

Louisiana *Healthy Self Campaign* Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators
October 2017

SWLAHEC Health Insurance Navigator

Program Cut Severely

LA AHEC Navigators were prepared for the next grant year which was to begin on September 2nd, 2017. SWLAHEC had been notified in June by the US Centers for Medicare & Medicaid Services that the organization would receive the same \$1.07 million in funding for 2017/2018 as in 2016/2017. However, the day before the 2018 grant cycle was to start, CMS sent out a press release announcing two dramatic cuts to the Affordable Care Act. The first announcement was that CMS was cutting funding for advertising for the ACA from \$110M in 2016 to \$10M in 2017. The second announcement was that grants for the 100 Navigator groups would be reduced from \$63M to \$32M. Since no award letter or funding announcement had been received by September 5, SWLAHEC and the other two AHECs in Louisiana had to furlough 19 AHEC staff members for seven days until the new award amount was announced.

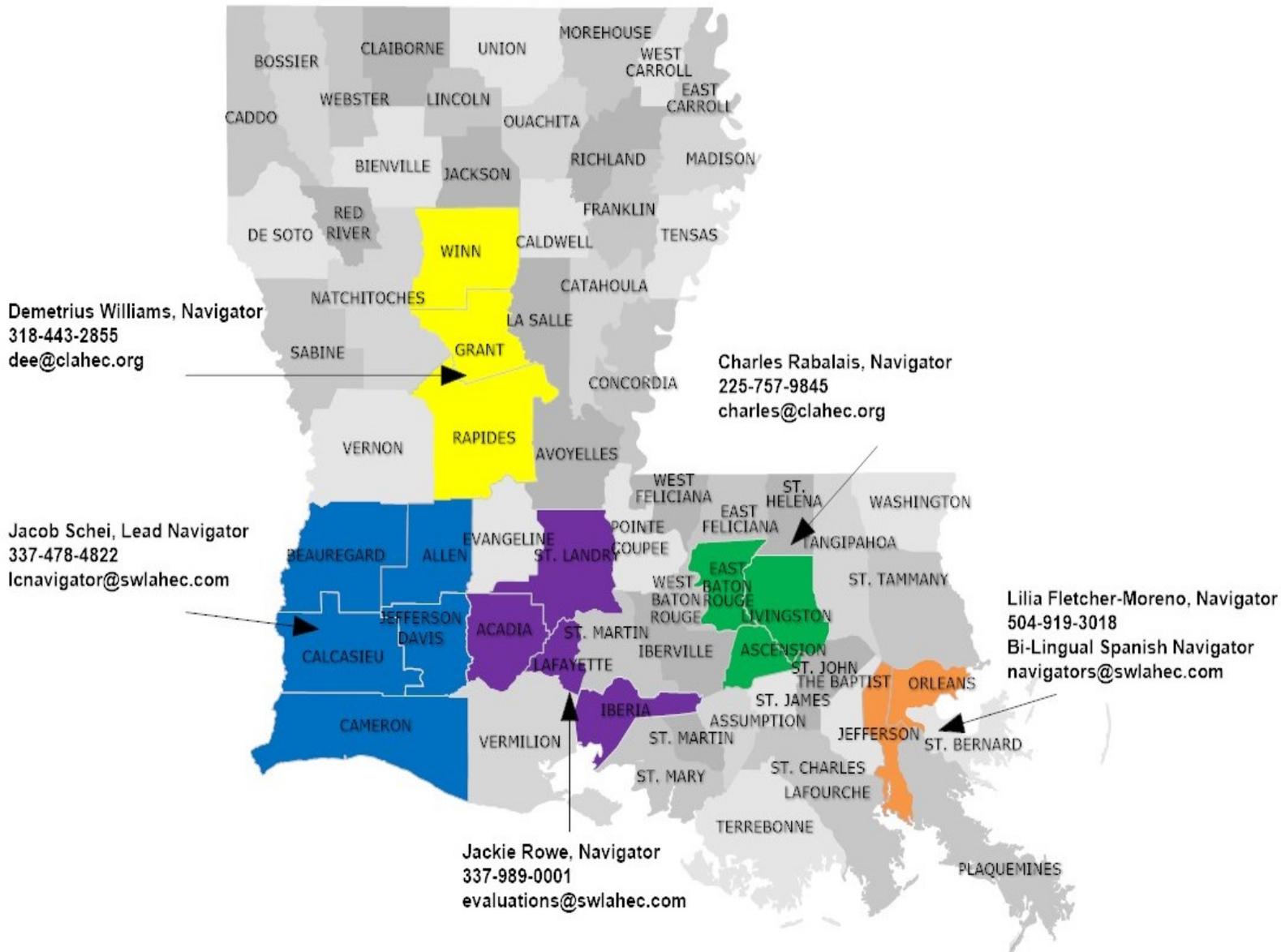
On September 13th, SWLAHEC was notified that it would receive a 72% reduction in funding, making the new award \$297,349. Since most of the Navigator funds cover salaries and benefits, SWLAHEC and its partners, Central LA AHEC and Southeast LA AHEC, had to lay off 13 Navigators effective immediately. This left the Navigators for a Healthy Louisiana Project with only five Navigators to cover the areas of Lake Charles, Alexandria, Lafayette, Baton Rouge, and New Orleans. The only other Navigator entity in LA, which covered Baton Rouge area, received a 98% reduction going from \$500K to only \$10K. That organization declined the \$10K grant and has ceased Navigator services for the Capitol Area. Because of the cuts, no Navigator services will be offered for North LA, the I-12 corridor and all areas east of Baton Rouge (with the exception of the New Orleans area).

SWLAHEC's Navigator Program Director Brian Burton stated, "Unfortunately, the only practical path forward was to downsize dramatically. The large cut was unexpected, as the Navigators for a Healthy Louisiana Project was seen as a model of excellence by CMS and they were even referred to as 'Uber Navigators'. Louisiana is now ranks 3rd in the nation when it comes to insured citizens." He concluded by stating "We will continue to work with the resources we have to make sure that as many consumers as possible have access to in-person assistance for the next open enrollment period, which begins November 1st and ends December 15th, 2017."

Open Enrollment

<u>Starts</u>	<u>Ends</u>	<u>Coverage Begins</u>
November 1, 2017	December 15, 2017	January 1, 2018

2018 New Navigator Service Areas



If you live outside of our new Navigator Service area, please contact one of the organizations listed below for FREE, in-person enrollment assistance:

Northwest Louisiana area:

David Raines Community Health Center
Bossier, Shreveport, Gilliam,
and Minden
318-227-3350

Gulf Coast area:

Care South
(Capitol City Family Health Center)
Donaldsonville
225-650-2000

Tech Action Board Inc.
Edgard, Thibodaux, Galliano, Reserve,
Dulac, Pierre Part, and Houma
337-828-2550

Northeast Louisiana area:

Morehouse Community Medical Center
Bastrop or Mer Rouge
318-283-8887

Union General Hospital
Farmerville
318-368-6522

Northern Louisiana Medical Center
Ruston
318-254-7580

North Central Louisiana area:

DeSoto Healthcare Center
Mansfield
318-871-1633

Outpatient Medical Center Inc.
Natchitoches or Leesville
800-268-5872

Byrd Regional Hospital
Leesville
337-239-5197

There have been many changes made to stabilize the Marketplace for 2018

While this is not a comprehensive summary of all Marketplace Stabilization changes made for this year, Navigators for a Healthy Louisiana has summarized the most important ones that will impact you and your families.

The next Open Enrollment period will be shorter

First, the next open enrollment period will be shorter than past open enrollment periods. The next open enrollment period will begin November 1 and ends December 15.

It will be more difficult to qualify for Special Enrollment Periods

Consumers enrolling through SEPs will have to prove their eligibility for **all** SEPs **before** they enroll in coverage. This is a change from how it works now, where consumers have up to 60 days **after** they enroll in coverage to qualify for most common SEPs (birth, adoption, marriage, loss of coverage, and moving).

People enrolling through a SEP will have 30 days from the time they pick a plan to submit their paperwork and their plan will not begin until their eligibility for the SEP is verified. Coverage will be retroactive to the original plan start date unless the verification process takes two or more months. If this happens, the consumer can choose to not pay for coverage for the first month.

Additionally, most people enrolling through the marriage SEP must have prior coverage in order to qualify for it.

Previously, getting married triggered an SEP regardless of whether the couple had coverage before. This means at least one spouse will have had to have coverage in the last 60 days to qualify for the marriage SEP.

Another change prevents people from upgrading “metal levels” when they become eligible for a SEP. For example, when someone already enrolled in coverage becomes eligible for the marriage SEP, that individual will not be able to change metal levels unless they are newly eligible for cost-sharing reductions (meaning they already had a Marketplace plan but did not have a cost-sharing reduction prior to marriage).

Non-Payment of Premiums

Lastly, insurance companies can prevent consumers from re-enrolling in their plan if they have unpaid premiums from the past 12 months. Insurance companies will not be allowed to block consumers from enrolling with them if they owe a **different** insurance company unpaid premiums.

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

Parish Served	Phone Number
Winn, Grant, Rapides	318-443-2855
Beauregard, Allen, Calcasieu, Jefferson Davis, Cameron	337-478-4822
St Landry, Acadia, Lafayette, Iberia	337-989-0001
East Baton Rouge, Livingston, Ascension	225-757-9845
Orleans, Jefferson	504-919-3018 Bi-Lingual Spanish Navigator

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