Looking Ahead to 2015

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Enrollment in 2015 Marketplace

- November 15, 2014 – February 15, 2015
  - Open Enrollment period for Qualified Health Plans, including subsidized coverage
  - Renewal from 2014 is automatic
  - Re-assignment also automatic if plan discontinued
    - May affect Ryan White clients in some states
  - Choose plans by December 15 for coverage starting January 1, 2015.
Enrollment in 2015 Marketplace

- Plans details may be different from 2014 to 2015
- Opportunity to review, reevaluate and change plans
  - Eligibility for assistance
  - Premiums increased or decreased?
  - Which HIV medications are covered for 2015?
  - What are cost-sharing requirements?
  - Is the provider and pharmacy network the same as 2014?
- Medicaid enrollment is year-round
- Special Enrollment Periods for certain “life events”
Income and Tax Credit Reconciliation

• Premium assistance to low-income Marketplace enrollees for 2014 is subject to reconciliation in federal tax returns.
  • Enrollees may be required to repay subsidy amounts if annual reported income exceeds subsidy threshold.
  • Others may be eligible for tax refunds, if they did not receive Marketplace assistance for which they were eligible in 2014.

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Income and Tax Credit Reconciliation

- Implications for Ryan White providers
  - Expected to encourage clients to provide complete and accurate information to Marketplace during plan year.
  - Expected to recoup appropriate amounts if client found eligible for tax credit refund during reconciliation process.
  - If client found to owe money to IRS, can Ryan White provider assist with repayment?
    - HRSA guidance pending
Next Steps for 2015

• Choices During Open Enrollment
  • QHP benefits, cost-sharing, coverage gaps
  • Options for enrollees funded through Ryan White?
  • Potential penalties for noncoverage: $325 for adults; or 2% of income, whichever higher (unless exemption)

• Advocacy for Medicaid Expansion and Benefits

• Marketplace monitoring and plan analysis
  • Actions/complaints to address discrimination against people with HIV and other chronic conditions
Action Items

• Join coalitions to expand Medicaid in non-expansion states; monitor benefits and access issues

• Support state solutions for people with HIV and other chronic conditions
  • Legislation limiting high cost-sharing for prescription drugs
  • Complaints to state insurance regulators

• Continue enrollment outreach and education in HIV communities

• Report insurance access issues to SpeakUp, hivhealthreform.org/speakup/
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THANK YOU

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