



**New Health Insurance Marketplace -
Getting Help in Pennsylvania**

Open Enrollment Began October 1, 2013
Open Enrollment for 2014 Ends March 31, 2014

Mental Health and Substance Use Disorder Coverage

- The Affordable Care Act requires that health insurance plans on the Health Insurance Marketplace cover mental health and substance abuse disorder services.
- Because of the law, health plans must now cover preventive services like depression screening for adults and behavioral assessments for children at no cost.
- And starting in 2014, most plans won't be able to deny you coverage or charge you more due to pre-existing health conditions, including mental illnesses.

Top 5 things to know about the Affordable Care Act if you have Medicare

1. Medicare isn't part of the Health Insurance Marketplace established by ACA, so you don't have to replace your Medicare coverage with Marketplace coverage.
 - No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now.
 - You don't need to do anything with the Health Insurance Marketplace during Open Enrollment.

Top 5 things to know about the Affordable Care Act if you have Medicare

2) You get more preventive services, for less

Medicare now covers certain preventive services, like mammograms or colonoscopies, without charging you for the Part B coinsurance or deductible. You also can get a free yearly "Wellness" visit.

3) You can save money on brand-name drugs.

If you're in the donut hole, you'll also get a 50% discount when buying Part D-covered brand-name prescription drugs. The discount is applied automatically at the counter of your pharmacy—you don't have to do anything to get it. The donut hole will be closed completely by 2020

Top 5 things to know about the Affordable Care Act if you have Medicare

4) Your doctor gets more support.

With new initiatives to support care coordination your doctor may get additional resources to ensure that your treatments are consistent.

5) The ACA ensures the protection of Medicare for years to come.

The life of the Medicare Trust fund will be extended to at least 2029—a 12-year extension due to reductions in waste, fraud and abuse, and Medicare costs, which will provide you with future savings on your premiums and coinsurance.

PA Marketplace

- Pennsylvania is a Federally Facilitated Marketplace
- 1.3 million uninsured in PA
- 600,000 Pennsylvanians eligible to enroll through the marketplace
 - If Medicaid would be expanded in PA, an additional 500,000 Pennsylvanians will be eligible for health insurance
- 15 insurance companies participating
- 56 plans available

Marketplace Navigators

Health Insurance Marketplace Navigators can help you:

- Understand how the Marketplace works
- Complete eligibility and enrollment forms

In PA, The Advocacy Alliance, Mental Health America Westmoreland County, Mental Health Association in PA, and PA Mental Health Consumers' Association offer:

- Eight certified navigators with a special focus on helping people who use or need behavioral health services
- Language interpreter services
- Navigator help for anyone who contacts us

Need help with the Marketplace?
 Health Insurance Marketplace Navigators can help you understand how the Marketplace works and complete eligibility and enrollment forms. In Pennsylvania, The Advocacy Alliance, Mental Health America Westmoreland County, Mental Health Association in PA, and Pennsylvania Mental Health Consumers' Association offer trained Navigators to help people who use or need behavioral health services. Call 1-800-274-6624 (toll free) to make an appointment or speak with a Navigator. Or locate one that serves your county in the list below.

WESTERN REGION NAVIGATORS
 Counties served: Allegheny, Armstrong, Beaver, Berks, Cambria, Carbon, Clariford, Columbia, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, McKean, Monroe, Potter, Venango, Warren, Washington, Westmoreland
 Email: western@pahealthcare.gov

CENTRAL REGION NAVIGATORS
 Counties served: Adams, Bedford, Blair, Cambria, Centre, Chester, Columbia, Cumberland, Dauphin, Franklin, Fulton, Harrisburg, Juniata, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Northumberland, Perry, Snyder, Somerset, Union, York
 Email: central@pahealthcare.gov

EASTERN REGION NAVIGATORS
 Counties served: Berks, Bradford, Bucks, Carbon, Chester, Delaware, Lehigh, Lancaster, Lebanon, Lehigh, Luzerne, Montgomery, Monroe, Northampton, Philadelphia, Pike, Schuylkill, Sullivan, Susquehanna, Tioga, Warren, Wyoming
 Email: eastern@pahealthcare.gov

Language interpreter services are available. To apply for insurance you will need the following: Name, birthdate, social security number, and income information for yourself and all family members needing coverage.

Health Insurance Marketplace

The Marketplace Insurance Navigator Program is made possible through a combination of Pennsylvania Mental Health Association and Pennsylvania Department of Health funding. The program is a joint effort of Pennsylvania Mental Health Association and Pennsylvania Department of Health. The program is a joint effort of Pennsylvania Mental Health Association and Pennsylvania Department of Health. The program is a joint effort of Pennsylvania Mental Health Association and Pennsylvania Department of Health.



Need health insurance?
 Find coverage options at the Health Insurance Marketplace.

Need help using the Marketplace?
 Call 1-800-274-6624
 or visit www.healthcare.gov
 for more information.

Language interpreters are available. To apply for insurance you will need the following: Name, birthdate, social security number, and income information for yourself and all family members needing coverage.

HealthCare.gov

Health Insurance Marketplace



Basic Information to Enroll

To enroll in the Marketplace, individuals should be prepared to provide basic information, such as:

- Names of family members who need insurance coverage
- Birthdates
- Social security numbers
- Income information

What to Consider When Choosing Your Plan

When choosing a plan, keep this in mind – the lower the premium, the higher the out-of-pocket costs when you need care and the higher the premium, the lower the out-of-pocket costs

- Health care needs of your household
- Number of doctor visits
- Need regular prescriptions

Who Have Our Navigators Helped?

Our Navigator program uses a telephone interpreter service that has access to translators for over 250 languages.

Our interpreter line access worked well when assisting a woman who speaks Spanish. She was happy to learn of the Spanish language Health Insurance Marketplace site CuidadoDeSalud.gov and planned to enroll there, with computer help from her daughter.

We have used the interpreter service for people whose primary languages include Nepalese, Spanish, Cantonese, Vietnamese and Arabic

Who Have Our Navigators Helped?

Ellen, age 62, had COBRA insurance when laid off from her job. When the Marketplace became available, she applied online and obtained similar coverage but with the 10 essential benefits and was eligible for tax credits. This policy costs her about \$250 less per month than the COBRA policy.

Who Have Our Navigators Helped?

Lynn, age 63, works full time for an organization that does not provide health insurance. To cover pre-existing conditions, she bought a policy that cost over \$600/month, a transition plan from the employer's plan.

In September 2013, she received a letter from the insurance company telling her that the plan would be cancelled December 31 because it didn't meet requirements of the Affordable Care Act.

She applied at www.healthcare.gov and enrolled in a Quality Health Plan that, with the 10 essential benefits, including mental health treatment that she wanted and can now access. Although not eligible for tax credits, she saves \$80/month on the new and more comprehensive plan.

Who Have Our Navigators Helped?

A navigator helped a 64 year old woman enroll in a QHP. She did not have health insurance coverage for ten years. Her husband has VA coverage. She picked a plan that would be \$475/month retail and with tax credits, her premium is 0.

A woman in her 50's with a pre-existing physical condition, needed an operation in the next few months and had no insurance coverage. A navigator helped her enroll. In this case, obtaining insurance may have helped the woman not only return to health, but also avoid a significant debt for health care not covered by any insurance.

Get Help

If you have behavioral health needs and want help understanding and using the Marketplace, **contact one of our Health Insurance Marketplace Navigators**

- 1-855-724-5626 (toll free)
- centralPAnav@pmhca.org
- easternPAnav@theadvocacyalliance.org
- westernPAnav@mhawc.org

Visit HealthCare.gov

- Learn about available health coverage choices
- Find community-based Navigators that will provide unbiased advice about coverage choices
- Sign up for coverage online or on the phone

Additional Navigators/Assisters in Pennsylvania

➤ Find Local Help

https://localhelp.healthcare.gov/#address=PENNSYLVANIA&start=50&num=83&filter=off&lang_filter=0&navc_filter=1&shop_filter=0&chip_filter=0

➤ Mental Health America / Mental Health Association of Southeastern PA

267-507-3894 or health@mhasp.org

➤ PA Community Health Centers by County

http://pachc.org/health_find.html

➤ Resources for Human Development (RHD)

<http://www.rhd.org/navigator/partners/partnerscontact.aspx>

Resources

For more information

- HealthCare.gov; CuidadoDeSalud.gov
- Sign up to get updates at healthcare.gov/subscribe, twitter.com/HealthCareGov, and facebook.com/Healthcare.gov
- 24/7 Call Center: 1-800-318-2596 (1-855-889-4325 TTY/TDD)
- <http://www.pmhca.org>

Information About the Health Insurance Marketplace

- > **Marketplace Application Checklist:**
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/marketplace-application-checklist.pdf>
- > **Tips for Helping Consumers Navigate the Marketplace:**
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/tips-for-assisters-to-help-consumers-navigate-the-marketplace.pdf>
- > **Things for Consumers to Think About When Choosing A Plan:**
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/things-to-think-about-when-choosing-a-plan.pdf>



The project described was supported by Funding Opportunity Number CA-NAV-13-001 from the U.S Department of Health and Human Services, Centers for Medicare & Medicaid Services.

The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies.





Thank you

Contact Information:

Sue Walther

swalther@mhapa.org

717/346-0549, extension 1
