

Health Reform and Maryland Children and Youth with Special Health Care Needs

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MARYLAND
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Human Right to Health Care

- The human right to health care means that hospitals, clinics, medicines and doctor's services must be **accessible, available, acceptable**, and of good **quality for everyone**, on an equitable basis, where and when needed.



Big picture changes that help CYSHCN

- Increased consumer protections
- Expands Medicaid to 133% of poverty level
 - \$24,352/year, or \$2,029/month, for a family of 3
- Creates Health Insurance Exchanges for individuals to purchase coverage, with tax credits and subsidies available for 133% - 400% of poverty



Coverage for Children with Pre-Existing Conditions

- Children under age 19 cannot be denied coverage based on a pre-existing condition
 - Effective September 23, 2010
- Will be expanded to adults age 19 and over as of Jan. 1, 2014
 - Particularly important for youth transitioning to adult services



Ending annual and lifetime limits

- End to lifetime limits starts September 23, 2010
- Applies to “essential benefits”
- Gradual elimination of annual limits between now and 2014



Increased preventive care



- New insurance plans will be required to provide coverage for certain preventive care
- No co-pays, deductibles or co-insurance for those services
- Grandfathered plans are exempt



Increased coverage options for young adults

- Coverage of young adults up to age 26 on parents' policy (available now)
- Youth who “age out” of foster care will be eligible for Medicaid coverage up to age 26 (starts Jan. 1, 2014)



Essential health benefits (EHB)

- Must be included in all individual and small group plans, in and out of Exchange
- Large group plans, self-insured plans, and grandfathered plans are excluded



What categories are included?

- Ambulatory patient services
- Emergency services
- Hospitalization
- Laboratory services
- Maternity and newborn care
- Pediatric services, including oral and vision care*
- Bright Futures developmental screenings and preventative care*
- Rehabilitative and habilitative services and devices*
- Prescription drugs
- Mental health and substance abuse services; including behavioral health*

**especially important to CYSHCN*



Medicaid expansion

- Starts in 2014
- Expands financial eligibility for all Medicaid recipients, including families and children
- Creates a new eligibility category for adults
 - under age 65 and
 - under 133% of poverty and
 - do not fit into current categories



Changes to financial eligibility

- Change in income eligibility – must go up to 133% of poverty
- Must use Modified Adjusted Gross Income (MAGI) – not the current system
 - Allows for adjustment of 5%
 - Maintains current rules for those eligible because of age or disability
- No asset or resource limit



What does this mean for Maryland families and children?

- Now in Maryland – families and children eligible for Medicaid up to 116% of federal poverty level
 - \$21,239/year, or \$1,769/month for family of 3
- Expansion in 2014 raises level to 133% of federal poverty level
 - \$24,352/year, or \$2,029/month, for family of 3



Children's Health Program (CHIP)

- CHIP covers children up to 200% of the federal poverty level
 - \$36,620/year, or \$3,051/month, for a family of 3



Hospice care for children in Medicaid

- Hospice care for children with life-threatening conditions
 - with a medically certified life expectancy of six months or less
- Children in need of hospice care under Medicaid can choose “concurrent care”
 - Do not need to stop curative care to receive hospice care as well



Exchanges

- Starts Jan. 1, 2014
- Marketplace for consumers
- Will provide more information on health plans—compare apples to apples



More about the Exchange

- Subsidies available for premiums and co-pays for people between 133% - 400% of poverty
 - Example: \$24,352/year to \$73,240/year for a family of 3
- Levels of coverage - platinum, gold, silver, bronze
- Navigators available to help consumers



No Wrong Door: Coordination between Medicaid, CHIP and Exchange

- Must be able to use same application for Medicaid, CHIP and the Exchange
- Must be able to apply or renew through a website
- Will help reduce burden for families of CYSHCN applying for multiple programs



Long term services and supports

- Provides new options for states to provide Home and Community Based Services
- Maryland pursuing Balancing Incentive Program and Community First Choice program



What is Maryland doing now? How can I be involved and informed?



- Health Care Reform Coordinating Council
 - Essential Health Benefits
- Exchange Advisory Committees
 - Navigators, Continuity of Care, Plan Management



For more information

- www.healthreform.maryland.gov
- www.dhmfh.maryland.gov/exchange
- Catalyst Center: The ACA and Children with Special Health Care Needs
 - <http://hdwg.org/catalyst/publications/aca>
- Families USA Foundation
www.familiesusa.org



Questions?

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