – many for the first time
- Income limit: \$16,400 (138% FPL)
- No resource test





Medicaid Expansion in ACA means Medicaid is the “floor” for coverage for all



Medicaid and QHP work together for family coverage

- Dad and 2 children
 - Dad earns \$30,000
- Children are enrolled in Rlte Care at no cost
- Dad can buy a plan for \$241/month through HSRI and is eligible for a tax credit of \$141/month. He pays \$100 for his monthly premium and is eligible for cost-sharing reductions to help with his out of pocket costs



Many Rhode Islanders are insured through Medicaid

More than 1 in 4 Rhode Islanders (290,000) receive affordable health insurance and/or long term services and supports through Medicaid



155,000 parents, kids and pregnant women (Rlte Care)

70,000 adults
19 – 64
(expansion)



Many Rhode Islanders are insured through Medicaid (cont.)

- 19,000 seniors
- 32,000 adults with disabilities
 - intellectual and developmental serious and persistent mental illness physical and other disabilities
- 12,000 children with special health care needs or in foster care

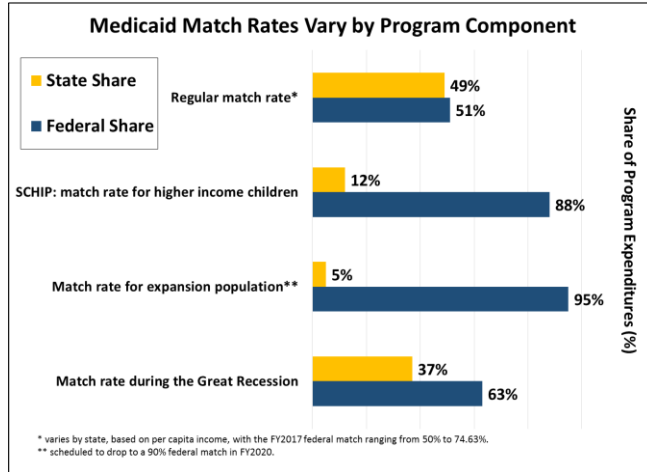


Medicaid: Costs for populations vary significantly

Medicaid Enrollment and Expenditures by Population
SFY 2015 - \$ Millions – totals include rounding error

	Enrollment by Subgroup		Expenditure by Subgroup		PMPM Cost
	%	Count	%	\$	
Elders	7%	18,944			
Adults with disabilities	12%	31,797	22%	\$523 M	\$2,301
Children and families	55%	149,449	31%	\$709 M	\$1,859
			23%	\$524M	\$292
Children w/ special health care needs	4%	12,169	7%	\$171 M	\$1,171
Expansion	22%	58,488	17%	\$392M	\$558
Total Program		270,847		\$2,319 M	\$714

\$2.3 Billion Medicaid Budget Funding Partnership – Fed and State



Medicaid funds facilities we all use...

- School districts receive funds for health care services (doubles local resources – school provide funds and draw down federal match). Around \$20 million
- Hospitals
- Nursing Facilities

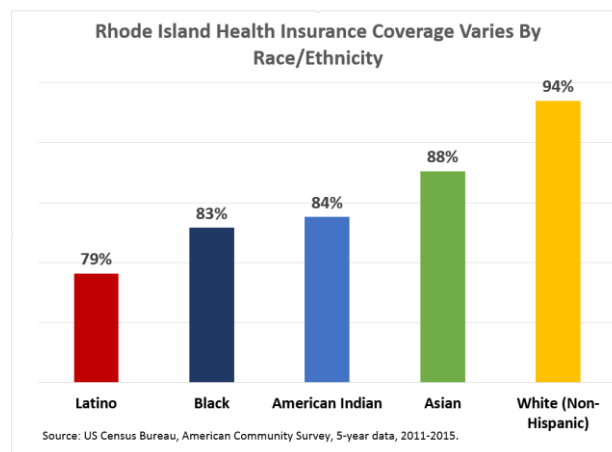


The ACA is working in Rhode Island – uninsured rate has dropped....

- Current uninsured rate 4.1%

Rhode Island	2015	2014	2013
Percent Uninsured	5.7%	7.4%	11.6%
Number Uninsured	59,000	77,000	120,000

But insurance coverage is not equally shared





From the State House...

to the U.S. Capitol

