## **Howard County: Access to Care**

*March 15, 2017* 

# The DDAR to HealthCare



## Howard County Partner Meeting



#### Partner Meeting Agenda

- Open Enrollment Reports
  - Uninsured Rate
    - National Rates
  - Maryland Enrollments
    - Howard County Enrollments
- Who is Eligible for a QHP?
  - Who is Eligible for an SEP?
- Tax Penalties and Exemptions
  - New 2017 Tax Penalty Rate
  - When and How to File an Exemption
- DoortoHealthCare.org



### **Uninsured Rates**



#### **Enroll America Uninsured Estimates**

FOR MARYLAND

 2016 Estimated Uninsured Rate for 18 to 64 year olds:
 4.0%

 2013 Estimated Uninsured Rate for 18 to 64 year olds:
 11.3%

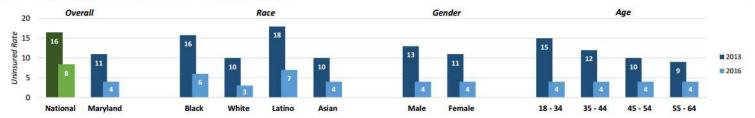
 Decrease from 2013 to 2016:
 7.3%

#### **Public Enrollment Data**

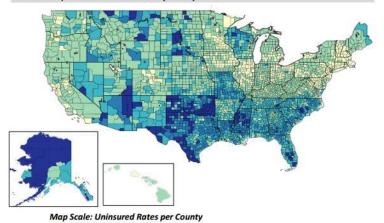
FOR MARYLAND

2016 Marketplace Plan Selections: [1]162,177Effectuated Marketplace Enrollment, Mar. 2016: [2]135,208Marketplace Enrollees With Financial Help:70%Medicaid and CHIP Enrollment, Aug. 2016: [3]1,240,791Increase in Medicaid/CHIP Enrollment Since OE1:45%

#### Chart 1: Maryland Uninsured Rates for 2013 and 2016 of Key Demographics



#### National Map: 2016 Uninsured Rates by County

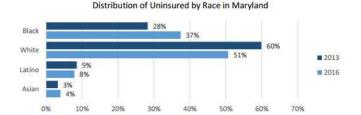


10%

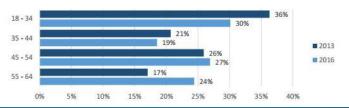
15%

20%

#### Chart 2: Distribution of Uninsured Population by Demographic Groups



#### Distribution of Uninsured by Age in Maryland





# Rates

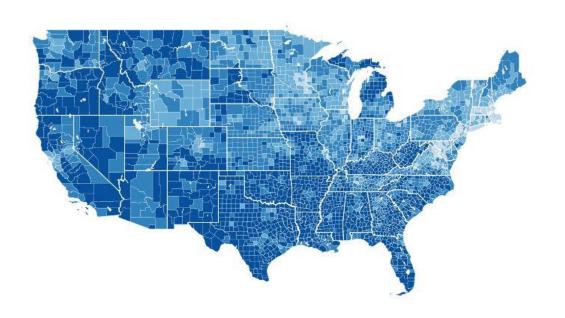


#### 2013 Uninsured Estimates

This interactive map shows the 2013 uninsured landscape, before the major coverage provisions of the Affordable Care Act took effect.



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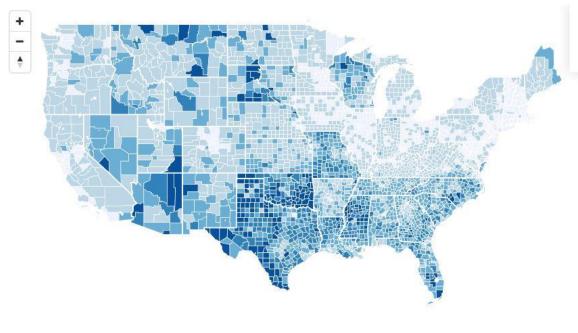
## The DIR to 2016 National Uninsured maryland health HealthCare Rates



#### 2016 Uninsured Estimates

This map shows 2016 non-elderly adult uninsured rates in each county across the United States.

Stay tuned for an interactive map.



2016 Uninsured Estimates

#### 2016 Uninsured Rates



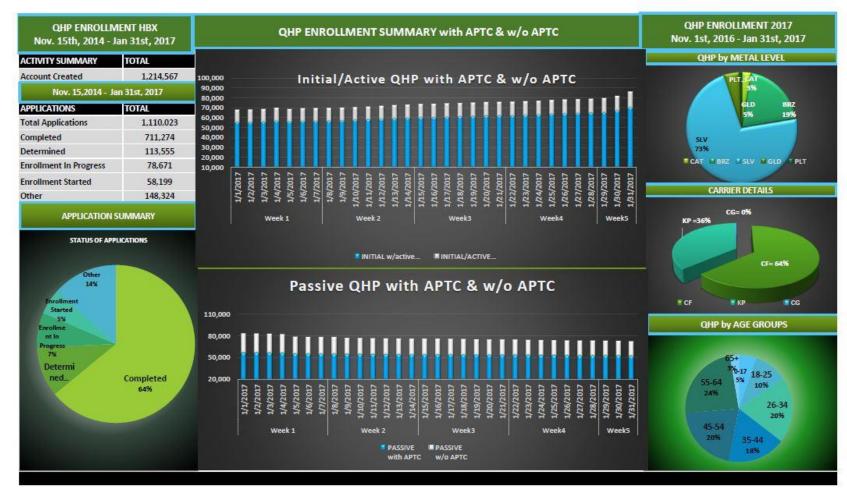


## Maryland Enrollments



#### MARYLAND HEALTH CONNECTION Summary Dashboard

Nov. 15, 2014 - Jan 31st, 2017



<sup>\*</sup> Enrollment counts represent total covered lives.



## Maryland Enrollments



#### MARYLAND HEALTH CONNECTION OE3 Enrollment vs OE4 Enrollment

OE3: Nov.1st 2015 - Jan 23rd, 2016 OE4: Nov.1st 2016 - Jan 23rd, 2017

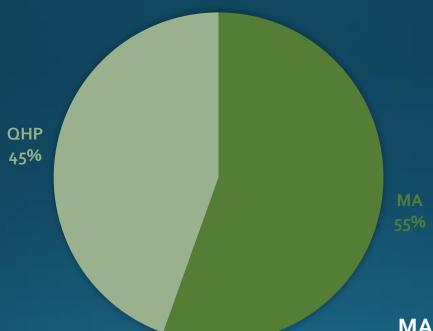
County	OE4	OE3	End of OE3
	(11/1/2016-1/23/2017)	(11/1/2015-1/23/2016)	(11/1/2015-02/5/2016)
Allegany	956	1,007	1,045
Anne Arundel	12,131	12,928	13,446
Baltimore	20,282	21,218	22,100
Baltimore City	10,434	11,835	12,310
Calvert	1,578	1,659	1,712
Caroline	628	687	729
Carroll	3,693	3,490	3,599
Cecil	2,022	2,050	2,127
Charles	2,643	2,734	2,843
Dorchester	624	669	705
Frederick	5,856	6,170	6,410
Garrett	727	903	920
Harford	5,047	5,226	5,386
Howard	9,008	9,336	9,633
Kent	437	424	428
Montgomery	40,341	40,693	42,129
Prince Georges	22,804	23,466	25,111
Queen Annes	1,199	1,266	1,310
Saint Marys	1,369	1,385	1,486
Somerset	479	460	489
Talbot	1,102	1,131	1,153
Washington	2,724	3,029	3,104
Wicomico	2,053	2,163	2,293
Worcester	1,972	2,071	2,152
Total	150,109	156,000	162,620



## Howard County Enrollments



#### **QHP VS MA ENROLLMENT**



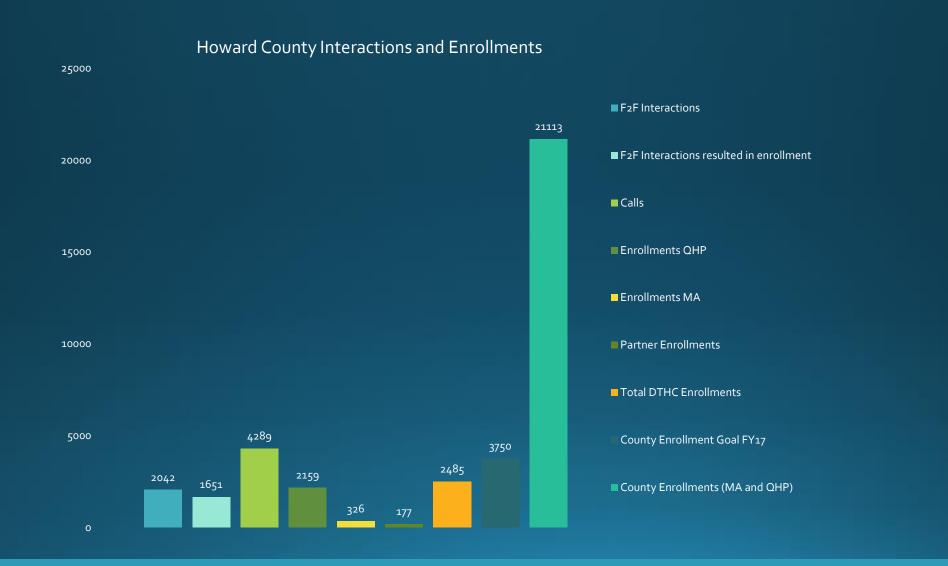
MA Enrollments: 11,710

QHP Enrollments: 9,403



## Howard County Enrollments







## Howard County Enrollments



American Indian or Alaska Native: 30

Asian Indian: 621

Black or African American: 941

Chinese: 382

Filipino: 52

Guamanian or Chamorro: 3

Hispanic/Latino: 9,922

Japanese: 13

Korean: 1,068

Native Hawaiian: 1

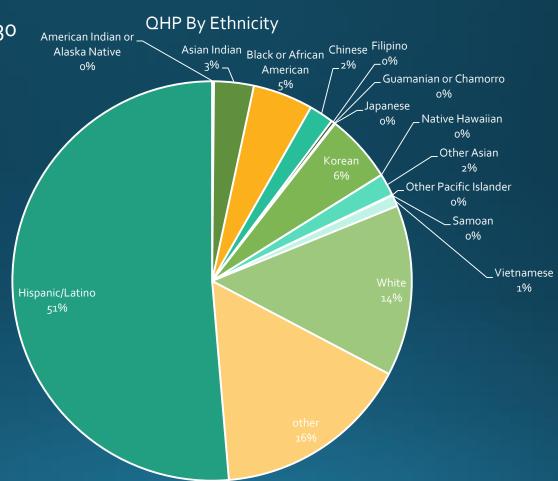
Other Asian: 347

Other Pacific Islander: 12

Samoan: 1

Vietnamese: 176

White: 2,674 Other: 3,082





# Who is Eligible for a QHP?



Scenario	Entity handling Referral
Individuals who do not qualify for Medicare 65 and Over.	D.S.S or The Door to HealthCare
Individuals who qualify for Medicare with low income may be eligible for Medicaid (MA) under The Aged, Blinded and Disabled Medical Assistance.	D.S.S.
Individuals who qualify for Medicare.	D.S.S.
Individuals who are disabled.	D.S.S.
Emergency Medicaid: Admitted to the Hospital Only	D.S.S.
Temporary Cash Assistance and Food Stamps	D.S.S.
Pregnant Women	Health Department
Children's Health Insurance	Health Department
Women's Infants and Children's Toddler Program (W.I.C)	Health Department
Individuals younger than 65 who have no income	Health Department or D.S.S
Individuals who have a Refugee, Asylee, or DV Immigration Status.	Health Department or D.S.S
Individuals younger than 65 year old with income	Health Department or The Door to HealthCare
Individuals with a Permanent Residency Card (Green Card) for less than 5 years.	The Door to HealthCare
Individuals with a Employment Authorization Card (I-766).	The Door to HealthCare
Child Aged Out Of Medicaid (MA) or MA Premium	The Door to HealthCare
No Longer Eligible for Medicaid	The Door to HealthCare



# Who is Eligible for an SEP?



#### What Are Qualifying Life Events?

 Certain life changes are considered qualifying life events. If you experience one of these events, you may be eligible to enroll in health coverage outside of the open enrollment period. Qualifying life events should be reported within 60 days.

#### **Medicaid Enrollment Is Year Round!**

 You or members of your family may qualify for Medicaid and receive free or low cost health care. Enrollment in Medicaid and the Maryland Children's Health Program (MCHP) is year-round.





#### Penalties



- In 2017
  - Greater of 2.5% of taxable income or
  - \$700 per person



- After 2018
  - The penalty will be increased annually by the increase to the cost-of-living.





## Exemptions



People will be exempt or can apply for exemptions to the tax penalty:

- If they are exempt from filing taxes
- If they have financial hardships
- If they have religious objections
- If they're an American Indian
- If they're uninsured for less than three months
- If they're an undocumented immigrant
- If they're incarcerated



For More Information on penalties and Exemptions please visit: <a href="https://www.healthcare.gov/fees/fee-for-not-being-covered/">https://www.healthcare.gov/fees/fee-for-not-being-covered/</a>



## Navigator Locations



#### **Door to HealthCare Locations:**

#### **Partner Locations:**

# North Laurel Community Center (NLCC)\*

9411 Whiskey Bottom Rd, Laurel, MD 20723

Howard County Health Department (HCHD)\* 8930 Stanford Blvd Columbia, MD 21045

\*8:30 am - 4 pm M - F

**Chase Brexton** 

5500 Knoll N Dr #370 Columbia, MD 21045

**FIRN 5999 Harpers Farm Rd**Columbia, MD 21044

**Department of Correction** 7301 Waterloo Rd Jessup, MD 20794



#### For More Information



Please visit our website at www.doortohealthcare.org

or



Call our Hotline at 855.288.3667



## **Contact Information:**



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DoortoHealthCare.org