

HEALTH INSURANCE & COVID-19 – Quick Reference

(adapted from New Futures Webinar)

COVID-19 INFORMATION
<ul style="list-style-type: none">• Dial 211 for any questions about Covid-19 – Interpretation provided
OPTIONS FOR PEOPLE WHO LOSE EMPLOYER SPONSORED HEALTH INSURANCE
<ul style="list-style-type: none">• <u>COBRA</u> – employee pays full premium plus an administrative fee• <u>Marketplace Plans</u> www.healthcare.gov (Losing job-based health insurance qualifies you for a special enrollment period. Tax credits & subsidies available for those between 133% and 400% of Federal Poverty Level*• <u>NH Medicaid – Granite Advantage Health Plan</u> (for those \leq133% of Federal Poverty Level)** - No special enrollment period. Apply any time.
WHAT TO DO IF YOU ARE UNISURED AND BECOME ILL
<ul style="list-style-type: none">• Contact your <u>Primary Care Provider</u> (PCP) - <i>even if you have no insurance</i>• If you do not have a PCP you can use <u>Convenient MD</u> – Telehealth line: 603-570-2800• <u>Community Health Centers</u><ul style="list-style-type: none">○ Treat all patients regardless of ability to pay, including uninsured patients;○ Provide a sliding fee discount based on income;○ Can help people enroll in Medicaid or commercial insurance.• <u>NH non-profit hospitals</u> - Depending on your income you may qualify for Charity Care• The Families First Coronavirus Response Act <i>guarantees</i> payment for COVID-19 testing for all uninsured and underinsured individuals. It also allows states to expand Medicaid eligibility for COVID-19 testing and diagnosis. On Friday, April 3, President Trump announced that the Federal government will reimburse any hospital that provides testing and treatment for uninsured individuals for COVID-19.
HEALTH INSURANCE CHANGES DUE TO COVID-19
<u>Granite Advantage Health Care Program (GAHCP)/ Medicaid</u> <ul style="list-style-type: none">• Covers telehealth visits at the same rate as in person visits• Clients are able to obtain a 90-day supply of maintenance medications• Clients are able to obtain an early refill; however override is not automatic – call to request• Covers Out-of-state provider services• Managed Care Organizations (MCOs) do <u>not</u> require prior authorization for COVID-19 testing <u>Commercial fully-Insured Plans</u> (must comply with State orders) <ul style="list-style-type: none">• Cost sharing waived for initial appointment and COVID-19 testing• Prior authorization is waived for COVID-19 testing• Cost sharing waived for COVID-19 treatment• Telehealth visits covered at the same rate as in person visits• Cost sharing waived for all telehealth services• Cost sharing waived for telehealth services for COVID-19 treatment• Able to obtain a 90-supply of maintenance medications• Able to obtain early refills of medications• Out-of-state provider services covered <u>Commercial self-insured plans</u> – (Not required to comply with State Orders) <ul style="list-style-type: none">• May have changes due to Covid-19 - Ask your employer if your health plan is self-insured.

*Please refer to chart below showing range of incomes 133%-400% of Federal Poverty Level

**Please refer to chart below showing net income limits for NH Medicaid Granite Advantage Health Insurance

2020 Federal Poverty Level (FPL)

Size of Household	133% FPL	250% FPL*	400% FPL**
1	\$16,612	\$31,225	\$51,040
2	\$22,490	\$42,275	\$67,640
3	\$28,369	\$53,325	\$85,320
4	\$34,248	\$64,375	\$103,000
5	\$40,126	\$75,425	\$120,680
6	\$46,005	\$86,475	\$138,360
7	\$51,883	\$97,525	\$156,040
8	\$57,762	\$108,575	\$173,720

*Cost sharing subsidies available on Marketplace plans for people with incomes between 133%-250% FPL

**Premium tax credits available on Marketplace plans for people with incomes up to 400% FPL

New Hampshire (NH) Medicaid Bureau of Family Assistance – Net* Income Limits

Size of Household	Medically Needy & In and Out Medical Assistance	Parent Caretaker Relative Medical Assistance	Granite Advantage Health Care Program	Children’s Medicaid, Children w/Severe Disabilities, Pregnant Women Medical Assistance (MA), Family Planning MA	Expanded Children’s Medicaid	MEAD Premium Program
1	\$591	\$670	\$1,415	\$2,085	\$2,085-\$3,382	\$4,785
2	\$675	\$816	\$1,911	\$2,816	\$2,816-\$4,569	\$46,465
3	\$683	\$965	\$2,408	\$3,548	\$3,548-\$5,756	
4	\$691	\$1,108	\$2,904	\$4,280	\$4,280-\$6,943	
5	\$698	\$1,247	\$3,401	\$5,012	\$5,012-\$8,131	
6	\$779	\$1,408	\$3,897	\$5,743	\$5,743-\$9,318	
7	\$842	\$1,551	\$4,394	\$6,475	\$6,475-\$10,505	
8	\$935	\$1,723	\$4,890	\$7,207	\$7,207-\$11,692	

*You must give DHHS your gross income. Each program may have certain “disregards” and “deductions” that are allowed. DHHS subtracts these disregards and deductions from your gross income to come up with a program specific figure that it calls your “net” income. Your “net” income is then compared against the limits in the table above. You can also go to <https://nheasy.nh.gov/> for a quick and easy way to see if you might be eligible.