

# Louisiana *Healthy Self Campaign* Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators  
April 2018

## Enrolled in Both Marketplace and Medicaid?

If you are enrolled in Medicaid or LaCHIP, you are not eligible for assistance to pay for a Marketplace plan. In February the Marketplace sent an initial warning letter to households that were enrolled in Marketplace coverage and were also eligible for Medicaid or LaCHIP. This letter stated that you would no longer receive assistance to pay for your Marketplace coverage for members of your household who were eligible for Medicaid or LaCHIP.

This spring, a final notice is being sent for those of you who did not respond by the date specified in the first notice, letting you know that your Marketplace assistance will end. If you do nothing, you will continue to be billed the full amount of your Marketplace plan without assistance to pay for it. Even if you don't pay the bill now, you may be responsible for the payment in the future if you ever become eligible for Marketplace assistance again. You will either need to cancel your Marketplace plan (if enrolled in Medicaid) or provide proof to the Marketplace that you and members of your family are not enrolled in Medicaid.

If you received one of these letters and have not acted, contact your local Certified Navigator for assistance to ensure that you do not have a gap in coverage.



## April is Alcohol Awareness Month

In 1987, the National Council on Alcohol and Drug Dependence, Inc. (NADD) established April as Alcohol Awareness month. This month is a great opportunity to encourage education and discussion around underage drinking, responsible drinking as an adult, increase awareness around alcoholism, and help to reduce the stigma associated with its treatment and recovery.

Under the ACA, if you choose a Marketplace plan, behavioral health services are considered essential health benefits. Behavioral health services are provided alongside treatment for physical health conditions, and there are no lifetime or yearly dollar limits for mental health services.

# Understanding Special Enrollment Periods



A Special Enrollment Period may let you enroll in health coverage outside of the regular Open Enrollment Period if you experience certain situations. You may qualify for a Special Enrollment Period through the Health Insurance Marketplace in these situations:

1. Loss of qualifying health coverage (not including a voluntary loss of coverage).
2. Change in household size (typically must have coverage in addition to the change in household size).
3. Change in primary place of living (must have had coverage at least 60 days prior to move).
4. Change in eligibility for Marketplace coverage or help paying for coverage (including release from incarceration or becoming a new citizen).
5. Enrollment or plan error (mistake by the Marketplace or incorrect enrollment information).
6. Applied for Medicaid or LaCHIP coverage during the Marketplace Open Enrollment Period or after a qualifying event and were denied.
7. Are a victim of domestic abuse or spousal abandonment.
8. Submitted documents to clear your data matching issue after your coverage ended.
9. Can show you had an exceptional circumstance that kept you from enrolling in coverage, like being incapacitated or a victim of a natural disaster.

Keep in mind you may be asked to provide documents to confirm the events that make you eligible for your SEP. You must send the document copies before you can make your first payment and start using your coverage. We suggest picking your plan first, then submit the necessary documents as soon as possible. After you submit your application, you'll learn if you have to provide any documentation. Your coverage start date is based on when you **pick** a plan, but you can't use your coverage until your Special Enrollment Period eligibility is confirmed and you make your first premium payment.

## Marketplace Appeal Reminder!

**WHEN** can you file a Marketplace appeal?

You have 90 days from the date on your eligibility notice to start an appeal of that eligibility determination.

**WHAT** kinds of Marketplace decisions can you appeal?

- Whether you're eligible to buy a Marketplace plan
- Whether you can enroll in a Marketplace plan outside the regular Open Enrollment Period
- Whether you're eligible for lower costs based on your income
- The amount of savings you're eligible for
- Whether you're eligible for Medicaid or LaCHIP.

Whether you are eligible for an exemption from the individual responsibility requirement

**HOW** can you file a Marketplace eligibility appeal? By contacting your local Marketplace Navigator

**APPEAL**

# Dose of Health Literacy

## What is behavioral health?

Behavioral health is a key part of a person's overall health. It is just as important as physical health. It includes your emotional, psychological, and social well-being. Behavioral health conditions include mental and substance use disorders. Behavioral health conditions are common. People of all ages, genders, races and ethnicities get these conditions. They happen with or without physical disabilities. If you have changes in your mood or behavior or your alcohol or drug use causes problems, you may want to talk to your doctor or health care provider.

## What is behavioral health care?

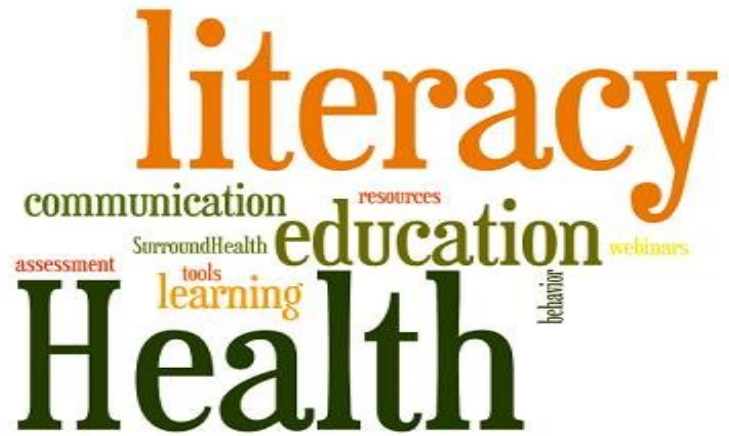
Behavioral health care usually starts with a screening and includes treatment and recovery services and support. Most insurance plans cover behavioral health related screenings and services.

Screenings can be quick questions. They often are asked in a doctor's office and can help find disorders early and treat them before conditions get worse. If the screening finds a concern, a more detailed assessment may be done.

Treatments are services like therapy or counseling, medication, and supportive services. Supportive services can be helpful in getting a job, education, and housing. Some treatments may include staying in a hospital. It is different for each person. For many people, the best treatments are a mix of counseling, supportive services, and medication.

Recovery services and supports help you manage your behavioral health conditions by providing social and emotional supports. They can also help with other concerns like finding a job, child care, or affordable housing. The process of recovery is different for each person.

Don't be afraid to ask your doctor about any concerns you have about your behavioral health. Your doctor is there to address your overall health, which goes beyond treating your physical problems.



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**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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