Connecting People and Health Care

10th Annual Maine Advocacy Conference
November 3, 2015

Health Insurance Literacy
Today’s Topics

- How Health Insurance Works
- From Preventive to Complex – Things to Know
- The Right to Appeal
- Questions?
So, What DO You Know About Insurance?
What The Consumer Pays

- Premiums
- Deductible
- Co-insurance
- Out of Pocket Maximum
- Co-Pays
EXAMPLE

Jane’s Plan Deductible: $1500
Co-Insurance: 20%
Out-of-Pocket Limit: $5000

Jane hasn’t reached her Deductible yet.
She pays a set co-pay for some Provider visits and medications.
Jane pays 100% for other costs, such as lab work or outpatient services.

Jane reaches her $1500 Deductible, 20% co-insurance begins.
She still pays a set co-pay for some Provider visits and medications.
For other health care costs, Jane now pays 20%, and her insurer pays 80%.

Jane reaches her $5000 out-of-pocket limit.
Jane has seen her providers often and had some surgery.
She has paid $5000 on her OOP total. Her Plan now pays 100% of all covered costs for the rest of the year, including office visits and medications.


Community Health Options

Health Insurance Literacy 5
Covered Services*

10 Essential Health Benefits

1. Ambulatory services
2. Emergency services
3. Hospitalizations
4. Maternity & Newborn care
5. Mental health and substance abuse treatment
6. Prescription drugs
7. Habilitative & rehabilitative Services
8. Laboratory services
9. Pediatric dental & vision
10. Chronic disease management

NOTE: Additional services may be covered such as chiropractic...

*Covered services are subject to the Deductible, Co-pay and Co-insurance. ~ What does that mean??
Levels of Care

- EMERGENCY CARE
- URGENT CARE
- PRIMARY CARE
- PREVENTIVE CARE

Increasing Cost $$$
Drug Formulary

Increasing Cost $$$. 

TIER 1

TIER 2

TIER 3

TIER 4
Accessing the Formulary

1 - Click on ‘Quick Links’

2 – Click on Formulary

Special "First Day" Hours
Mark your calendar. Open enrollment for 2016 individual plans starts this Sunday, November 1. You must enroll by December 15, 2015 to ensure January 1, 2016 coverage. To assist current Members and others who plan to switch to Community Health Options, our Member Service Associates will be taking calls and answering questions during special hours of operation from 8 a.m. until 2 p.m. this Sunday, November 1.

Breast Cancer Awareness
Community Health Options and most plans cover physician-recommended mammograms to screen for breast cancer. The recommendations for mammogram screening have recently changed and we encourage you to discuss with your primary care provider the appropriate screening interval for you based on your individual risk.
Provider Networks

• **In-Network vs. Out-of-Network:**
  In-network providers have contracts with insurance companies to offer lower rates than out-of-network providers. Charges are a higher amount out-of-network, and there may be a separate deductible to meet.

• **Broad vs. Narrow Networks:**
  Some networks exclude certain hospitals and their providers.

• **Statewide vs. Regional vs. National:**
  Different insurance carriers may cover primary services across different geographic areas. All must cover emergency services nationally.
Review Terms & Concepts
From Preventive to Complex

WHAT YOU NEED TO KNOW!
Preventive Care = $0

- Colorectal Cancer Screening
- Cervical Cancer Screening
- Mammograms
- Immunizations for adults and children
- Go to the website for the complete list: https://www.healthcare.gov/preventive-care-benefits

Keeping Our Communities Healthy!
Behavioral Health

Mental healthcare = Medical healthcare

Mental Health is Health.
Care Coordination & Complex Care
The Appeals Process

Consumers have a right to appeal any decision to deny, in whole or in part, a requested service.

- Call the Insurance Carrier to see if they can explain or resolve.
- File an Appeal within 180 days of the decision.
- Review the Policy Benefit Agreement because it will contain detailed information about the process.
- Additional resources:
  - Maine Bureau of Insurance 1-800-300-5000
  - Consumers for Affordable Healthcare 1-800-965-7476; www.mainecahc.org
Questions?
Thank You!

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