



Health Reform: **Beyond the Basics**

healthreformbeyondthebasics.org

COVID-19 Town Hall

April 14, 2020

- All participants are currently muted and in listen-only mode
- We'll take questions during the second half of the town hall
- To ask a question you can either:
 - Click "**Raise Hand**" and we'll unmute you
 - Or click on the **Q&A** icon and type your question into the box
- You can also email questions to beyondthebasics@cbpp.org

Special Enrollment Periods

- Eligible people can enroll in Medicaid or the Children's Health Insurance Program (CHIP) at any time. No SEP is needed.
 - People without any current income (for the month) are most likely eligible for Medicaid.
- HealthCare.gov does not have an emergency SEP for COVID-19.
- Most relevant SEP right now: Loss of Other Qualifying Coverage.
 - Other life changes also trigger SEPs: having a baby, moving, getting married.
 - SEP generally triggered when a person or their dependent (someone eligible to enroll in coverage together) experiences one of these events.
- Applicants may be asked for documents to verify SEP eligibility, though some assisters report getting fewer of those requests. People should go ahead and apply even if they don't have the paperwork.
 - When a client is asked for documents but does not have them, submit this explanation [letter](#) to HealthCare.gov.

- **Loss of other qualifying coverage**
 - Includes loss of employer health plan as a result of reduced work hours, quitting, and being fired or laid off.
 - Loss of Medicaid, CHIP, or a student health plan, as well as when an insurer or employer cancels a health plan.
 - Does not include when an enrollee voluntarily terminates the plan or fails to pay premiums.
- **Person enrolled in an employer plan becomes newly eligible for PTC**
 - Employer reduces premium contributions and plan is no longer “affordable.”
 - Employer cuts back benefits so no longer comprehensive.
- **Moving out of the Medicaid coverage gap**
 - Previously ineligible for Medicaid due to state decision not to expand.
 - Income increases to a level above 100% FPL, creating eligibility for PTC.

- A person offered COBRA when they lose their job-based coverage could instead choose a marketplace plan if otherwise eligible.
 - The offer of COBRA does not prevent them from receiving premium tax credits.
 - If the person enrolls in COBRA, they cannot change their mind and move to the marketplace once the 60-day marketplace SEP has ended.
 - They can choose to switch out of COBRA if they are still within the 60-day marketplace SEP.
 - Bottom line: When someone loses job-based health coverage, it's an important moment to take a close look at marketplace plans.

SEP Reference Chart:

(available at www.healthreformbeyondthebasics.org/sep-reference-chart)

- Focuses on:

- The circumstances that trigger a SEP
- Details such as whether someone must have prior coverage
- Effective date of coverage once a health plan is selected

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	PLAN SELECTION LIMITATIONS	SEP GENERALLY GRANTED BY
LOSS OF OTHER QUALIFYING COVERAGE	LOSS OF MINIMUM ESSENTIAL COVERAGE (MEC) QUALIFIED INDIVIDUAL, ENROLLEE, OR A DEPENDENT: <ul style="list-style-type: none"> • Loses employer coverage due to, for example: <ul style="list-style-type: none"> → Loss of a job → Voluntarily quitting a job → Reduction in work hours that causes loss of eligibility for employer plan • Discontinuation of employer plan • Loses eligibility for Medicaid or CHIP • COBRA coverage expires • Non-group plan is canceled • Loses eligibility for student health plan • Loses coverage due to a divorce or legal separation • Loses coverage because no longer a dependent • Loses eligibility for coverage under a parent's plan • Loses coverage due to a death of another person in the family • Current QHP is decertified • No longer living, working, or residing in the area of the plan • Must pay full cost of COBRA coverage due to termination of employer contributions to COBRA coverage NOTES: "Loss of MEC" does not include voluntarily dropping coverage or termination by the insurer due to nonpayment of premiums.	YES: Only applies if: <ul style="list-style-type: none"> • Losing other coverage in next 60 days • Lost other coverage in past 60 days 	ADVANCE AVAILABILITY Up to 60 days BEFORE loss of coverage Up to 60 days AFTER loss	IF PLAN SELECTED BEFORE LOSS: 1st day of month following loss of previous coverage IF PLAN SELECTED AFTER LOSS: 1st day of month following plan selection	YES: Current Marketplace enrollees can only use SEP to: <ul style="list-style-type: none"> • Change plans within same metal level as current plan 	Marketplace Application
	LOSS OF PREGNANCY-RELATED MEDICAID COVERAGE QUALIFIED INDIVIDUAL OR A DEPENDENT: <ul style="list-style-type: none"> • Loses coverage for pregnancy-related services through Medicaid NOTES: SEP applies regardless of whether the pregnancy-related coverage qualifies as MEC	YES: Only applies if: <ul style="list-style-type: none"> • Losing other coverage in next 60 days • Lost other coverage in past 60 days 	ADVANCE AVAILABILITY Up to 60 days BEFORE loss of coverage Up to 60 days AFTER loss	IF PLAN SELECTED BEFORE LOSS: 1st day of month following loss of previous coverage IF PLAN SELECTED AFTER LOSS: 1st day of month following plan selection	YES: Current Marketplace enrollees can only use SEP to: <ul style="list-style-type: none"> • Change plans within same metal level as current plan 	Marketplace Application

1 | SEP Reference Chart, Updated June 2017

Health Reform: Beyond the Basics

Income Counting for Medicaid/CHIP and APTC

- \$1,200 per adult and \$500 per dependent child
- Does not count as income for any purpose, including Medicaid/CHIP and APTC determinations!*
- It shouldn't be reported on an application for assistance

CARES Act, Section 2201:

<https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf>

Congressional Research Service (CRS):

<https://crsreports.congress.gov/product/pdf/IN/IN11282>

Federal Enhancements to Unemployment Insurance

CARES Act Boosts Jobless Benefits in 2020

Examples of how Pandemic Emergency Unemployment Compensation (PEUC) and Pandemic Unemployment Assistance (PUA) make more weeks of unemployment insurance (UI) available



The PEUC and PUA benefits under the CARES Act last through December 31, 2020 and work with UI to make **up to 39 weeks** of benefits available to workers.

\$600

All UI claimants receive an additional **\$600 per week** through July 31, 2020.

A new UI claimant

Regular benefits

26 weeks

PEUC benefits

13 weeks

An existing UI claimant

A worker with only 13 weeks of regular benefits available

Regular benefits

13 weeks

PEUC benefits

13 weeks

PUA benefits

Up to 13 weeks*

A claimant only eligible for PUA

A worker who would not normally be eligible for UI, like a rideshare driver

PUA benefits

Up to 39 weeks*

* Depending on how many weeks are left in the year at the time of the claim.

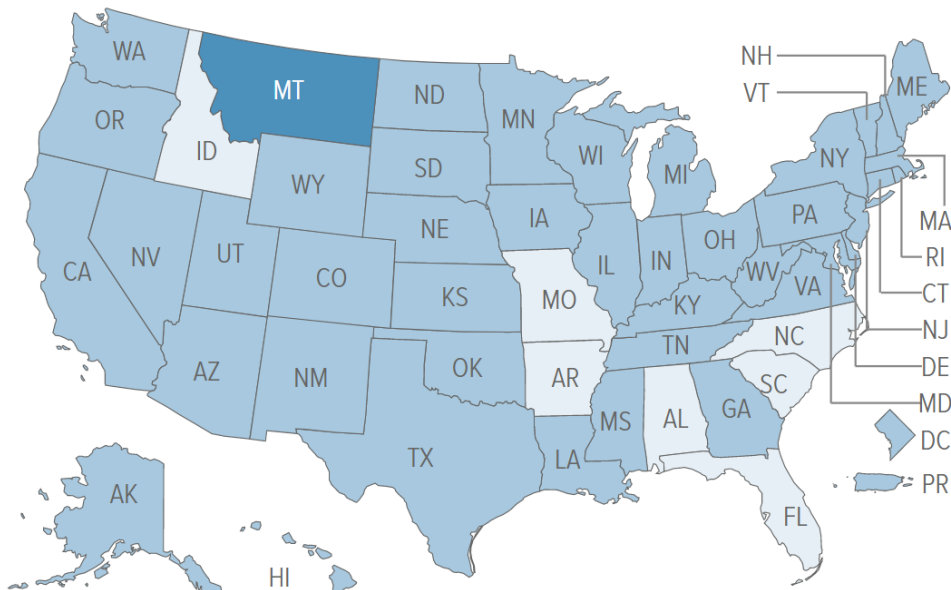
Notes: CARES Act = Coronavirus Aid, Relief, and Economic Security Act. Most states provide 26 weeks of regular unemployment insurance benefits, but a handful provide fewer weeks of benefits.

Source: CBPP examples based on CARES Act provisions

Weeks of Unemployment Insurance Available and Unemployment Rates

Reg. UI available

fewer than 26 weeks 26 weeks more than 26 weeks



CBPP, "Policy Basics: How Many Weeks of Unemployment Compensation are Available?", April 6, 2020, www.cbpp.org/research/economy/policy-basics-how-many-weeks-of-unemployment-compensation-are-available

For more info:

- DOL Career OneStop: www.careeronestop.org/coronavirus.aspx
- Your state's unemployment office
- Vox – How to Apply for Unemployment Benefits

- Regular UI is counted in income (always)
- The extension of unemployment of up to 39 weeks and the expansion of UI to new populations is counted in income (benefit ends December 31, 2020)
- The \$600/week supplemental UI benefit (ends July 31):
 - Does count for APTC eligibility determinations
 - Does not count for Medicaid/CHIP eligibility determinations
- Eligibility determination systems are not ready to perform this calculation

For a family with a person who is unemployed:

- Pre-UI income
- Calculate unemployment:
 - What is your weekly “base” UI benefit?
 - How many weeks will you receive the UI base amount? (Generally 39 weeks, unless they expect to go back to work sooner)
 - Add \$600/week until July 31 (for APTC calculation; ignore for Medicaid)
- Add any other MAGI income

Pre-UI Income

UI Income until July 31

UI Income after July 31

Post-UI Income



All Other MAGI Income

Examples: Assessing Medicaid Eligibility

- Damon and Sara are married and live in a Medicaid expansion state
- Damon earned \$5,000 prior to April 1
- Damon lost his job and files for unemployment
 - His base benefit is \$300 per week
 - He receives an additional \$600/week (not counted)
 - He anticipates getting unemployment for 39 weeks
- Sara projects earning \$12,000 for the year. They have no other income.



First, do a Medicaid analysis (based on monthly income):

Monthly UI Income $\$300 \times 4.33 = \$1,299$



Other Monthly MAGI Income = \$1,000



Monthly Medicaid MAGI
 $\$1,299 + \$1,000 = \$2,299$ (160% FPL)

Result: They are not eligible for Medicaid because their income exceeds 138% FPL.



Examples: Assessing APTC Eligibility (Same Facts)

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- Damon and Sara are married and live in a Medicaid expansion state
- Damon earned \$5,000 prior to April 1
- Damon lost his job and files for unemployment
 - His base benefit is \$300 per week + **\$600/week until July 31 (17 weeks)**
 - He anticipates getting unemployment for 39 weeks
- Sara projects earning \$12,000 for the year. They have no other income

Second, do an APTC analysis:

Pre-UI Income
\$5,000

UI Income until July 31
 $(\$300 \times 17) + (\$600 \times 17) =$
\$15,300

UI Income after July 31
 $\$300 \times 22 =$
\$6,600

Post-UI Income
\$0



All Other MAGI Income = \$12,000



APTC MAGI

$\$5,000 + \$15,300 + \$6,600 + \$12,000$
 $= \$38,900 \text{ (230\% FPL)*}$

Result: They are
eligible for APTC



- Mike is single and lives in a state that didn't expand Medicaid
- At the start of the year, he's in the coverage gap
- Mike earned \$2,000 prior to April 1, when he lost his job
- Mike files for unemployment
 - His base benefit is \$240 per week
 - He anticipates getting unemployment for 39 weeks



First, do a Medicaid analysis (monthly):

$$(\$240 \times 4.33) = \$1,039 \text{ (98\% FPL)}$$

- He is ineligible for Medicaid because he is in a non-expansion state with income below 100% FPL.

Second, do an APTC analysis (*annual including \$600/week until July 31*):

$$\$2,000 + (\$240 \times 39) + (\$600 \times 17) = \$21,560 \text{ (173\% FPL)}$$

- Under the APTC calculation (but the same facts), he is eligible for APTC because it includes \$600/week in UI.





Navigating Marketplace Coverage for Immigrants and Their Families

- Eligibility based on immigration status:
 - Lawfully present = eligible for marketplace enrollment
 - Special PTC eligibility: if lawfully present but not eligible for Medicaid because of immigration status, may qualify for PTCs even if income is below 100 percent FPL
- Important information to share with immigrants and their families seeking health coverage but concerned about “public charge”:
 - Signing up for marketplace coverage and CHIP are not factored into public charge assessments
 - Medicaid enrollment for people under 21 or pregnancy-related Medicaid won’t count against a person undergoing a public charge assessment
 - Medicaid for emergency conditions or any COVID-related treatment and testing won’t count against a person undergoing a public charge assessment

- Key Facts: Immigrant Eligibility for Health Insurance Affordability Programs
www.healthreformbeyondthebasics.org/key-facts-immigrant-eligibility-for-coverage-programs/
- Webinar: Changes to Public Charge Assessments
www.healthreformbeyondthebasics.org/oe8-public-charge-assessments/
- FAQ: Public Charge and Health Coverage Programs
www.healthreformbeyondthebasics.org/public-charge-and-health-coverage-programs/
- U.S. Department of Homeland Security Public Charge & COVID-19 Notice
www.uscis.gov/greencard/public-charge

- Center for Public Policy Priorities & Foundation Communities Webinar
https://zoom.us/rec/share/zvdKcl36z39lcLfz7mTFc6lcFKvKX6a82iL_KBexEjEOF9liH8chON8zLNJvjG6
 - Webinar slides and handouts
<https://drive.google.com/drive/folders/1LsuBpCIIL78IILG3MCv3oPQvgedop7YD>
- CMS Guidance on Obtaining Verbal Consent
<https://marketplace.cms.gov/technical-assistance-resources/obtain-consumer-authorization.pdf>
- Free virtual meeting software with screen sharing capabilities
<https://zoom.us/>

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- Sarah Lueck, lueck@cbpp.org
→ Twitter: @sarahL202
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For more information and resources, please visit:

www.healthreformbeyondthebasics.org

This is a project of the Center on Budget and Policy Priorities, www.cbpp.org