

Resources for the Uninsured



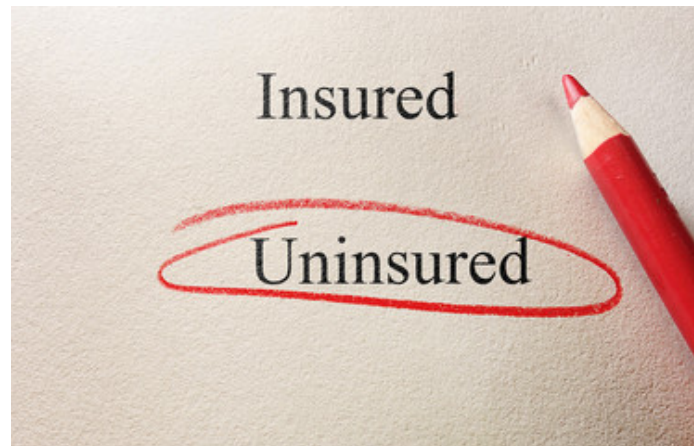
Connecting Uninsured Consumers to Health Care Resources

August 2019

The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was produced and disseminated at U.S. taxpayer expense.

Overview of Presentation

- Part 1: Who remains uninsured?
- Part 2: Resources for assisters to help the uninsured.
- Part 3: How assisters can share information with uninsured consumers.



Part 1: Who Remains Uninsured?

- National uninsured rate in 2017: 8.8%, or 28.5 million people*
- The people who remain uninsured often fall into the following groups:
 - Those who do not enroll in health insurance due to high prices
 - Those who are ineligible for Marketplace coverage due to immigration status

*Source: <https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-264.pdf>

Unaffordable Health Insurance

- There are currently 14 states that have not expanded Medicaid to adults with household incomes under 133% of the federal poverty level. Marketplace coverage is often unaffordable for this population because most are not eligible for financial assistance through the Marketplace.
 - There is an important exception to this limitation on eligibility for financial assistance through the Marketplace for lawfully-present immigrants who make up to 133% of the federal poverty level and are ineligible for Medicaid due to immigration status.
- Other consumers who may or may not qualify for subsidies, but still find the price of coverage unaffordable.

Ineligible for Health Insurance

- Some consumers are ineligible for certain coverage because of their immigration status.
- A consumer must be lawfully present in the United States to purchase health insurance on the Marketplace. A consumer must be in a satisfactory immigration status to be eligible for Medicaid, other than for restricted coverage to treat an emergency medical condition.
 - You can find out which statuses qualify as lawfully present in the Marketplace at the link on the resources page at the end of this presentation. In general, a consumer must be a “qualified non-citizen” who has met the 5-year bar or to whom the 5-year bar does not apply to get full Medicaid coverage.
 - Find out “qualified non-citizen” statuses for Medicaid.
 - The Children’s Health Insurance Program Reauthorization Act of 2009 (CHIPRA) provides states with the option to provide coverage to lawfully present immigrant children up to age 19 or in Medicaid up to age 21 and pregnant women through the Medicaid and Children’s Health Insurance Program (CHIP).

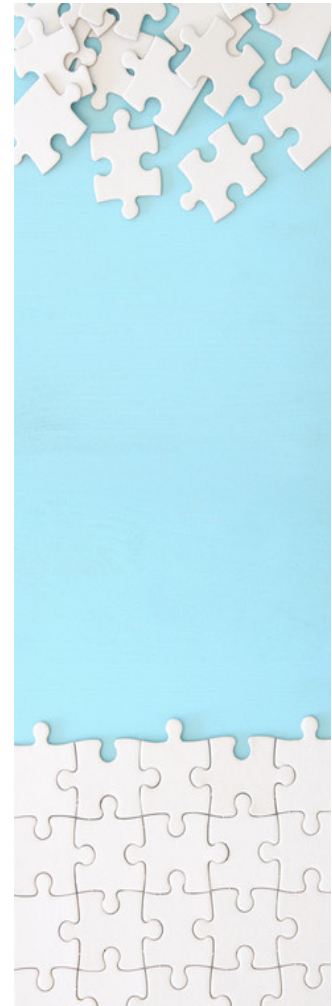
Consumers Who Are Underinsured

- Consumers may have health coverage that does not cover all their needs.
- Consumers with catastrophic plans might struggle to meet their deductible before the plan's coverage starts to kick in.
- Consumers may have medical needs that are not covered by their insurance plans.
- Certain services and medications may remain unaffordable for consumers even with coverage.



Part 2: Resources for Uninsured Consumers

- Today we will discuss:
 - Alternatives to major medical insurance
 - Resources for specific populations
 - Federally Qualified Health Centers
 - Ways to save on prescription medications
 - Retail-based health centers
 - Emergency care
 - Charity care
 - State and local health department services
 - Co-Pay/Coinsurance Relief Programs



Coverage for Specific Populations

- **Catastrophic coverage** is available to consumers under age 30, or people of any age with a hardship exemption or affordability exemption from the individual shared responsibility requirement.* Catastrophic plans have low monthly premiums and high deductibles.

*Starting with the 2019 plan year (for which you'll file taxes in April 2020), the Individual Shared Responsibility Payment has been set to \$0. (The payment is sometimes known as the health care "mandate" or "penalty.") If you don't have coverage during 2019 or later, you don't need an exemption in order to avoid paying a penalty. If you're 30 or older and want to enroll in a "Catastrophic" plan for 2019, you must claim a hardship exemption or affordability exemption to qualify.



Coverage for Specific Populations (Cont.)

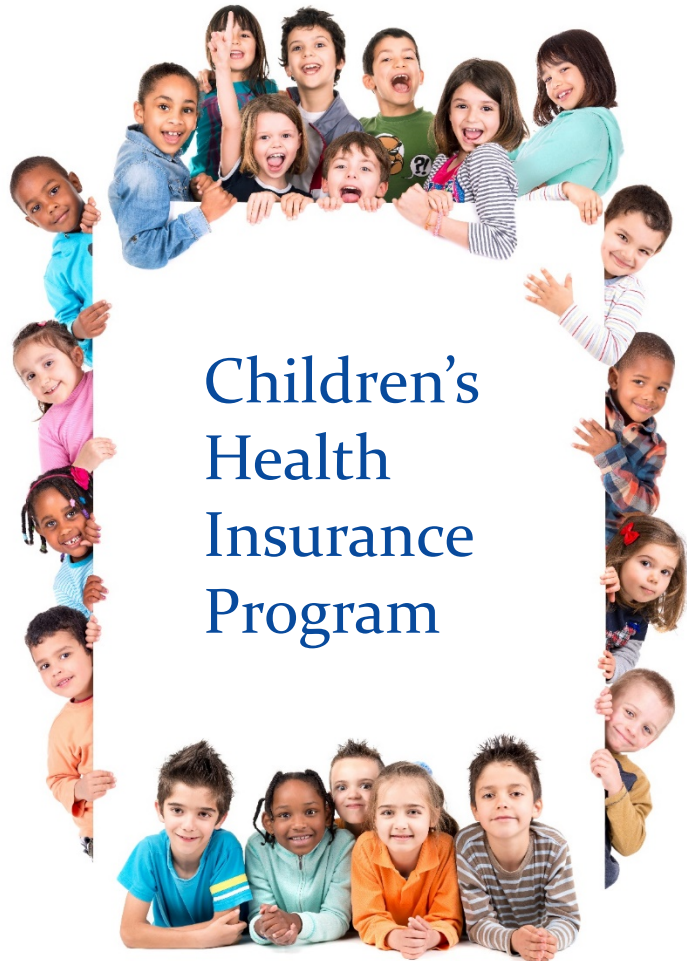
- **Zero and limited cost sharing plans** are available to American Indians and Alaska Natives who are members of a Federally Recognized Tribe or Alaska Native Claims Settlement Corporation shareholders. Zero and limited cost sharing plans offer coverage of certain services with no additional out-of-pocket costs to the consumer.



Coverage for Specific Populations (Cont.)

- Individuals who do not have a qualifying immigration status, or who are qualified non-citizens but have not yet met the five year waiting period and meet all of the other eligible criteria, may be eligible for the payment for the treatment of an emergency medical condition.
 - Not insurance—it cannot be purchased or used before an incident occurs.
 - Eligibility for limited Medicaid coverage may be determined before or after the patient receives treatment for an emergency medical condition
 - To qualify, consumers must meet all state-specific eligibility criteria for Medicaid (except requirement to be in a qualifying immigration status)

Coverage for Children



- In 2017, the national uninsured rate for children under 19 years old was 5.4%.
- Even if a consumer you work with does not qualify for health insurance, their child may qualify for Medicaid or their state's Children's Health Insurance Program (CHIP).
- CHIP has higher income limits than Medicaid, and eligibility is primarily based on family income and size for children under 19 years old.

Other Types of Coverage

■ Short-term limited duration insurance

- Designed to fill gaps in coverage that may occur when an individual is transitioning from one plan or coverage to another plan or coverage, such as in between jobs.
- Not subject to PPACAs individual market provisions.
- Generally more affordable than available individual market plans.
- Under the final rule, issuers are permitted to offer short-term limited duration policies that are less than 12 months and may be renewed for up to 36 months. Coverage options may be limited by what insurers choose to offer and by state regulations.

■ Additional types

- Health Care Sharing Ministry
- Association Health Plan
- Direct Primary Care
- Excepted Benefit coverage



People With HIV/AIDS

- **HIV/AIDS clinics** provide low to no cost testing and/or treatment for patients with HIV/AIDS.
- **The Ryan White HIV/AIDS Program** is a comprehensive system for HIV/AIDS care for those who are uninsured or underinsured, *and* low-income. The program includes core medical and essential support services.

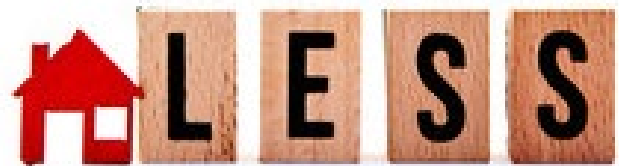


Zero or Low Cost Health Care

- **Federally Qualified Health Centers (FQHCs)** offer primary care and additional health services on a sliding scale based on a patient's income. They accept private insurance but are required to offer services regardless of a patient's ability to pay.
- **Migrant Health Centers** (a type of FQHC) provide health care to farmworkers and their families on a sliding scale.
- **Rural Health Clinics (RHCs)** serve patients in rural areas. While they are not required to provide care to the uninsured, many will provide care to the uninsured on a sliding scale.

Zero or Low Cost Health Care (Cont.)

- **Public Housing Primary Care (PHPC)**, a type of FQHC, is an organization that provides health care services to public housing residents, either on the premises of a housing complex or at another location.
- **Health care for the Homeless (HCH)**, a type of FQHC, is an organization that provides health care to people experiencing homelessness.



Zero or Low Cost Health Care (Cont.)

- **Local volunteer or free clinics** exist in many areas to fill gaps in health service provision. These clinics are often free and run by volunteers. They are independent of insurance coverage, and they predominantly serve the uninsured or underinsured. Services provided at different locations may vary.



- **Local homeless shelters** may also provide free medical services for residents.
- **School based health centers** typically provide a full range of age-appropriate health care services and often are operated as a partnership between the school and a community health organization, such as a community health center, hospital, or local health department.

Prescription Medication Discounts

The **340B Drug Pricing Program** provides savings for eligible health care providers that serve vulnerable populations. It lowers the cost of prescription medications for these providers, which may result in lower drug prices for consumers or additional programs and services to assist low-income patients.

Check with your local health care providers, including Ryan White HIV/AIDS Program-funded HIV clinics, to see if they participate in the 340B Program. Ryan White HIV/AIDS Program grantee organizations provide discounted treatment, including medication, for those living with HIV/AIDS who are uninsured or underinsured.



Prescription Medication Discounts (Cont.)

- The **Centers for Disease Control and Prevention (CDC)** provides information to health departments about patient assistance programs for rabies vaccine and Immune globulin
- These organizations distribute drug discount information :
 - [NeedyMeds](#): Lists programs that may provide patients with financial assistance for prescription drugs.
 - [GoodRx](#): Compare drug prices, print coupons, and save on prescription medications.
 - [Partnership for Prescription Assistance](#): Find patient assistance programs for prescription assistance.

Note: this is not an exhaustive list of websites, and does not constitute a CMS endorsement of any of the listed websites.



Prescription Medication Discounts (Cont.)

- **Generic drugs** are generally cheaper than name-brand. Consumers can research to see if a generic is available for a prescription they need.
- If a prescription is only available from a specific drug manufacturer, they may offer a **manufacturer coupon or Patient Assistance Program (PAP)**. They are often available to the low-income, uninsured, or underinsured.



Retail-Based Health Centers and Urgent Care Clinics

- **Retail-based health care clinics** can be found at certain chain retail stores across the country. Retail health clinics do not require insurance, and charge a flat upfront fee for services. Services may include primary care, acute care, lab test, immunizations, preventive care, and physicals.
- **Urgent Care Clinics** have similar upfront costs, but are for emergency situations. They are generally less expensive than Emergency Departments; however, they are not obligated to provide services to patients, even if their condition is life-threatening.

Emergency Department Care



- **The Emergency Medical Treatment and Labor Act (EMTALA)** requires emergency departments to provide an appropriate medical screening examination to every patient who presents to the emergency room and requests examination or treatment of a medical condition. If the hospital

determines that the individual has an emergency medical condition, then the hospital must provide treatment within the hospital's capabilities in order to stabilize the medical condition. The hospital must treat the patient with an emergency medical condition, regardless of health insurance or ability to pay. Hospitals may still bill patients for care provided under EMTALA. For more information, <https://www.cms.gov/Regulations-and-Guidance/Legislation/EMTALA/index.html>

Charity Care

- Hospitals and health systems are often required by law to provide **Charity Care**—a program of free or reduced prices for low-income people who are uninsured or underinsured. Applications for Charity Care are specific to each health center, and are available through financial assistance/billing departments.
- Charity Care is particularly useful for specialty services that are not available at primary care offices.



CDC and/or local and state health departments may provide the following:

- Many free or reduced price screenings and services, including:
 - Screening for breast and cervical cancer for age-appropriate low-income, uninsured, and underinsured women.
 - Vaccines for low-income and uninsured children.
 - Colorectal cancer screening for age-appropriate low-income, uninsured and underinsured men and women.
 - Free information about public health initiatives, prenatal/baby care, preventive care opportunities, health clinics, and screening events. Search online for your local or state health department to find area-specific information.
 - Free STD testing and flu vaccines.



Co-Pay/Coinsurance Relief Programs

Private organizations may provide copay, coinsurance, or deductible assistance for consumers with financial need. Many of these options exist at the state and local levels. It is worthwhile to search online for local or state organizations that provide additional assistance for underinsured individuals.



Part 3: How Assisters Can Share Information With Consumers

- Stay informed. Feel free to pass along new information to assisters and consumers consistently.
- You can research local clinics, discount programs, and area-specific resources to complement the national programs presented today.
- You can establish relationships with local organizations and departments that provide services to the uninsured.
- You can create a physical list of compiled resources to give to consumers you work with who do not enroll in health insurance.



Resources and Presentation Links

- “Health Insurance Coverage in the United States: 2017.”
<https://www.census.gov/library/publications/2018/demo/p60-264.html>
- Immigration status, Marketplace: <https://www.healthcare.gov/immigrants/immigration-status/>
- Catastrophic Coverage: <https://www.healthcare.gov/choose-a-plan/catastrophic-health-plans/>
- Zero and limited cost-sharing plans for AI/ANs: <https://www.healthcare.gov/american-indians-alaska-natives/coverage> .
- Emergency Medicaid: <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>
- CHIP: <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>,
<https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-eligibility-levels/index.html>
- Alternatives to Major Medical Insurance: <https://www.cms.gov/newsroom/fact-sheets/short-term-limited-duration-insurance-final-rule.>,
<https://www.federalregister.gov/documents/2018/08/03/2018-16568/short-term-limited-duration-insurance>
- FQHCs: <https://findahealthcenter.hrsa.gov/>

Resources and Presentation Links (Cont.)

- Health Center and Migrant Health Center Locations: <https://bphc.hrsa.gov/about/index.html>;
<http://www.nachc.org/>
- Public Housing Primary Care Program: <https://bphc.hrsa.gov/uds/view.aspx?q=rlg&year=2010&state=&fd=ph>
- Healthcare for the Homeless Program: <https://www.nhchc.org/resources/grantees/national-hch-grantee-directory/>
- Homeless Shelter National Directory: <https://www.homelessshelterdirectory.org/>
- Volunteer Clinics: <http://www.nafcclinics.org/find-clinic>
- Ryan White HIV/AIDS Program, HIV/AIDS clinics: <https://www.hiv.gov/locator>.
- Ryan White HIV/AIDS Program: <https://www.benefits.gov/benefits/benefit-details/608>,
<https://findhivcare.hrsa.gov/>
- 340B Drug Pricing Program: <https://www.hrsa.gov/opa/index.html>
- Centers for Disease Control and Prevention
 - Rabies vaccine and Immune globulin: <https://www.cdc.gov/rabies/resources/availability.html>
 - Breast and cervical cancer screening: <https://www.cdc.gov/cancer/nbccedp/about.htm>
 - Vaccines for children: <https://www.cdc.gov/vaccines/programs/vfc/index.html>.
 - Colorectal screening: <https://www.cdc.gov/cancer/crccp/about.htm>.
- Private drug discount websites: <https://www.needymeds.org/>, <https://www.goodrx.com/>, <https://pparx.org/>.
- EMTALA: <https://www.cms.gov/Regulations-and-Guidance/Legislation/EMTALA/>