



Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission
January 5, 2017

Secretary Rita Landgraf
Department of Health and Social Services



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Agenda

- National Updates
 - 2015 National Health Care Spending
 - Open Enrollment Highlights
- Delaware Updates
- Key Dates and Reminders
- Questions/Comments

National Updates



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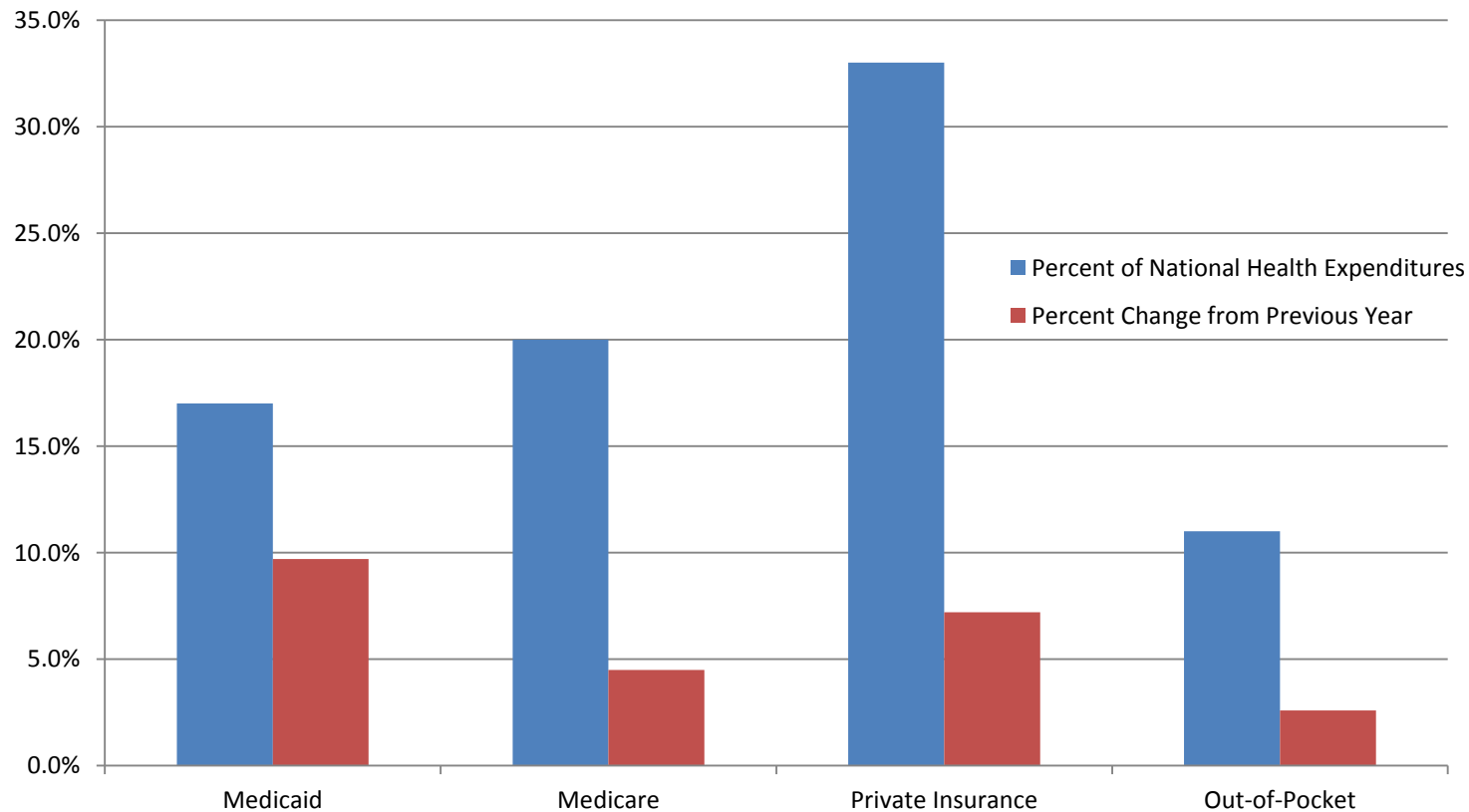
2015 National Health Care Spending

- According to CMS, U.S. health care spending grew 5.8% in 2015, up from 5.3% in 2014.
- Growth was driven primarily by increased use and intensity of services as millions of consumers gained health insurance and by significant growth in costs for prescription drugs.
- Consumer out-of-pocket spending grew by 2.6% in 2015, compared to 1.4% in 2014, reflecting the expansion of health coverage and the increased number of individuals with health coverage.

<https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/highlights.pdf>

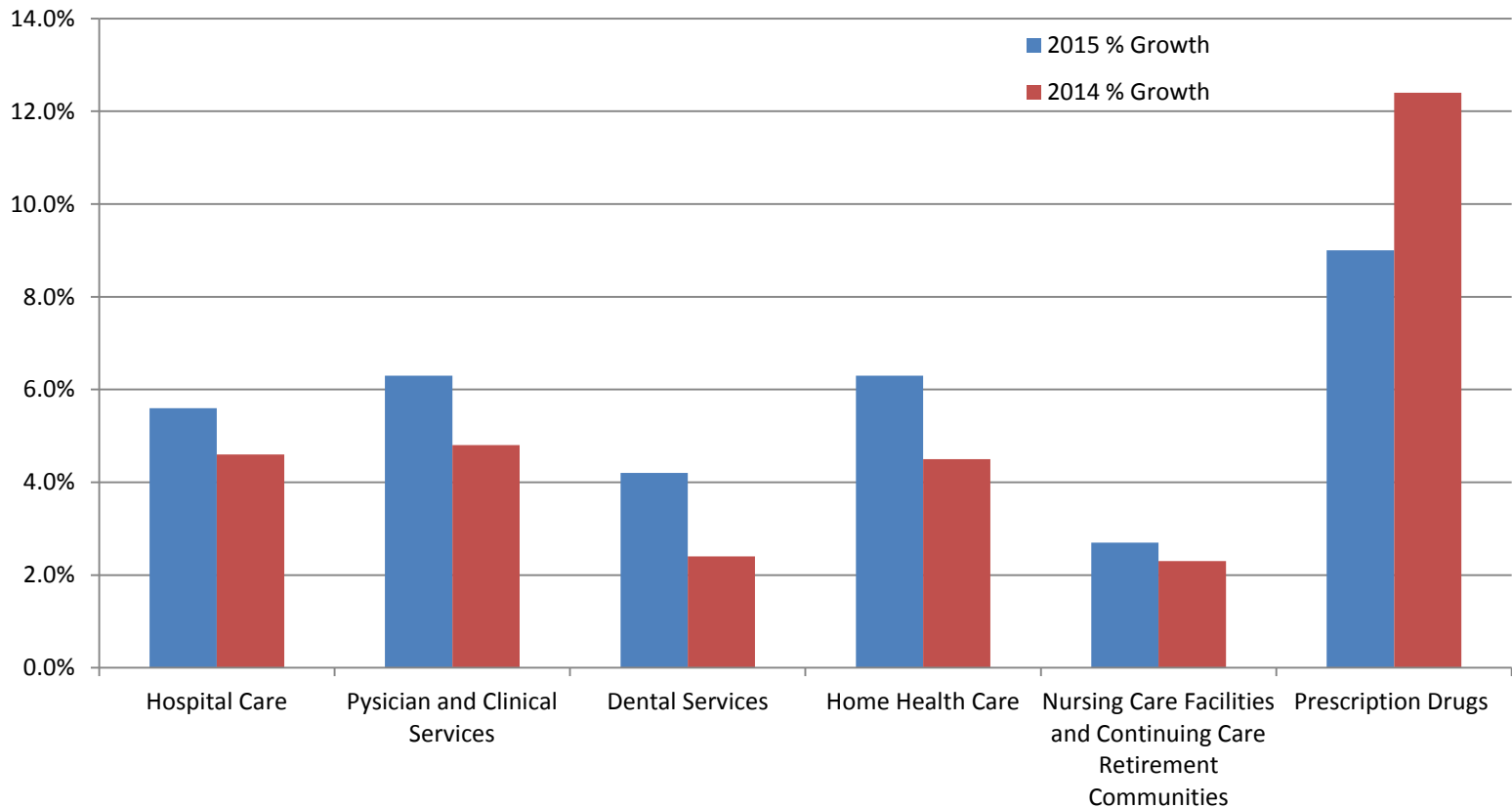
2015 National Health Care Spending

National Health Expenditures by Source of Fund



2015 National Health Care Spending

National Health Spending by Type of Service



<https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/highlights.pdf>

Demographics of the Insured Population

- According to an Urban Institute report, sponsored by the Robert Wood Johnson Foundation, an estimated 19.2 million Americans gained coverage from 2010 to 2015.
 - Among adults ages 19 to 34, 8.7 million gained coverage (a 41.5% reduction in the uninsured).
 - Among adults ages 35 to 54, nearly 5.6 million gained coverage (a 33.3% reduction in the uninsured).
 - Among adults ages 55 to 64, close to 2.1 million gained coverage (a 38.3% reduction in the uninsured).

Demographics of the Insured Population

- Of those who gained coverage from 2010 to 2015:
 - 10.3 million (or 54%) were male and 8.9 million (or 46%) were female, with a reduction in the number of uninsured at 37.1 % and 39.9%, respectively.
 - Nearly 8.2 million (43%) were non-Hispanic white, 2.8 million (15%) were non-Hispanic black, 6.2 million (32%) were Hispanic, and 2.0 million (10%) were other non-Hispanic.

Open Enrollment for 2017

- CMS reports 8.8 million consumers have signed up for health insurance through the Marketplace, compared to the 8.6 million plan selections this time last year.
- From November 1 through December 31, 2.2 million consumers picked plans for the first time and 6.6 million consumers renewed their coverage.

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-01-04.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>

Open Enrollment for 2017

- December 15, the original deadline for January 1, 2017 coverage, was the biggest day of any Open Enrollment ever, with 670,000 plan selections. CMS extended deadline to December 19 to meet the high demand.
- In weeks 8 & 9 of Open Enrollment – December 18 - December 31 – 2,658,210 consumers signed up for health insurance through the Marketplace.

Tax Penalty for 2017

- Consumers (who are not exempt) have until **January 31** to sign up for insurance in 2017 or face a tax penalty.
- The fee is calculated 2 different ways – as a percentage of household income, or per person. **Consumers will pay whichever is higher.**
 - 2.5% of household income
 - \$695 per adult, plus \$347.50 per child under 18
 - Maximum: \$2,085

<https://www.healthcare.gov/fees/fee-for-not-being-covered/>

Guidance for Filing 2016 Taxes

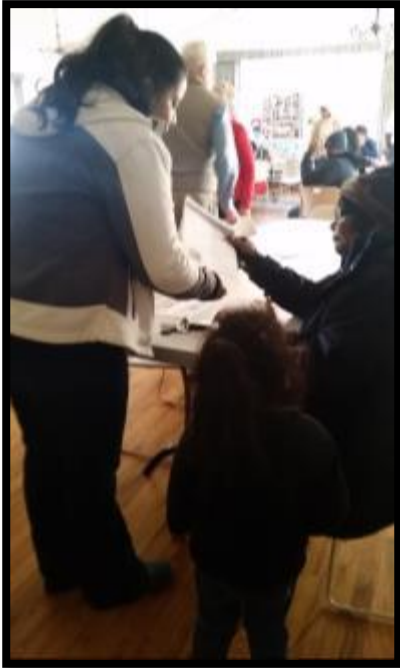
- Individuals who enrolled for coverage through the Health Insurance Marketplace in 2016 should receive Form 1095-A.
- The Marketplace sends this form, which includes information about the tax filer's health coverage.
- Individuals should wait to file their returns until they receive Form 1095-A.
- Use Form 1095-A to complete IRS Form 8962 and reconcile advance payments of the premium tax credit or claim the premium tax credit on your tax return.
- For more information: <https://www.irs.gov/affordable-care-act/individuals-and-families>

Delaware Updates



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Delaware Enrollment



- According to CMS, from November 1 through December 31 – 26,750 Delawareans signed up for health insurance through the Marketplace, an increase from enrollment this time last year of 26,528.
- In 2016, about 85% of Delawareans received tax credits to help pay monthly premiums.

Open Enrollment Period 4

- Open Enrollment continues through **January 31**.
- For coverage to begin February 1, consumers must enroll by January 15. For those who enroll after that, their coverage will be effective March 1.
- Free in-person assistance is available:
 - Navigators
 - Certified Application Counselors & FQHCs
 - Go online for locations
 - <http://www.choosehealthde.com/Getting-Insurance/Get-Help>
- Dedicated Marketplace line through Federal Call Center at **800-318-2596**
- Enroll online at HealthCare.gov



Stories from the Ground

- Linda Miller of Newark signed up for Marketplace coverage the day her treatment for lung cancer ended through DHSS' Delaware Cancer Treatment Program. "Somebody is watching over me," she said.
- The Rev. Dr. Donald Morton of New Castle enrolled the first year of the Marketplace and his doctor discovered he had prostate cancer. He now has been cancer-free for two years. "If the law goes away, not only is it financial, but I have a pre-existing condition."



Stories from the Ground



- Pam Howe of Bear, who lost employer-based coverage, had sleepless nights about how she would access health insurance. “The Health Care Act is very important,” she said, thanking navigator Kristen Isaac at Westside Family Healthcare for helping her understand her coverage options. “If (the law) goes away, I don’t know what we will do.”

Plan Management



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DOI Commissioner Trinidad Navarro

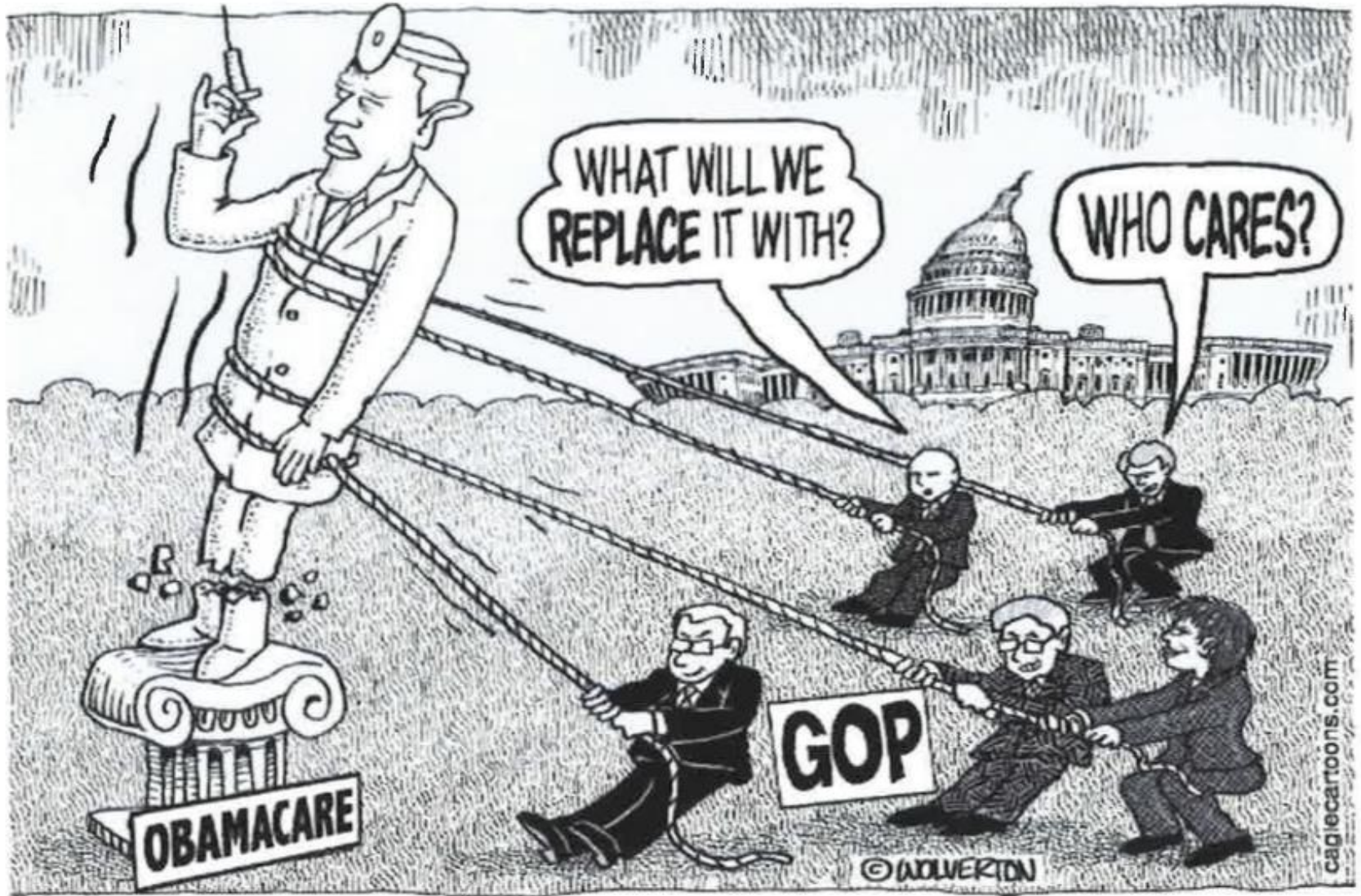


Important Reminders

- Consumers who experience qualifying life events such as birth/adoption of a child; marriage or divorce; loss of minimum essential coverage; aging out of parents' insurance at age 26; or domestic violence eligibility may enroll outside of open enrollment.
- Enrollment 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.

Key Dates

Date	Milestone
January 15, 2017	Last day to enroll for coverage to begin Feb. 1
January 31, 2017	Open Enrollment ends for Plan Year 2017. Coverage secured by this date will start March 1.



Questions/Comments

- Health Care Commission
- Public

