



WHO ARE THE ASSISTERS?

PRESENTED TO THE CECIL COUNTY
COMMUNITY HEALTH ADVISORY COMMITTEE (CHAC)





ASSISTERS...

Basic Definition

Provide information, information about eligibility requirements for federal premium subsidies and cost-sharing assistance, and assess eligibility requirements for Medicaid and Maryland Children's Health Program. They provide assistance and enrollment into Medicaid.



ACA Medicaid Expansion

- Federal Poverty Level (FPL) Increased to 138% for families and adults and up to 400 % of FPL for pregnant women
- **Maryland Children's Health Program (MCHP) and MCHP Premium remain**
- No 6 month penalty for dropping health insurance coverage
- Childless adults up to age 65 will be eligible for Medicaid
- All current Primary Adult Care (PAC) recipients will automatically roll over into full Medicaid effective 1/1/14
- No More Spend down effective 1/1/14

Income Eligibility for Adults

If your house hold size is this:	You may be eligible for Medicaid if your income* is this:	You may be eligible for reduced premiums and/or lower insurance costs if your income is this:
1	Less than \$15,856	\$15,057 - \$45,960
2	Less than \$21,404	\$21,405 - \$62,040
3	Less than \$26,951	\$26,952 - \$78,120
4	Less than \$32,499	\$32,500 - \$94,200
5	Less than \$38,047	\$38,048 - \$110,280
6	Less than \$43,595	\$43,596 - \$126,360
7	Less than \$49,143	\$49,144 - \$142,440

* Income eligibility levels for children and pregnant women are higher

ACA Medicaid Expansion

- Foster Care benefits continues up to age 26 regardless of income
- Native American/Alaskan Indian (NA/AI) (verified) who qualify for Medicaid are exempt from paying premiums
- The Maryland Health Connection website is linked to the Federal hub that automatically verifies citizenship, identity and income, then calculates immediately to determine eligibility. This eliminates that waiting period for processing applications



HOW DO I APPLY?

MARYLAND HEALTH CONNECTION - ASSISTERS



How To Apply?



Internet – marylandhealthconnection.gov



Call Service Center – 1-855-642-8572



In Person – Department of Social Services, Local Health Department, including CCHD or schedule an appointment with a navigator

- Mail – Cecil County Health Department
401 Bow Street, Elkton, MD 21921

ACA Eligibility Scenario

- A family of 3 completes an application for Medical Assistance. The family consists of a husband and wife, with 3-year-old twins. He is employed and files taxes that includes all household members. The household income is \$44,300 per year.
- The twins qualify for **MCHP**, **but**
- The parents qualify for a **qualified health plan**, and are eligible to receive an **advanced premium tax credit (APTC) and cost sharing reduction (CSR) assistance**.
- **This would be referred to a navigator. The navigator can take the couple thru the enrollment process of picking a QHP.**

Where can I apply?

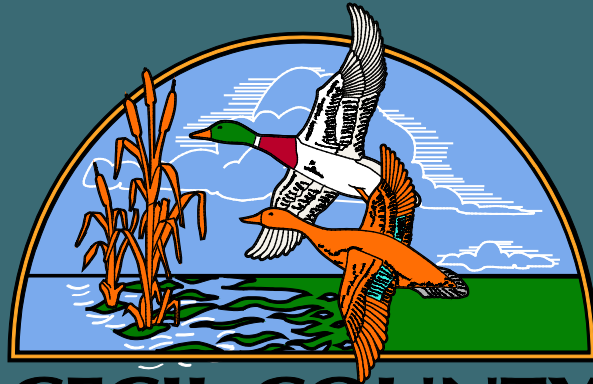
- The Cecil County Health Department at 401 Bow Street - Elkton, Maryland 21921 Trained **Case Workers** and **State Certified Assistors** are available Monday through Friday, 8:00 am to 4:30 pm to assist consumers.
- Eligibilities beyond Medicaid are referred to **Navigators** for assistance.



QUESTIONS AND ANSWERS

THANK YOU!





CECIL COUNTY
HEALTH
DEPARTMENT

HEALTHY People.

HEALTHY Community.

HEALTHY Future.