

Memorandum



DATE September 13, 2013

TO Honorable Mayor and Members of the City Council

SUBJECT Affordable Care Act – Enroll Dallas

On Wednesday, September 25, 2013, you will be briefed on the Affordable Care Act - Enroll Dallas. Attached are the briefing materials for your review prior to Wednesday's discussion.

Please contact me if you have any questions.



A. C. Gonzalez
Interim City Manager

Attachment

- c: Warren M. S. Ernst, Interim City Attorney
- Judge Daniel F. Solis, Administrative Judge
- Rosa A. Rios, City Secretary
- Craig D. Kinton, City Auditor
- Ryan S. Evans, Interim First Assistant City Manager
- Jill A. Jordan, P. E., Assistant City Manager
- Forest E. Turner, Assistant City Manager
- Joey Zapata, Assistant City Manager
- Charles M. Cato, Interim Assistant City Manager
- Theresa O'Donnell, Interim Assistant City Manager
- Jeanne Chipperfield, Chief Financial Officer
- Frank Libro, Public Information Officer
- Elsa Cantu, Assistant to the City Manager – Mayor and Council



City of Dallas

AFFORDABLE CARE ACT – ENROLL DALLAS

September 18, 2013

Overview

- Health Insurance Marketplace 101
- Dallas County Efforts
- Key Messages
- City of Dallas Outreach Strategies





The Health Insurance Marketplace 101



Marjorie Petty, J.D., M.S.
Regional Director



The Problem

- ❑ Insurance companies could turn away the 129 million Americans with pre-existing conditions
- ❑ Premiums had more than doubled over the last decade, while insurance company profits were soaring
- ❑ Tens of millions were underinsured, and many who had coverage were afraid of losing it
- ❑ 50 million Americans had no insurance at all



The Health Care Law

In March 2010, President Obama signed the Affordable Care Act into law



Affordable Care Act – Coverage Accomplishments

- 3.1 million young adults have gained insurance through their parents' plans
- 6.1 million people with Medicare through 2012 received \$5.7 billion in prescription drug discounts
- 34 million people with Medicare received a free preventive service
- 71 million privately insured people gained improved coverage for preventive services
- 105 million Americans have had lifetime limits removed from their insurance



Affordable Care Act – Cost Savings

- Slowest sustained national health spending growth in 50 years
 - ▣ Low growth continuing in 2012 for Medicare and Medicaid
- Rate increases fell from 75% in 2010 to 14% so far in 2013
- \$1 billion returned to consumers last summer
 - ▣ Plans now must spend 80% on healthcare
- \$4.2 billion recovered in 2012 from anti-fraud efforts – a record high – for a total of nearly \$15 billion over the last 4 years, double that of the previous 4 years

The Health Insurance Marketplace

- ❑ A new way to get health insurance
 - Enrollment starts October 1, 2013
 - Coverage begins as early as January 1, 2014
- ❑ About 25 million Americans will access to quality health coverage
 - Up to 20 million may qualify for help to make it more affordable.



3 Things to Know about the Marketplace...

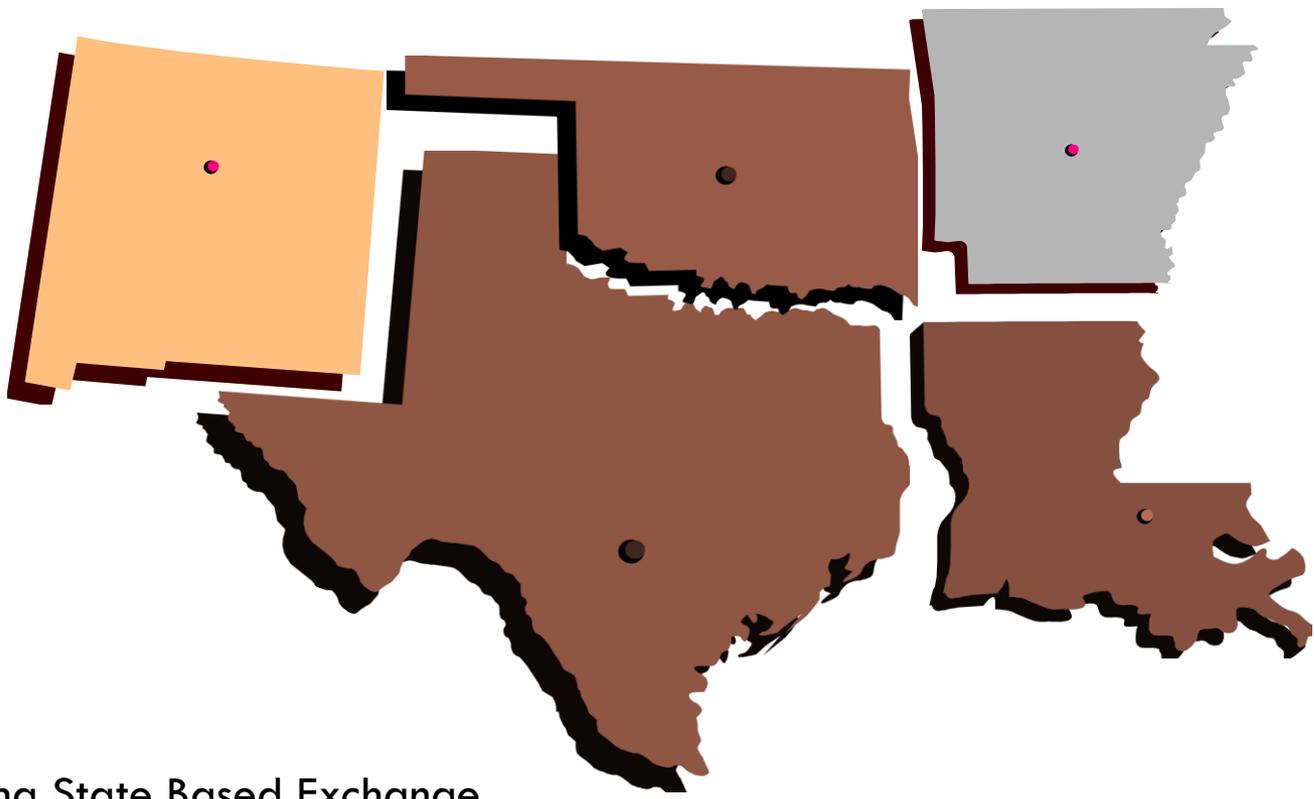
1. It's an easier way to shop for health coverage
 - ▣ Simplifies the search
 - ▣ All options in one place
 - ▣ A streamlined application and an individual or family can explore every qualified insurance plan in the area
2. Most people will be able to get a break on costs
 - ▣ 90% of people who are currently uninsured will qualify for discounted insurance
3. Clear options with apples-to-apples comparisons
 - ▣ All health insurance plans in the Marketplace present their price and benefit information in plain language



Marketplace Establishment

- ❑ Each state can choose to
 - Create and run its own Marketplace
 - Partner with the Federal government to run some Marketplace functions
 - Have a Marketplace established and operated by the Federal government

Region VI State Actions to Implement the Marketplace



-  Declining State Based Exchange
-  Pursuing Partnership Exchange
-  Pursuing State Based Exchange



Small Business Health Options Program (SHOP) - Employees

- The SHOP is a Marketplace for small businesses and their employees (fewer than 100 FTE employees)
 - States may limit participation to those with 50 or fewer employees for the first two years
 - Employers will access the SHOP where its principal business office is located
 - Employer must offer coverage to all full-time employees
 - Sole proprietors may buy through the Marketplace rather than the SHOP



Small Business Health Options Program (SHOP) - Employers

- Eligible employers can
 - ▣ Define how much they'll contribute toward their employees' coverage
 - ▣ Have access to a small business tax credit
 - ▣ Benefit from new protections that help them get real value for consumer's premium dollars

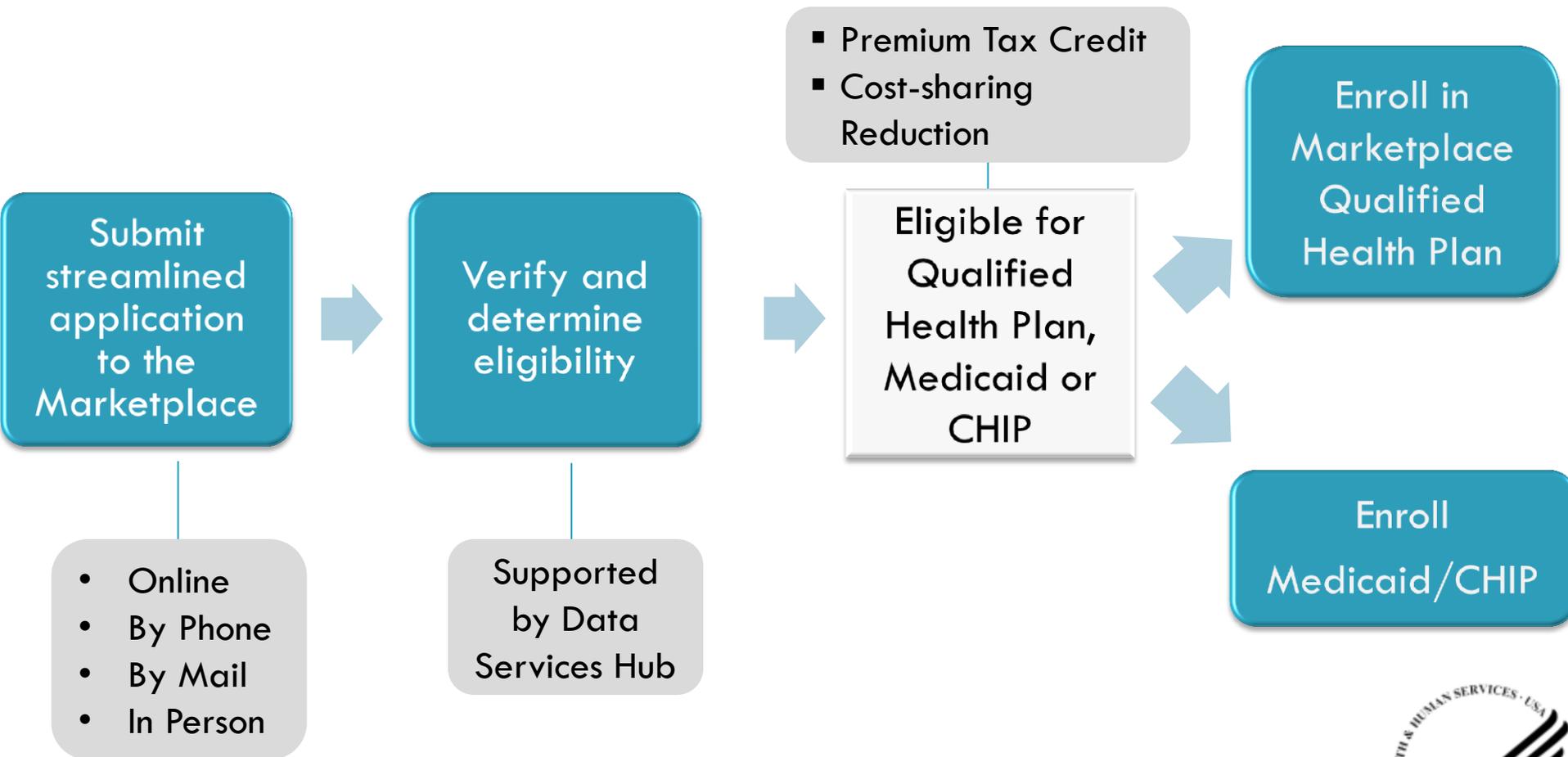


Essential Health Benefits

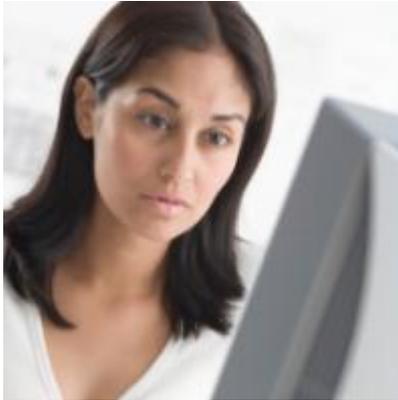
Qualified Health Plans cover Essential Health Benefits which include at least these 10 categories

Ambulatory patient services	Prescription drugs
Emergency services	Rehabilitative and habilitative services and devices
Hospitalization	Laboratory services
Maternity and newborn care	Preventive and wellness services and chronic disease management
Mental health and substance use disorder services, including behavioral health treatment	Pediatric services, including oral and vision care (pediatric oral services may be provided by stand-alone plan)

Application and Eligibility



How to Apply



Online



By Phone

- Easy
- Convenient
- Streamlined



By Mail



In Person

National Marketplace Toll-Free Call Center

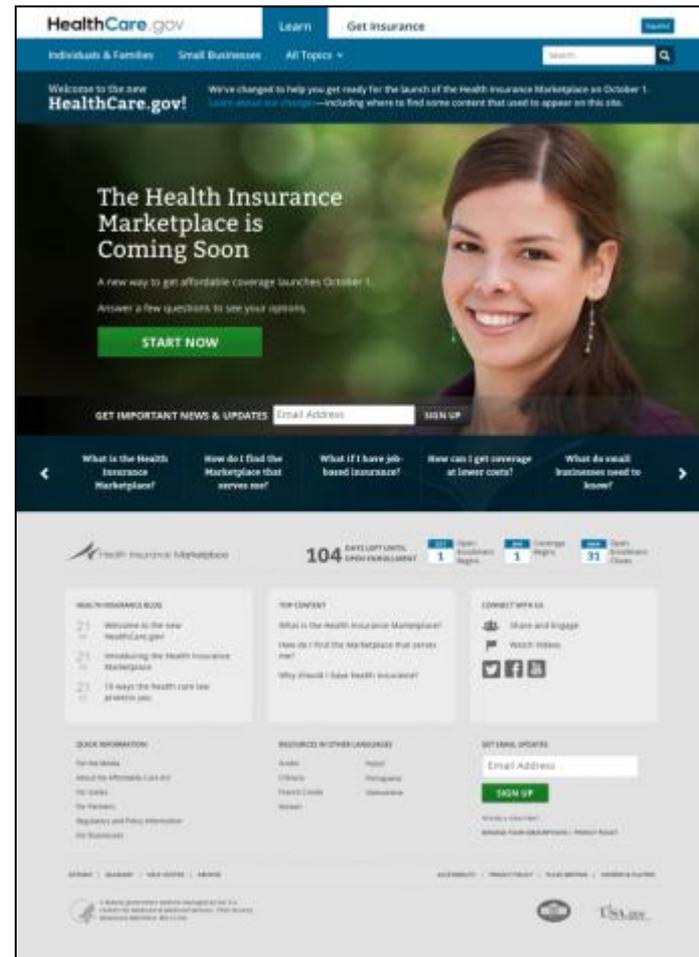
for Federally Facilitated and State-Partnership Marketplaces

- 1-800-318-2596 (TTY 1-855-889-4325)
 - ▣ Customer service representatives - 24/7
 - ▣ English and Spanish
 - Language line for 150 additional languages
- June – September
 - ▣ Provide general information to individuals in the Marketplace and **employees** of SHOP employers
 - ▣ SHOP call center for **Employers** – opens in August
- Starting October
 - ▣ Help with eligibility, enrollment and referrals



HealthCare.gov

- ❑ CuidadoDeSalud.gov for Spanish
- ❑ The consumer site for info now, application and plan comparison in October
- ❑ Social media connections
- ❑ Responsive design
- ❑ Accessible for those with visual disabilities
- ❑ Starting October 1, 2013 you can apply through this site



In Person Assistance

- In person help will be available to help prepare electronic and paper applications to establish eligibility and to enroll in coverage through the Marketplace
 - ▣ Navigators
 - ▣ Other trained enrollment assisters
 - Local community health centers, libraries, hospitals and other locations in local communities
 - ▣ Agents and brokers



Marketplace.cms.gov

Get the latest resources to help people apply, enroll, and get coverage in 2014

CMS.gov | About CMS | FAQs | Print | Share

Type search term here Search

Learn about health care options

Health Insurance Marketplace

Starting this fall, there'll be a new way for people to buy health insurance - the Health Insurance Marketplace. Get the latest resources to help people apply, enroll, and get coverage in 2014.

Get updates >

Get official resources > **Explore research >**

Resource spotlight

Get the Overview of the Health Insurance Marketplace presentation to help you teach others about health insurance and the Marketplace.

Looking for consumer information?

Visit HealthCare.gov, the official consumer site for the Marketplace.

Get consumer information >

Have questions?

Find the right answers to your questions about the Marketplace.

Get answers >

Stay connected with the Marketplace

DEPARTMENT OF HEALTH & HUMAN SERVICES - USA

Key Points to Remember

- ❑ The Marketplace is a new way to find and buy health insurance
- ❑ Qualified individuals and employers can shop for health insurance that fits their budget
- ❑ States have flexibility to establish their own Marketplace
- ❑ Individuals and families may be eligible for lower costs on their monthly premiums and out-of-pocket costs
- ❑ There is assistance available to help you get the best coverage for your needs



Want more information about the Marketplace?

□ Stay Connected

- Sign up to get email and text alerts at HealthCare.gov/subscribe
 - CuidadoDeSalud.gov for Spanish
- Updates and resources for partner organizations are available at Marketplace.cms.gov
- [Twitter@HealthCareGov](https://twitter.com/HealthCareGov)
- Facebook.com/Healthcare.gov



DALLAS COUNTY LEADERSHIP



DALLAS COUNTY BY THE NUMBERS

- ❑ Over 500,000 individuals are eligible through the Health Insurance Marketplace
- ❑ Dallas County tax payers pay for \$582 million in uncompensated care costs through Parkland Hospital
- ❑ Dallas County is the fourth most uninsured county in the country, with around 30 percent uninsured
- ❑ Estimated 40% of the eligible population will come through a hospital in Dallas County during the open enrollment period



STAKEHOLDERS ROUNDTABLE JULY 22, 2013



ACA REGIONAL ROUNDTABLE

- July 22, 2013
 - Convening of area ACA Stakeholders with Secretary Sebelius and executive Department of Health and Human Services staff
 - 18 regional stakeholders attended, including county officials, non-profit leaders, and private sector leaders
 - Texas is ground center for the health care effort, and Dallas is in the center
 - 500,000 people need health insurance in Dallas County
 - Get people connected through the Navigators and Certified Application Counselors
 - Hospitals and schools will play a huge role in enrolling residents



ENROLL DALLAS STAKEHOLDERS MEETING AUGUST 8, 2013



ACA REGIONAL STAKEHOLDERS

- City of Dallas and Dallas County co-hosted a regional stakeholders meeting on Thursday, August 8, 2013, at Parkland Hospital
 - 4pm-5pm
 - Elected officials, private business leaders, non-profit organizations, and key stakeholders are invited
 - Goal is to develop outreach strategy to encourage enrollment of uninsured Dallas County residents
 - 254 attendees



MOVING FORWARD

- The collaborative model between the County and City of Dallas along with our other public and private partners has been recognized by HHS and the White House as a “Best Model”
- Continue outreach to our current partners and work to find ways to reach the eligible population
- Opportunity to improve public health and economic strength



KEY MESSAGES FOR CITY OF DALLAS



KEY MESSAGES: UNINSURED RESIDENTS

- Texas has the highest percentage of uninsured residents in the US
 - 26.6% uninsured in Texas (6.3 million people)
 - 26.1% uninsured in Dallas County (500,000 residents)
- In the City of Dallas, approximately 33% of the population, or just under 383,000 residents, do not have health insurance (HHS Study, 2013)



KEY MESSAGES: ECONOMIC COST

- Uninsured residents are a huge economic cost to Parkland Hospital
- In 2011 Parkland Hospital provided \$582 million in uncompensated care to Dallas County residents without health insurance
- **Not free health care**
- We pay for it in our property taxes and we pay for it with higher medical costs
- This is not good for Dallas, and hurts us in the global economy



KEY MESSAGES: NATURALIZED CITIZENS AND LEGAL RESIDENTS

- **Naturalized citizens and legal residents** with lawful status may sign up for health insurance via healthcare.gov and receive tax credits and other subsidies
 - ▣ Are eligible for Medicaid
 - ▣ Are eligible for Children's Health Insurance Program (CHIP)
 - ▣ Are required to have health insurance
- **Children born** in the United States to undocumented parents are:
 - ▣ Are eligible for Medicaid
 - ▣ Are eligible for CHIP
 - ▣ Are required to have health insurance



KEY MESSAGES: UNDOCUMENTED RESIDENTS

- Undocumented residents are not required to purchase health insurance and are not allowed to sign up via health care exchanges
 - ▣ Not eligible for Medicaid
 - ▣ Not eligible for CHIP
 - ▣ May purchase private health insurance or receive it through employer
- Children brought to the United States before the age of 16 fall under the Deferred Action for Childhood Arrivals (DACA)
 - ▣ Are commonly known as the “Dreamers”
 - ▣ Fall under same criteria as undocumented residents
- Undocumented residents still may receive emergency room care at Parkland Hospital and general care at 11 clinics in Dallas County (eight in City of Dallas)



KEY MESSAGES: WHY SHOULD I GET HEALTH INSURANCE?

- What is the benefit for people to sign up for health insurance?
 - ▣ A variety of low cost plans will be available
 - ▣ Preventive care is free if you sign up for insurance
 - ▣ People with health insurance are eligible for tax credits and other subsidies

- Goals
 - ▣ Make sure everyone eligible for Medicaid is registered
 - ▣ Make sure kid eligible for CHIP is enrolled
 - ▣ Make sure everyone has health insurance



CITY OF DALLAS OUTREACH STRATEGIES



CITY OF DALLAS GENERAL OUTREACH STRATEGIES

- The City of Dallas organization will:
 - Support efforts to get residents to register for health care
 - Add information about the health care exchange to the City of Dallas website
 - Assist non-profit organizations like Be Covered, AARP, and Enroll America in registration efforts in Dallas County
 - Allow Navigators to help enroll residents at various City of Dallas facilities
- Seek funding opportunities to provide education and outreach

CITY OF DALLAS GENERAL OUTREACH STRATEGIES

- The City of Dallas has already begun coordinating outreach efforts at City of Dallas facilities
 - AARP has delivered publicity materials to Central Library and the 28 branch locations and has trained library staff to help library users find materials
 - AARP will be delivering additional materials to the following facilities this week:
 - WIC Clinics (20 in Dallas County)
 - Recreation Centers (48 locations)
 - One Stop Centers (Martin Luther King, Jr. Community Center and the West Dallas Multi-Purpose Center)
 - Other City of Dallas facilities

CITY OF DALLAS GENERAL OUTREACH STRATEGIES

- City of Dallas will also support organizations in reaching high-priority targets
 - ▣ The Invincibles
 - People between the ages of 21-30
 - ▣ The Invisibles
 - Self-employed



OUTREACH OPPORTUNITIES FOR COUNCIL MEMBERS

- Do Outreach to Crucial Constituencies
 - ▣ Host meetings with local media
 - ▣ Host roundtables with key business and district leadership
 - ▣ Meet with your Neighborhood Associations, Crime Watch Groups, and Homeowners Associations
 - ▣ Meet with other elected officials
 - ▣ Host meetings with religious leaders
- Be a Champion of Enroll Dallas



QUESTIONS?

