Housing Action Illinois Conference

Health Care Workshop - Protecting the Affordable Care Act & Medicaid

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October 26, 2017
Presentation Goals

- Learn about Medicaid and the ACA
- Discuss their importance for those experiencing homelessness and homeless services providers
- Describe recent federal and state policy changes and attempted changes
- Provide information about what is on the horizon and how you can get involved

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Overview of EverThrive IL’s Work

» 1988 - Medicaid for pregnant women

» Policy development and advocacy, education, community empowerment

» Five main initiatives:
  » Child and Adolescent Health
  » Health Reform
  » Maternal and Infant Mortality
  » Healthy Lifestyles
  » Immunization

» Become a member today!

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Overview of Heartland Alliance’s Work

- Anti-poverty and human rights organization
- Wide array of health, housing, and human service programs including health care for the homeless, permanent supportive housing, and affordable housing development
- Policy agenda includes:
  - Medicaid, SNAP and other public benefits
  - Preventing and ending homelessness
  - Increasing the minimum wage
  - Supporting immigrants and refugees
  - Criminal justice reform

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Health Coverage and Spending

Health Coverage

- Uninsured: 13%
- Medicaid: 17%
- Medicare: 13%
- Other Public: 2%
- Private Non-Group: 6%
- Employer-Sponsored Insurance: 48%

Total = 313.4 million

Health Spending

- Consumer Out-of-Pocket: 14%
- Private Health Insurance: 34%
- Medicaid: 17%
- Medicare: 22%
- Other Public and Private: 12%

Total = $2.5 trillion

ACA Strengthened Health Insurance

- No pre-existing condition exclusion allowed for anyone
- No lifetime or annual limits on care
- Cannot charge people more based on their health conditions
- Cost of insurance only based on
  - Age,
  - Where you live,
  - Tobacco use
- Dependents covered until 26
ACA’s Essential Health Benefits

- Prescription Drugs
- Laboratory Services
- Ambulatory Patient Services
- Hospital Visits
- Mental Health & Substance Use Disorder Services
- Pediatric Services; Dental & Vision
- Preventive & Wellness Services; Chronic Disease Management
- Maternity & Newborn Care
- Emergency Services
- Rehabilitative & Habilitative Services & Devices

The 10 Essential Health Benefits

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Medicaid eligibility for adults remains limited in states that have not adopted the Medicaid expansion.

Median Medicaid/CHIP Income Eligibility Thresholds, January 2016

<table>
<thead>
<tr>
<th>Category</th>
<th>Adopted the Medicaid Expansion (32 states, including DC)</th>
<th>Not Adopting at this Time (19 states)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
<td>297%</td>
<td>214%</td>
</tr>
<tr>
<td>Pregnant Women</td>
<td>213%</td>
<td>199%</td>
</tr>
<tr>
<td>Parents</td>
<td>138%</td>
<td>44%</td>
</tr>
<tr>
<td>Childless Adults</td>
<td>138%</td>
<td>0%</td>
</tr>
</tbody>
</table>

NOTE: State-reported eligibility levels as of Jan. 1, 2016, updated to reflect Medicaid expansion adoption in Louisiana as of Jan. 12, 2016. Eligibility levels include the standard five percentage point of the federal poverty level (FPL) disregard. As of 2016, the FPL was $20,160 for a family of three and $11,880 for an individual.

SOURCE: Based on results from a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2016 with data updates based on new state decisions to expand Medicaid.

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ACA’s Medicaid Expansion

Medicaid Eligibility Today
Limited to Specific Low-Income Groups

Medicaid Eligibility in 2014
Extends to Adults ≤138% FPL*

Elderly & Persons with Disabilities

Children

Pregnant Women

Parents

Adults

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Dramatic Reduction in the uninsured

Figure 4-1
Uninsured Rate, 1963–2016

Percent

Creation of Medicare and Medicaid

ACA First Open Enrollment

2016

Note: Estimate for 2016 reflects only the first two quarters. Other estimates are full-year.
Source: National Health Interview Survey and supplemental sources described in CEA (2014).

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Illinois uninsured rate cut in half from 2013-2016

Illinois’s insured rate is at a historic high - 93.4%

650,000 Illinoisans have health insurance coverage thanks to Medicaid Expansion, about 40% are people of color

Heartland Alliance’s homeless programs have seen uninsured rate plummet from 85% to 15%

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ACA Criticism

- Individual mandate
- Lack of participation by insurance carriers
- High deductibles
- Narrow networks
- High premiums (for those who don’t qualify for subsidy)
- ‘If you like your plan, you can keep it’
- Criticism of Medicaid quality and access
- Medicaid should care for the ‘truly needy’

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2016 Election

Republicans keep the Senate and limit Democratic gains in the house in 2016 elections

Party control at beginning of 115th Congress (2017-2019)

- Democrat
- Republican
- Independent (caucusing with Dems)
- Not yet called

![Graphic showing party control]

- 218 Needed for Majority
  - Republican House Majority: 193 - 238*
  - *As of 12:00 PM on Nov. 10, four House races have yet to be called

- 51 Needed for Majority
  - Republican Senate Majority: 46 - 2 - 51*
  - *As of 12:00 PM on Nov. 10, one Senate race has yet to be called. Louisiana will hold a run-off on Dec. 10

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TRUMP PREVAILS IN SHOCKER

WASHINGTON — Donald Trump was elected America's 45th president Tuesday, an astonishing victory for a celebrity businessman and political novice who capitalized on voters' economic anxieties, took advantage of racial tensions and overcome a string of sexual assault allegations on his record.

His triumph over Hillary Clinton will likely reignite the partisan divide, with Republicans celebrating a major victory for their candidate and a return to conservative values.

Trump's victory is a testament to the power of populism, tapping into the frustrations of working-class Americans and promising to bring change to Washington.

More coverage

US SENATE: John McCain dispatches Democratic rival, Ann Kirkpatrick, to win a sixth term. | Page 9A
LOCAL LEGISLATIVE RACES: Republicans rule the day. | Page 9A
SCHOOL FUNDING: "Yes" vote looks early lead in critical referendum on education measure. | Page 9A
CORPORATION COMMISSION: Incumbent's lead pack in secretary tight race. | Page 8A
Key Features of Failed Republican Health Care Proposals

- Cap/Cut Medicaid
- End Medicaid Expansion
- Cut Financial Assistance
- Less Comprehensive Health Plans
- Increases Costs for Older Adults
- Defund Planned Parenthood
- Ends Mandate
- Eliminates $600B in taxes
Impacts of GOP Proposals

- Fewer Insured
- Less Coverage
- Higher Costs
Reversal of ACA Progress

PROJECTED NUMBER OF UNINSURED AMERICANS

Under
GOP plan

52 mil.

Under
Affordable
Care Act

28 mil.

2001 2016 2026

Actual number uninsured  Projected

41M 40M 50M 27M

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Medicaid Per Capita Cap

Cumulative annual Medicaid spending

CAPPED FEDERAL AMOUNT

STATE SHARE

FEDERAL SHARE

Beginning of year

End of year

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ACA Repeal Attempts

- March 24 - postponed House vote
- May 4 - successful House vote 217-213
- July 28 - failed Senate vote 49-51
- September 26 - canceled vote on Graham-Cassidy
- FY18 Budget Reconciliation?
- FY19 Budget?
OBAMACARE IS THE LAW OF THE LAND
Advocacy Works!
Repeal is dormant, if not defeated!

- Thousands of calls
- Dozens of protests and rallies
- Earned media throughout the state
- Constant social media presence
- Coordination across the state and with national partners
- Over 100 organizations
- Over 1000 individual members
“Let ObamaCare implode”

3 Republicans and 48 Democrats let the American people down. As I said from the beginning, let ObamaCare implode, then deal. Watch!

2:25 AM - 28 Jul 2017

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Deliberate actions to undermine the ACA

- Former HHS Secretary Tom Price’s Anti-ACA Campaign
  - Using funds earmarked for “consumer information and outreach” HHS began to air a series of testimonial videos featuring people allegedly “harmed” by the ACA

- Trump Administration announced it would reduce funding for marketplace advertisements and outreach
  - Federal marketing cut by 90% from $100m to $10m
  - Illinois navigator awardees saw funding cut by 31%, nearly $800,000

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Deliberate actions to undermine the ACA

- Open enrollment cut in half from three months to six weeks, Nov. 1 - Dec. 15
- Shutting down HealthCare.gov website
  - Wednesday, November 1, 2017 - overnight
  - Sundays 12am-12pm ET, except on December 10, 2017
Deliberate actions to undermine the ACA

- Executive Order: creates a loophole for groups and individuals to buy skimpier health plans
  - Expands short-term, unregulated plans
- Ending CSRs for insurance marketplace plans
  - Insurers in Illinois assumed CSRs would be cut in their 2018 proposed Marketplace rates
  - This is responsible for big premium increases and potential destabilization down the line
NEW ACA INSURANCE ENROLLMENT DEADLINE

YOU MUST ENROLL BY DECEMBER 15, 2017!
Don’t miss your chance to have health insurance in 2018!

4 ACA FACTS YOU NEED TO KNOW

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
</table>
| 1 | THE ACA IS STILL HERE!  
If you enroll in a plan for 2018, you WILL have health insurance in 2018. |
| 2 | YOU MAY GET A DISCOUNT!  
8 out of 10 people get a discount on their ACA health insurance. |
| 3 | IGNORE THE HEADLINES,  
THE ACA HAS GOT YOUR BACK!  
Think you can’t afford health insurance because prices went up?  
If you qualify for a discount then the ACA covers the difference. |
| 4 | WE’RE HERE TO HELP!  
Free, local, in-person enrollment help is still available! |

Find local help by visiting [www.ilcha.org/help](http://www.ilcha.org/help)

[GetCoveredIllinois](https://www.getcoveredillinois.net)  
[icha](https://www.icha.org)

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What’s Next?

- Strengthening the individual market
  - Alexander-Murray Bill
- CHIP and Community Health Centers
- Hands Off Medicaid!
  - Tax Reform and FY18 Budget
- Road to universal coverage

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Bipartisanship?!?!?!?
Alexander-Murray Bill

GOOD
- Funds CSRs through 2019
- Provides $106 million for outreach and marketing for plan years 2018 and 2019
- Retains protections for essential health benefits and pre-existing conditions

LESS GOOD
- Difficult to lower premiums for plan year 2018
- Loosens ACA waiver requirements (Section 1332 Waivers)
- Allows catastrophic ‘copper plans’ for those over 30

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Prospects for Alexander Murray

- Bipartisan support in the Senate
- Support from moderates in the House
- Currently opposed by House Leadership and the Administration
- Needs to be included in a must pass bill like disaster funding or FY18 funding
Children’s Health Insurance Program

- Provides health insurance for nearly nine million children each year across the US
- Federally-funded, state-administered block grant, works with Medicaid
- Funding expired September 30
- States will start running out of money the end of the year

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Community Health Centers

- Provides health care to 24 million across the country
- Serve patients regardless of their ability to pay and provide financial assistance
- Face a 70% reduction in funding
- Grant cycles begin January 1, 2018

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HANDS OFF MEDICAID!

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FY18 Budget: Tax and Entitlement Reform

- Senate passed its FY18 Budget and the House is likely to approve
- FY18 Budget allows for Budget Reconciliation legislation that only requires 51 votes in the Senate
- It allows up to $1.5 trillion in deficit financed tax cuts
- Could pay for even bigger tax cuts with cuts to Medicaid, Medicare, or other safety net programs
FY18 Budget: Tax and Entitlement Reform

- House expected to release legislative language in early November
- House Ways and Means Committee will have markups
  - Rep Peter Roskam (IL-6, R)
  - Rep Danny Davis (IL-7, D)
- Plan to pass full House before the year is out
- Concurrent markups in Senate Finance
Road to Universal Coverage

- Strengthen the ACA
- Expand Medicaid/ACA to include most immigrants
- Medicaid buy-in (likely state level)
- Medicare buy-in (federal)
- Public option
- Single payer

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We have a budget!

We are still $1.5 billion out of balance

We have a backlog of $15 billion in past bills

Still need more revenue!

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Illinois State Health Policy

- Managed Care Transition
- Integrated Eligibility System (IES) Phase Two
  - Electronic access to applications and eligibility determination
- Behavioral Health Transformation Section 1115 Medicaid Waiver
Illinois Behavioral Health Transformation
Medicaid Section 1115 Waiver

- Supportive Housing Pre-Tenancy and Tenancy Services
- Supported Employment Services
- Reentry Services
- New Substance Abuse Services
- Integrated Health Homes
- First Episode Psychosis Bundled Services
- Support in Building Capacity
- Rule 132 Reform
Questions regarding Supportive Housing Benefit in Illinois

- Planning on a number of pilots:
  - Geographic - Chicago, Cook County, rural, suburban, etc.
  - Population based - youth, families, single adults, etc.
  - Certain systems - DCFS, DOC, HMIS, etc.
- Provider certification process
- Role of managed care
- Payment structure - per diem or bill for each service

Current prognosis not great for Waiver approval

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Medicaid Supportive Housing Funding

**Advantages**
- Federal-state partnership is more stable than state only funding
- Opportunities for scaling
- Opportunities for innovation

**Disadvantages**
- Certification process
- Required billing, IT, medical records systems
- Contracting with MCOs
- Delays and difficulties in billing and obtaining reimbursement
Impact and Opportunities

- Medicaid expansion is essential and must be protected!
- Changes in Medicaid manage care and IES Phase II could be beneficial but may also cause more confusion
  - EverThrive IL partnered with HFS to do a two-part webinar series on the changes coming up in Medicaid Managed Care and the implementation of IES Phase II - **1st Webinar is Nov. 2nd, 12:30pm - 2:30pm**
  - Consider expanding Medicaid enrollment assistance at your programs
- Stay engaged with Protect Our Care Illinois and other advocates

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Thank you and Get Involved!

- **Follow** Us on Social Media:
  Twitter @ProtectILCare
  Facebook https://www.facebook.com/ProtectOurCareIL/

- **Use** our materials at: www.protectourcareil.org under “Resources”

- **Join** POC-IL: http://protectourcareil.org/index.php/email-sign-up/

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