Health Care Reform & Homeless Populations:
What Does the Law Do for You?

May 9, 2012

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Goals of Health Reform

■ Increase access to health care services
■ Improve health of people and communities
■ Lower costs to individuals & families
■ Reduce total spending for U.S. health care
■ Improve quality of care for everyone
The Affordable Care Act (ACA)

- Signed into law in March 2010

- Major Components:
  - Medicaid expansion: public health insurance for the poor
  - New health insurance rules
  - Help for higher income people to buy private insurance
  - Money for new health care jobs
  - Many other programs to improve care, lower costs and test new ideas
Current Status of the Law

- Biggest changes not until 2014
- Many people confused about law
  - Lots of mixed messages and misinformation
- *Obama Administration*: Full speed ahead
- *Congress*: Many trying to block and repeal
- *Courts*: Supreme Court hearings in March; decision expected end-June
Medicaid Expansion: Who Is Eligible?

- **Currently eligible:** children, pregnant women, disabled people, and some parents of children

- **Newly eligible (starting January 1, 2014):** Law expands Medicaid to most poor people. Annual income must be below:
  - About $15,000/year for singles
  - About $25,500/year for family of 3

- Must be a **U.S. citizen or legal resident** here for at least 5 years

- Your state might have started expanding Medicaid already
Medicaid Will Serve More People

- **Note:** Your state may not call it “Medicaid” or may have smaller program

- Medicaid has 60 million people now (1 in 5 people)

- Expansion adds 16-20 million **new** people nationally (depending on outreach and enrollment)

- After expansion, about 80 million people will have Medicaid (about 1 in 4 people)

- **Largest benefit** in health reform law for low-income people
Other Health Care Programs

- **Medicare:**
  - Doesn’t change eligibility
  - Free preventive services
  - Law changes things “behind the scenes”
  - Patients should notice few changes

- **VA:**
  - Doesn’t change VA and TRICARE insurance
  - Some people could be eligible for other programs also
  - *If you have served in the military,* make sure you get connected to VA services!
Signing up for Medicaid will be easier

- Law requires fast, simple process

- Paper documentation will not be needed
  - **Do not need:** paper copy of your paycheck or utility bill, birth certificate, ID or social security card (unless there’s a problem)
  - **Will need to know:** your full legal name, your social security number, your birth date, and your income
Using Technology to Make it Easier

- Eligibility will be just based on your income
- Not whether you have children or a disability
- Not whether you have a bank account, or the value of your car, or other “assets” you might have

- The Medicaid system will **automatically verify your income** with the Internal Revenue Service (IRS).
- The Medicaid system will **automatically verify your identity and your citizenship/residency status** with Social Security.
Applying for the new Medicaid

- Online applications (but can also do by phone and mail)
- Do not need a permanent address and do not need to prove residency in your state.
  - “No fixed address” will be an option
- No in-person interviews
- Simple renewal process, only need to renew once a year
Benefits: Covering the Basics

- Hospital and emergency room
- Prescription drugs
- Doctors visits
- Treatment for mental health and addictions
- Lab work and other tests
- Dental and vision for children only
- Prevention services

Details will be different in every state
Signing Up for a Doctor/Provider

- You will have to choose a doctor/provider

- Choose your doctor carefully (don’t skip this section or you will be “auto-assigned” somewhere!).

- This will be your “health home.”

- Things to consider:
  - Current provider? Transportation? Hours open? Services needed?

- Recommendations:
  - Ask your case manager for advice
  - Choose a health center, or Health Care for the Homeless provider
Those Remaining Uninsured

- Law does **not** provide a “right to health care”
- Estimate **over 20 million** left uninsured
  - Medicaid eligible (but not enrolled): 8-10 million
  - Undocumented persons: 6-7 million
- **Individual Mandate**: requires most people to get health insurance or face a penalty.
  - Medicaid counts toward the mandate
  - Penalty: $95 in 2014, $695 in 2016 — **BUT**…
  - Those not filing taxes are exempt from the penalty
    - If you earn less than ~$10,000 per year (2012)
Work at State Level

- Building a new system
- Making sure it all works together
- Deciding details of benefits
- Finding new providers
- Changing the culture of “Medicaid”
Unresolved Questions

- How will Supreme Court decisions determine future of all these changes?
- How will states find and enroll everyone eligible for Medicaid?
- How will states decide the specifics of benefits covered through Medicaid?
- How much will co-pays cost for patients?
Action Steps: What to do NOW

- **Spread the word:** Tell friends and family about Medicaid expansion—make sure they know to sign up in 2014

- **Start planning:** Talk to your doctor/provider/case manager
  - Ask about tests, surgery or other care you need

- **Tell your story:** Decisions being made now
  - Public meetings
  - Letter/email campaigns
  - Advocacy groups
Action Steps: What to do NOW

- Types of decisions you can help with:
  - How the system can work best for you
  - Types of services needed
  - Care for remaining uninsured
  - Doing outreach to find people
  - Help enrolling for those who need it
You Don’t Have to Do it Alone!

- Many organizations can help you:
  - Local Consumer Advisory Boards (CABs) (check with your local clinic)
  - National Consumer Advisory Board (ncab@nhchc.org)
  - Staff and other consumers from your local clinic (ask your case manager)
  - Other community groups (poverty, homelessness, health, faith, etc. organizations)
  - Groups with real life experience are very powerful and can support each other
More Information

- The **National Health Care for the Homeless Council** is an organization trying to improve the health of homeless people and to prevent & end homelessness: [www.nhchc.org](http://www.nhchc.org)

- **Join us!** Free individual memberships

- Health reform information: [www.healthcare.gov](http://www.healthcare.gov)

- Health Reform Fact Sheet available online

- **National Consumer Advisory Board (NCAB):** [ncab@nhchc.org](mailto:ncab@nhchc.org)

Health Care & Housing Are Human Rights
Ultimate Goals

- Greater access to Medicaid = people getting health care services
- More health care services = better health
- Better health = preventing and ending homelessness
Group Discussion Where You Are

- How can you help get the word out in your community?

- Do you have a story to tell that might help make the new system work better?

- How can consumers of homeless services in your community participate in decisionmaking?