



## Countdown to Coverage 2014 Rhode Island's Options for Affordable Health Coverage

Rhode Islanders in need of health insurance will have several options to find and afford coverage beginning January 1, 2014 when health coverage provisions in the Affordable Care Act (ACA) go into effect. Low-income, single, childless adults will be able to enroll in Medicaid for the first time. Pregnant women, children and parents will continue to be eligible for RIte Care. Rhode Islanders with income above the Medicaid limit will be able to access coverage through HealthSource RI, the state's "health insurance marketplace" with subsidies to help pay for their health plan. How will individuals and families benefit from the new coverage options? Read on for examples and more details on affordable health coverage options in Rhode Island.

### Single Adult – Newly Eligible for Medicaid

Ken is a 27 year old dishwasher, who works 35 hours/week at a restaurant in Providence. He makes \$14,560/year (\$8/hr). His employer doesn't offer health insurance. Beginning January 1, 2014 Ken will be eligible for Medicaid since his income is below the limit for the newly eligible group of single adults.

### Single Adult – Help Paying for Insurance Purchased through HealthSource RI

Melanie is a 30 year old self-employed hair dresser from Newport. She earns \$22,980/year, 200% FPL for an individual. She has never been able to afford health insurance. When she buys insurance through HealthSource RI, she will be eligible for a tax credit to help pay the monthly premium and for subsidies to reduce her out-of-pocket expenses.

### Family – RIte Care

Kit is a part-time veterinary assistant who lives with her daughter in Woonsocket. She works 30 hours/week, earning \$19,594/year (\$12.56/hr). Her employer does not offer health insurance. Kit's income is below the RIte Care limits for both parents and children, so she and her daughter are eligible for RIte Care (Medicaid).

### Family – RIte Care for Kids and Tax Credit for Parents

Natalie and her husband Marco live with their 4 children in Warwick. Natalie is a part time housekeeper and Marco is a delivery driver. They have a combined income of \$53,813/year, under 200% FPL for a family of 6. They do not have access to health insurance through their jobs. The children are eligible for RIte Care, since family income is below the child-income limit, but the parents are not. Natalie and Marco can buy coverage through HealthSource RI and will be eligible for a tax credit to help pay the monthly premium and a subsidy to help with out-of-pocket expenses.

### Family – Tax Credit

Jack is a construction worker in Westerly who earns \$42,770/year (275% FPL). He is a single dad with one child. His employer does not offer health insurance. Neither Jack nor his son are eligible for RIte Care because his income exceeds the child income limit of 250% FPL. Jack can buy coverage through HealthSource RI and will be eligible for a tax credit to help pay his monthly premiums.

	If you are a single, childless adult (19-64) making less than \$15,856...	You are eligible for Medicaid.
	If you are an individual (19-64) making between \$15,856 and \$28,725...	You are eligible for a cost sharing subsidy and a federal tax credit to buy coverage through HealthSource RI
	If you are an individual making between \$28,725 and \$45,960...	You are eligible for a federal tax credit to buy coverage through HealthSource RI.
	If you are a single, pregnant woman making less than \$38,775...	You are eligible for Medicaid.
	If you are a family of 3 making less \$26,951...	Children and parents are eligible for Medicaid.
	If you are a family of 3 making between \$26,951 and \$48,825...	Children are eligible for Medicaid and parents are eligible for cost-sharing subsidy and federal tax credit to buy coverage through HealthSource RI
	If you are a family of 3 making between \$48,825 and \$78,120...	Your family is eligible for a tax credit to buy coverage through HealthSource RI.

# Learn More About the Health Insurance Affordability Programs

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## Who will be Eligible for Medicaid/RIte Care in January 2014?

- ◆ **Single, childless adults:** For the first time, these adults will be eligible for Medicaid if income is less than 138% FPL (\$15,856/year).
  - ◆ **Youth exiting foster care (“Chafee Kids”):** Young adults who exit foster care at age 18 will be eligible for Medicaid until they turn 26 (up from the current age limit of 21).
  - ◆ **Children:** Children will continue to be eligible for RIte Care (Medicaid) if family income is less than 250% FPL (\$48,825 for a family of 3). Families will no longer need to pay monthly premiums for their children to have RIte Care coverage.
  - ◆ **Parents:** The eligibility limit will be rolled back from 175% FPL (\$34,177 for a family of 3) to 138% FPL (\$26,951). Parents with income below 175% FPL who buy coverage through HealthSource RI, the state’s health insurance marketplace, will be eligible for state-funded financial assistance in addition to federal assistance to help pay for coverage.
  - ◆ **Pregnant women:** Eligibility for pregnant women will remain at 250% FPL. No premium or cost-sharing is required.
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## What is HealthSource RI?

The state’s new health insurance marketplace where people will be able to compare health insurance plans and enroll in one that meets their health care needs and budget. Consumers will be able to pre-enroll in coverage beginning October 1, 2013, with coverage starting on January 1, 2014. Moderate income Rhode Islanders who do not have affordable coverage available at work will be eligible for help paying for insurance and health care when they buy through HealthSource RI.

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## How will Rhode Islanders get help paying for commercial health insurance through HealthSource RI?

### Advanced Premium Tax Credits

- ◆ Individuals and families who are not eligible for Medicaid and who have income below 400% FPL (\$78,120 for a family of 3) are eligible for a tax credit from the federal government to help pay for health insurance premiums. Consumers can take the tax credit in advance to help lower the monthly premium cost.

### Cost-Sharing Subsidies

- ◆ Individuals and families with income below 250% FPL (\$48,825 for a family of 3) can also receive help paying for expenses they incur when they use health care. These include co-payments, deductibles and co-insurance.
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## How will Rhode Islanders know whether they are eligible for Medicaid or for the subsidies to buy coverage through HealthSource RI?

**One Stop Shopping:** Individuals and families will be able to access an on-line application through the websites of HealthSource RI, the RI Executive Office of Health and Human Services and the RI Department of Human Services. Applicants will provide financial and other information and the system will determine whether the applicant and family members are eligible for Medicaid or for tax credits and cost-sharing subsidies to help pay for commercial coverage.

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## What assistance will be available to help people apply for health insurance coverage?

- ◆ **Contact Center** – Staff at the contact center will be available to answer questions over the phone and online to people using the web-based application, and will also provide in-person assistance at their office in Providence. The contact center will be open Monday through Saturday, 8 am – 9 pm and Sunday, 12 pm – 6 pm.
  - ◆ **Outreach and Enrollment Support Program (OESP)** – Trained staff will be available at community sites around the state to help people enroll in coverage. All community health centers have staff trained to help people enroll.
  - ◆ **DHS Offices** – Staff at DHS offices will be able to help consumers enroll in coverage.
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