

Children's Mental Health and The Affordable Care Act

March 28, 2013

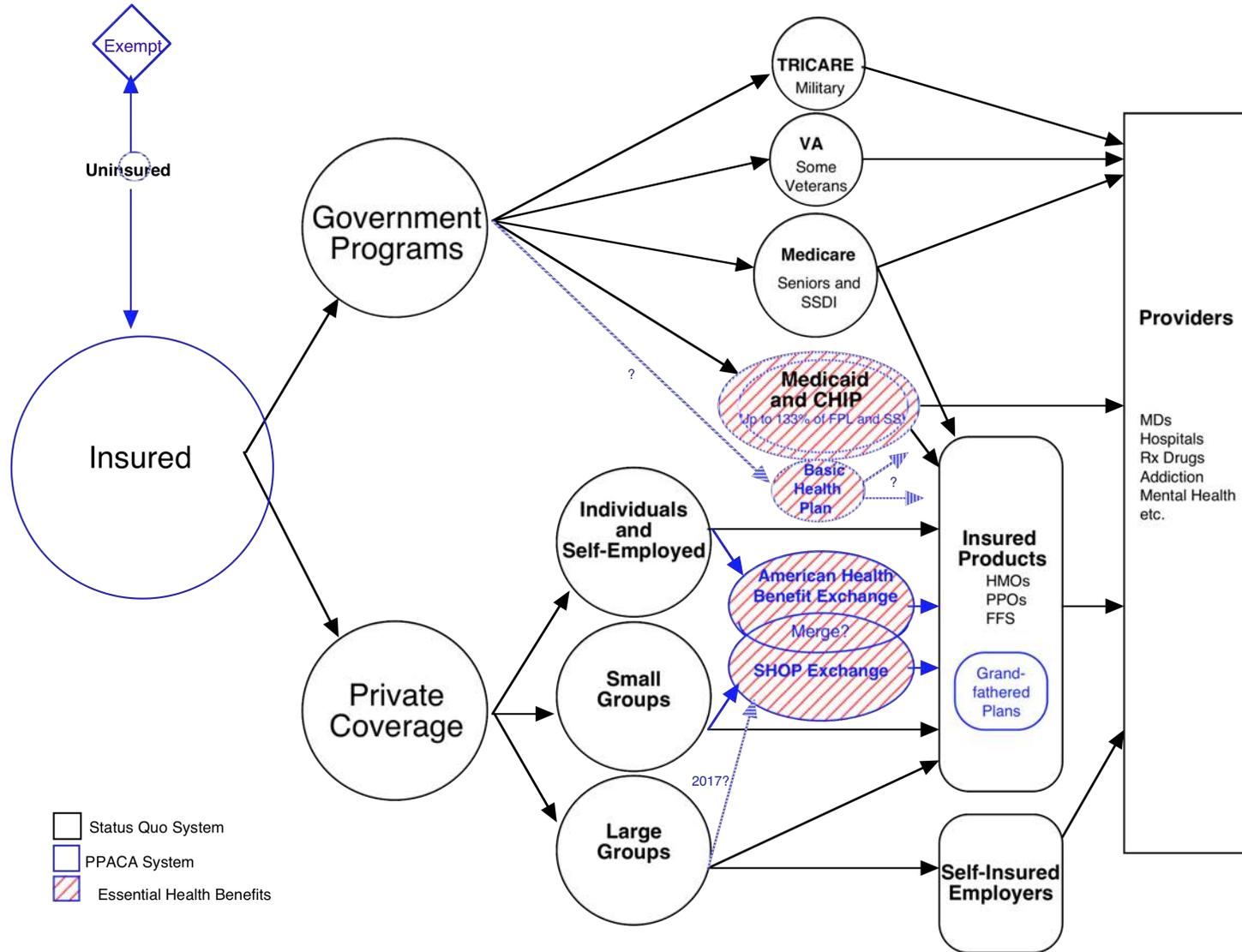
**Michael Bare,
Research and Program Coordinator**



COMMUNITY ADVOCATES
Public Policy
Institute

Project for Health Insurance Exchange Education (PHIXE)

Where We'll End Up



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

March 2010



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

The Haves and Have Nots

Uninsured

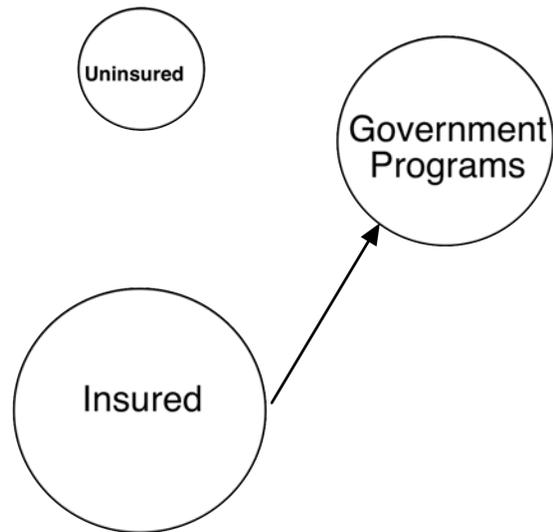
Insured



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

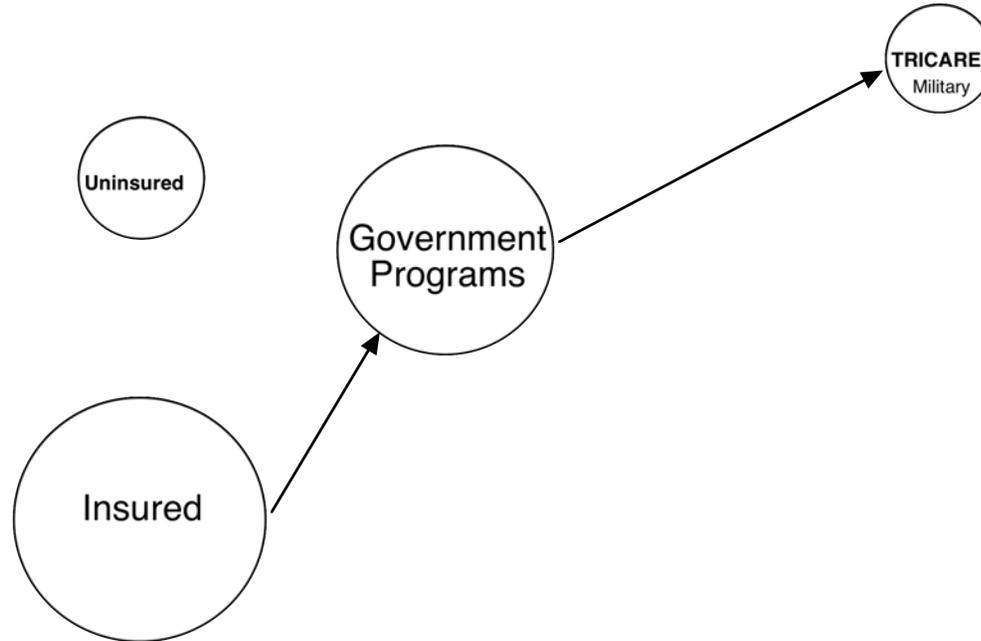
Government Programs



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

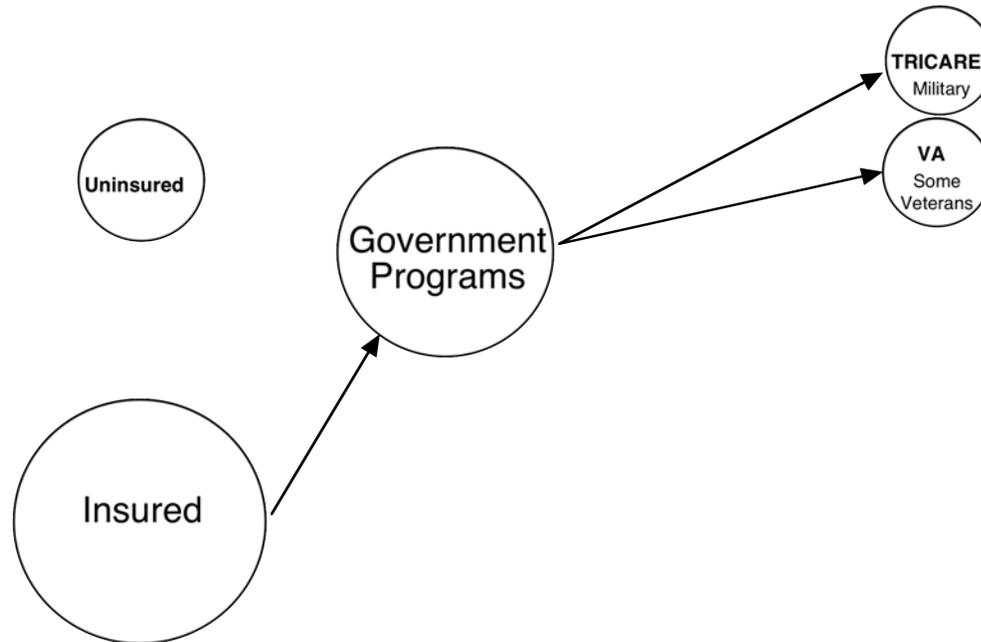
TRICARE for Military



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

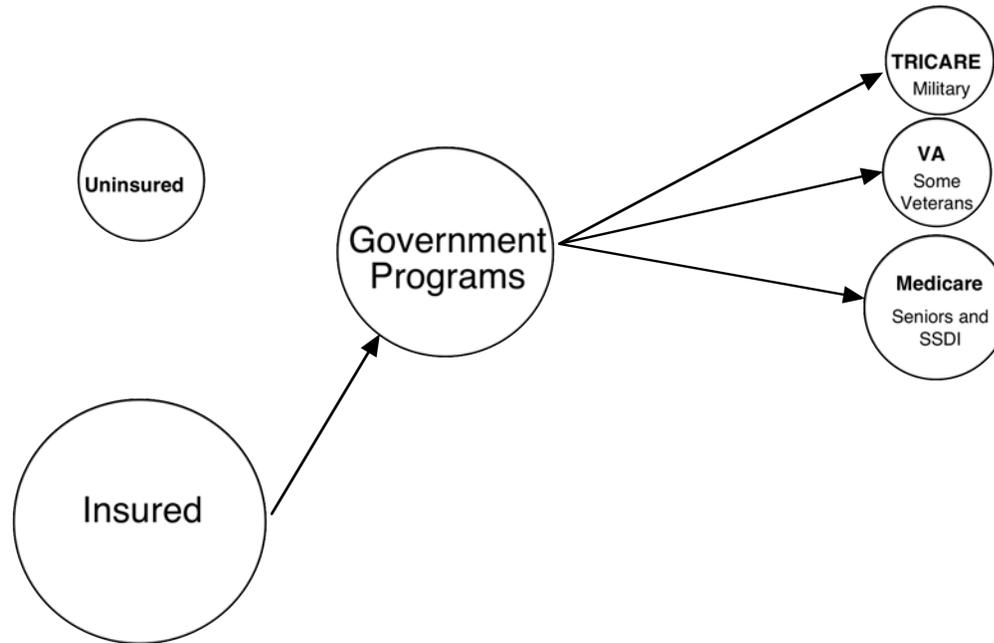
VA for Veterans



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

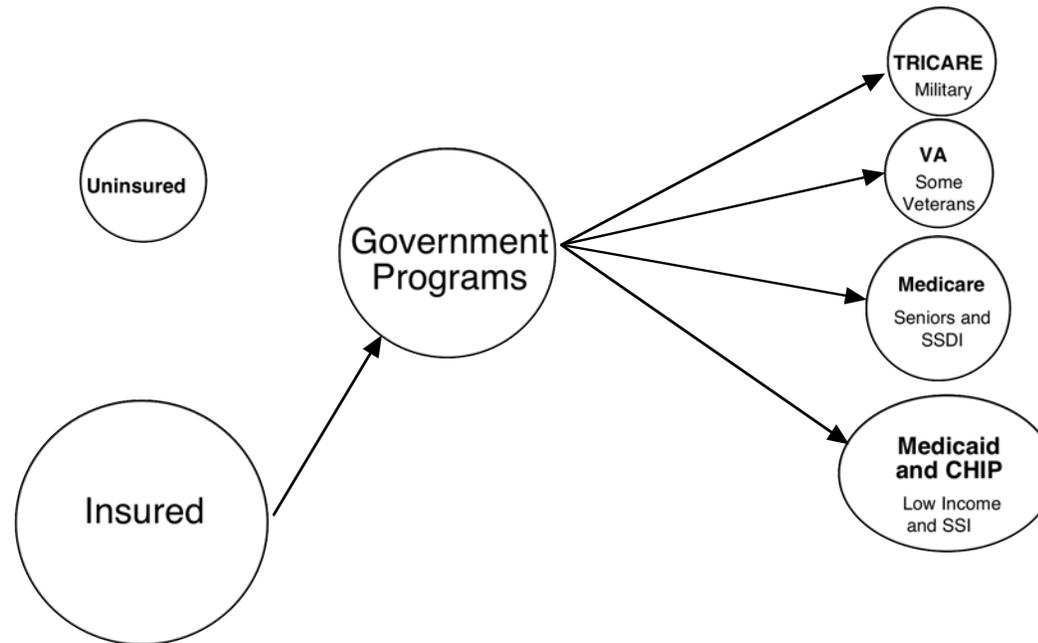
Medicare for Seniors



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

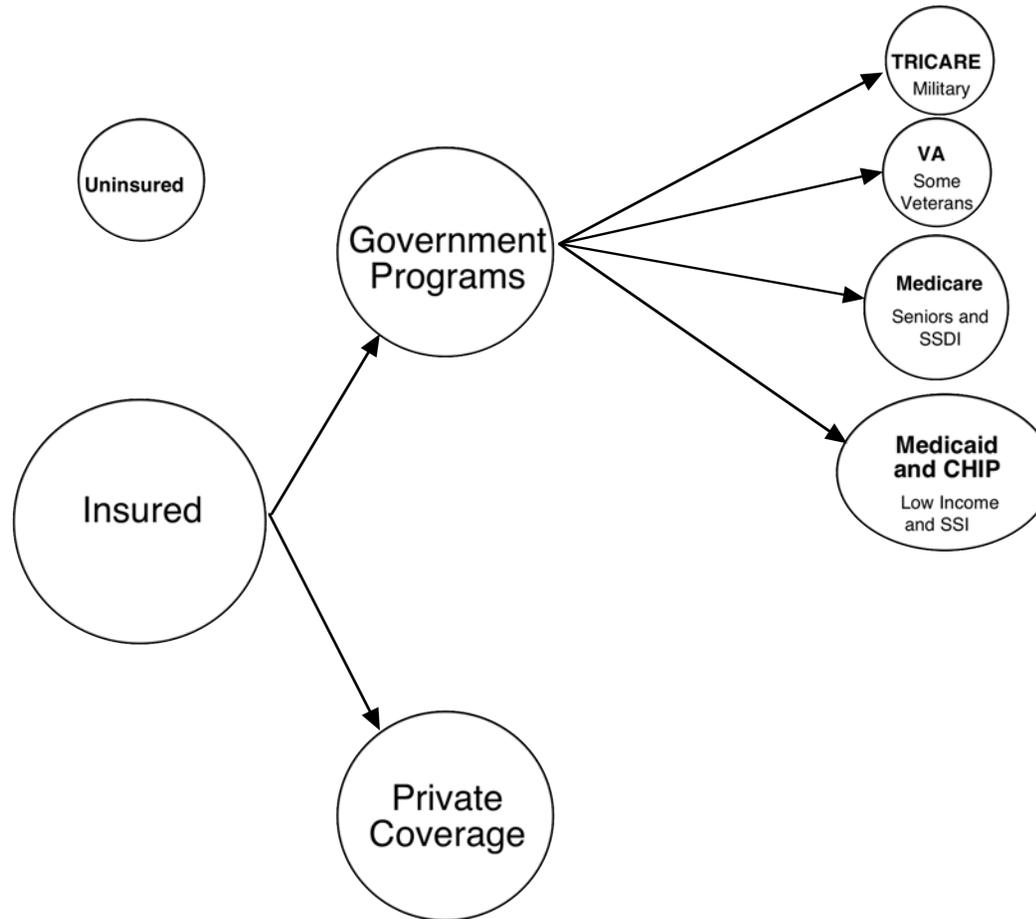
Medicaid and CHIP for Children and Some Low-Income Adults



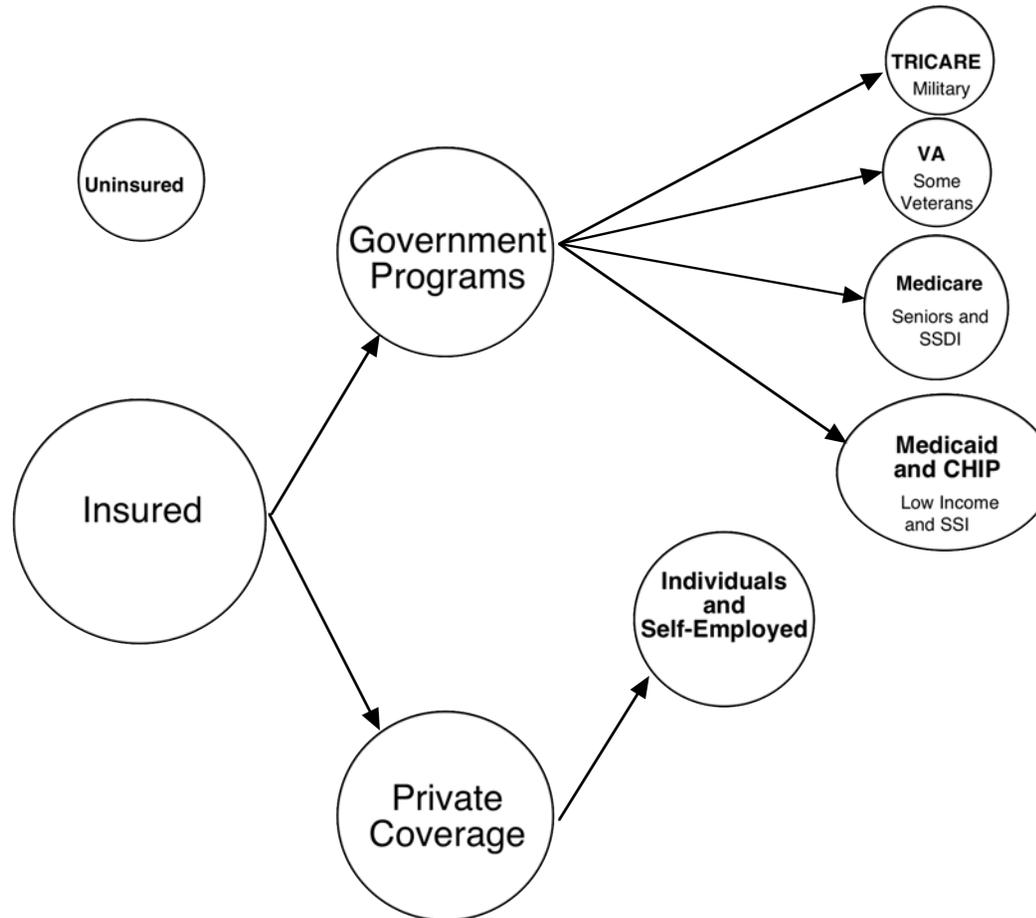
COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

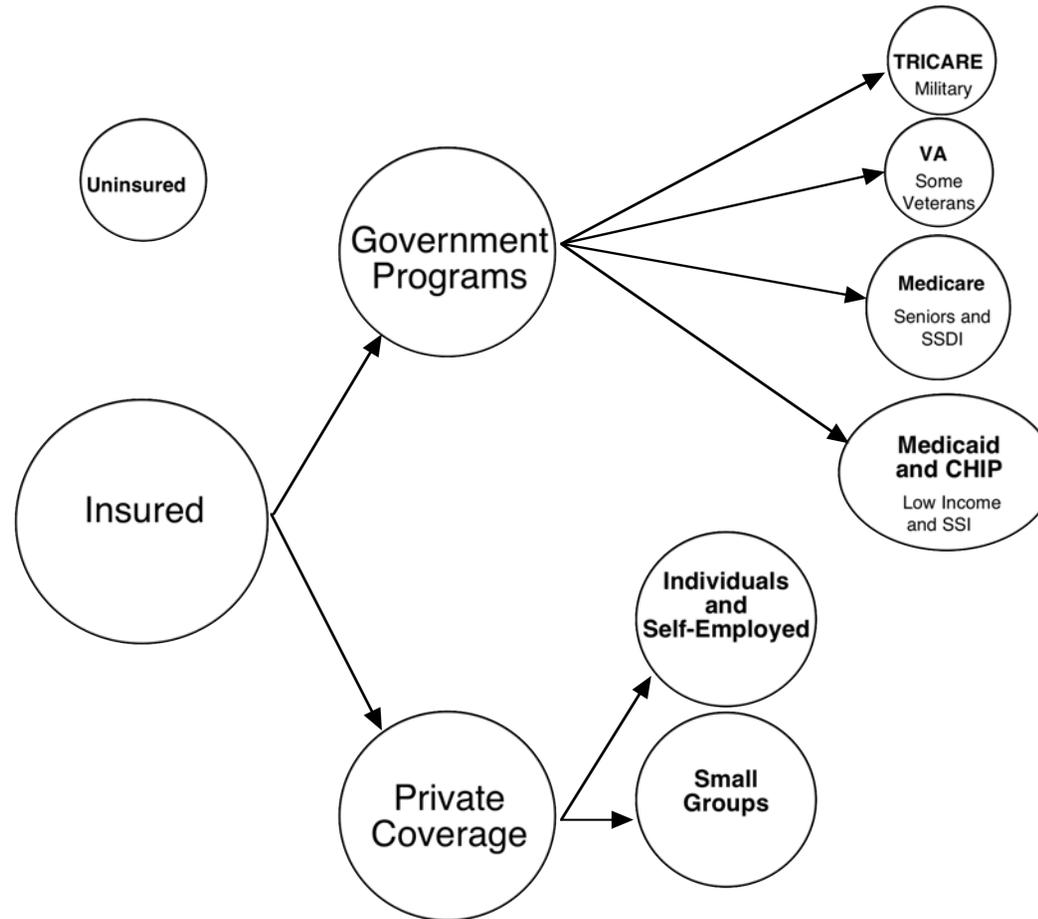
Private Coverage



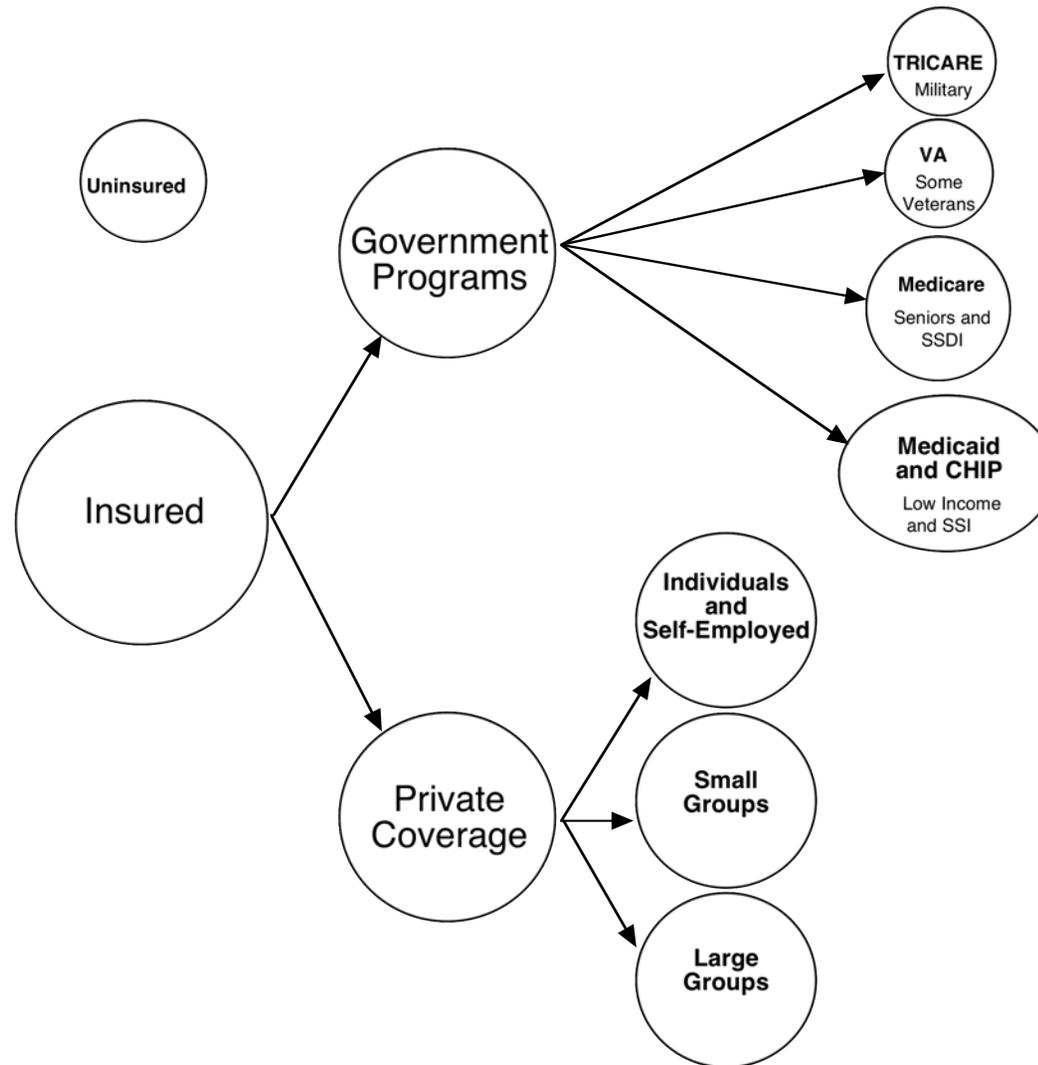
Individual Market



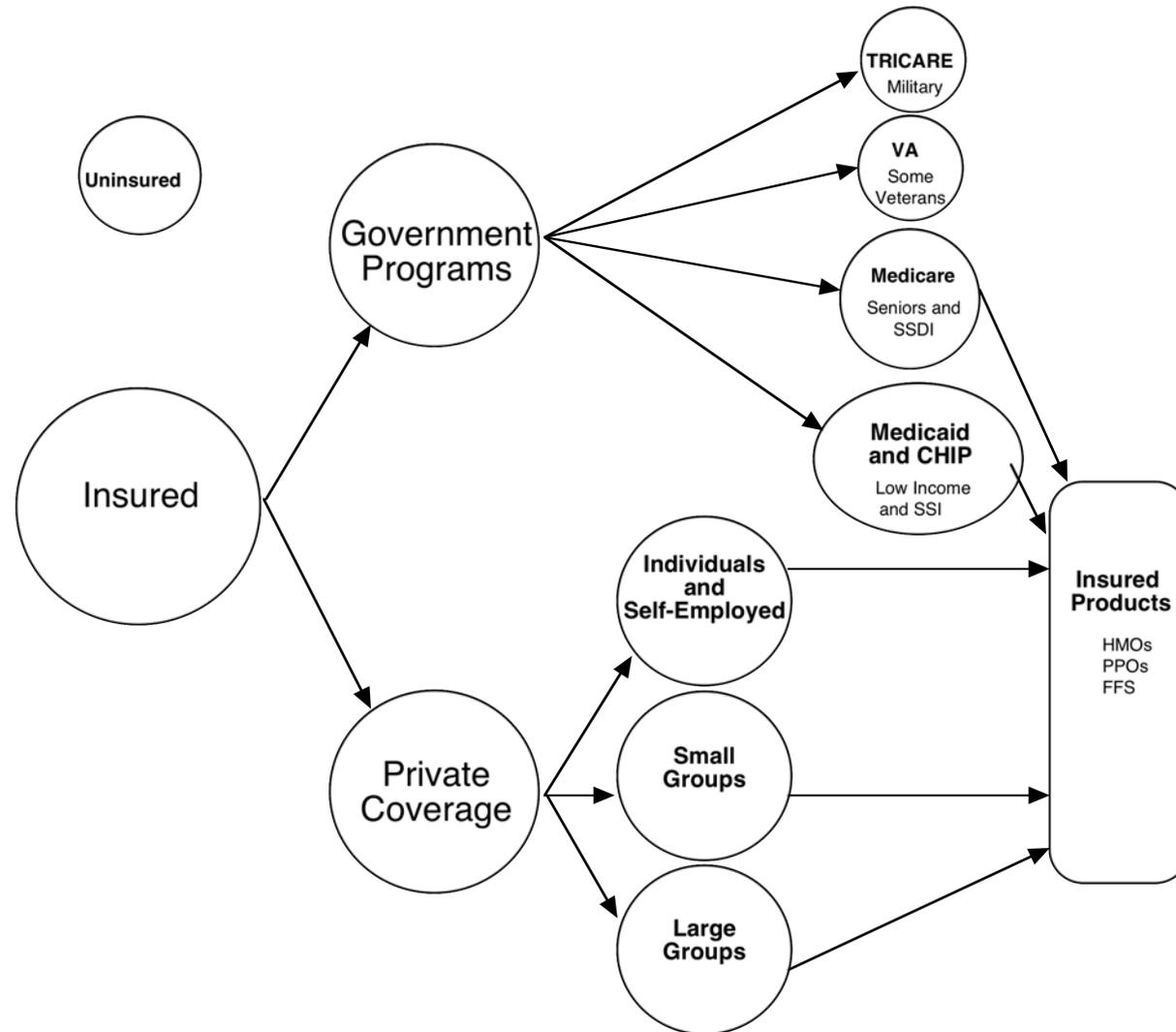
Small Group Market



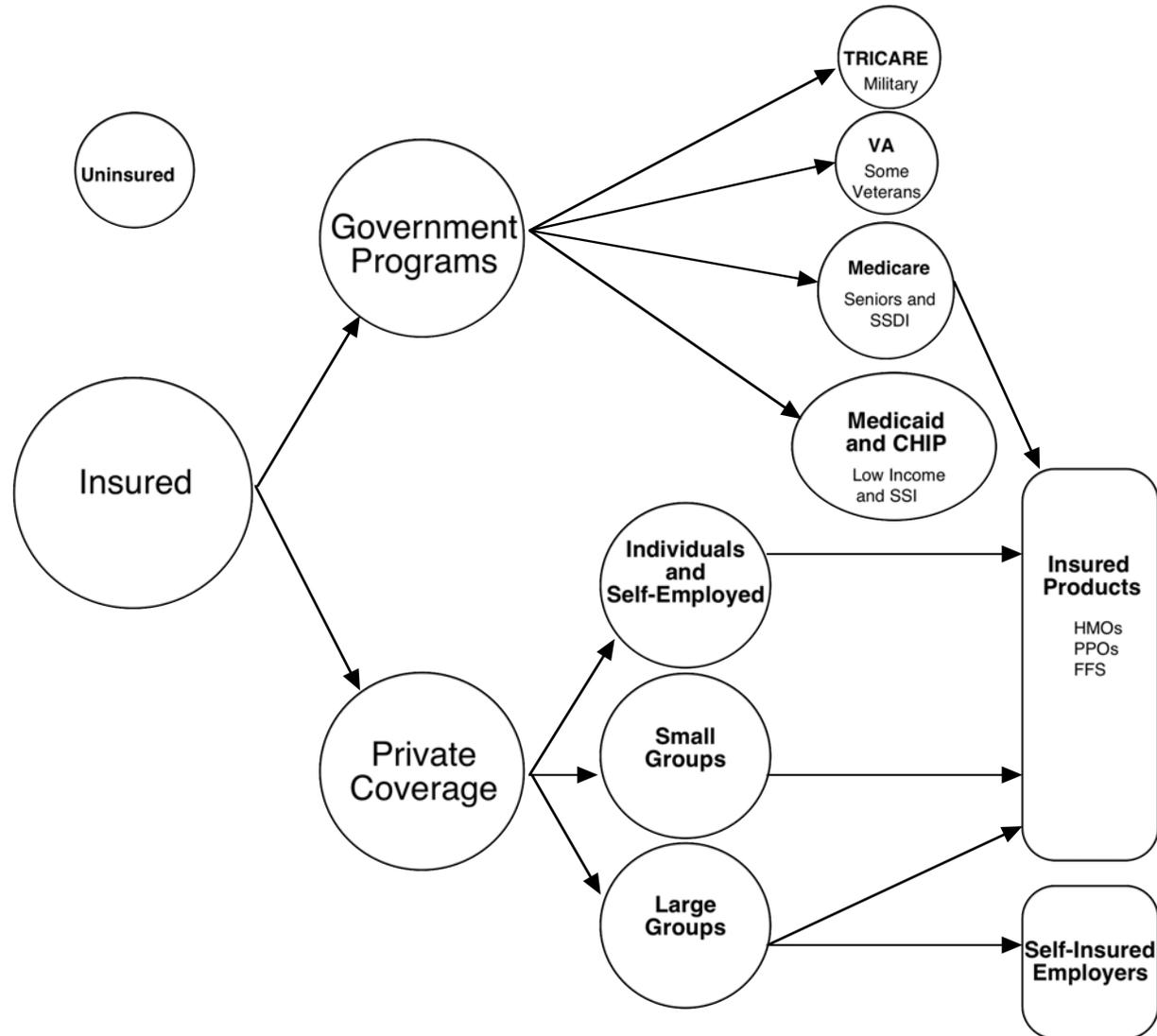
Large Group Market



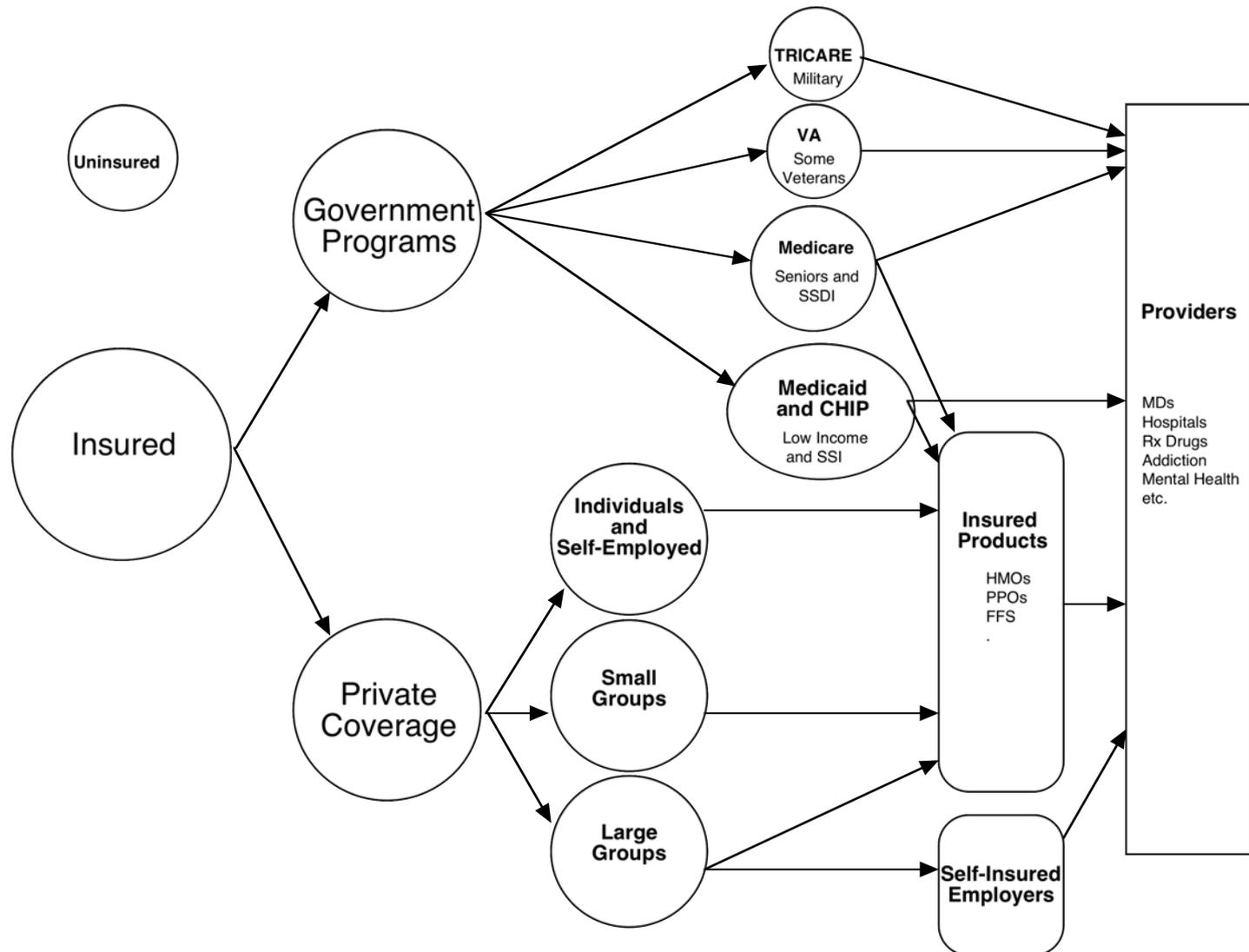
Insured Products



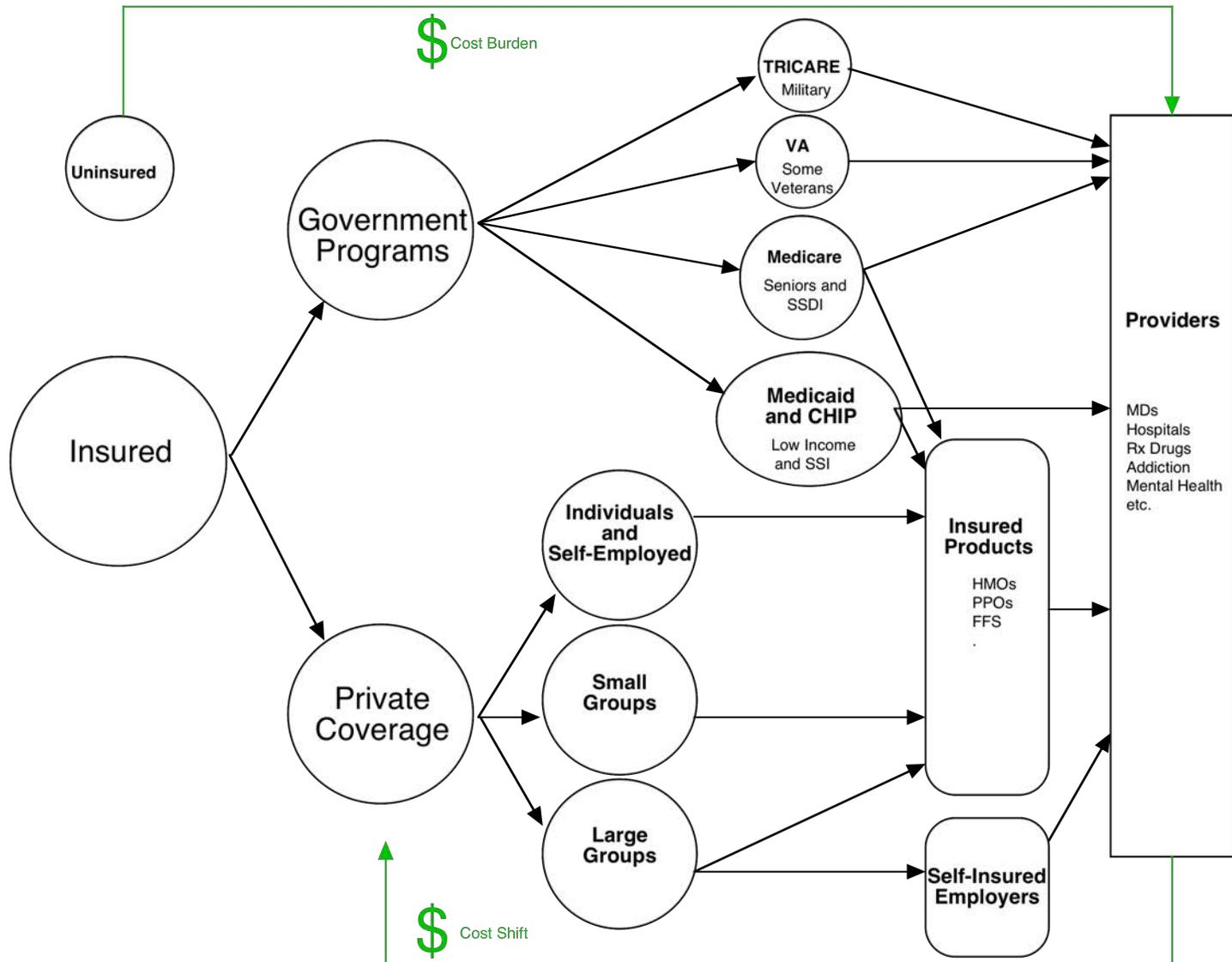
Self-Insured Employers



Providers



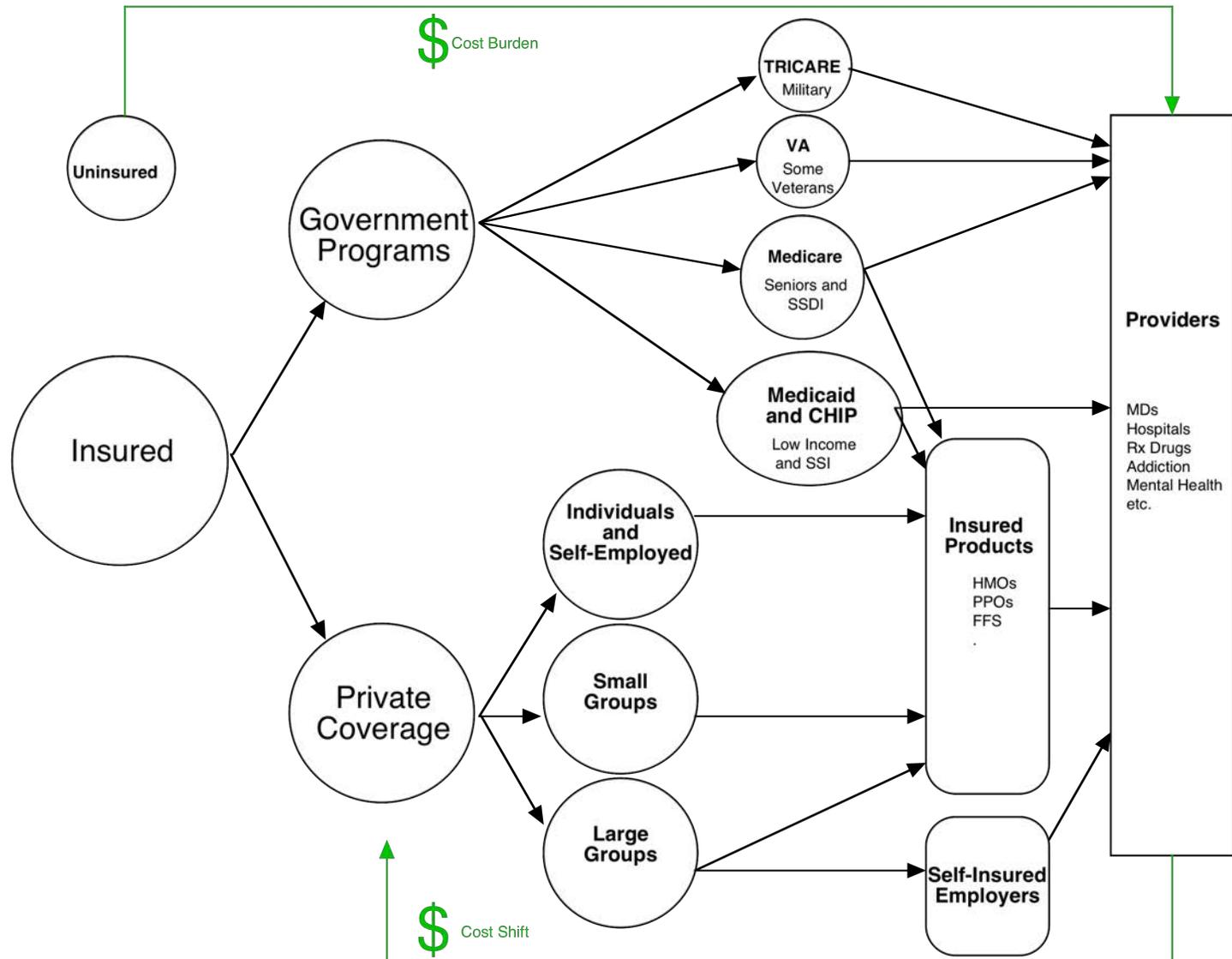
Uninsured Are Expensive!



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

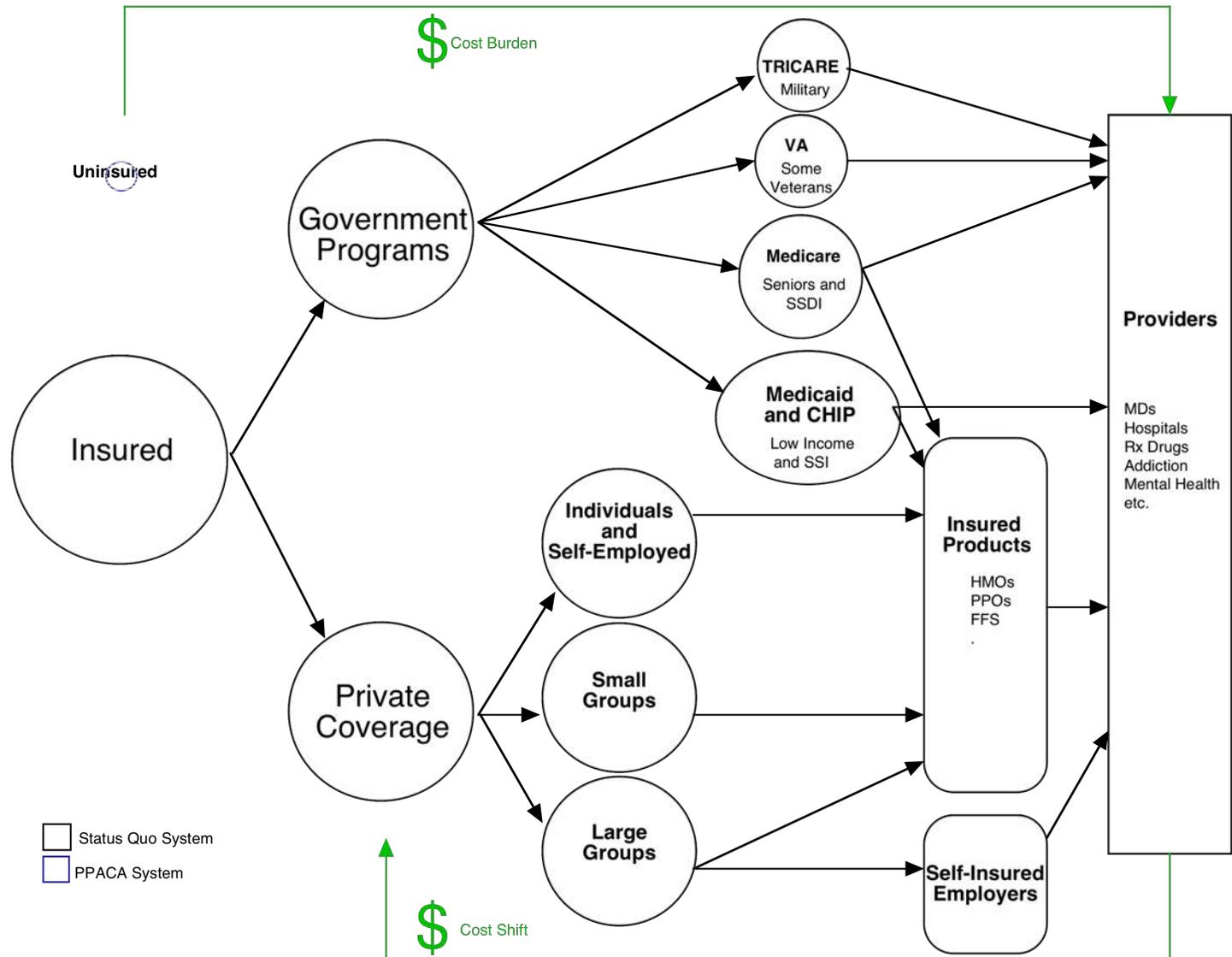
Before the ACA



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

With the ACA, Uninsured Shrinks



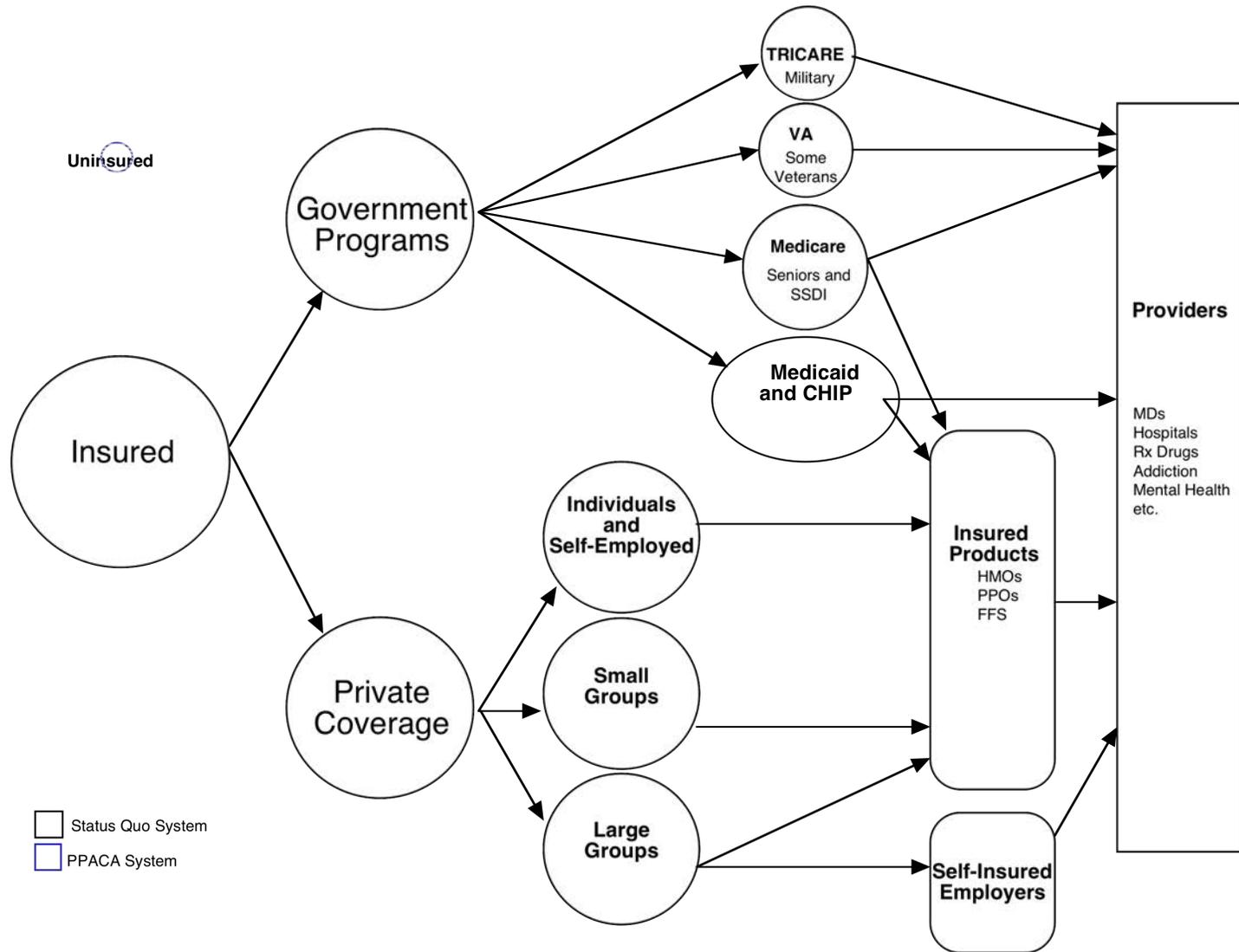
COMMUNITY ADVOCATES

Where Meeting Basic Needs Inspires Hope

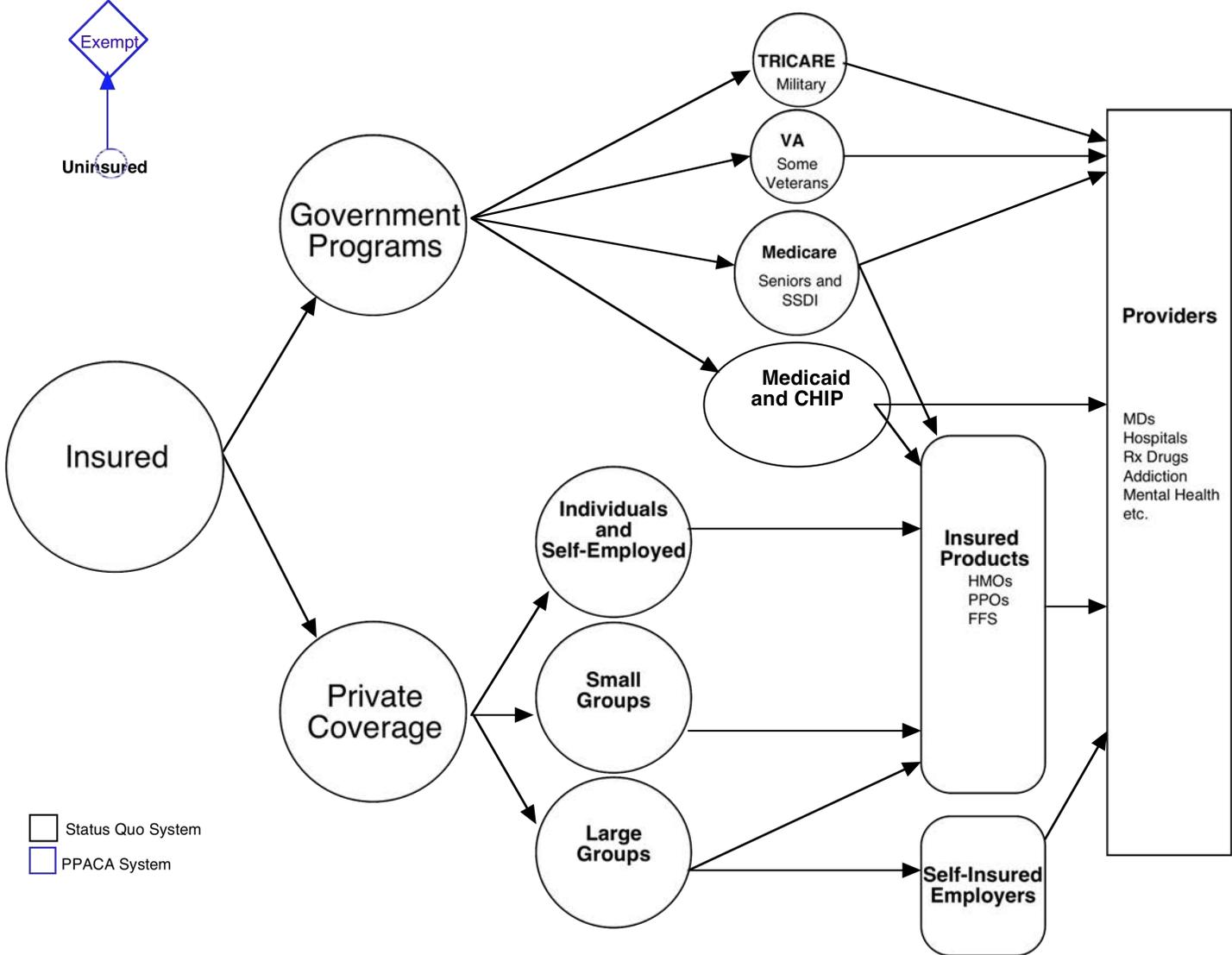
Public Policy Institute

□ Status Quo System
 □ PPA System

Cost Burden Greatly Diminishes



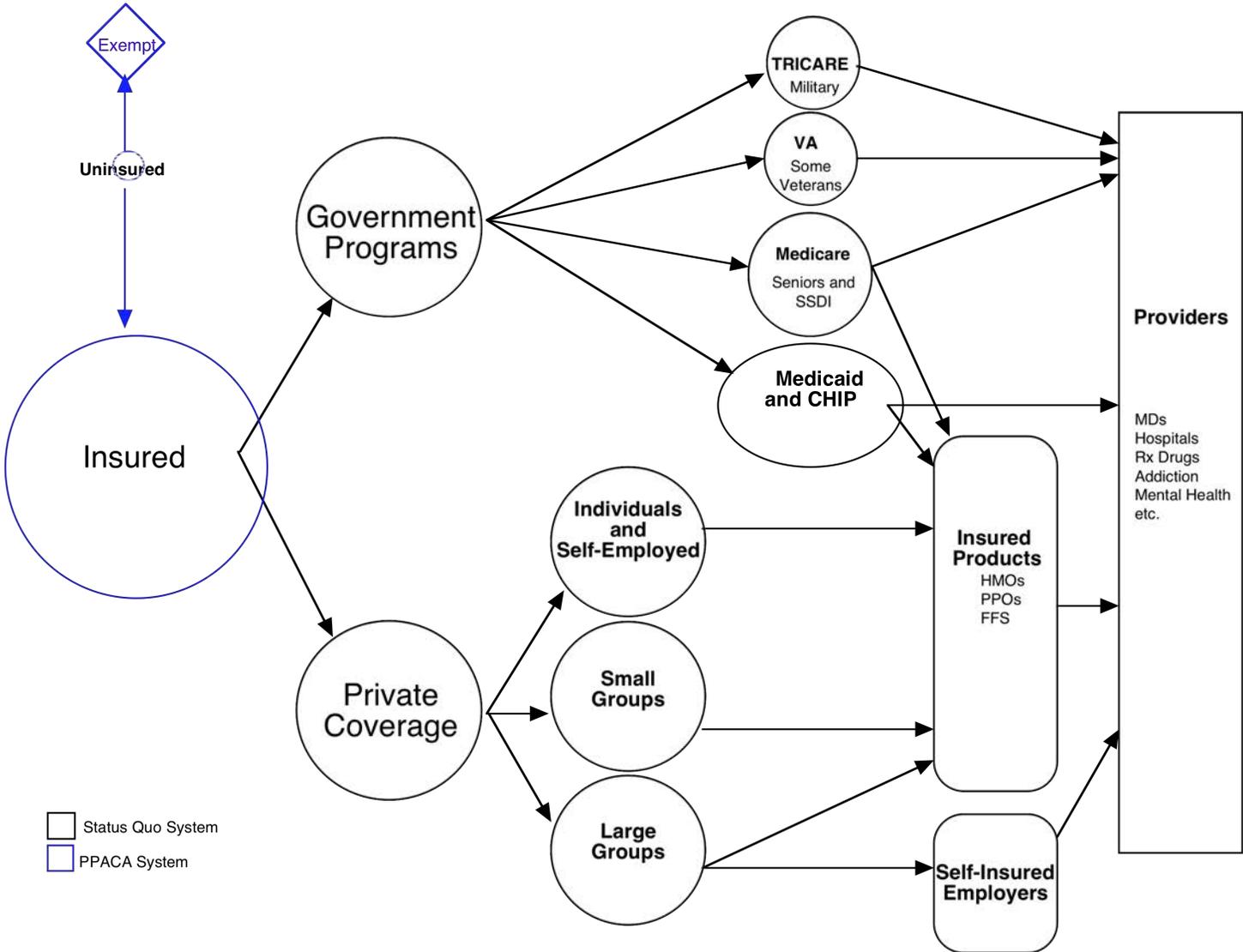
Some Are Exempt



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

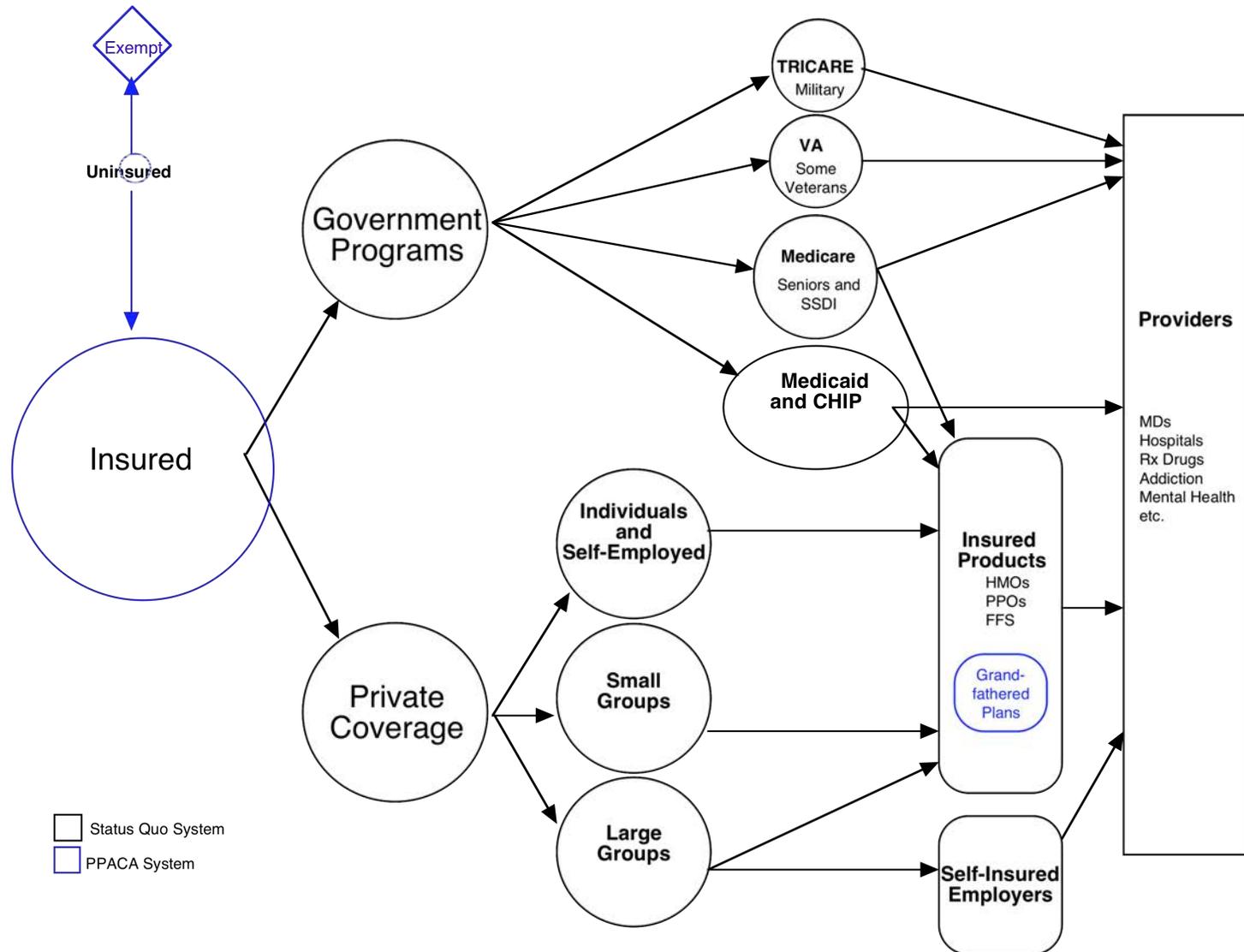
Individual Mandate



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

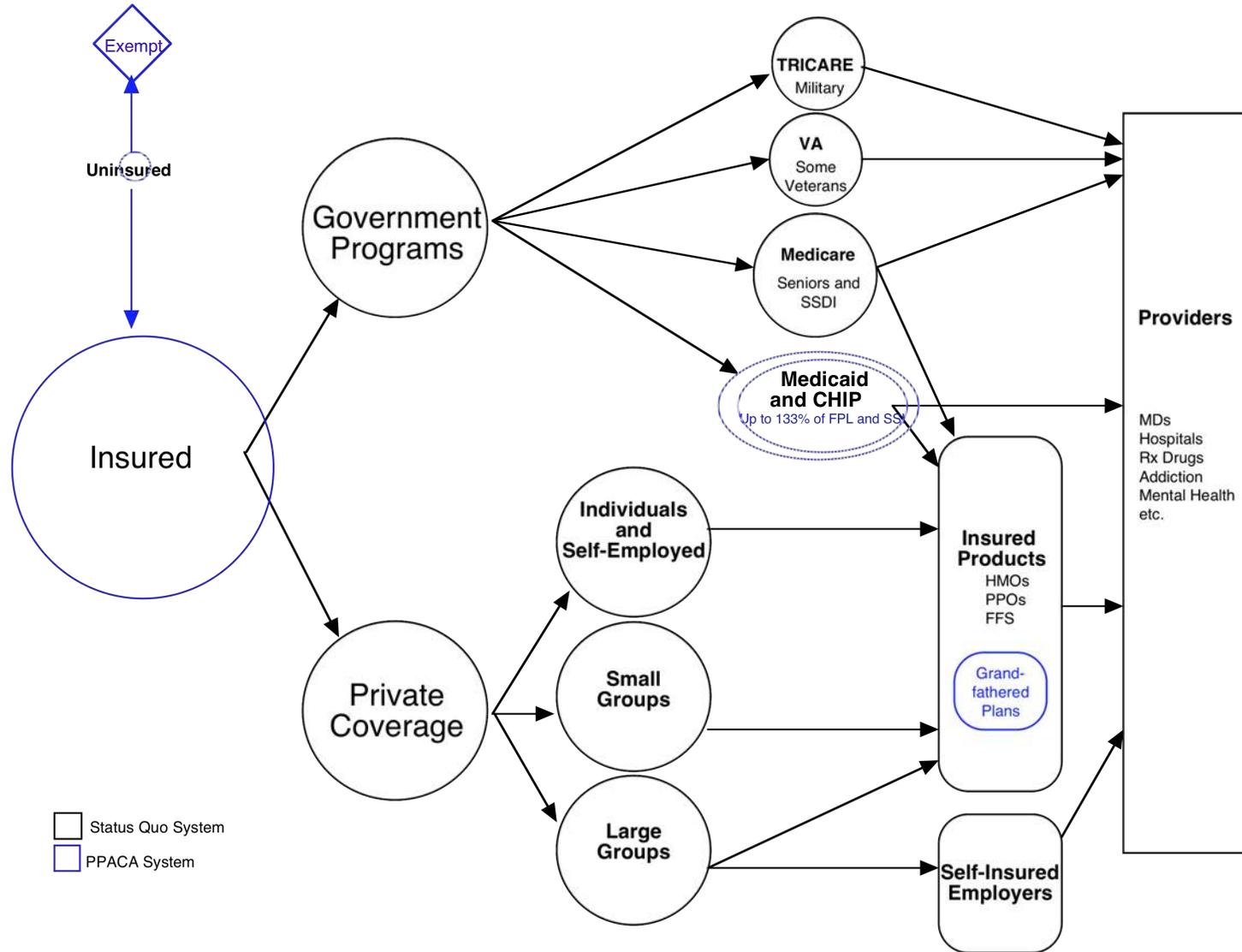
Grandfathered Plans



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

State Option to Expand/Contract Medicaid



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

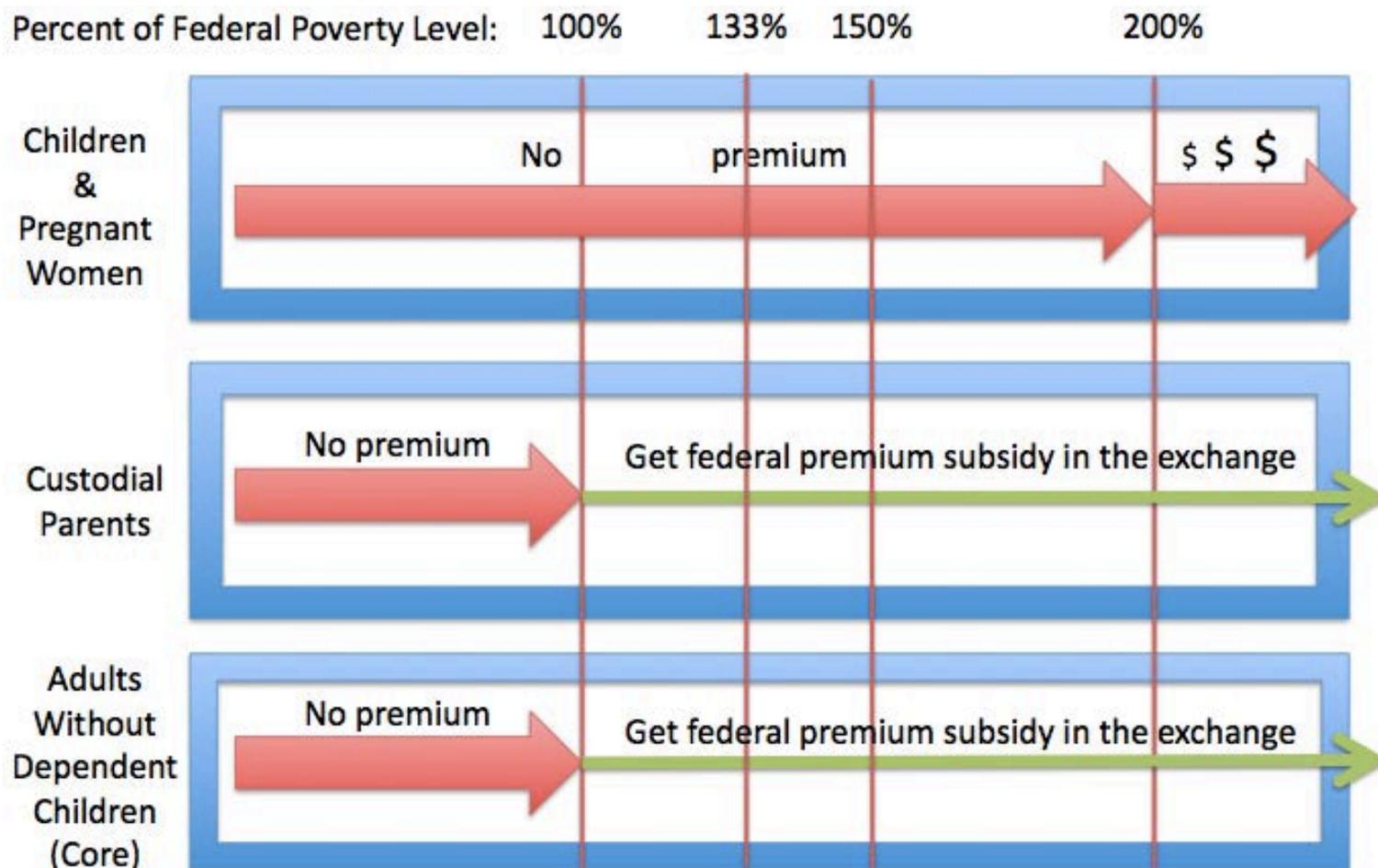
BadgerCare Today



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Governor's BadgerCare Plan



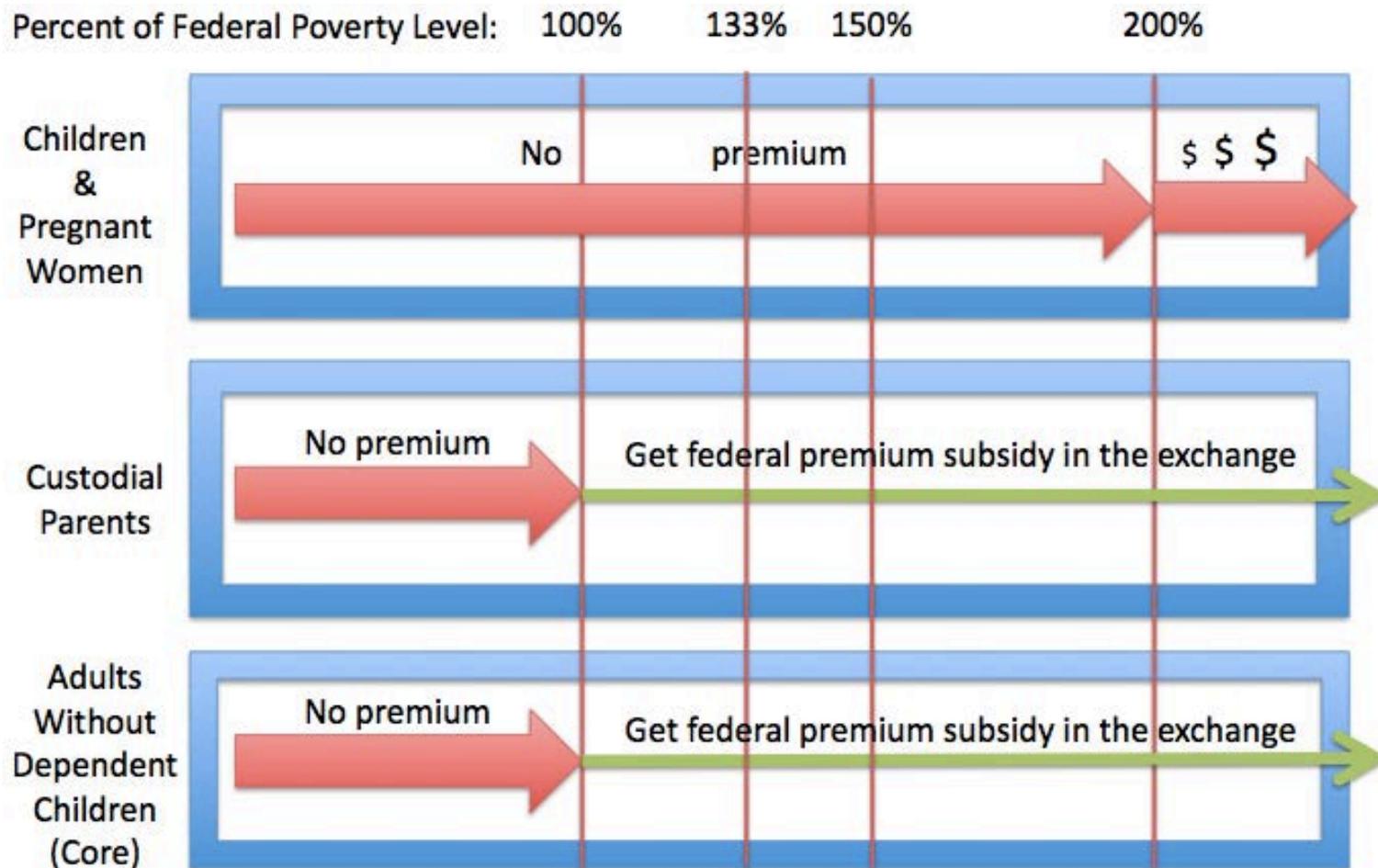
GPR Cost: + \$14.4 million in next budget and + \$320.3 million to FY 2020
 Enrollment: - 9,000 enrollees



COMMUNITY ADVOCATES
 Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Governor's BadgerCare Plan



GPR Cost: + \$14.4 million in next budget and + \$320.3 million to FY 2020
 Enrollment: - 9,000 enrollees

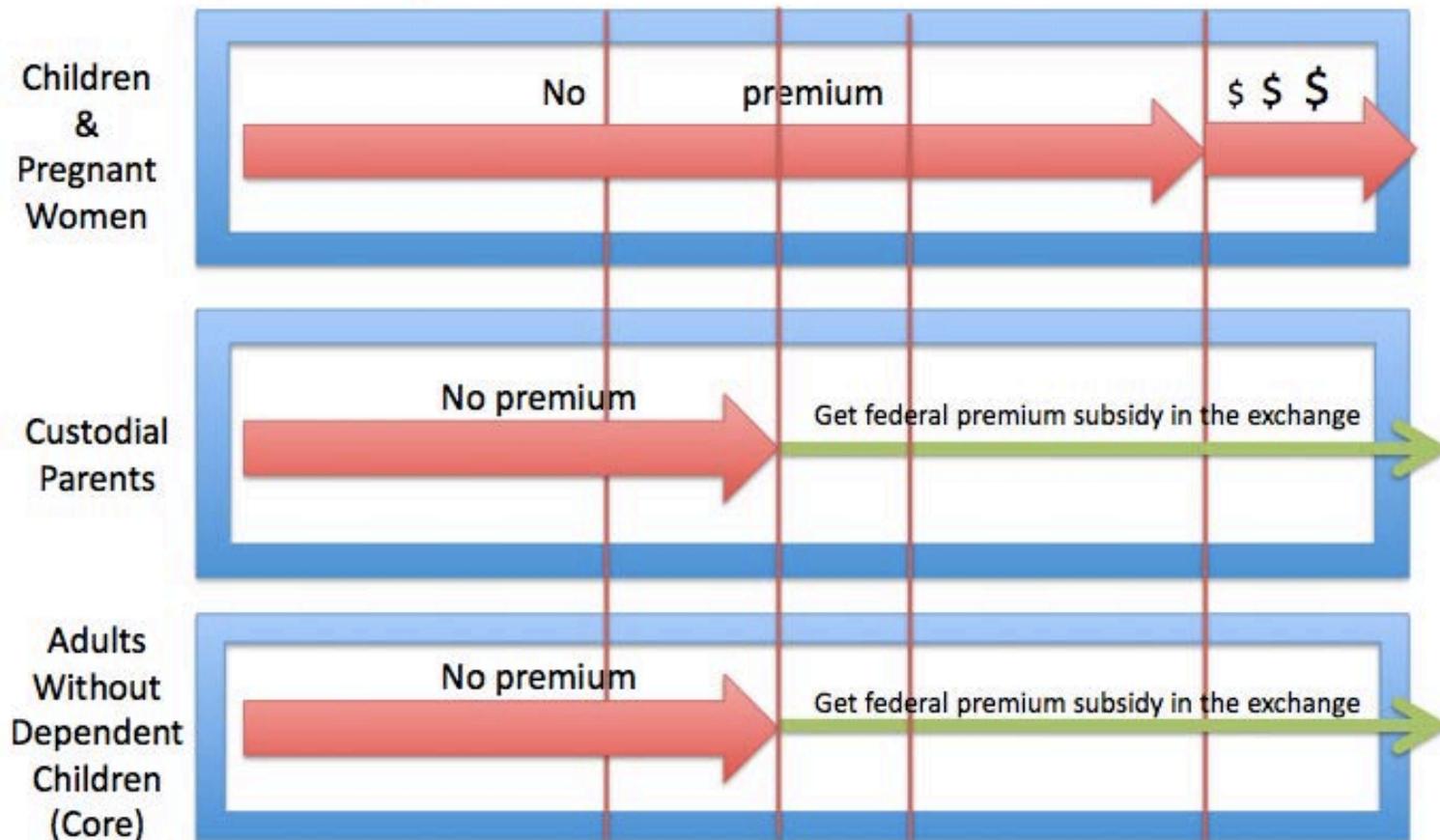


COMMUNITY ADVOCATES
 Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Alternative BadgerCare Plan

Percent of Federal Poverty Level: 100% 133% 150% 200%



GPR Cost: -\$91.5 million in next budget and between -\$164.2 and -\$217.4 million to FY2020

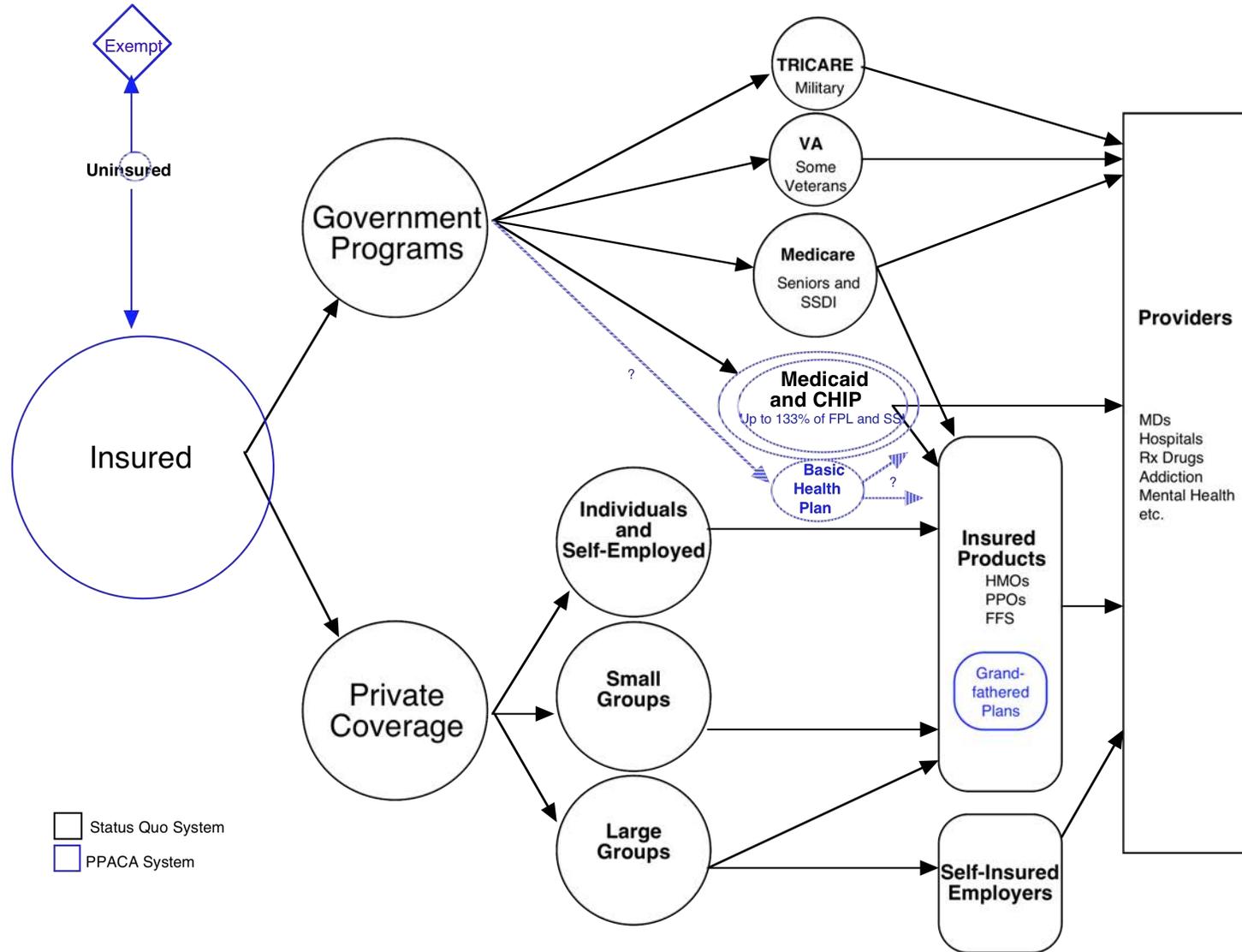
Enrollment: +66,800 to +116,800 enrollees



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

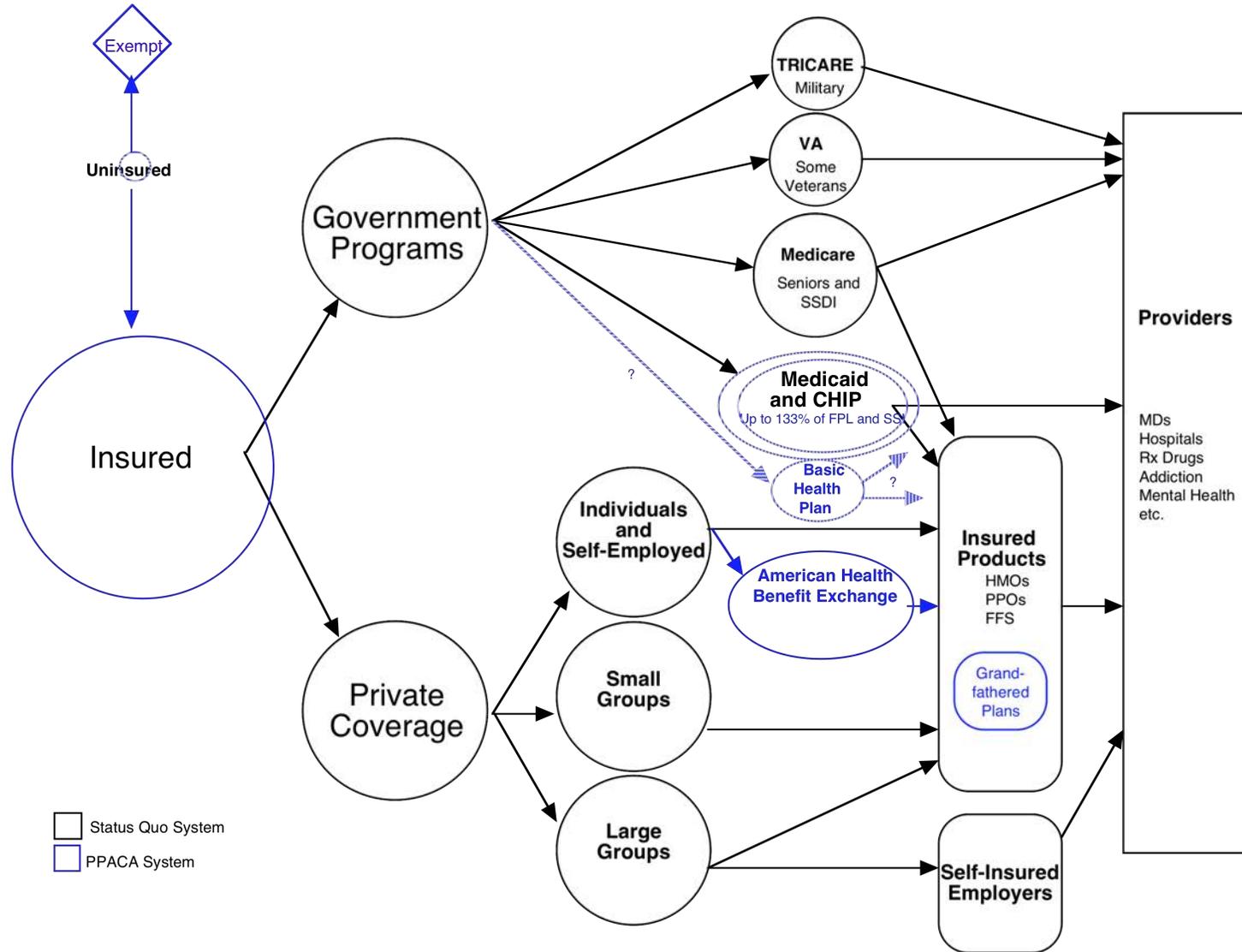
Basic Health Plan for 134% to 200% of FPL



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Individual Exchange



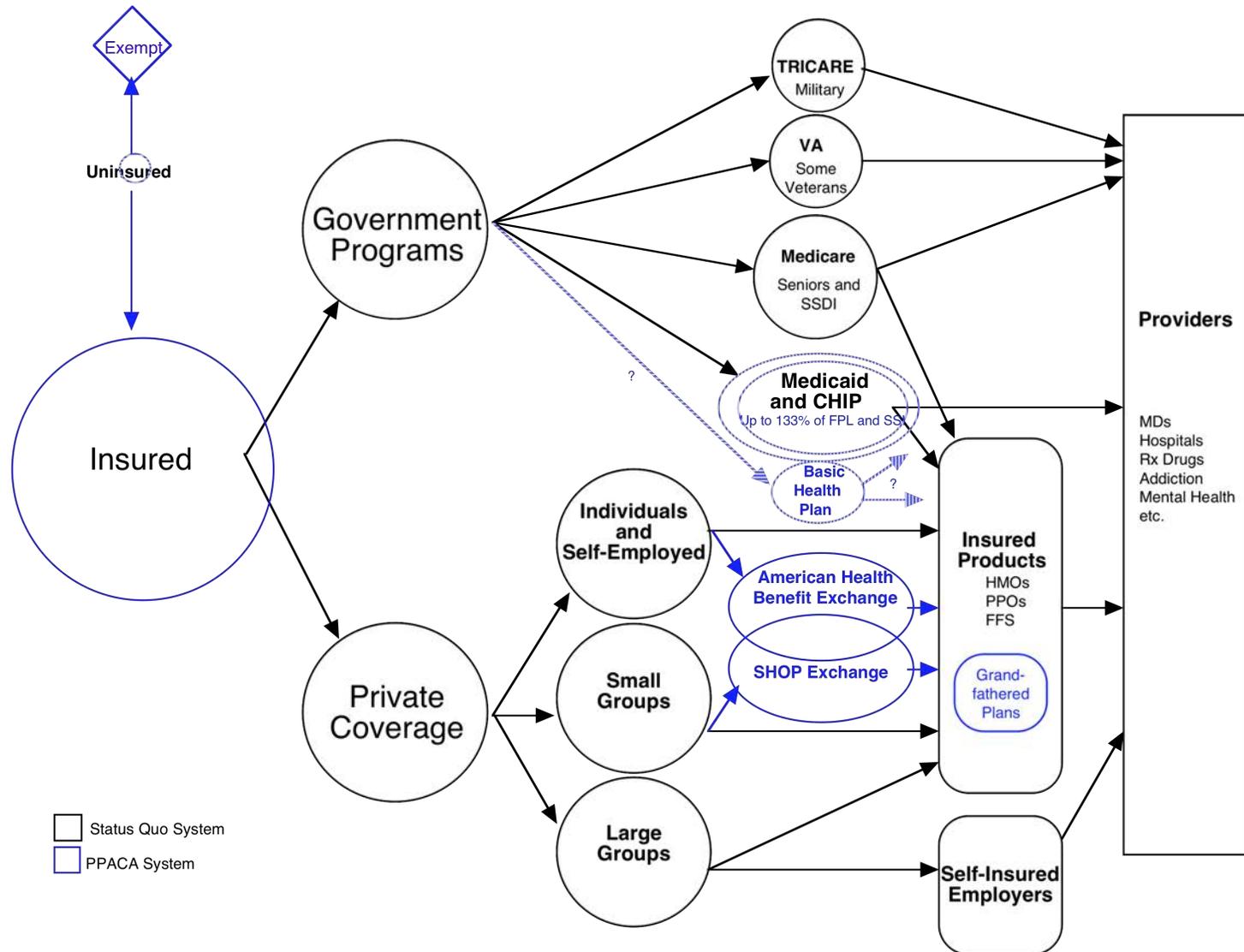
Status Quo System
 PPACA System



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

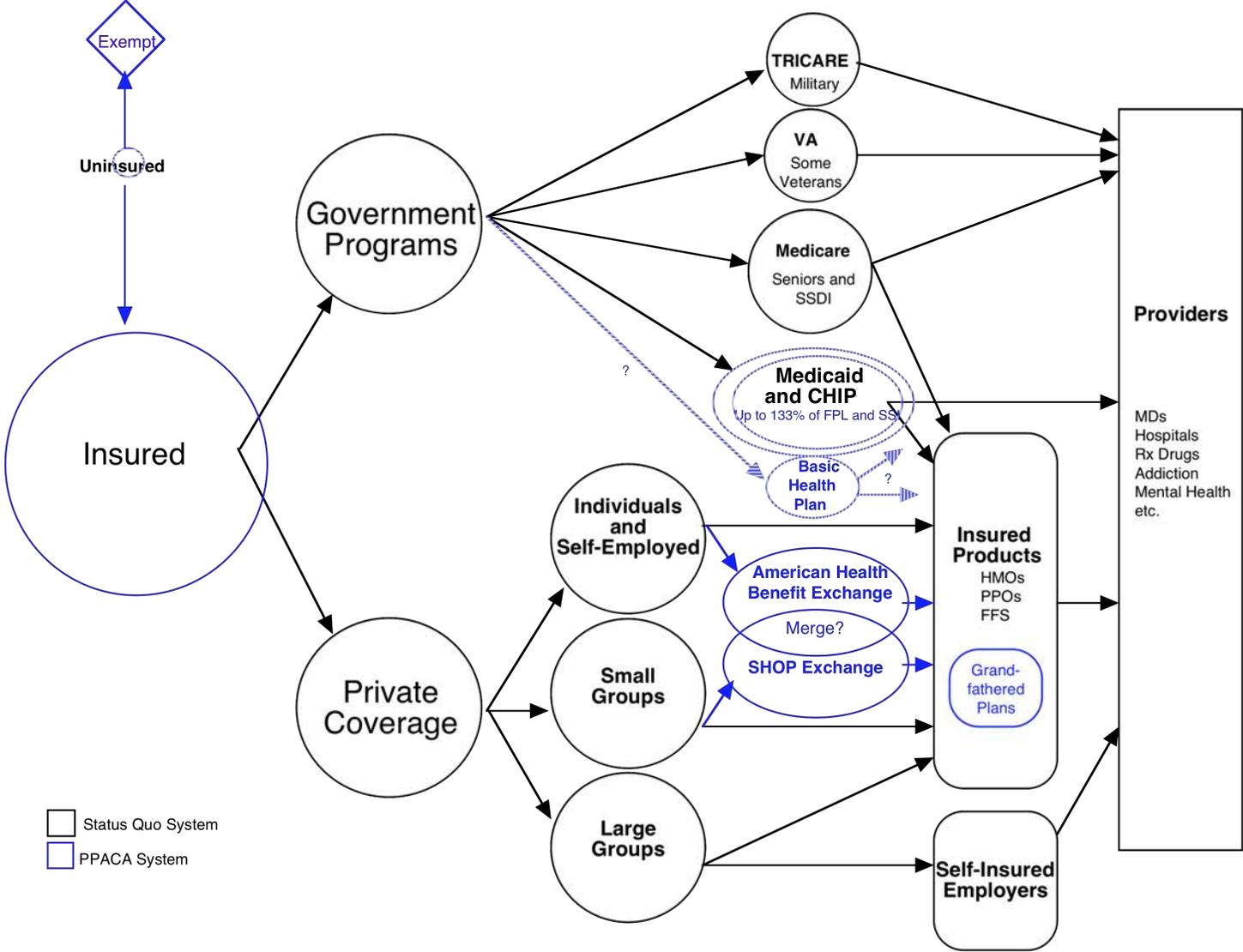
Small Group Exchange



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

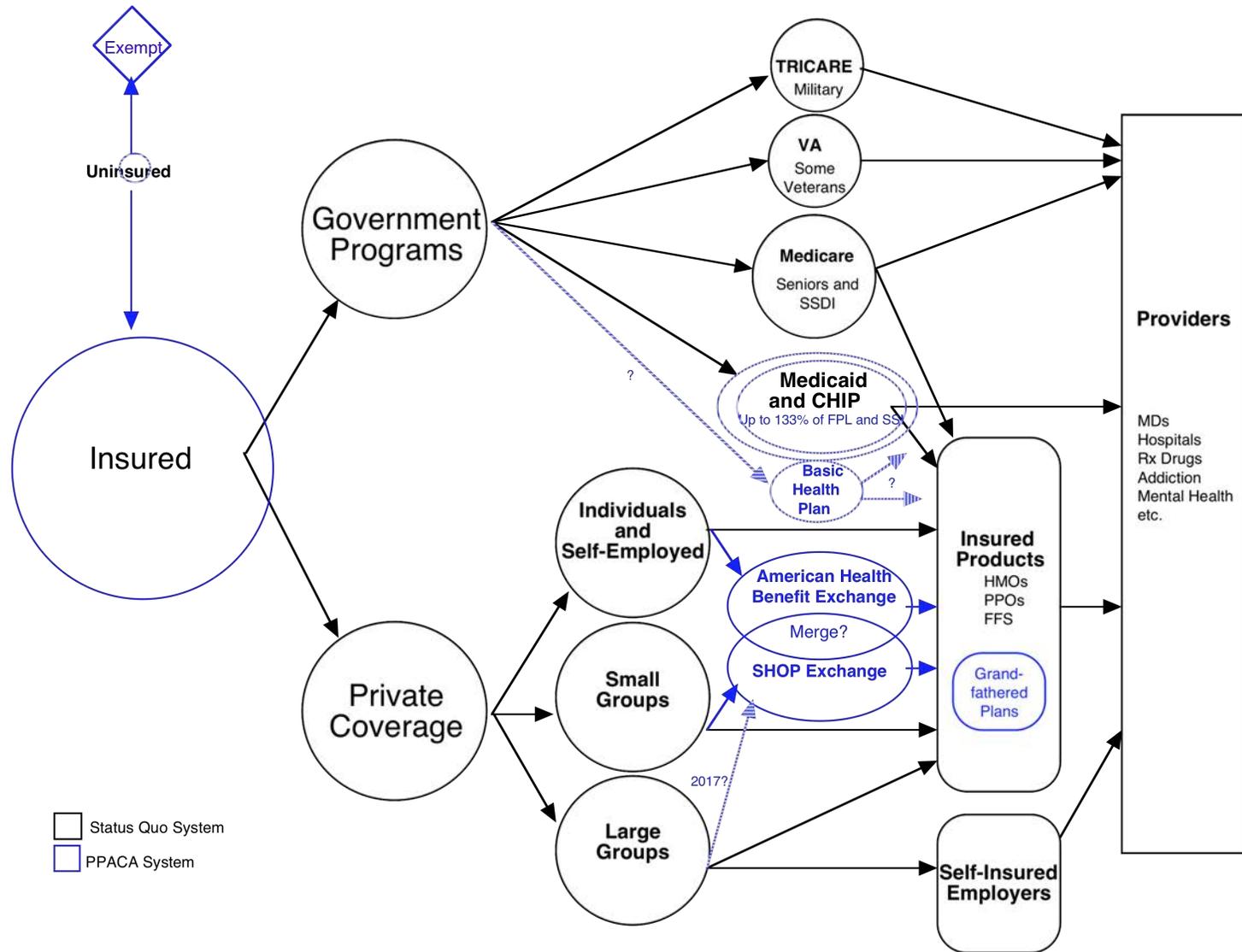
States Can Merge the Two



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

States Can Include Large Groups in 2017



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Establishment Options

State Law



Executive Order



Federal “Takeover”



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Authority Options:

1. State-Based

- States can choose to create their own exchanges with a state law or “rule,” and seek funding from the federal government.
- States can designate a governmental agency to facilitate the exchange, or establish a non-profit entity; and
- The authority must have a governing board with strict conflict of interest protections.

2. Federally-Facilitated

- If a state chooses not to create exchanges, the federal government will facilitate them (Details TBD).
- The federal government can designate a non-profit or operate the exchange itself

3. Partnerships

- States can enter into partnerships with the federal government to operate the exchange.



Subsidies within Exchanges

Generally, individuals with incomes between 100% and 400% of the FPL will be eligible for subsidies within the exchange.

Calculator: <http://healthreform.kff.org/SubsidyCalculator.aspx>

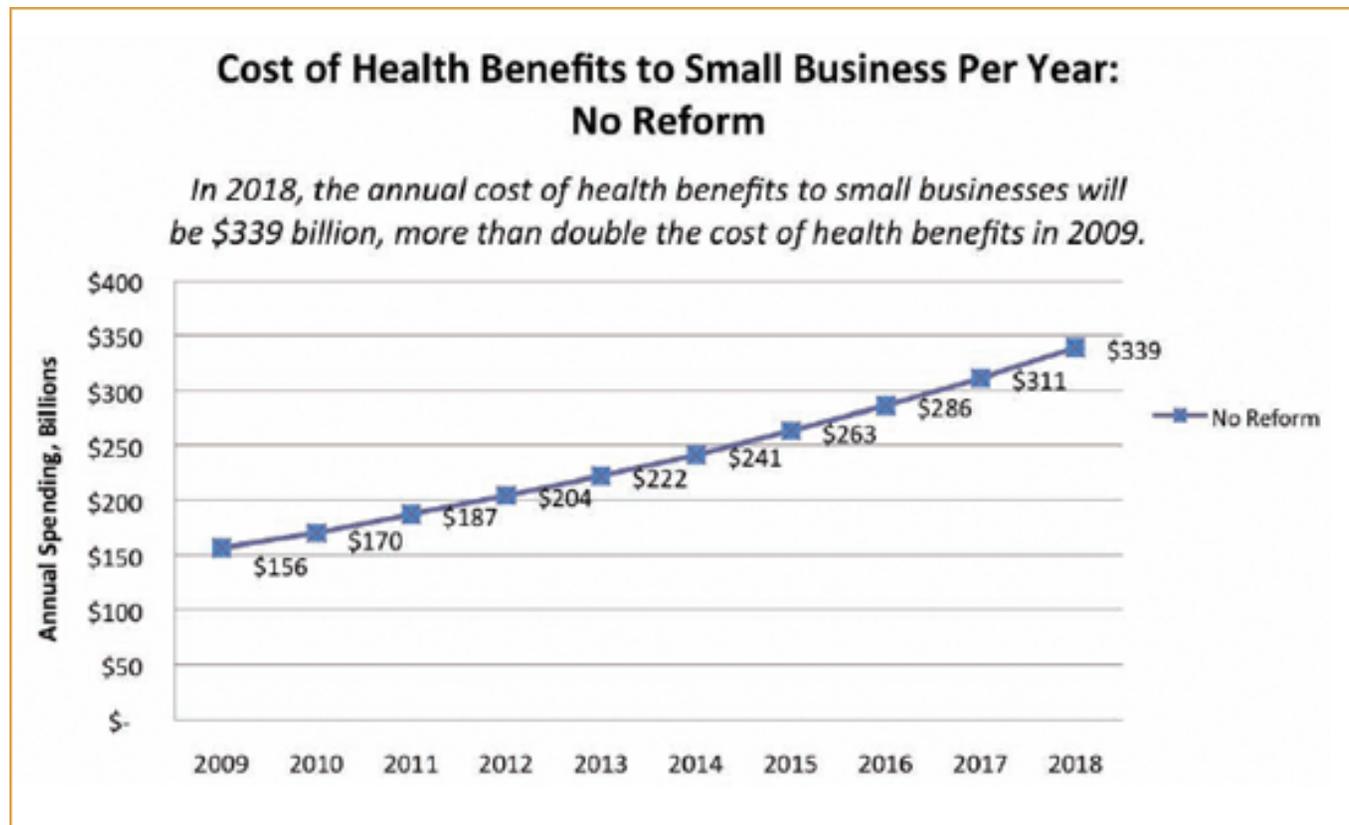


COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Tax Credits for Small Businesses within Exchanges

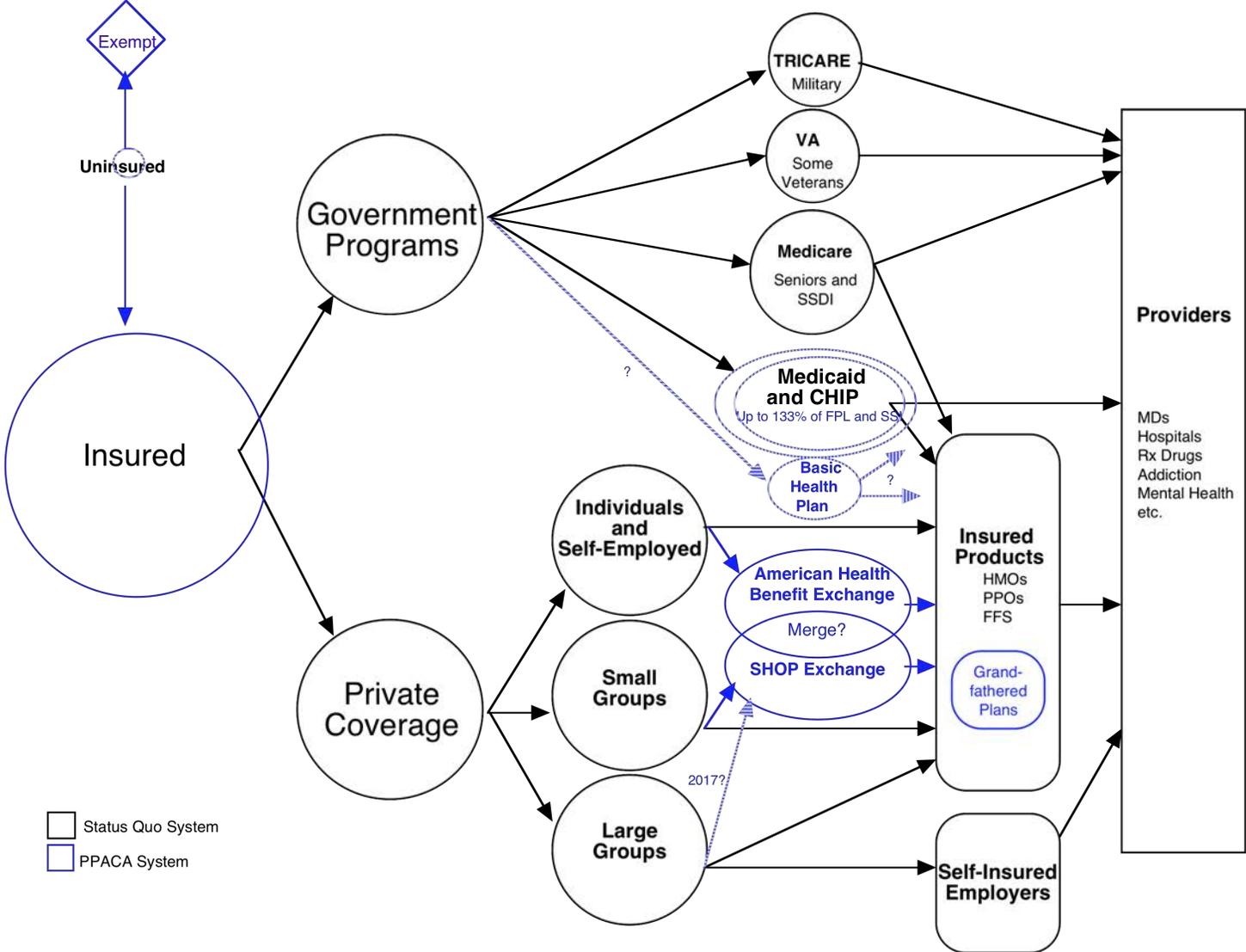
Businesses with up to 25 employees (50 employees beginning in 2014) that offer insurance and pay wages below \$50,000 can claim a tax credit of up to 35% of the cost of insurance.



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

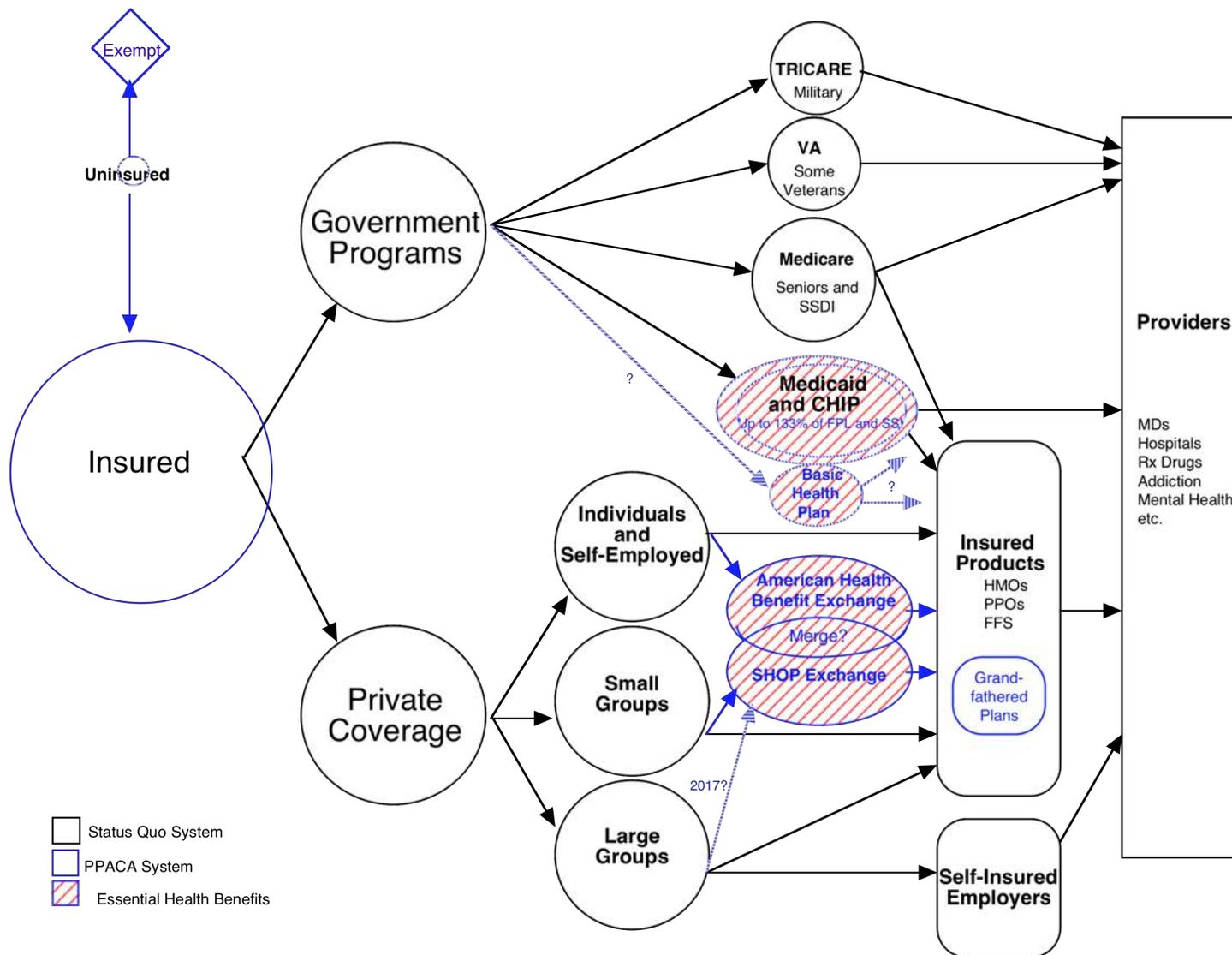
Where We Left Off



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Essential Health Benefits

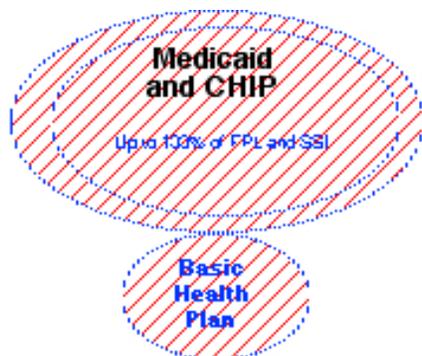


COMMUNITY ADVOCATES

Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Expanded Coverage Package



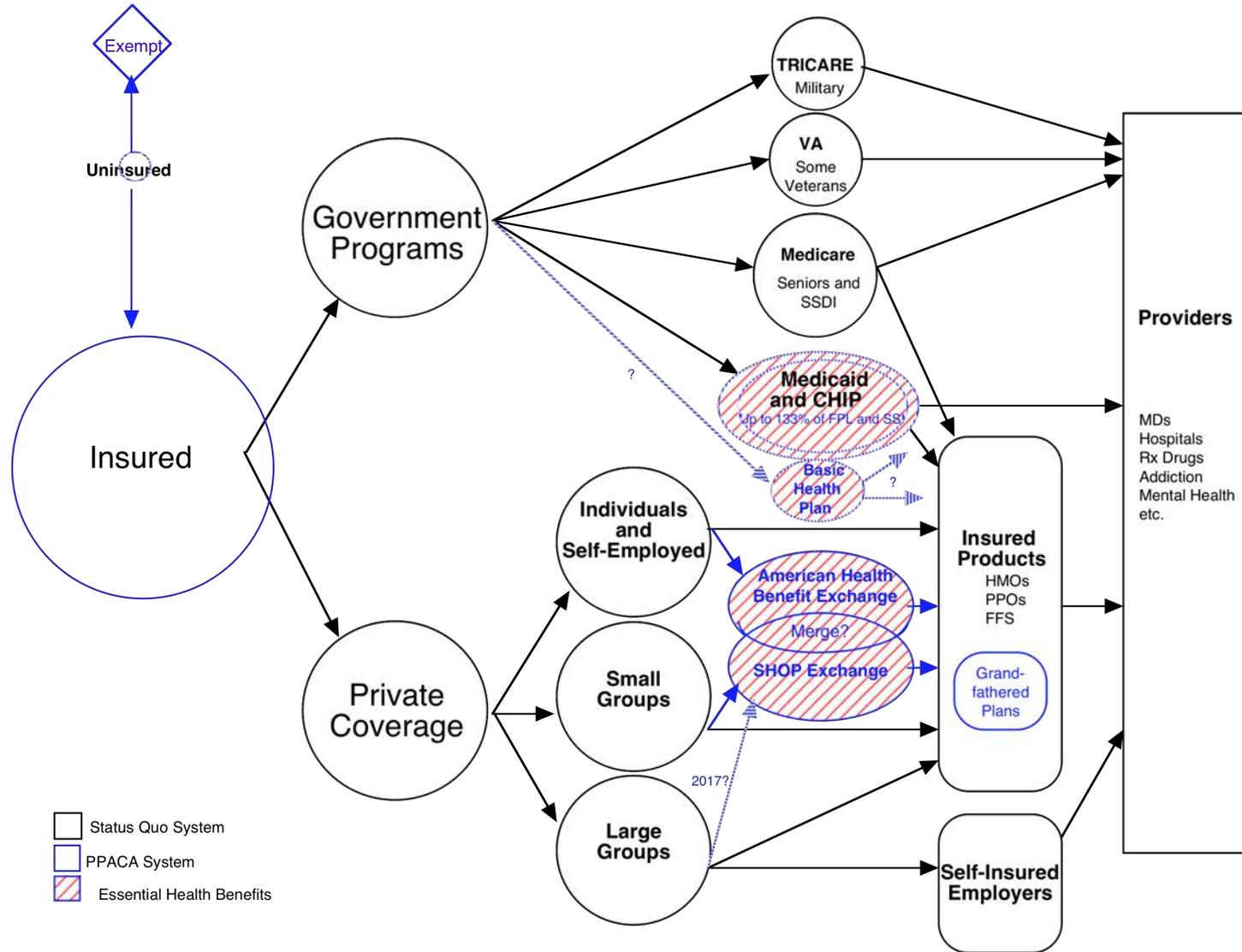
COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Essential Health Benefits Package:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

ACA Changes to the Status Quo



What Does it Mean for Children?



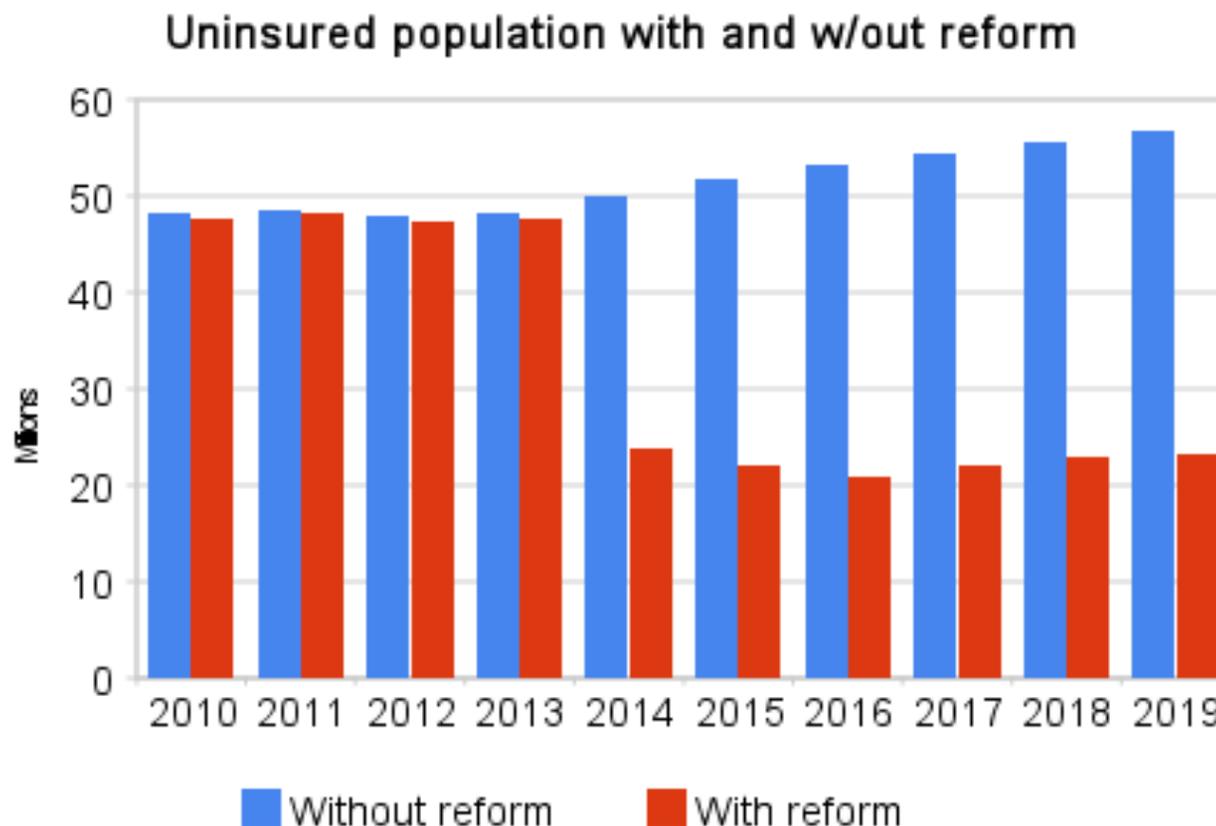
COMMUNITY ADVOCATES

Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Dramatic Drop in Uninsured

- 32 million Americans will gain coverage



Source: Congressional Budget Office

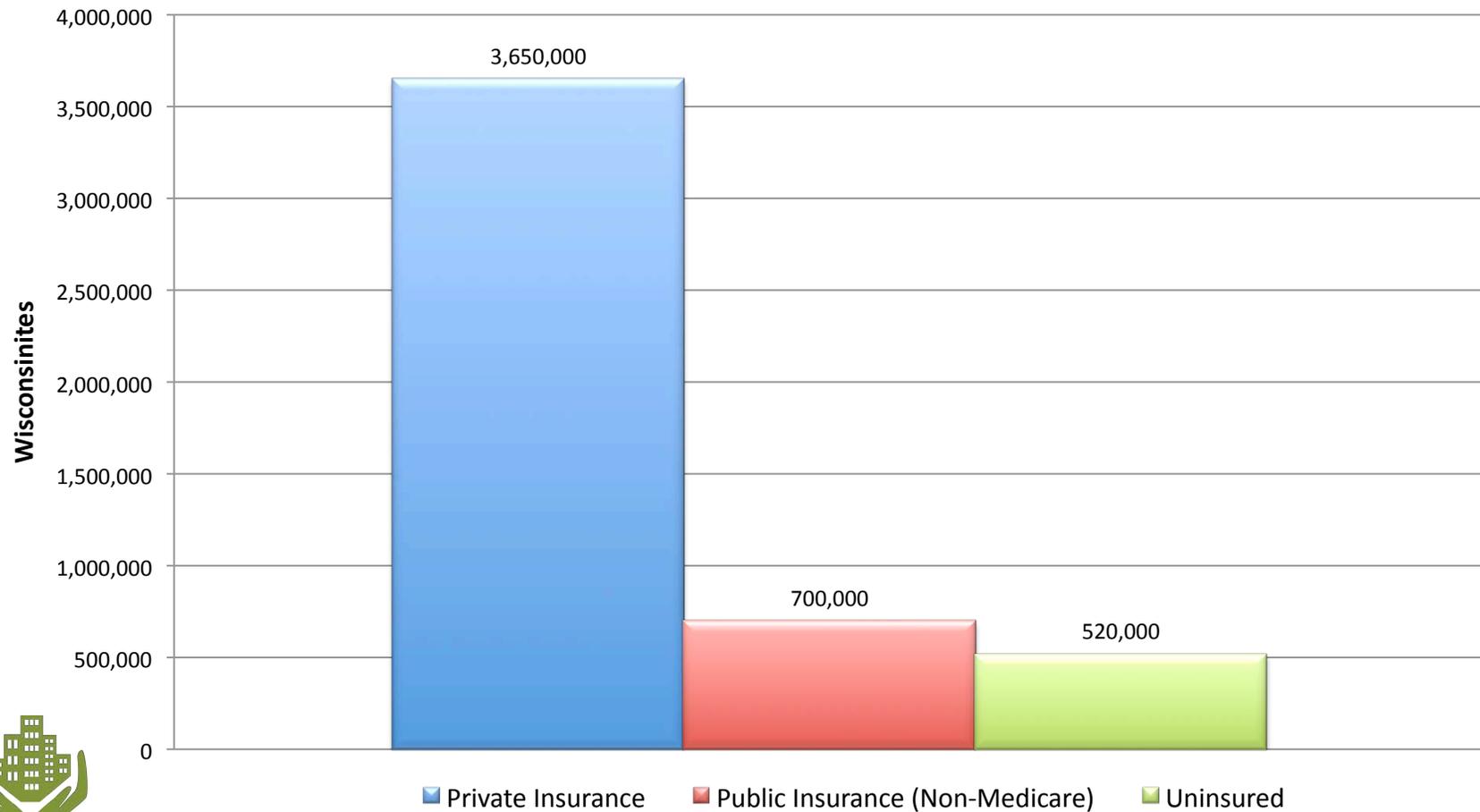


COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Wisconsin Sources of Coverage without ACA in 2016

2016 Health Coverage without ACA



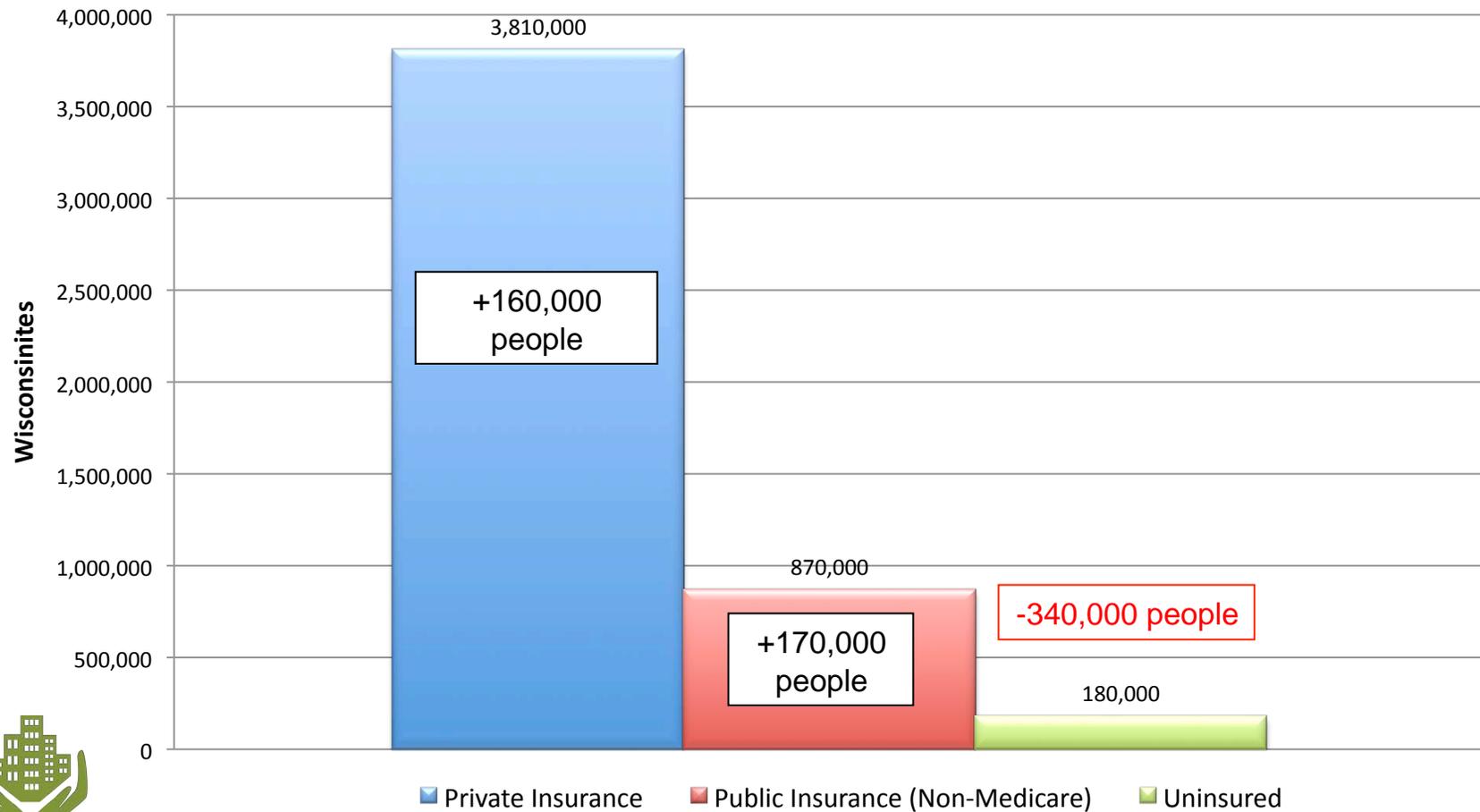
COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Source: Gruber Report

Wisconsin Sources of Coverage with ACA

2016 Health Coverage with ACA



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

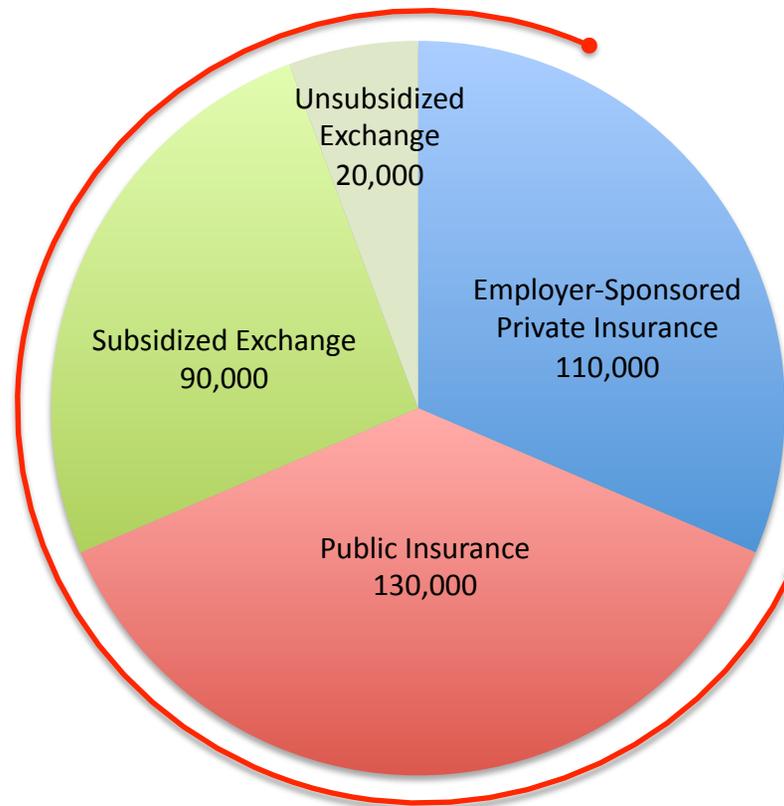
Public Policy Institute

Source: Gruber Report

Dramatic Drop in Uninsured: WI

- 340,000 will gain coverage

Coverage Sources of Newly Insured



Essential Health Benefits Apply

Source: Gruber Report



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Young Adult Coverage

New provisions:

- Kids can stay on parents' insurance until turning 26.



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Major Protections Created By ACA

Ends long-standing abuses and discrimination by insurance industry:

- Bans lifetime and annual limits on coverage;
- Ends rescissions of coverage;
- A process for appealing insurance company decisions;
- Ban on discrimination because of pre-existing condition.

The image shows a New York State Health Insurance Claim Form, titled "NEW YORK STATE HEALTH INSURANCE CLAIM FORM". The form is filled out with various fields and checkboxes. A large, red, stylized "RECEIVED" stamp is overlaid diagonally across the center of the form. The stamp has a circular design with the word "RECEIVED" in the center. The form includes sections for patient information, insurance details, and medical services. Key fields include: 1. Patient's Birth Date (MM/DD/YY), 2. Patient's Relationship to Insured (Spouse, Child, Other), 3. Patient's Status (Single, Married, Other), 4. Insured's Name (Last Name, First Name, Middle Initial), 5. Insured's Address (No. Street, City, State, ZIP Code), 6. Insured's Policy Group or FECA Number, 7. Insured's Date of Birth (MM/DD/YY), 8. Insured's Name or School Name, 9. Insured's Date of Birth (MM/DD/YY), 10. Is Patient's Condition Related to (Employment, Auto Accident, Other Accident), 11. Is There Another Insurance or Benefit Plan?, 12. Dates Patient Unable to Work in Current or Former Job (MM/DD/YY), 13. Hospitalization Dates Related to Current or Former Job (MM/DD/YY), 14. Hospitalization Dates Related to Current or Former Job (MM/DD/YY), 15. Outside Lab?, 16. Medicaid Resubmission Code, 17. Prior Authorization Number, 18. Dates of Services (FROM MM/DD/YY TO MM/DD/YY), 19. Diagnosis Code, 20. Charges, 21. Days or Units, 22. EMG Plan, 23. EMG.



COMMUNITY ADVOCATES

Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Free Preventive Care

New provisions:

- First dollar coverage of all preventive care in Medicaid, Medicare and new plans.



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Prevention and Public Health

New provisions:

- The prevention and public health fund dedicates \$15 billion over 5 years to prevention and public health.



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute

School-Based Health Centers

New provisions:

- \$50 million in grants to school-based health centers.
- Priority is schools serving Medicaid-eligible children.
- To be eligible, the school must provide “comprehensive primary health services,” which include “mental health and substance use disorder assessments, crisis intervention, counseling, treatment, and referral to a continuum of services including emergency psychiatric care, community support programs, inpatient care, and outpatient programs.”



COMMUNITY ADVOCATES

Where Meeting Basic Needs Inspires Hope

Public Policy Institute

Timeline

March 23, 2010: ACA signed by President Obama

June 28, 2012: Supreme Court decision upholding ACA

November 6, 2012: Presidential election

Now: Sequestration, federally-facilitated exchange planning,
state budget debate on Medicaid expansion

October-December, 2013: Federally-facilitated exchanges
begin operations

January 1, 2014: Exchange will be fully operational,
Medicaid expansion/changes will begin



Thank you!

Please feel free to contact us:

Community Advocates Public Policy Institute

728 North James Lovell Street, Milwaukee, WI 53233

Michael Bare, Research and Program Coordinator

mbare@communityadvocates.net, 920.242.1639

David Riemer, Senior Fellow

driermil@yahoo.com, 414.270.2943



COMMUNITY ADVOCATES
Where Meeting Basic Needs Inspires Hope

Public Policy Institute