# Issues for Children and Families

#### An Overview of What to Watch

- Navigators/In Person Assistors
- Immigrants
- Foster Care
- Complex Families

### Navigators/In Person Assistors

- An organization to help people who get health insurance through the state Exchange learn about options and assist with enrollment.
  - "One-stop" consumer assistance.
  - All types of organizations eligible under the Federal rules should be able to compete.
  - Should be in all counties.
  - Need to be able to provide assistance by October.

# Responsibliites

- Expertise in eligibility, enrollment and program specifications.
- Fair, accurate and impartial.
- Facilitate selection of public or private insurance through Exchange.
- Provide referrals for grievances, complaints, or questions about plans, coverage or determinations.
- Provide information in a culturally and linguistically appropriate manner.
- No conflict of interest.

#### Successful Navigator Program

- Utilize the FE and CHA models.
- Reach traditionally hard-to-reach children and families.
- Appropriate training.
- Linguistically and culturally competent.
- Prepare for an initial high volume of consumers.
- Use many and multiple types of organizations

#### Timeline:

RFA Release Date: February 2013

Letters of Interest due: March 2013

Applications due: April 2013

Applicants Selected: Spring/Summer 2013

Training August/Sept 2013

Open Enrollment: October 2013

# Navigators/In Person Assistors

- What qualities would be the most beneficial for a Navigator assisting in your community?
- How can Navigators best target their outreach efforts to reach your community members?
- How can Navigators make services accessible to people with disabilities?

#### Citizens/ Legal Residents

- Naturalized citizens and "lawful present" immigrants will have the same access to the Exchange as US born citizens.
- Will be required to get health insurance or pay a tax penalty.
- Can apply for tax credits or anexemption from the requirement if health insurance remains unaffordable.

#### Undocumented immigrants

- Are NOT provided any options for affordable health insurance by the ACA.
- Are not eligible for federal health care programs.
- The ACA has a restriction that prevents undocumented immigrants from buying health insurance on the Exchange with their own money at full price.
- Exempt from the insurance requirement.

#### **CHP for Adults**

- HCFANY is proposing that New York extend Child Health Plus (CHPlus) to adults to cover those who cannot get coverage under the ACA.
- Monthly premiums would be assessed by income.
- Otherwise, New York should allow consumers to enroll in Emergency Medicaid and charity care through the Health Benefit Exchange

# **Immigrants**

- How can we build a campaign to create additional coverage options for all immigrants and others who will not served by the Health Insurance Exchange?
- How can we connect this work to the immigration debate?
- How do we raise public and media awareness of the need to allow the Exchange create more coverage options?

#### Foster Care

- Expands Medicaid coverage to former foster care youth to age 26.
- Had to be in state's care and in Medicaid at age 18.
- Proposed regs out now.
  - Will be eligible for full Medicaid.
  - All who turned 18 in foster care between 2007 and 2013 should be eligible.
  - Not turned age 26 by 1/1/2014.

#### Foster Care

- What is the best way to ensure that all youth exiting foster care remain enrolled in Medicaid until they are 26?
  - What process can be put in place to make recertification easy?
  - How can we make it easy for youth who have not recertified to get back into Medicaid?
- How can we reach youth who are eligible but who have already exited foster care?

# Complex Families

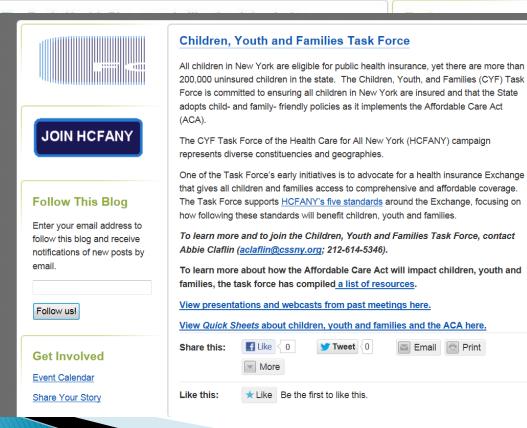
- The Urban Institute estimates that 2.9 million children in New York will encounter coverage scenarios that may be complex, including:
  - Children eligible for Medicaid whose parents might be eligible for the health Exchange rather than public coverage.
  - Children eligible for Medicaid/Child Health Plus who have parents without immigration documentation.
  - Children with a least one absent parent whose care may be complicated by child support and living arrangements (i.e. living with grandparents).

# **Complex Families**

- What do policymakers need to know about complex families as they make decisions about enrollment?
- What are the best ways to target outreach and marketing to parents and guardians of children in complex living arrangements?
  - What types of materials will be needed?
- What do Navigators/In Person Assistors need to understand about complex families to provide assistance?







#### **Topics** Select Category Past Presentations Bridging the Gap: Exploring the Basic Health Insurance Option for New York (December 2012 \*slides only\*) Bridging the Gap: Exploring the Basic Health Insurance Option for New York (December 2012 \*webinar recording\*) Health Reform and the New York State Insurance Exchange (May 2012 \*webinar recording\*) The Role of Navigators and Consumer Assistance Programs in Implementing Health Reform in New York (November 2012 "slides

The Role of Navigators and

only\*)