

May Webinar

05/06/2021



MPCA & Cover Montana

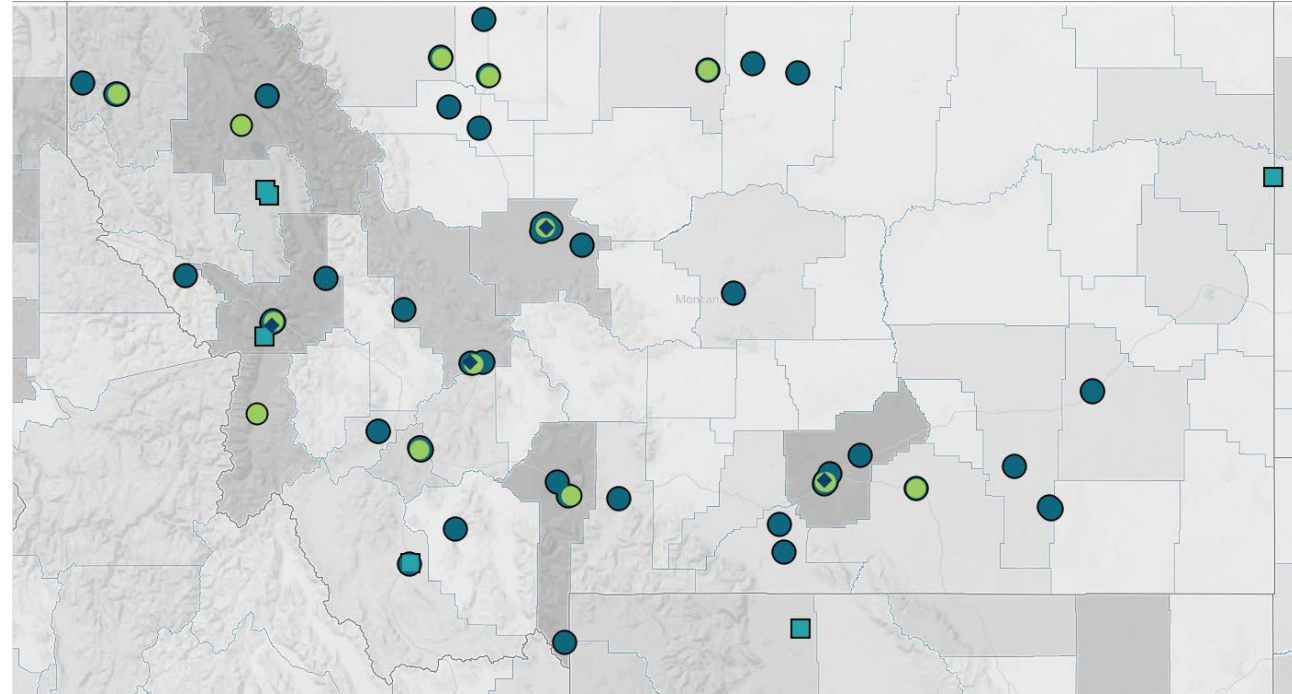
The **Mission** of the Montana Primary Care Association is to promote integrated primary healthcare to achieve health and well-being for Montana's most vulnerable populations.

The **Vision** of MPCA is health equity for all Montanans.

MPCA values integrity, collaborations, and innovation.

The Montana Primary Care Association is the support organization for Montana's 14 Community Health Centers and 4 of our Urban Indian Centers. MPCA centers serve over 117,500 patients across Montana.

Cover Montana was developed in 2014, after the first open enrollment period. MPCA facilitates Cover Montana and hosts the www.covermt.org website.



Agenda

Review federal changes

Data deep dive into the Fall 2020 OEP

New broadband benefit!

Questions, updates, etc.



ARPA overview (again)

Extended Open Enrollment to August 15th

Reduced the expected premium contribution

Eliminated the 400% FPL cap on Advanced Premium Tax Credits (APTC)

For 2020, no APTC repayments

New COBRA subsidy for folks who lost employer coverage and/or saw reduced hours

New – folks receiving UI in 2021, automatically assigned a FPL of 138% - getting the highest APTC/CSR on the Marketplace



ARPA Affordability, how?

Expected Premium Contribution (Coverage Year 2021)

Annual Household Income (% of FPL)	Up to 150% FPL	200% FPL	250% FPL	300% FPL	400% FPL and above
Expected Premium Contribution (% of Income)	0%	2%	4%	6%	8.5%

Source: The American Rescue Plan Act

Expected Premium Contribution (Coverage Year 2021)

Annual Household Income (% of FPL)	Less than 133% FPL	133% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300-400% FPL	More than 400% FPL
Expected Premium Contribution (% of Income)	2.07%	3.10%	3.41%	4.14%	6.52%	8.33%	9.83%	n/a

Source: www.irs.gov/pub/irs-drop/rp-20-36.pdf

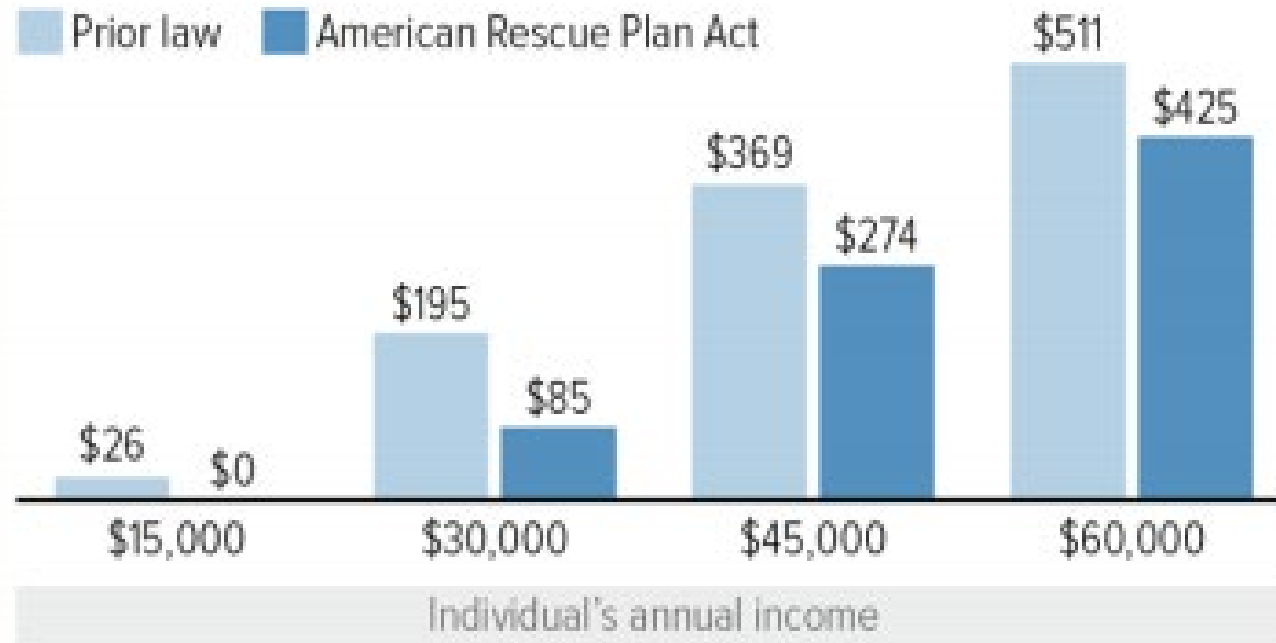
These screen shots are from the [Health Reform: Beyond the Basics, Yearly Guidelines and Thresholds](#) resource. The top chart is post-ARPA changes, the bottom is pre-ARPA.

MPCA
Montana Primary Care Association



The American Rescue Plan Act Will Make Marketplace Coverage More Affordable

Monthly premium for benchmark marketplace coverage for a 45-year-old, based on national average premium



Note: These premiums are applicable in all states except for those with different poverty level standards than the national standard (Alaska and Hawaii) and those states that subsidize marketplace premiums beyond the federal subsidy (California, Massachusetts, New York, and Vermont).

Source: CBPP calculations based on American Rescue Plan Act

- A 25-year-old person in Bozeman making \$20,000/year (not a tobacco user) will not pay \$5/month for a benchmark Silver Plan, vs. \$74/month before the ARPA changes.
- A 55-year-old person in Missoula making \$50,000/year (not a tobacco user) will now pay \$346/month for a benchmark Silver Plan, vs. \$410/month before the ARPA changes. This is because the ARPA reduced the premium contribution from 9.83% of income to 8.3% of income.
- A 60-year-old person living in Havre making \$75,000/year (not a tobacco user) will not pay \$531/month for a benchmark Silver Plan, vs. \$1004/month before the ARPA changes.

Accumulators

'Accumulators' is insurance - speak for the running total that someone has paid toward their out of pocket max for covered services. All Montana carriers transfer accumulators between metal tiers, as long as the person stays on the same carrier.

For example, if someone is currently enrolled in a PacificSource bronze plan, but with the new affordability provisions they want to buy a silver plan and take advantage of Cost Sharing Reductions (CSR), their accumulators will transfer to the new plan. As long as they stay on the same carrier, in this case PacificSource, their accumulators will transfer.

All Montana carriers, PacificSource, Blue Cross Blue Shield of Montana, and the Mountain Health COOP allow accumulators to transfer between metal tiers. Please encourage enrollees to double check if they switch plans within the same carrier and to reach out to their carrier's customer service if any questions arise.

Are you seeing folks switch plans? How?



Questions, issues?



Increase in Navigator funding!!

\$80,000,000 in Navigator funding for the 2022 plan year.

Current Navigator funding is 10M.

NOFO is out currently, with the grant out in the coming weeks.



Enrollment Data

New Re-Open Enrollment Period

February 15 – April 30th: 3,266 enrollments in Montana

- 2,248 in 2020, 1,335 in 2019
- For new consumers selecting plans during the SEP, the average monthly premium after APTC fell over 25 percent, from \$117 for those enrolling from February 15 through March 31 to \$86 for those enrolling from April 1 through April 30. The ARP also helped to lower out of pocket costs for new consumers. The median deductible for new consumers during the SEP fell by nearly 90 percent, from \$450 prior to April 1 to \$50. Source: CMS

97,907 Montanans enrolled in Medicaid on March 2021

Regular Fall Open Enrollment:

OE8: 44,711 (OE7: 43,822, 2% increase)

18% of enrollees were new

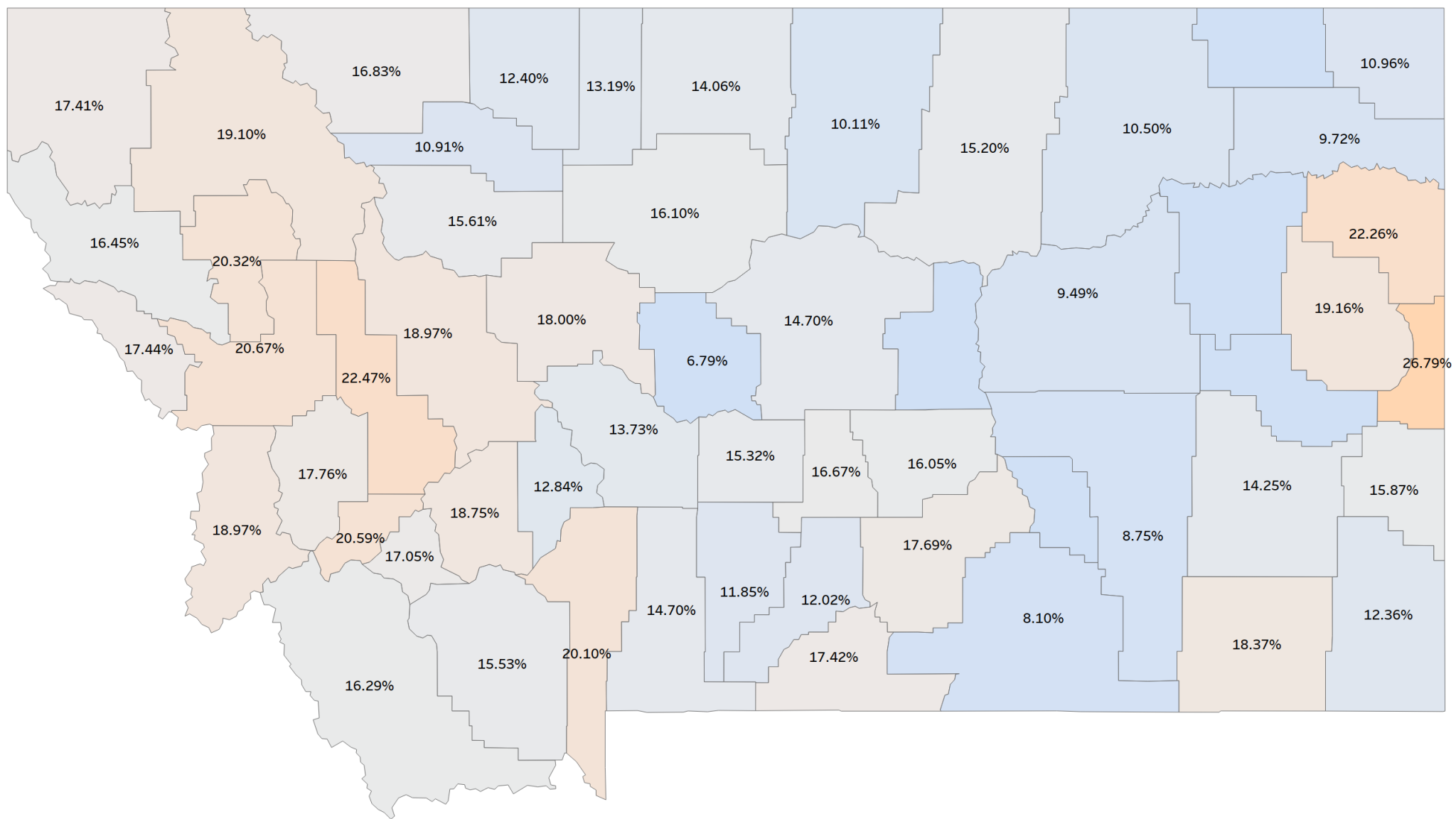
82% were re-enrollees

Of the re-enrollees, 71% were active re-enrollees and 29% were auto re-enrollees

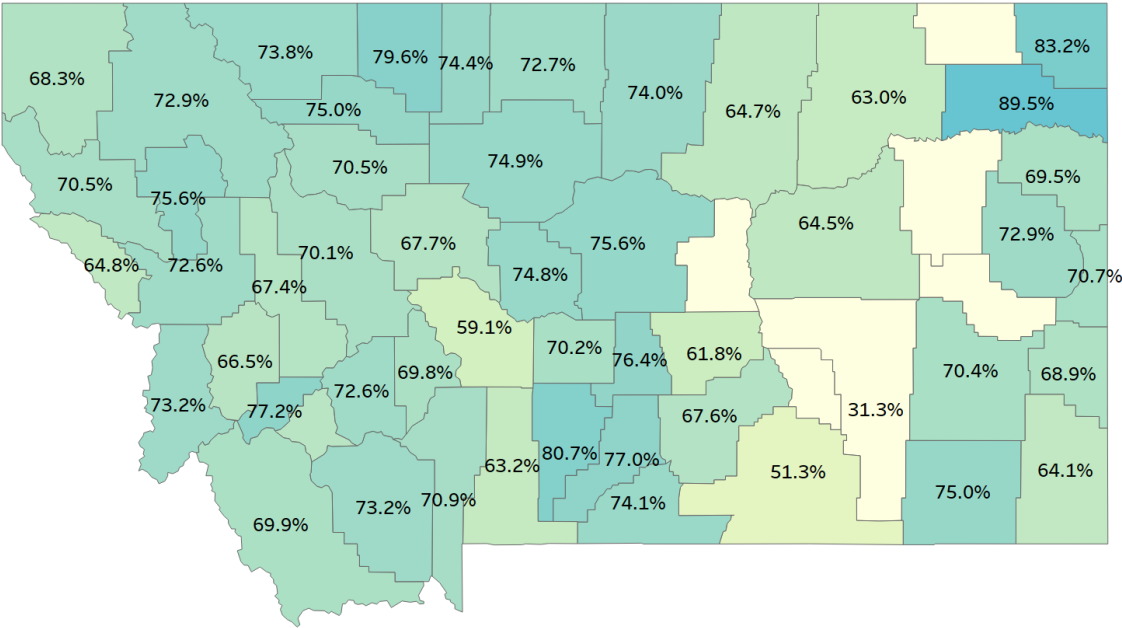
30% of active re-enrollees switched plans; 70% didn't



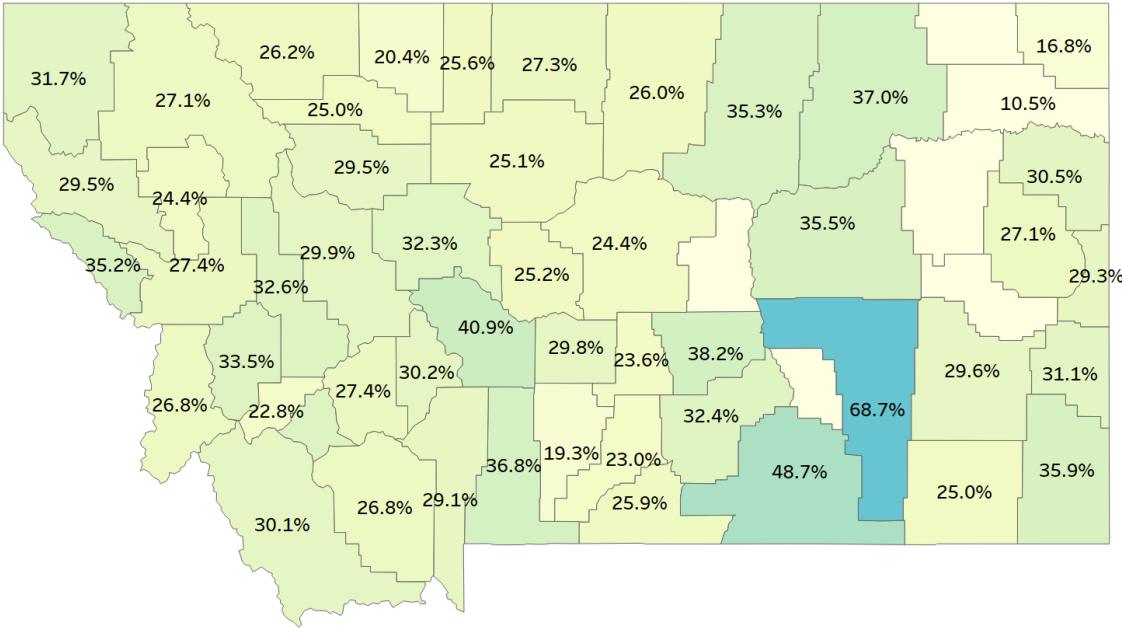
Open Enrollment New Consumers as a Percentage of Total Consumers by County



Percentage of Active Re-Enrollees



Percentage of Automatic Re-Enrollees



The map displays the following percentages for each county in Ohio (from northwest to southeast):

- 40.05%
- 29.45%
- 45.16%
- 48.89%
- 21.51%
- 25.63%
- 32.80%
- 30.36%
- 26.96%
- 26.01%
- 40.14%
- 32.04%
- 31.03%
- 32.80%
- 30.36%
- 26.96%
- 46.44%
- 41.18%
- 30.92%
- 27.00%
- 31.97%
- 34.22%
- 41.25%
- 28.57%
- 37.92%
- 44.57%
- 25.56%
- 32.26%
- 26.55%
- 33.33%
- 23.81%
- 28.76%
- 24.66%
- 32.48%
- 36.11%
- 33.33%
- 23.81%
- 28.76%
- 24.66%
- 32.30%
- 35.62%
- 31.09%
- 34.74%
- 27.29%
- 24.63%
- 25.56%
- 32.00%
- 34.73%

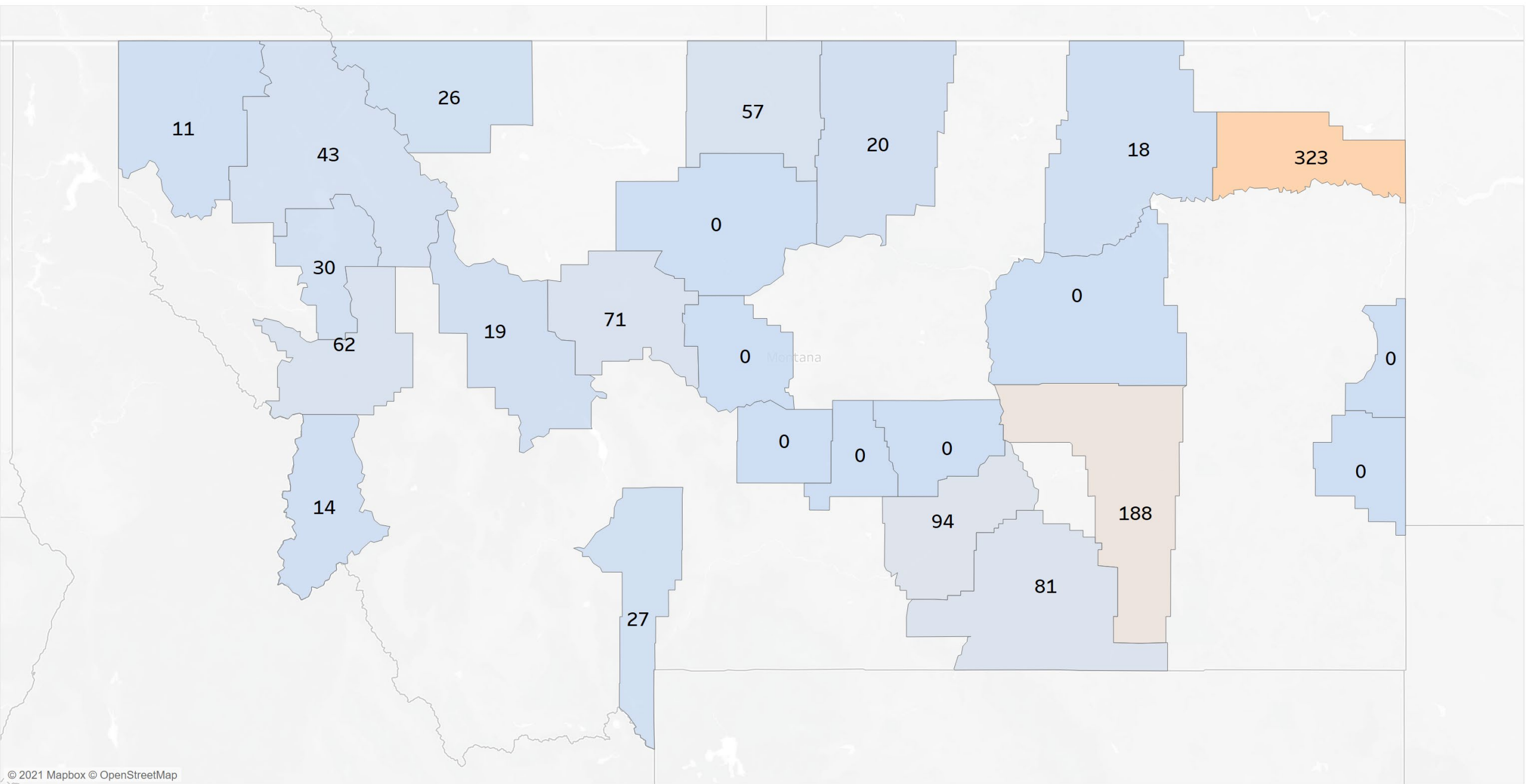
The map displays the percentage of the population aged 65 and over across the United Kingdom in 2019. The data is categorized into three main groups based on the percentage range:

- 60.00% - 64.99% (Light Blue):** Includes areas like Walsley, Walsingham, and parts of the north and west.
- 65.00% - 69.99% (Medium Blue):** Includes areas like Walsby, Walsingham, and parts of the north and west.
- 70.00% - 74.99% (Dark Blue):** Includes areas like Walsley, Walsingham, and parts of the north and west.

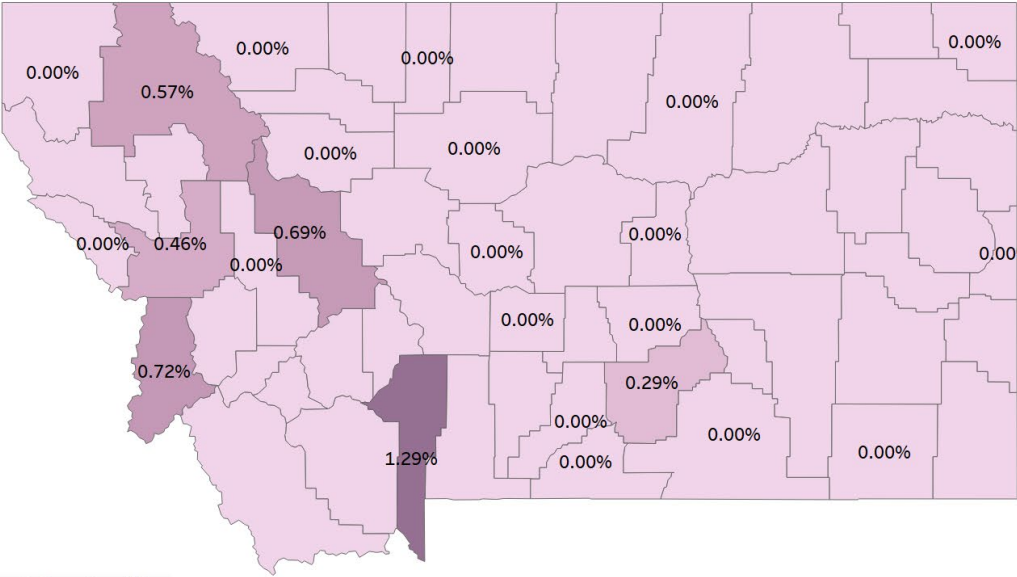
Key data points from the map include:

- Walsley:** 74.38%
- Walsingham:** 73.45%
- Walsby:** 73.04%
- Walsby:** 73.99%
- Walsby:** 71.43%
- Walsby:** 62.08%
- Walsby:** 75.34%
- Walsby:** 74.44%
- Walsby:** 68.00%
- Walsby:** 75.37%
- Walsby:** 72.71%
- Walsby:** 76.21%
- Walsby:** 75.19%
- Walsby:** 66.67%
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- Walsby:** 64.38%
- Walsby:** 67.0%
- Walsby:** 67.52%
- Walsby:** 67.74%
- Walsby:** 73.00%
- Walsby:** 69.08%
- Walsby:** 58.82%
- Walsby:** 55.43%
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American Indian/Alaska Native Open Enrollment Consumers

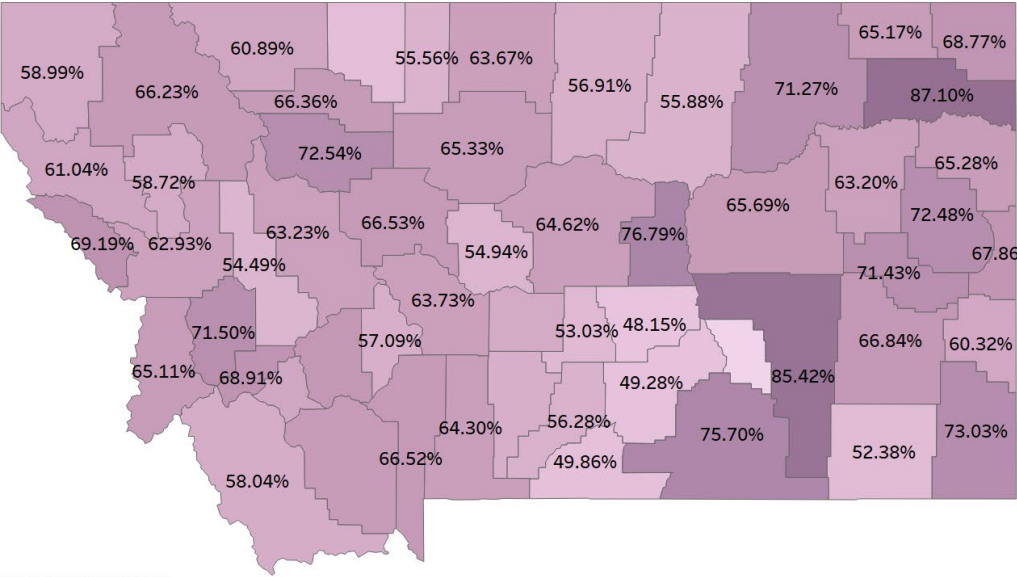


Catastrophic Metal Level Consumers



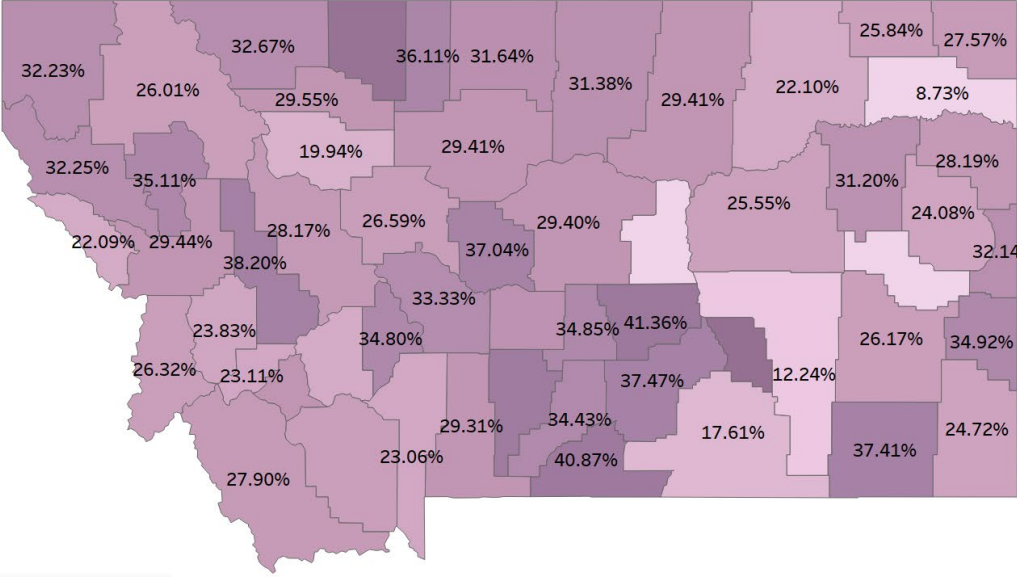
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Bronze Metal Level Consumers



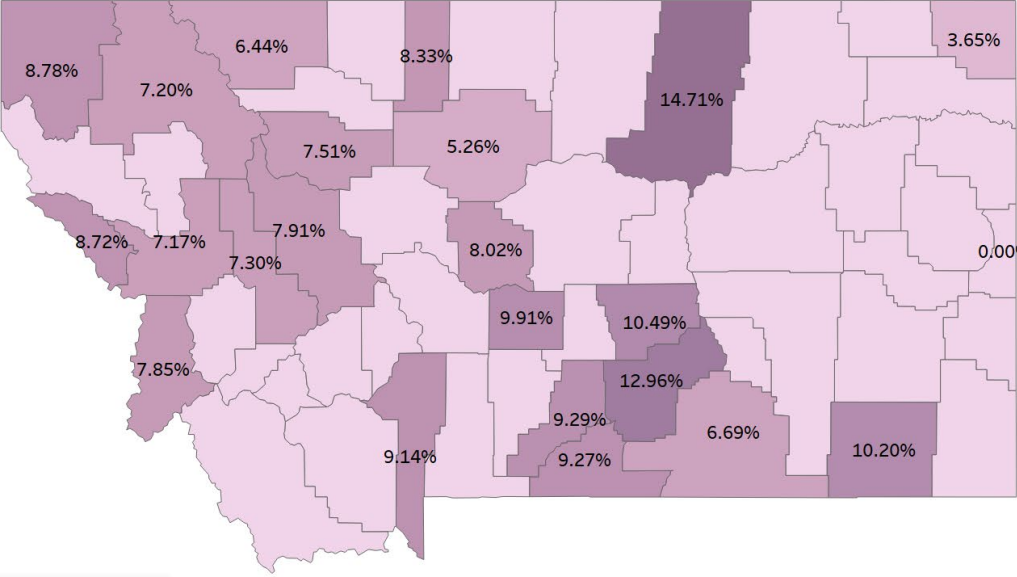
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Silver Metal Level Consumers



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Gold Metal Level Consumers



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Emergency Broadband Benefit Program

WHAT IS THE BENEFIT?

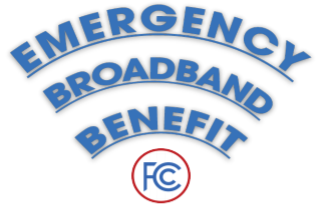
- Up to \$50/month discount for broadband services;
- Up to \$75/month discount for broadband services for households on Tribal lands; and
- A one-time discount of up to \$100 for a laptop, desktop computer, or tablet purchased through a participating provider.
- The Emergency Broadband Benefit is limited to one monthly service discount and one device discount per eligible household.
- The benefits opens on May 12, 2021

WHO IS ELIGIBLE?

A household is eligible if one member of the household:

- Qualifies for the [Lifeline](#) program, including those who are on Medicaid or receive SNAP benefits;
- Receives benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, or did so in the 2019-2020 school year;
- Experienced a substantial loss of income since February 29, 2020, and the household had a total income in 2020 below \$99,000 for single filers and \$198,000 for joint filers;
- Received a Federal Pell Grant in the current award year; or
- Meets the eligibility criteria for a participating provider's existing low-income or COVID-19 program.

Find the FCC outreach toolkit here: <https://www.fcc.gov/emergency-broadband-benefit-outreach-toolkit>



The Emergency Broadband Benefit is a temporary FCC program to help households struggling to afford internet service during the pandemic.

The benefit provides:

- Up to \$50/month discount for broadband service;
- Up to \$75/month discount for households on qualifying Tribal lands; and
- A one-time discount of up to \$100 for a laptop, desktop computer, or tablet purchased through a participating provider.

See if You Qualify and Apply

Call: 833-511-0311

Visit: [GetEmergencyBroadband.org](https://www.fcc.gov/emergency-broadband-benefit-outreach-toolkit)

FCC Helping Households Connect During the Pandemic



Other updates or announcements?



Thank you!

Olivia Riutta

oriutta@mtpca.org

(406) 880-3374

