Implementing the Affordable Care Act in the Texas Ryan White HIV Community

...with a focus on the Tarrant County / north central Texas region experience
Texas Twang

• Nearly 1 in 4 Texans are without health coverage.
• 6.2 - 6.4 million Texas are uninsured.
  – Estimated 8.7 million by 2030
• Texas has the highest rate (24.6%) in the U.S of uninsured (U.S. average is 16.9%).
  – People in families below 200% of FPL
  – Young adults (19-34)
  – Hispanics
  – Families where adults work part-time or only part of the year.
  – Individuals in poor health
Texas Uninsured

- Dallas County     661,690
- Tarrant County   440,000
- Harris County    1,100,000

Estimated average cost per year for health care (Texas Comptroller, RWJ, CDC)
- $2,560 - $4,000 no underlying diseases
- $13,243 with diabetes
- $23,000 with HIV (2010 estimation)
ACA in Texas

• Texas did not develop its own health exchange plan. Part of Federal Exchange system

• Has not, as of yet, expanded Medicaid.
  – Current system remains – who does it cover?
    • Under 133% of FPL ($15,282 single)
    • Primarily based around pregnant women and / with children
    • Elderly and persons with disabilities

• To qualify for marketplace in Texas
  – Texas resident
  – Under age 65
  – US citizen or those lawfully present
  – Not currently incarcerated
You are considered covered if…

- Job-based coverage
- COBRA
- Other private insurance
- Medicaid
- Medicare
- CHIP
- VA
- TRICARE (US Defense Dept civilian program – covers military personal, retirees, dependents)
By 2014 - Required to have insurance or pay a fee. However a person might can qualify for an exemption if:

- Uninsured for less than 3 months of the year (consecutive)
- Lowest-priced coverage available would cost more than 8% of household income
- Don’t have to file a tax return because income is too low
- Member of federally recognized tribe
- Member of a recognized health care sharing ministry.
- Member of a recognized religions sect with religious objections
- Incarnated
- Not lawfully present in the U.S.
- Hardship waiver for various reasons (i.e., bankruptcy, foreclosure, fire, flood, death of close family member – IRS 433A allowances)
Health Exchanges and the HIV Community

- Clients
- Healthcare Providers
- AIDS Service Organizations
- HIV Systems of Care
- Paradigm Shift
Clients

– One Tarrant County RW Clinic (about 44% of clients):
  • 875 active clients (2013)
  • 262 have insurance (Medicaid, Medicare, Private [10])
  • 613 no insurance (70.06%)
  • 92 ineligible (15%)
  • 521 potential insurance clients
    – Appx 350 (~68%) would have qualified for expanded Medicaid

– Costs to Clients
  • Non-Medicaid expansion implications on costs
  • Health Insurance Co-pay issues (the BCBSLA situation)
Clients

- Insurance 101 for many
- Enrollment issues
Healthcare Providers

– Certified Application Counselor (CAC) process
  • How Federal and Texas requirements impact the certification process
    – Texas training mandates
    – Case Manager vs. CAC certified
    – Organizations unable to qualify

– Changing face of who provides service
  • AIDS 101 for the larger healthcare providing community.
AIDS Service Organizations

- Roles changing in Tarrant County
- Prevention providers
  - Services becoming reimbursable
- Enrolling in many insurance plans to become a provider of benefits
HIV Systems of Care

- Standards of Care
  - Can they still be implemented?
- Fee for Service vs. Insurance Co-Pay
- Allocations by Planning Councils
- 75 / 25 changes needed
  - Waivers
- State by State implementation of Ryan White
Paradigm Shift

– Public Health
  • From “free” to reimbursement
– The changing (or not) role of ADAP in Texas
  • Rachel Saner
– Medicaid Expansion … it might still happen in Texas
– New partners
Texas Resources

• CHIMES (Consumer Health Insurance Marketplace and Education Services) Project
  – United Way of Tarrant County
  – $5.9 million dollar Federal marketplace navigator grant (largest in U.S.)
  – 220 counties across Texas

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