

Louisiana Healthy Self Campaign Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators
Summer June 2016

Medicaid Expansion Edition

With the passage of Medicaid expansion in Louisiana we are proud to be able to extend our education and outreach services to include those Louisianans who fall below the income threshold to qualify for financial assistance in the Health Insurance Marketplace. We will continue to serve as federally certified Marketplace assisters in addition to providing outreach and education to newly eligible Medicaid recipients.

What is Medicaid Expansion?

On January 12, 2016, Governor John Bel Edwards signed Executive Order JBE 16-01 which directed the Louisiana Department of Health and Hospitals to adopt Rules and submit State Plan Amendments to expand Medicaid. Medicaid is a joint federal and state program that helps pay medical costs for people with limited income and resources. Under expanded Medicaid, more than 300,000 Louisianans are eligible for benefits provided through the new Healthy Louisiana system (formerly Bayou Health).



Who does it affect?

Adults 19 - 64 years old whose household income falls below 138% of the Federal Poverty Level. If you are already enrolled in Medicaid or Medicare nothing will change. The expansion allows for more people to sign up for Medicaid; it currently does not change the benefits or eligibility for people who are currently enrolled in Medicaid, LaCHIP (Louisiana Childrens Health Insurance Program), or Medicare.

How do I know if I am eligible for health insurance under the new Medicaid expansion?

Eligibility requirements for Medicaid have changed. Individuals must be between ages 19 – 64, must have a household income below 138% of the FPL (see chart for FPL guidelines), and must be a U.S. citizen or qualified alien. Additionally, you are not eligible if you are already enrolled in Medicaid or Medicare. No other requirements need to be met in order to qualify for Medicaid. Specifically, adults who meet the three qualifications above:

- Do not have to be working
- Do not have to have dependent child(ren)
- Will not be subject to an asset test (will not be asked for bank statements, vehicle registration, etc.)

138% FPL Income Limits for 2016

Household Size	Weekly	Bi-Weekly	Monthly	Yearly
1	\$ 316	\$ 631	\$ 1,367	\$ 16,395
2	\$ 426	\$ 851	\$ 1,843	\$ 21,108
3	\$ 536	\$ 1,071	\$ 2,319	\$ 27,821
4	\$ 645	\$ 1,290	\$ 2,795	\$ 33,534
5	\$ 755	\$ 1,510	\$ 3,271	\$ 39,248
6	\$ 865	\$ 1,730	\$ 3,747	\$ 44,961

Why should I care about Medicaid Expansion?

Even if you are already receiving Medicaid, LaCHIP, or Medicare benefits the Medicaid expansion will affect you. You probably have friends, members of your church or family, and neighbors who will now be eligible for Medicaid benefits. If you are already enrolled in Medicaid your current benefits will not be affected. Additionally, adults who are eligible for expanded Medicaid will receive the same benefits as individuals who were enrolled in Medicaid prior to the expansion. Keep in mind that securing coverage for every Medicaid eligible person is the first step in improving access to care and care coordination.

What are the benefits of Medicaid?

Medicaid must cover a minimum set of benefits in order to meet the requirements of the Affordable Care Act. Medicaid in Louisiana covers additional services beyond those required by the Affordable Care Act as well. A brief summary of covered services is listed below.

- Doctor, hospital, and emergency services
- Prescription drugs
- Laboratory and x-ray services
- Rehabilitative services and supplies
- Maternity and newborn care
- Transportation to appointments
- Mental health/substance abuse treatment
- Vision care

did you know?

When does this take place/when can I apply?

Individuals who are currently receiving SNAP (Supplemental Nutrition Assistance Program, also known as Food Stamps) benefits or are enrolled in Louisiana's Take Charge program or in the GNOCHC Program will automatically be enrolled into Medicaid for coverage that begins July 1, 2016. These individuals will not be required to complete a Medicaid application (though SNAP recipients must respond to a notice from the Louisiana Department of Health and Hospitals in order to secure their Medicaid coverage). Everyone else who meets the listed eligibility requirements can enroll online or at a Medicaid application center for coverage to begin July 1, 2016. There is no open enrollment period for Medicaid and you can apply at any time. Medicaid eligibility is determined on a monthly basis, subject to the monthly income limits listed on the FPL chart.

Ways Other Newly Eligible Adults Can Apply for Medicaid



Where can I go to get help?

- Between now and June 30, you can go to www.healthy.la.gov. This is the state portal to enroll in Medicaid.
- After July 1, individuals can go to www.healthcare.gov. Consumers can create a single profile online to manage either their Marketplace health insurance or their Healthy Louisiana Medicaid coverage.
- Call 1-888-342-6207 to enroll in Medicaid.
- To apply in person, visit dhh.la.gov/applicationcenters to find an application center near you.

What if I have Marketplace coverage and my income is below 138% of the FPL?

If you currently have coverage through the Marketplace and your household income is between 100% and 138% of the FPL you are now eligible for Medicaid. You have a choice. You can keep your Marketplace coverage (in addition to any Advance Premium Tax Credits you may be receiving) until the **end** of 2016 and enroll in Medicaid beginning January 1, 2017 or you can enroll in Medicaid to be effective July 1, 2016 and drop your Marketplace coverage. Regardless of your decision, all persons with household income below 138% of the FPL who are currently receiving financial assistance through the Marketplace will lose **all** Advance Premium Tax Credits and Cost-Sharing Reductions effective January 1, 2017. At that point you can enroll in Medicaid to be effective January 1, 2017.

If you have Marketplace coverage and are receiving Advance Premium Tax Credits to help pay for your health insurance, now is the time to review your household income estimates to determine whether or not your income has changed. We are halfway through 2016, so you're your current income for the year should be half of what was listed on your Marketplace application for financial assistance.

You can also review your Eligibility Determination from the Health Insurance Marketplace. Your total expected income will be listed on the first or second page below the amount of Advance Premium Tax Credit (if any) your household is currently receiving. If you need assistance, contact a certified navigator.



Have questions or need **FREE** assistance? We are here to help...

Parish Served	Phone Number
Bossier, Caddo, Bienville, Webster, Claiborne, and Lincoln	318-517-2264
Ouachita, Union, Caldwell, Franklin, Tensas, Madison, East Carroll, Morehouse, Richland, and West Carroll	318-235-8297
Natchitoches, Desoto, Jackson, Red River, and Sabine	318-352-9299 ext 2254
East Feliciana, Iberville, Pointe Coupee, West Feliciana, Ascension, East Baton Rouge, Livingston, West Baton Rouge	225-757-9845
Catahoula, Concordia, Grant, LaSalle, Winn, Vernon, Rapides, Avoyelles	318-443-2855
Iberia, Lafayette, St. Landry, St. Martin, Upper St. Mary, Vermilion, Allen, Evangeline, Jeff Davis, Acadia	337-989-0001
Beauregard, Calcasieu, Cameron	337-478-4822
Assumption, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John, St. Tammany, St Helena, Tangipahoa, Terrebonne, Washington	866-428-4173 Bi-Lingual, Spanish Navigator

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Navigators for a Healthy Louisiana



Health Insurance Marketplace



www.Lahealthcarenav.com

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