

# Implementation of the Affordable Care Act: Medicaid and the Insurance Exchange

**Metropolitan Medical Society of  
Greater Kansas City  
June 23, 2011**



# Overview

## MO HealthNet – Missouri's Medicaid Program

### The Affordable Care Act

- Implementation Options and Priorities
- Getting Organized
- Coverage Expansion
- Health Insurance Exchange



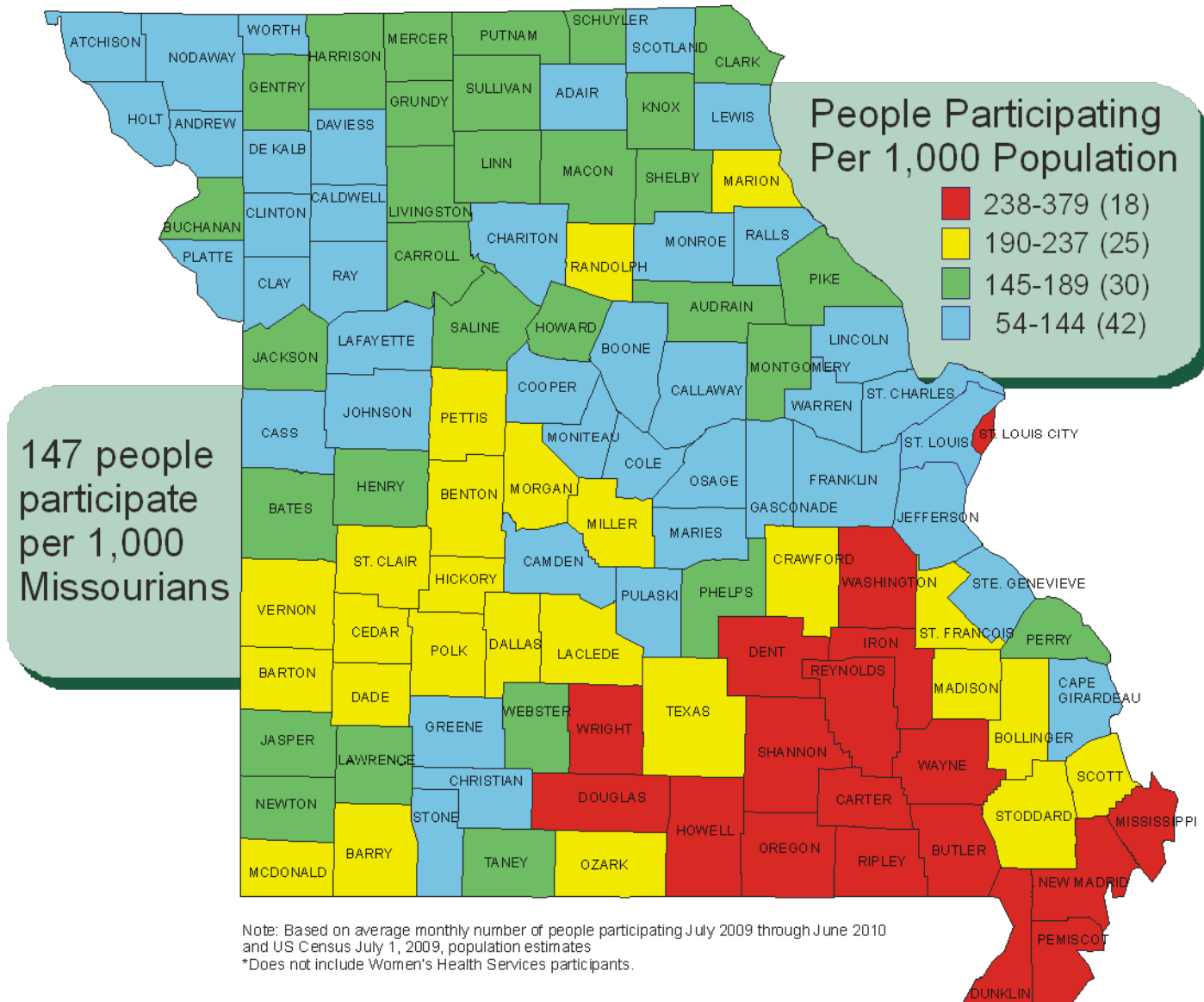
- **OUR EMPHASIS** is to increase the health status of Missourians through better:
  - Coverage for health care services
  - Access to those services
  - Quality of those services
  - Accountability to taxpayers

# Missouri Medicaid: 902,883 Enrolled

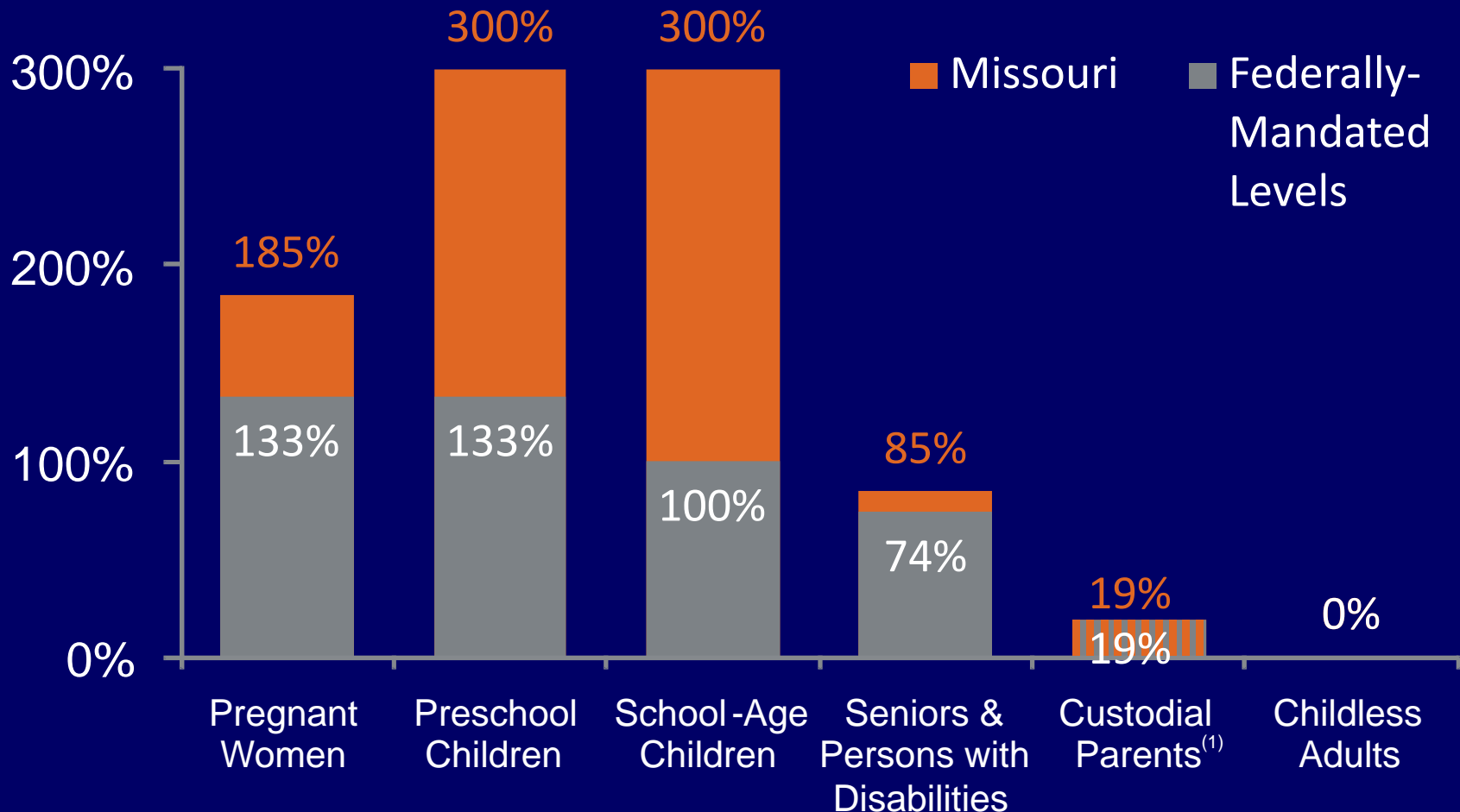
- **546,941 children**
  - More covered Missouri births than any other payer
- **28,743 pregnant women**
- **82,160 adults in families**
  - Very low-income
- **167,235 persons with disabilities**
  - Most are permanently and totally disabled
- **77,804 low income elderly**

# SFY-2010 MO HealthNet Participation Per 1,000 Population

(878,361\* Enrollees)

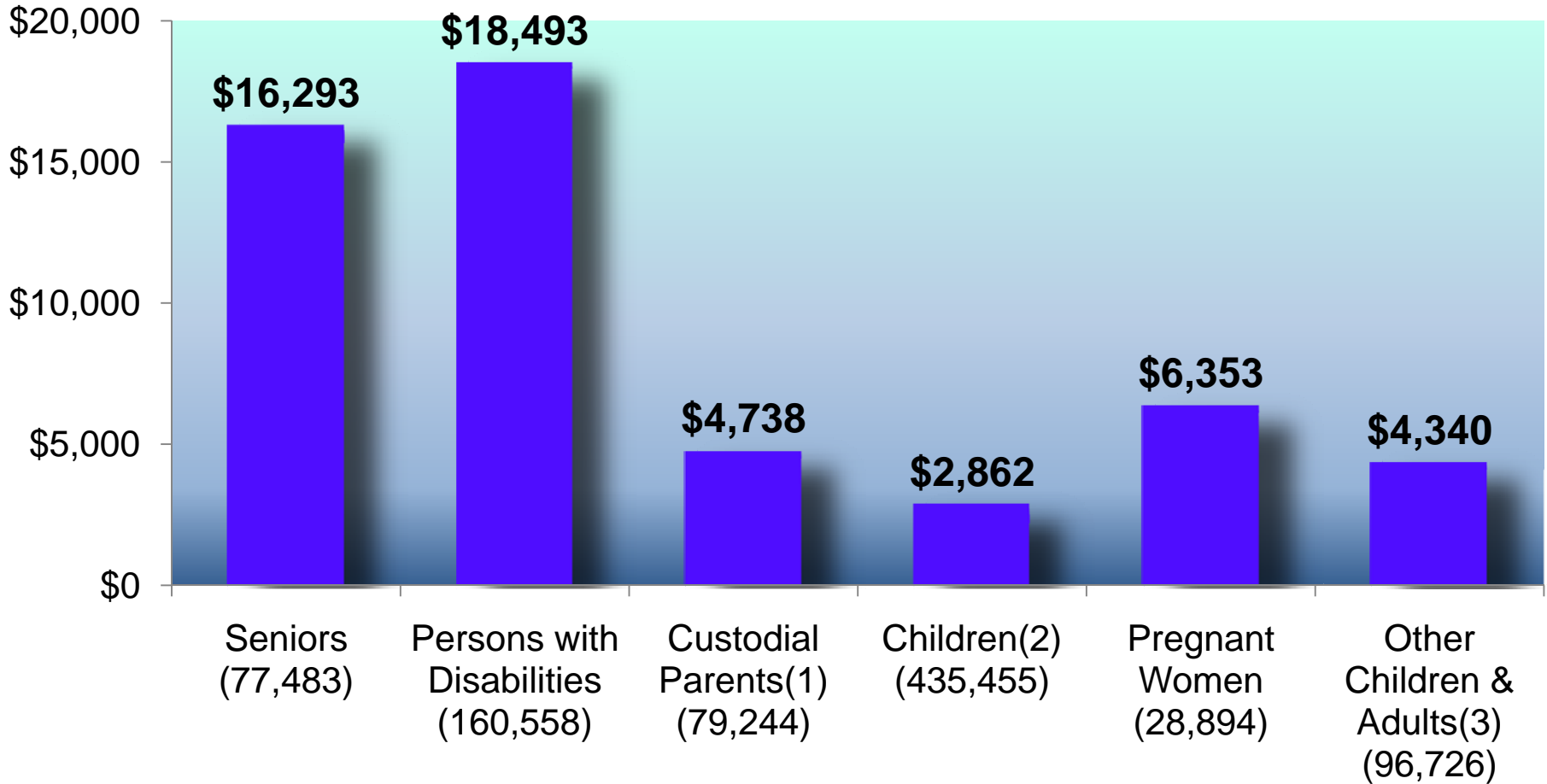


# MO HealthNet Coverage Compares Favorably with Federally-Mandated Eligibility Levels (% FPL)



(1) TANF level is required. In Missouri, TANF is 19% FPL.

# MO HealthNet (Medicaid) Enrollees Per Member Per Year Cost, SFY-2010



Notes:

(1) Custodial Parents includes only MO HealthNet for Families-Adult

(2) Children includes only MO HealthNet for Families-Child and MO HealthNet for Children

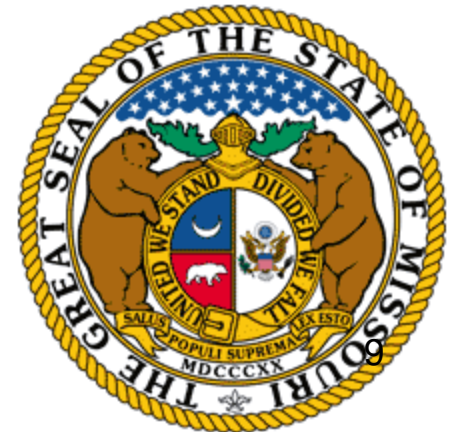
(3) Other Children and Adults includes Foster Care; Child Welfare Services; Medical Assistance for Families-Children in a Vendor Institution; Title XIX-Homeless, Dependent and Neglected; Division of Youth Services-General Revenue; Missouri Children with Developmental Disabilities Waiver; MO HealthNet for Kids-State Children's Health Insurance Program; Presumptive Eligibility for Kids; Voluntary Placement; Refugee; Women with Breast or Cervical Cancer; Independent Foster Care 18-21

Source: DSS Annual Table 23

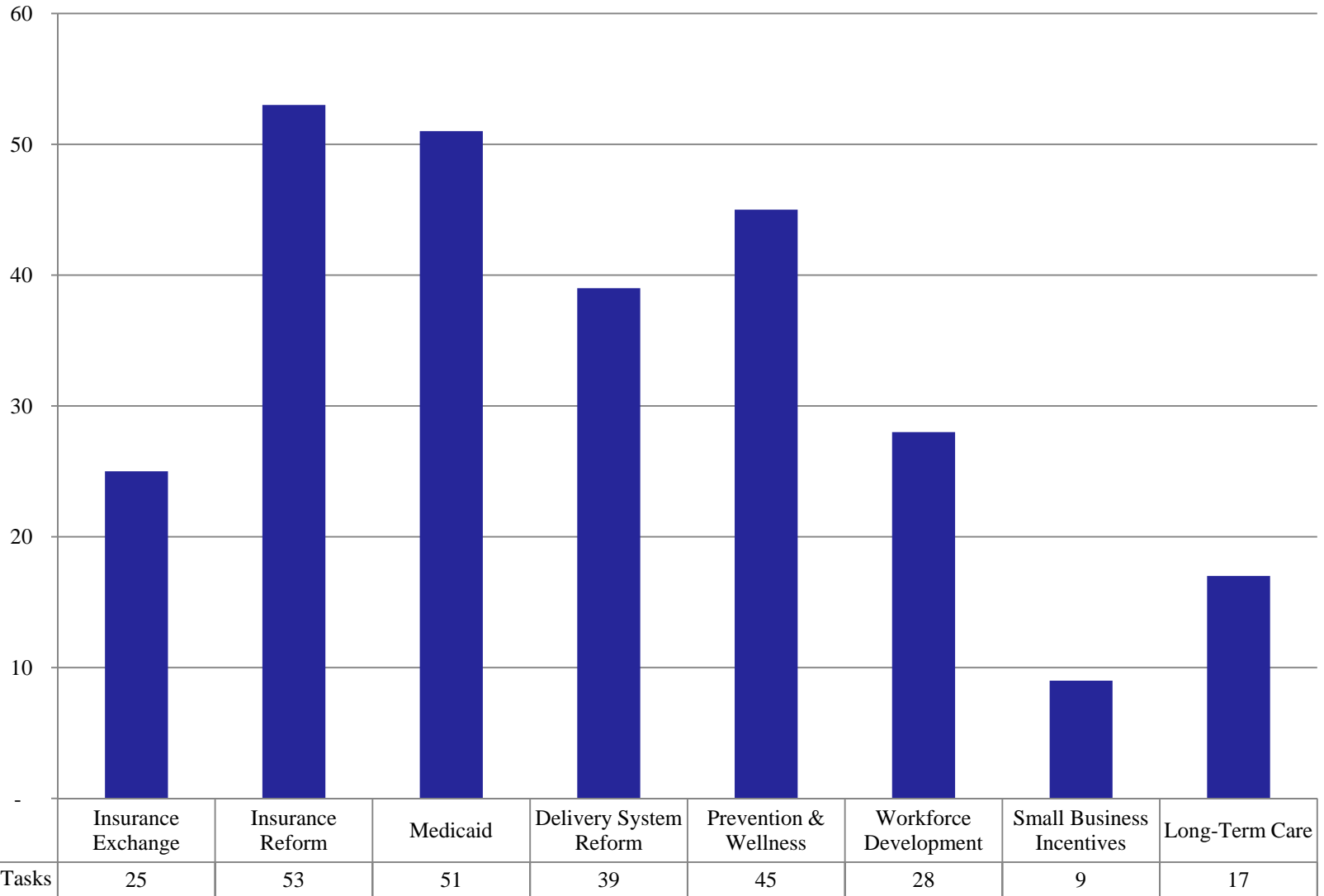
# The Affordable Care Act: Major Themes

- **Provide new consumer protections and consumer choice**
- **Expand insurance coverage**
- **Make health care and health insurance more affordable**
- **Improve quality of care**
- **Increase prevention and improve public health**
- **Reduce fraud**

# Missouri's Response to the ACA



# ACA Tasks by Category



# Organizing to Respond to the ACA

- **Established the Health Insurance Exchange Coordinating Council**
- **Accountable to the Governor and to the Public**
- **Study the Law – Implications and Options**
- **Coordinate Implementation**
- **Public Engagement**

# **Many New Friends**

**Wakely Consulting - Actuarial and IT support**

**Urban Institute - Economic Modeling**

**Alicia Smith & Associates – Medicaid Expansion**

**Manatt Health Solutions – Project Management**

**Parris Communications - Messaging**

# **Our Priorities**

**Strengthen the Current Health Care Market**  
**Expand Access by Improving Coverage**

**Build Upon Market Forces**

**Grow the Workforce for Tomorrow**

**Stakeholder Engagement**

**Bend the Cost Curve**

**Influence the Delivery System**

# Strengthen the Current Health Care Marketplace



# **The Health Insurance Market Today: Who Gets Left Behind?**

- **Early retirees and their spouses**
- **People with existing health conditions**
- **Small businesses and their employees**
- **Young adults**
- **Children**

# **Strengthen the Current Health Care Marketplace**

- **Tax credits for small employers**
- **Federal reinsurance pool for employers providing health benefits to early retirees**
- **Federal pre-existing condition insurance pool**

# Expand Access by Improving Coverage



# Expanding Coverage

- **New Medicaid Eligibility Category:**
  - **Childless Adults**
  - **Coverage for all Adults with incomes up to 133% FPL**
- **Federal government fully funds new populations for three years**
- **When parents get covered, they cover their children as well**

# Key Medicaid Benefits Provisions

- **Improvements prior to 2014**
  - **Allows concurrent hospice and acute treatment services for children (2010)**
  - **Requires coverage of smoking cessation programs for pregnant women (2010)**
  - **Establishes “Health Home” state plan option for persons with chronic conditions (2011)**
  - **Provides a payment increase to states that cover recommended prevention services and eliminate cost sharing (2013)**
- **Increases Medicaid payments for primary care to 100% of the Medicare rates for 2013 and 2014 with 100% federal financing for the increase**

# Enhance Market Forces in the Health Insurance Marketplace



# **The Exchange as Active Purchaser**

- **Foster enhanced competition**
- **Demand a drive to quality**
- **Require carriers to market a common set of benefit packages**
- **Provide individuals and families with comparative data on price, quality, and value**

# Vision of Exchange Operations



# Vision of Exchange Operations

- **Paperless**
- **Seamless**
- **“No wrong door”**
- **Accepts applications:**
  - **Online, in person, by mail, or by telephone**
  - **Through Exchange or State officials, Navigators, Agents and Brokers**
- **Supports Hospital presumptive eligibility**
- **Formidable IT challenge for states**


# Website

The screenshot shows the Health Connector website homepage. At the top left is the Health Connector logo with the tagline "Health Insurance for Massachusetts Residents". To the right of the logo is a navigation menu with links for "Account Login", "E-Pay", "En Español", "Help", and "Contact Us", followed by a search bar and a "GO" button. Below this is a secondary navigation bar with "Home", "Find Insurance", "Health Care Reform", and "About Us". The main content area features five large buttons for different user groups: "Individuals & Families", "Young Adults", "Employees", "Employers", and "Brokers", each with a "Get Started" link. Below these buttons are three promotional sections: "Connect to good health, Massachusetts!" with text about the Commonwealth Choice marketplace and Commonwealth Care program; "Glad to be insured" featuring a testimonial from Andrew Herlihy of Malden; and "Plans from top Mass insurers!" featuring the Neighborhood Health Plan logo. A section for "Commonwealth Care Members Only" provides a list of actions: "Register to get online access to your account", "Get Instructions for creating your account", "Log in to your account", and "Get help with questions", accompanied by a photo of a smiling woman. At the bottom left is a link to "Visit Mass.gov" and at the bottom right are links for "Site Map", "Feedback", "Site Policies", and social media icons for Twitter and Facebook.

The Health Connector is an independent state agency that helps Massachusetts residents find health care coverage. Read more [about us](#).

HEALTH CONNECTOR, The HEALTH CONNECTOR LOGO, YOUR CONNECTION TO GOOD HEALTH and COMMONWEALTH CARE are trademarks and service marks of the Commonwealth Health Insurance Connector Authority. Any other trademarks or service marks appearing on this web site are the property of their respective owners.

# Demographic Information



**HealthConnector**  
Health Insurance for Massachusetts Residents

Account Login · E-Pay · En Español · Help · Contact Us  **GO**

**Home** **Find Insurance** **Health Care Reform** **About Us**

[Overview](#) [Find a Plan](#) [FAQ](#)

[Print this page](#)

Enter some basic information about yourself to start shopping for health insurance.

**Your Information** \* REQUIRED INFORMATION

Residential ZIP Code \*


Type of Coverage \*  
 Self only  
 Self + spouse  
 Self +  dependent child/children  
 Family (self, spouse + dependent child/children)

Your Date of Birth \*   
(month / day / year)

Coverage to Begin \*  December 1, 2010

★ Health insurance rates depend on when you want coverage to start, where you live, your age, and the number of people you want to insure.

**Continue**



ABOUT SSL CERTIFICATES

# Begin Shopping

The screenshot shows the Health Connector website interface. At the top left is the Health Connector logo with the tagline "Health Insurance for Massachusetts Residents". To the right of the logo are navigation links: "Account Login", "E-Pay", "En Español", "Help", "Contact Us", and a "GO" button. Below these are four main navigation buttons: "Home", "Find Insurance", "Health Care Reform", and "About Us". On the far right of the top navigation bar are links for "Overview", "Find a Plan", and "FAQ".

A dark blue banner below the navigation bar contains the text: "Choose the type of plans that will meet your needs."

Below the banner are three columns representing different plan tiers:

- Bronze:** Features a bronze medal icon with the letter 'B'. Text includes: "Lower monthly cost" and "Higher costs when you receive medical services". Below the icon is the text "Who chooses Bronze plans?" and a green button labeled "See Bronze Plans".
- Silver:** Features a silver medal icon with the letter 'S'. Text includes: "Monthly cost can run higher than Bronze" and "Lower costs when you receive medical services compared to Bronze". Below the icon is the text "Who chooses Silver plans?" and a green button labeled "See Silver Plans".
- Gold:** Features a gold medal icon with the letter 'G'. Text includes: "Highest monthly cost" and "Lowest costs when you receive medical services". Below the icon is the text "Who chooses Gold plans?" and a green button labeled "See Gold Plans".

Centered below the three columns is the word "or".

At the bottom of the plan selection area is a white box containing a green button labeled "View all plans".

In the bottom left corner of the page is the Seal of the Commonwealth of Massachusetts. In the bottom right corner, there are links for "Site Map", "Feedback", "Site Policies", and social media icons for Twitter and Facebook. The footer also includes the text "Visit Mass.gov".

# Building a Workforce for Tomorrow's Health Care Marketplace



# **Building a Workforce for Tomorrow's Health Care Marketplace**

- **Workforce planning incentives**
- **Grants to training programs for medical professionals**
- **Financial assistance to students training for medical professions**

# Stakeholder Engagement



# **Plan for Stakeholder Engagement**

## **Monthly stakeholder meetings:**

- **Alternating in-person and webinars**
- **Status updates on federal developments, status and progress of state workgroups**
- **Discussion and recommendations regarding key policy and implementation issues**

# Looking Ahead: What Must Be Done

- **Patient-centered Medical Homes**
- **Coordination of Behavioral and Physical Care**
- **Define, Measure, Improve Upon Quality of Care**
- **Advocacy for Safety Net Population**



## You can expect:

- Better access to quality care
- Active involvement in your health care
- Improved health care through technology
- Better health outcomes

## Benefits:

- Prevention, health and wellness
- Coordinated care and treatment
- Choice of health care home/provider
- Personalized health plan
- Care based on proven practices
- If you think you qualify, log onto [www.dss.mo.gov/fsd](http://www.dss.mo.gov/fsd) or visit your local Family Support Division office.

**Thank you for  
the Invitation!**

