Health Coverage Update in Response to Coronavirus (COVID-19)

Presented by
Maine Primary Care Association & Consumers for Affordable Health Care
Agenda

• Introductions
• Types of Coverage
  • MaineCare eligibility and changes related to COVID-19
  • Marketplace eligibility & private insurance changes related to COVID-19
• Assessing Care Without Insurance
• Other Safety Net Programs
• Other Resources
• Questions
Who we are

Maine Primary Care Association (MPCA) is a membership organization that represents the collective voices of Maine’s Community Health Centers, which provide high quality, primary and preventive medical, behavioral health and dental services for 1 in 6 Mainers.

For more than 35 years, MPCA has provided technical assistance and training, housed relevant programs and services and advocated on behalf of Maine’s healthcare safety net and the hundreds of thousands of patients it serves each year.
Mission

To champion and maximize the value of Maine’s statewide community health center network for the health and well-being of all Maine people.
Our mission: To Advocate The Right To Quality, Affordable Health Care For Every Person In Maine.
Who we are

Consumer Assistance Program (CAP) Helpline
- Health coverage eligibility screening
- Marketplace enrollment assistance
- MaineCare enrollment assistance
- Appeals assistance

Information & Services For Professionals
- HelpLine
- Workshops and trainings
- Assister Listserv
- Coffee CAHC e-newsletter
- Public Policy research and advocacy
Types of Health Coverage: MaineCare
MaineCare is comprehensive, need-based coverage.

- People can apply any time, all year.
- Eligibility goes by current income, so you may qualify even if income was higher before.
- Assets don’t count for most people. Assets only count for people 65 years and older or who have Medicare.
- Once you have applied and sent all needed papers, if you haven’t heard back in 45 days, you should get temporary, free coverage.
- MaineCare coverage can start back in time up to 90 days prior to the application date, if the person was eligible at that time.
- Eligible pregnant women can get instant MaineCare coverage called Presumptive Eligibility, which they can apply for at family planning and federally qualified health centers.

Find more information at [www.CoverME.gov](http://www.CoverME.gov) and [www.Enroll207.com](http://www.Enroll207.com).
# MaineCare Income Eligibility Limits

<table>
<thead>
<tr>
<th>Category</th>
<th>Age Group</th>
<th>Limitations</th>
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<tbody>
<tr>
<td>Seniors (65+) &amp; People with</td>
<td>Adults (21-64)</td>
<td>Up to 100%* FPL</td>
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<td>Disabilities</td>
<td>not eligible for Medicare</td>
<td>Up to 138%** FPL</td>
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<td>Expansion:</td>
<td>Young Adults</td>
<td>Up to 161%** FPL</td>
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<td>Adults (21-64)</td>
<td>(19 &amp; 20 years)</td>
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<td>Up to 161%** FPL</td>
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<td>Up to 213%** FPL</td>
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<td>Kids 18 &amp; under</td>
<td>Up to 214%** FPL</td>
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<td>(free or low cost)</td>
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<td>Pregnant women</td>
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Here are 4 ways to apply for MaineCare.

<table>
<thead>
<tr>
<th>Ways to Apply</th>
<th>How To Apply</th>
<th>Tips</th>
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<tbody>
<tr>
<td>Online via the Marketplace</td>
<td>If <a href="http://www.healthcare.gov">www.healthcare.gov</a>, the Health Insurance Marketplace, screens someone as eligible for MaineCare, the information will be sent to DHHS. If you have access to the internet, this is a good way to apply for MaineCare.</td>
<td>If the Marketplace eligibility notice says your information was sent to DHHS, follow up with DHHS to be sure nothing is missing. You may need to mail copies of current income to DHHS.</td>
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<tr>
<td>Online via My Maine Connection</td>
<td>This is part of the Maine state site: <a href="https://www.maine.gov/mymaineconnection">https://www.maine.gov/mymaineconnection</a></td>
<td>Save your app number. Save pdf of your app. Save date you submit. Call DHHS to check on your app (wait at least a week): 1.855.797.4357.</td>
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### Paper Application

- Call CAHC: 1.800.965.7476  
  Call DHHS: 1.855.797.4357  
- Print from:  

Send copies of needed papers, not originals. Save date you mail or drop off.
If sending by mail, use certified mail and keep the receipt.
To: DHHS, 114 Corn Shop Lane, Farmington, ME, 04938
Email with read receipt request to:  
[Farmington.dhhs@maine.gov](mailto:Farmington.dhhs@maine.gov)
Fax regular apps to 207.778.8429
Fax disability pack to 207.287.6066
Call DHHS to check up on applications (wait at least a week) at 1.855.797.4357.

### In Person

- Find your closest office here:  
  Call CAHC: 1.800.965.7476

Include copies of income & ID documents.
At this time, March 2020, DHHS asks that if you want to drop off paper applications at offices, try to drop off without in-person meetings, to lower in-person contact.
MaineCare has made changes due to the pandemic.

- **Telehealth**: allowing prescribing. Many additional services not traditionally allowed via telehealth are encouraged.

- **Self-attestation**: to the greatest extent allowable under federal law, DHHS will accept eligibility verification by self-attestation to facilitate efficient processing of MaineCare applications and recertifications. These applicants may need to provide verification in the future.

- **Premiums waived** for MaineCare services, such as the Working Disabled, Cub Care, Katie Beckett, and Special Benefit programs

- **DHHS** is open for calls Monday - Friday, 7:00 a.m.- 4:30 p.m.: 1-855-797-4357.
MaineCare has Rx & PA changes due to the pandemic.

- **Copays waived** for prescriptions, office visits, emergency department visits, radiology and lab services.

- **Allow early refills**, allow providers to extend 34-day supply maximums, waive initial PA requirements for asthma and for immune-related drugs, lengthen the period that prior authorization applies for prescription medications

- **Lengthen the period that prior authorization** applies for certain durable medical equipment.
COVID-19: Changes to Public Charge

For immigrants that are subject to the public charge test, the U.S. Citizenship and Immigration Services (USCIS) has announced that testing, treatment, and preventive services (including a vaccine, if one becomes available) related to COVID-19 will not impact public charge decisions.

In addition, if someone lives and works in an area where social distancing and quarantine are being used to limit the spread of COVID-19, or the person’s employer, school, or university has shut down, and they must use other public benefits to meet their basic needs, such as General Assistance, food or housing assistance, or other MaineCare benefits, then USCIS states that they will be able to submit an explanation and documentation with any future application for an adjustment of immigration status to have the emergency taken into consideration for the public charge decision.

Exceptions to Public Charge Test:

- Many immigrants are not subject to the public charge test, including people with humanitarian statuses, such as refugees and asylees.

- Some types of health coverage are exempt from the test, including subsidized Marketplace plans. Medicaid enrollment doesn’t count against pregnant women or children, and emergency Medicaid is exempt for all people.

- Other benefits that are exempt from the test include school nutrition programs, shelters, and food pantries.

For more information, visit: ILAPMaine.org/public-charge
Types of Health Coverage:
Private Insurance
Types of Coverage: Private Insurance

**Employer-based Insurance:** Roughly half of Americans get employer-based coverage.

**Marketplace Insurance:** Private health plans with federal subsidies through the Affordable Care Act:
- Nearly 9 out of 10 Mainers with Marketplace coverage qualified for financial assistance to lower the cost of their plan last year.
Who can get Marketplace insurance and cost breaks?

The Marketplace is a website (healthcare.gov) where you can buy a private health insurance plan and apply for subsidies to lower the costs of that plan.

Most people can get help paying for a plan if they:

- don’t have affordable coverage offered by an employer,
- can’t get MaineCare or Medicare, and
- are income eligible.

Learn more about Marketplace coverage at Enroll207.com.
Marketplace Subsidies

There are two types of financial assistance available through the Marketplace.

• **Advance Premium Tax Credits (APTCs):**
  Those at or below 400% of the FPL are eligible for APTCs to lower their monthly premiums. APTCs can be used for any bronze, silver, or gold plan.

• **Cost Sharing Reductions (CSRs):**
  Those between 138% – 250% FPL are also eligible for CSRs to help with out-of-pocket costs, like lowering co-pay and deductible amounts. CSRs are only available for silver plans.
What are Bronze, Silver & Gold plans?

Plans on the Health Insurance Marketplace fall into three levels or metal types: bronze, silver and gold.

- **Bronze plans** have the lowest monthly premiums, but highest deductibles and cost-sharing for covered benefits with lowest monthly premiums.

- **Silver plan** premiums and cost-sharing amounts fall in the middle between Bronze and Gold plans. If someone is eligible for cost sharing reductions, they can only get them with a silver plan.

- **Gold plans** require the least cost-sharing, with the lowest deductibles but highest monthly premiums.

Preview plans and get cost estimates, at [healthcare.gov/see-plans](http://healthcare.gov/see-plans).
How do you apply for a Marketplace plan?

- Open enrollment takes place from November 1 to December 15 for coverage that begins January 1. People may qualify for a Special Enrollment Period if they have a qualifying life event during the year.

- **Apply online.** Visit [healthcare.gov](http://healthcare.gov) to get started.

- **Apply by phone.** Call 1-800-318-2596 to apply for a health insurance plan and enroll over the phone. (TTY: 1-855-889-4325)

- **Apply in person.** There are trained enrollment assisters who provide free help with the application. [Click here for an Assisters List](#) by county to find in-person help applying for Marketplace coverage.

- **Free help applying for coverage:** Call our HelpLine at 1-800-965-7476
Marketplace Special Enrollment Periods (SEPs)

When someone experiences a qualifying life event, they typically have 60 days to enroll in a Marketplace coverage with a Special Enrollment Period (SEP). Some SEPs, like a SEP triggered by losing other health coverage, start 60 prior to the loss of coverage and last until 60 days after the other coverage ended (120 days total).

To avoid a gap in coverage, people should apply for a Marketplace plan before they lose their other health coverage.
What types of life events can qualify for a Special Enrollment Period?

Qualifying life events that can trigger a SEP, include:

• Losing MaineCare
• Losing job-based coverage through an employer or other coverage, like a student health plan (terminations due to non-payment will not trigger eligibility for a SEP);
• Getting married (if one spouse had coverage for at least 1 of the 60 days prior to wedding);
• Having a baby;
• Getting divorced or legally separated and losing health insurance; and
• Turning 26 and can no longer be on parent’s health plan.

Don’t forget, you can apply for MaineCare any day of the year!
Marketplace Coverage: Changes in Income

Update your Marketplace account
If someone has a change in income and is worried about being able to afford their premium payment, they should update their income. If their income has gone down, they may be eligible for larger subsidies or MaineCare coverage.

Grace periods for late premium payments:
If someone does not pay their monthly premium, the insurance company could end their coverage; however, people have some time called a “grace period”, to pay up and avoid losing their health coverage. There is no grace period for the very first month that coverage begins.

- People who get Advanced Premium Tax Credits have a 3-month grace period to pay all outstanding premiums before their plan is terminated.
- People without tax credits only have a 30-day grace period to pay their premium before their plan is terminated.
- If a plan is terminated for non-payment, the loss of coverage will not trigger a SEP.
COVID-19 Coverage & Access Changes

Governor Mills declared a health insurance emergency on March 12, 2020. This allowed the Maine Bureau of Insurance to impose additional requirements on health plans. These are outlined in Bulletin 442: Emergency Measures Responding to the Coronavirus Pandemic.

The Bulletin states insurance companies “must prioritize consumers’ needs, must make every effort to expedite claims approvals and payments and other essential customer service functions, and must make all reasonable accommodations for late payments and other problems that are beyond the consumer’s control.”

Important: Some employer-sponsored health plans are exempt from these requirements. Most self-insured or self-funded employer health plans, are not subject to state regulation. However, many of these plans have still waived cost-sharing requirements for COVID-19 testing and taken other steps to adapt to the COVID-19 health care crisis. People can check with their employer’s HR department or insurance company to find out how their self-insured health plan is responding to COVID-19.
COVID-19 Testing & Treatment

- Screening and testing for COVID-19 must be covered without any cost-sharing and without prior-authorization. This includes all costs associated with getting tested for COVID-19, including laboratory fees and clinical evaluations.

- Vaccines: A vaccine for COVID-19 does not exist at this time, but if one becomes available, it must be covered without cost-sharing and without prior-authorization.

- Coverage for treatment of COVID-19 and other services: Health plans must cover the essential health benefits, including emergency services, labs, and hospital care. However, unlike testing for COVID-19, health care services to treat COVID-19 may have a copay or be subject to the plan’s deductible or other cost-sharing requirements. Individuals should check their plan’s Summary of Benefits and Coverage or Schedule of Benefits to find out cost-sharing requirements for covered services.

Insurance companies must post information on the steps they are taking to address the COVID-19 virus and how to access testing for COVID-19 and other covered services on their websites.
Access to Prescription Drugs & Providers

• Access to prescription drugs:
  • **One-time refills** must be covered for most medications before the scheduled refill date. There may be exceptions for certain kinds of drugs, like some opioids, benzodiazepines, or stimulants.
  • If someone is impacted by a medication shortage for a prescription drug covered by their health plan, their insurance company must cover a substitute drug, if available, without prior-authorization or step therapy and must ensure their out-of-pocket costs are no higher than what would have paid for the original covered medication.

• Access to providers:
  • **Telehealth**: Health plans must cover medically necessary health care services provided through telehealth.
  • **Provider Networks**: Health plans must maintain network adequacy and ensure members have access to health services, including COVID-19 screening and emergency care, and must make accommodations if in-network hospital or providers have capacity limitations.
  • **Emergency services**: Must always be covered at the in-network level of benefits.
Accessing Care Without Insurance
Testing & Treatment for COVID-19 Without Insurance

• The test for COVID-19 is free, but some providers may charge a fee for the visit to get tested.

• All hospitals in Maine provide free medically necessary care to people with income below 150% FPL, which should include administering tests for COVID-19 and many services related to treatment.

• Many hospitals also provide free or sliding-scale care at higher income levels. Hospitals must include the income and eligibility guidelines and the application to apply for their financial assistance programs online. Many health centers also offer free or sliding-scale fee programs.
Accessing Health Care Without Insurance: Resources for Mainers

- Hospital free & sliding-scale programs
- List of health centers with free & sliding-scale programs
- Map of all Federally Qualified Health Center locations in Maine
- CarePartners (available in Cumberland, Knox, Lincoln, Waldo & York Counties): 1-877-626-1684
- Kennebec Valley Access to Care: 1-877-255-4680, option 3
- Help paying for prescription drugs
Community Health Center updates in face of COVID-19

• https://mepca.org/member-resources/covid-19/

• Please call your local community health center via phone before referring patients so you can best understand their current scope of services during this time.
Testing for COVID-19
Getting Tested for COVID-19

There is a limited supply of laboratory materials across the country, including Maine. Individuals experiencing symptoms, such as cough or difficulty breathing, should call a health care provider. The health care provider will work with Maine CDC to decide if the individual will be tested for COVID-19.

Guidance issued by Maine CDC on March 19th states COVID-19 testing will be prioritized for symptomatic individuals who fall into one of the following high-risk categories:

- Those who are hospitalized
- Health care workers
- First responders (e.g., EMS Police, Fire)
- People older than 60 years
- People living in a congregate setting (e.g., long term care facilities, group homes, assisted living facilities, jails, shelters)
- People with underlying medical conditions
Additional Resources for Mainers
Other Safety Net Programs

• Unemployment insurance
  • Maine DOL information about COVID-19
  • Application

• Temporary Assistance for Needy Families (TANF)
  • Program overview from Maine Equal Justice
  • Application

• Nutrition Assistance
  • Supplemental Nutrition Assistance Program (SNAP)
  • Good Shepard Food Bank of Maine’s Food Map tool

• Child Care Subsidy Program (CCSP)
  • Program and application information
  • Overview of changes related to COVID-19 (3/16/20)

• General Assistance (apply at your town office or city hall)
  • Program information from Pine Tree Legal Assistance

• Emergency Assistance Program

• Student Loan information

Find more information, visit our COVID-19 Resources page, at www.mainecahc.org/covid-19-coronavirus
Where Can People Get Help?

Help with MaineCare or Marketplace coverage:

- Call or email the [CAHC HelpLine: 1-800-965-7476 or helpline@mainecahc.org](mailto:helpline@mainecahc.org)
- MaineCare screening and applications: [coverME.gov](http://coverME.gov)
- Certified health insurance navigators and assisters can be found at [Enroll207.com](http://Enroll207.com)

Help with Medicare coverage:

- [Area Agencies on Aging](http://AreaAgencies.org)
- [Legal Services for the Elderly: 1-800-750-5353](http://LegalServices.org)

Help with other safety-net programs:

- [Maine Equal Justice: 207-626-7058, ext 205](http://MaineEqualJustice.org)
- Pine Tree Legal Assistance
COVID-19: Other Resources

- Governor Janet Mills: [https://www.maine.gov/governor/mills/covid-19](https://www.maine.gov/governor/mills/covid-19)
- MPCA COVID-19 Resources: [https://mepca.org/member-resources/covid-19/](https://mepca.org/member-resources/covid-19/)
Questions?

Contacts:
Consumers for Affordable Health Care: www.MaineCAHC.org
HelpLine: 1-800-965-7476

Maine Primary Care Association: www.mepca.org