

- 
- Kids in school
 - New job
 - Health insurance

Delaware's Health Insurance Marketplace Update

Delaware Health Care Commission
December 1, 2016

Secretary Rita Landgraf
Department of Health and Social Services



ChooseHealth
DELAWARE

Agenda

- National Updates
- Delaware Updates
 - Enrollment Snapshot
 - Open Enrollment Period Four
 - Tax Penalty Calculator
- Plan Management Update
- Key Dates

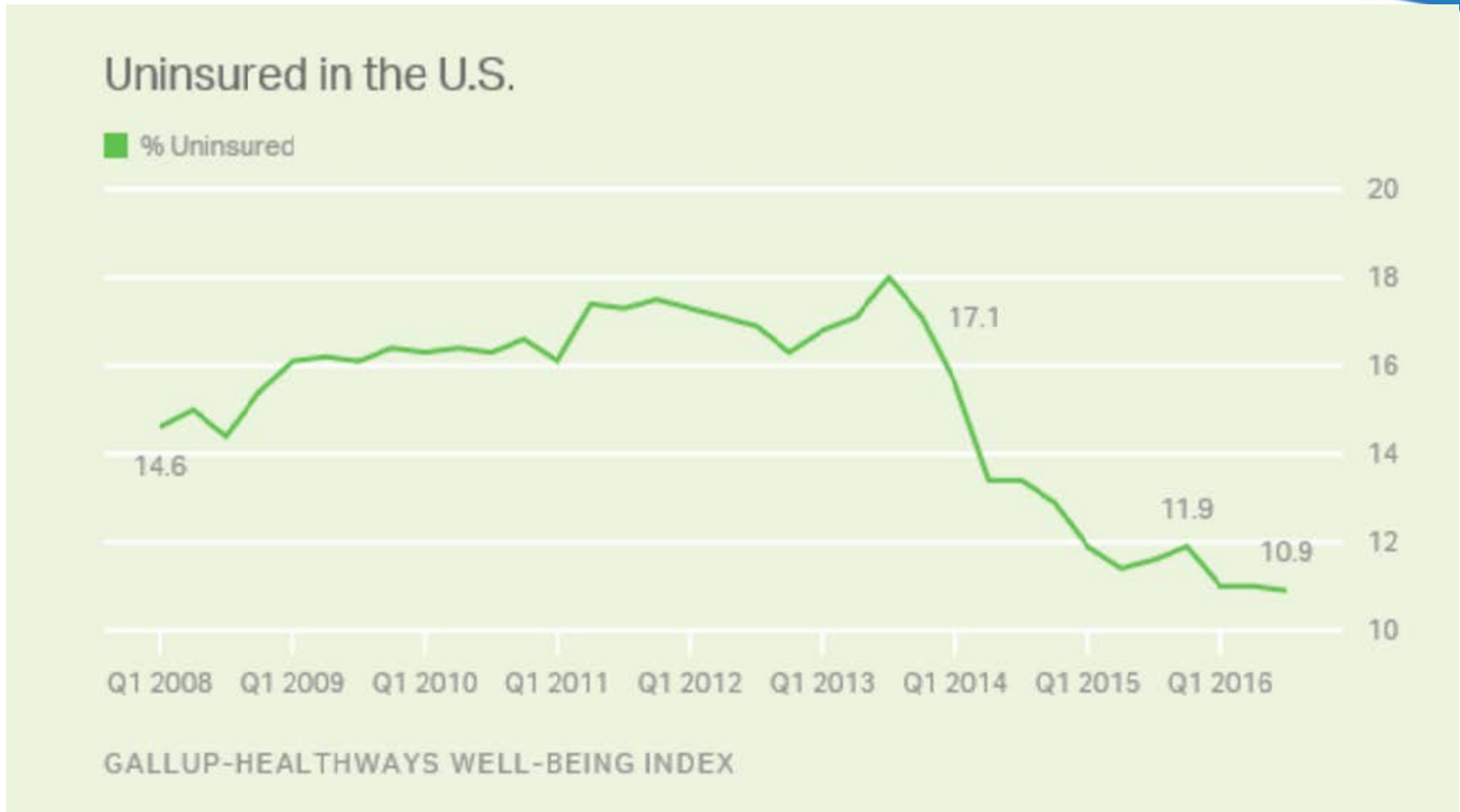
National Updates



Uninsured Rates in Third Quarter of 2016

- The Gallup-Healthways Well Being Index reports the uninsured rate has declined 6.2 percentage points from 17.1% in the last quarter of 2013, to 10.9% in the third quarter of 2016.
- Low-income households and Hispanics had the largest declines in the uninsured rate.
 - In the last quarter of 2013, 30.7% of low-income Americans were uninsured, compared with 20.1% in 2016.
 - In the last quarter of 2013, 38.7% of Hispanics were uninsured, compared with 27.0% in 2016.

Uninsured Rates in Third Quarter of 2016



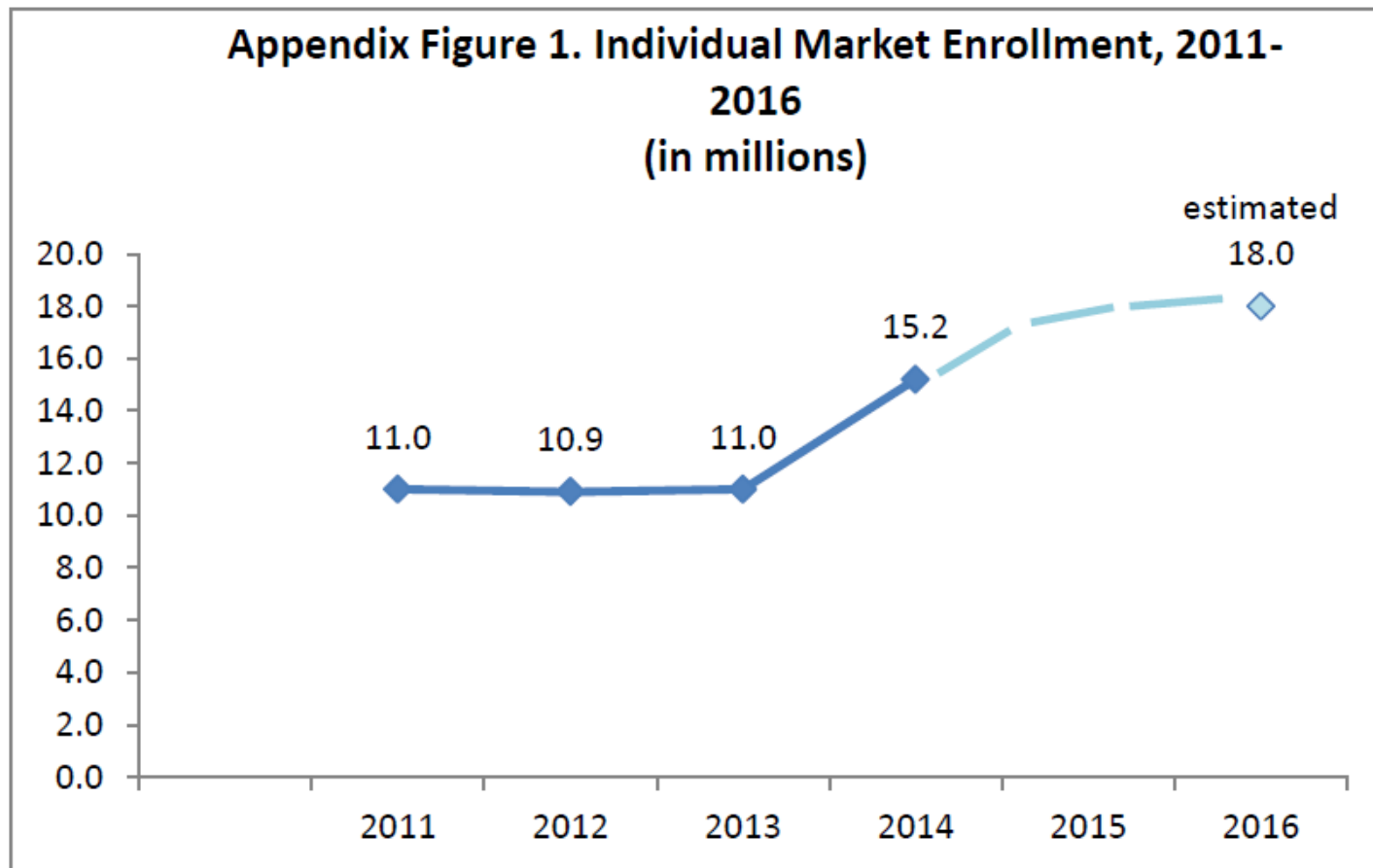
<http://www.gallup.com/poll/196193/uninsured-rate-new-low-third-quarter.aspx>

Growth in Marketplace Enrollment

- Between 2011 and 2016, the number of consumers in the individual market grew by about 65%, from 11 million to 18 million.
 - Two-thirds (66%) of these 18 million individual market consumers in 2016 are potentially eligible for tax credits, which are available only on the Marketplace.
- As far as Marketplace growth, HHS projects by the end of Open Enrollment 2017, 13.8 million consumers enroll:
 - 9.2 million will be re-enrollees
 - 1.1 million previously had off-Marketplace coverage
 - 3.5 million were uninsured

<https://aspe.hhs.gov/sites/default/files/pdf/211056/ProjectionBrief.pdf>

Growth in Marketplace Enrollment



SOURCE: ASPE Estimates from MLR data 2011-2014, ASPE estimates for 2016.

Marketplace Affordability

- Nearly half of uninsured adults are unaware of the financial assistance available to help pay for health insurance.
- 85% of Marketplace enrollees received tax credits to make premiums more affordable.
- 76% of consumers could save on premium costs by switching to the lowest-cost plan within a metal level.
 - In 2017, consumers could pay an average of \$109 in net premium costs by switching to the lowest-cost plan within a metal level, a difference of \$28 from 2016 plan year.

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

<https://aspe.hhs.gov/sites/default/files/pdf/212721/2017MarketplaceLandscapeBrief.pdf>



Marketplace Affordability

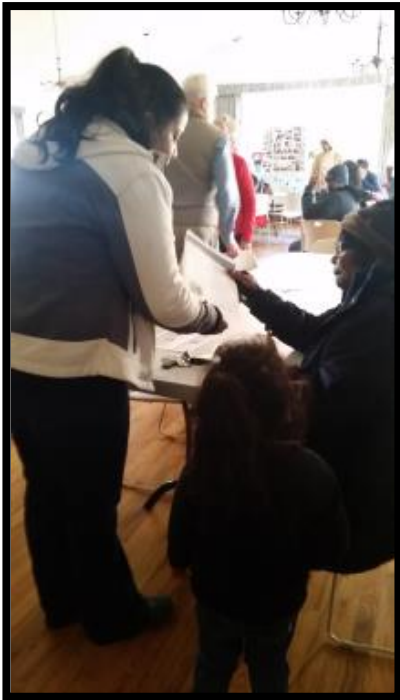
- Considering premium cost changes and available tax credits, HHS predicts consumers will continue to have access to affordable health insurance in 2017.
 - As many as 77% of returning Marketplace consumers will be able to find a plan for \$100 per month or less; 72% will be able to find a plan for \$75 or less.
 - About 78% of consumers are potentially eligible for Advance Payment of Tax Credits (APTC).
 - Consumers are encouraged to visit [HealthCare.gov](https://www.healthcare.gov) to shop and consider the best plan for them, and for potential savings in plan year 2017.



Delaware Updates



Enrollment Snapshot 2016



- CMS provided a snapshot of Delaware consumers who paid for Marketplace coverage and had an active policy on March 31, 2016.
 - The total number of Marketplace Enrollees: 25,379
 - The total number of consumers receiving Advance Payment of Tax Credits (APTC): 21,467 (84.6%)
 - The average Advance Payment of Tax Credits (APTC): \$330 per month (compared to the national average of \$291).
 - The total number of consumers benefiting from cost-sharing reductions (CSRs): 11,146 (43.9%)

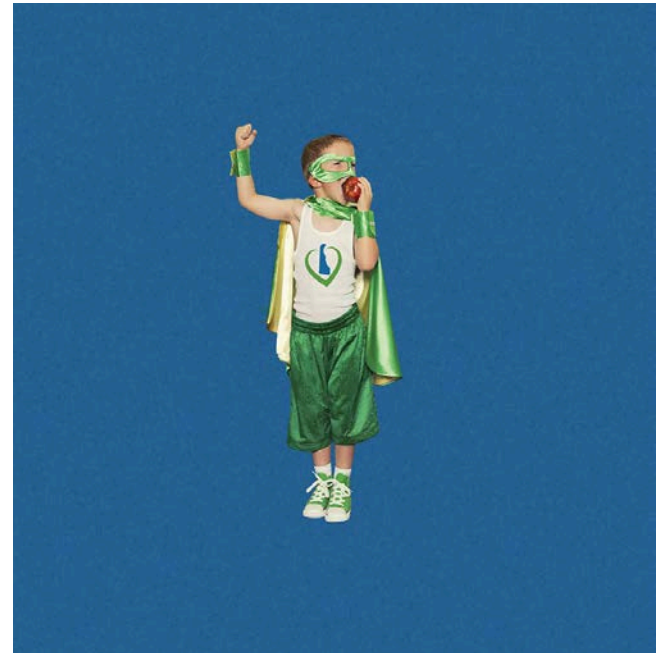
<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

Enrollment Snapshot 2017

- Nationwide, the total number of plan selections so far (November 1 – November 26) exceeds last year by over 97,000 enrollees
 - The total number of plan selections: 2,137,717
 - New consumers: 519,492
 - Consumers renewing coverage: 1,618,225
 - Total number of plan selections in Delaware: 5,875
 - In 2015, over about the same period, 5,471 Delawareans had either picked a new plan or renewed their plan

Open Enrollment Period 4

- 2017 Open Enrollment began **November 1, 2016** and runs through **January 31, 2017**.
- Consumers must renew coverage on or before **December 15, 2016**, for insurance coverage to continue on January 1, 2017.
- Consumers must pay the first premium by January 1, 2017, to activate coverage effective January 1, 2017.



Delaware outreach efforts:

➤ Open Enrollment Event

- University of Delaware STAR Campus
9:00 am Thursday, December 8, 2016
- Free In-Person Assistance 9:00 am – 6:30 pm

➤ Social Media

- Facebook – Choose Health Delaware
- Twitter - @ChooseHealthDE
- Robust presence emphasizing deadlines, affordability and tax penalties
- Enrollment stories shared using hashtags #InsureNowDE and #ChooseHealthDE



Marketplace Affordability for Delawareans

- 82% of 2016 Delaware Marketplace enrollees received financial assistance.
- 99% of Delaware consumers could save on premium costs by switching to the lowest-cost plan within a metal level.
 - Delawareans could pay an average of \$184 in net premium costs by switching to the lowest-cost plan within a metal level, a difference of \$11 from 2016 plan year.
- A family of four with a household income of \$60,000 could pay an average of \$405 for the second-lowest Silver plan, after Advance Payment of Tax Credits.



Tax Penalty



- If you don't have coverage in 2016 and beyond, you will pay the higher of these two amounts:
 - 2.5% of your annual household income
 - \$695 per person (\$347.50 per child under 18)
- The maximum penalty will not exceed \$2,085 per household or the total yearly premium for the national average price of a Bronze plan sold through the Marketplace.

Tax Penalty Calculator

CALCULATE YOUR PENALTY

Not having health insurance is against the law. If you don't have it, you could pay a costly penalty* that gets larger every year you don't have health insurance. Calculate what your penalty might be below.

My adjusted gross income: **My tax filing status:**

\$ --Choose:-- ▾

Adjusted gross income (AGI) is the amount you make each year that you use on your tax return.

MY HOUSEHOLD SIZE:

Age 18 and over: **Under age 18:**

▾ ▾

Calculate

Consumers can estimate their penalty using the calculator available online at ChooseHealthDE.com:

<http://www.choosehealthde.com/Getting-Insurance/The-Costs>

ChooseHealthDE.com site

Main Page

www.choosehealthde.com

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Get Health Insurance and Get Healthy

Take charge of your own health. Getting health insurance is the first step. Open Enrollment in the Health Insurance Marketplace is happening now. Free, local assistance is available if you need help signing up. Learn about health insurance options on this website or enroll now at HealthCare.gov

The Health Insurance Marketplace is open through January 31, 2017.

[Enroll Now](#)

ChooseHealthDE.com site

Navigating Through Site

This site is intended for Consumers | [Go to Consumers](#) | [Go to Employers](#) | [Go to Providers](#)

Guided by The Delaware Center for Health Innovation



Getting Insurance

You deserve to be insured so that you can access health care when and where you need it. The Health Insurance Marketplace offers reasonably priced health care insurance for individuals who don't have insurance from their employers or who haven't been able to afford insurance until now.



Marketplace Assistance

- Free in-person assistance is available:
 - Navigators
 - Certified Application Counselors & FQHCs
 - Go online for contact information and locations
 - <http://www.choosehealthde.com/Getting-Insurance/Get-Help>
- Dedicated Marketplace line
Federal Call Center **800-318-2596**

Official Marketplace Information

There are many websites that claim to be linked to the Marketplace. Please be careful and use only official Marketplace websites:

www.ChooseHealthDE.com

www.delawareinsurance.gov

www.HealthCare.gov

302-674-7300

800-318-2596

Key Dates

Date	Milestone
December 15, 2016	Deadline to enroll or re-enroll for coverage to be effective on January 1, 2017
January 31, 2017	End of open enrollment for Plan Year 2017

- Consumers who experience qualifying life events may enroll outside of open enrollment.
- Navigators, assisters and agents and brokers are available to help with enrollments outside open enrollment.
- Visit www.ChooseHealthDE.com to find free assistance.
- Enrollment in Medicaid and in the SHOP marketplace for small businesses is open year-round.

Questions/Comments

- Health Care Commission
- Public

