



Get Covered Tennessee:

Building a statewide network for consumer assistance





Seedco of the Mid-South, based in Memphis

Who is Seedco?

Seedco is a national nonprofit intermediary with more than 25 years of experience in managing complex, multimillion-dollar federal contracts that connect low-income individuals and families with the resources they need to be successful.

What Seedco Does:

We develop, implement and learn from model programs that combine evidence-based research and innovative ideas with outcome-driven management practices.





ENROLLMENT PERIOD

The open enrollment period **WAS** November 15, 2014 thru February 15, 2015. A special enrollment period (**SEP**) is available for any consumer with a qualifying life event. You can apply for **TENNCARE** at anytime

(The next open enrollment period is Nov. 1st 2015 thru Jan. 31st 2016)





What is a Navigator?

- Individual or entity that:
 - 1) Conducts **community outreach** activities to identify uninsured individuals and small businesses
 - 2) Raises **public awareness** about new marketplace options
 - 3) **Facilitates enrollment** of eligible individuals into Qualified Health Plans (QHPs) through the health insurance marketplace





What is a Certified Application Counselor (CAC) entity?

- Trusted community-based organization, medical provider, or other 501c organization with expertise in social service programs
- Must have privacy & security standards in place to ensure client/patient confidentiality
- What types of organizations can become CACs?
 - Social service organizations
 - Medical providers
 - Churches
 - Unions





HOW DO I ENROLL?

- On-Line @ www.healthcare.gov or www.CuidadoDeSalud.gov
- 24/7 Call Center @ [800-318-2596](tel:800-318-2596)
- Paper Application





WHO IS ELIGIBLE?

Most Tennesseans

- ✓ Must live in the United States
- ✓ Must be a U.S. citizen, national or lawfully present
- ✓ Cannot be currently incarcerated





What Will Be Covered?

Comprehensive Benefits

Physician Visits

Preventive Care

Hospital Stays

Prescriptions





THE INSURANCE COMPANIES TO CHOOSE FROM WITH THE MARKET PLACE ARE:

- BLUECROSS BLUESHIELD OF TENNESSEE
- CIGNA
- COMMUNITY HEALTH ALLIANCE
- HUMANA

All of this and other information about cost and coverage can be found at: www.healthcare.gov





THERE ARE 5 PLAN CATEGORIES OR “METAL LEVELS”

BRONZE= 60%

SILVER =70%

GOLD=80%

PLATINUM=90%

CATASTROPHIC=Less than 60%





WHAT ARE THE COSTS

The savings depends on income and family size

- \$11,670 to \$46,680 for individuals
- \$15,730 to \$62,920 for a family of 2
- \$19,790 to \$79,160 for a family of 3
- \$23,850 to \$95,400 for a family of 4
- \$27,910 to \$111,640 for a family of 5



WHAT IF?

- What if I don't have an income?
- What if I already have Medicare?
- What if I need help paying my premiums?





COVERAGE IS REQUIRED!

In 2014 every person in the United States must have **Minimum Health Coverage** or must pay a **FEE** on their Federal Tax Return.

This **Fee** is sometimes called the **“Individual Shared Responsibility Payment”**. In some cases, you may be able to get an exemption from the fee.





INDIVIDUAL SHARED RESPONSIBILITY OR “FEE”

The fee for **2015** is **\$325** per adult and **\$162.50** per child under **18** or 2% of the total household income, which ever is greater. The fee for **2016** will increase to **2.5%** of income or **\$695** per adult and **\$347.50** per child under **18**. The fee increases every year.





EXEMPTIONS

Under certain circumstances, you won't have to pay the fee. This is called an **“EXEMPTION”**. Some of the exemptions you may qualify for are:

- You have “0” income
- The cost of coverage is more than 8% of your household income
- Your income is too low to file taxes
- You're not “LAWFULLY PRESENT” in the U.S.
- You were homeless





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REMEMBER:

- Coverage Cannot Be Denied Because of a Pre-Existing Condition
- There is **NO CHARGE/FEE** for getting assistance when applying through the Market Place





What role can you play right now?

1. Spread the message

All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.

All insurance plans will have to show the costs in simple language with no fine print.

There will be new, affordable options available for people without insurance.

Financial help is available so you can find a plan that fits your budget.





CONTACT LIST OF PARTNERS

- SEEDCO
- MEMPHIS COMMUNITY DEVELOPMENT COUNCIL
- CHRIST COMMUNITY HEALTH SERVICES
- MEMPHIS HEALTH CENTERS





Call your local Seedco Navigator for assistance
(901)405-7895



The project described was supported by Funding Opportunity Number CA-NAV-13-001 from the U.S Department of Health and Human Services, Centers for Medicare & Medicaid Services”

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