

Louisiana and the New Federal Health Insurance Exchange

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- ▶ Louisiana will join 33 other states in having a federally run and facilitated Health Insurance Exchange under the terms of the Affordable Care Act (ACA).
- ▶ The initial open enrollment period to purchase coverage on the Exchange will begin on October 1, 2013 and end on March 31, 2014. Coverage begins no earlier than January 1, 2014. Some individuals may qualify for tax subsidies to lower their cost.
- ▶ Beginning on January 1, 2014, United States citizens will face a new federal mandate to have qualified health insurance coverage or face a new federal tax penalty.
- ▶ The Exchange will be accessed through HealthCare.gov or by calling 1-800-318-2596.

Eligibility

- ▶ Access to the Exchange is restricted to U.S. Citizens and legal immigrants who are not incarcerated.
- ▶ There is no income restriction for an individual to purchase a plan.
- ▶ However, individuals and families with incomes between 100% and 400% of the Federal Poverty Limit (FPL) can receive federal subsidies on a sliding scale to lower their premium cost. This translates to an income between about \$12,000 and \$48,000 for an individual, based on projected figures for 2014.
 - Individuals who are provided coverage by their employers that meets minimum federal standards are not eligible for subsidies. Individuals should talk to their employer to learn if their coverage meets those standards.
- ▶ For lower-income residents with incomes between 100% and 250% of FPL, additional cost-sharing assistance is available to help pay for out-of-pocket costs.

Penalties and Taxes

- ▶ There are two main types of penalties and/or taxes included in the ACA; (a) the individual mandate tax and (b) employer mandate and penalties. The

individual mandate tax is assessed to individuals if they are not covered by “minimum essential” health care coverage, and begins in 2014. This means individuals who do not meet coverage requirements in 2014 will face an additional tax burden when they file their 2014 taxes in the spring of 2015. Certain groups of individuals are exempt from the penalty, including those with incomes below 138% of the federal poverty level.

- ▶ The employer penalties and mandate, which generally require larger employers to offer full-time employees with qualified affordable coverage, have been delayed until 2015.

Benefit Tiers

All plans sold on the Exchange must meet federal essential health benefits requirements and minimum value requirements. Specific information about the types and costs of plans that will be available to Louisiana residents can be found by calling or accessing the Exchange directly. However, there are generally several tiers of health plans based on the Actuarial Value (AV) and benefits that can be offered through the Exchange.

- ▶ Bronze
 - Minimal coverage
 - Provides Essential Health Benefits (EHB) and covers 60% of the benefit costs of the plan (60% AV) with an out-of-pocket limit equal to the current Health Savings Account (HSA) limit of (\$6,250 for individuals and \$12,500 for families in 2012).
- ▶ Silver
 - In addition to providing EHB, the silver plan covers 70% of the benefit costs of the plan with an out-of-pocket limit equal to the current HSA limit.
- ▶ Gold
 - In addition to providing EHB, the gold plan covers 80% of the benefit costs of the plan with an out-of-pocket limit equal to the current HSA limit.

▶ Platinum

- In addition to providing EHB, the platinum plan covers 90% of the benefit costs of the plan with an out-of-pocket limit equal to the current HSA limit.

The Exchange will only make certain types of more limited coverage available to individuals up to age 30 who are exempt from the individual mandate and people who would otherwise find health insurance unaffordable.

Accessing the Exchange

- ▶ In Louisiana, the federal Exchange can be accessed through these main routes:
 - By visiting HealthCare.gov or by calling 1-800-318-2596,
 - With the help of your local insurance agent or broker, or
 - Through local, federally funded in-person assistance provided by one of the four Navigators operating in Louisiana:
 - ◇ Southern United Neighborhoods: 1-800-239-7379
 - ◇ Martin Luther King Health Center, Inc.: 1-318-227-2912
 - ◇ Southwest Louisiana Area Health Education Center: 1-337-989-0001
 - ◇ Capital Area Agency on Aging, District II, Inc.: 1-800-833-9883.

Additional Resources

While Louisiana is not expanding its Medicaid program under the terms of the Affordable Care Act, the State continues to provide a robust safety-net of health care services through LSU and its partners throughout the state for individuals who cannot afford to purchase health coverage. To learn about these resources or to schedule an appointment at an LSU or affiliated clinic, individuals can call the numbers below based upon the region in which they live.

Lake Charles

Walter O. Moss Memorial Health Clinic
337-475-8100

Houma

Chabert Medical Center
985-873-2200

Baton Rouge

LSU Health Baton Rouge
225-358-4853

Urgent Care Clinic: no appointment necessary at
5439 Airline Highway

New Orleans

Interim LSU Hospital
504-903-2373 or 504-903-5700

Lafayette

University Hospital and Clinics
337-261-6000

Independence

Lallie Kemp
985-878-1610

Bogalusa

Bogalusa Medical Center
985-730-6700

Below numbers subject to change as transition to private partner operation occurs

Shreveport

LSU Hospital Shreveport
318-675-6402 or 800-488-2957

Monroe

EA Conway
Adult Medicine Clinic: 318-330-7167
Pediatric Clinic: 318- 330- 318-7173
Family Medicine Clinic: 318-330-7600
OB/GYN Clinic: 318-330-7300

Alexandria

Huey P. Long
318-448-0811

Additional safety-net resources are available through community health centers located across the state. To locate one, individuals can visit <http://fndahealthcenter.hrsa.gov>.