

The Office of the Health Care Advocate (HCA)



Presented by

Mike Fisher
Chief Health Care Advocate
Office of the Health Care Advocate

January 11, 2023



Today's Agenda



- **The HCA:**
 - Policy Team
 - Advocacy Team
 - How We Can Help
 - How to Contact Us
- **2023 Legislative Priorities**
 - IHIP Expansion
 - Medicare Affordability- MSP



The HCA is Independent

- We are part of Vermont Legal Aid. We are an independent, non-profit legal firm.
- We are not an insurance company.
- We are not a part of state government.
- We are a **free** resource for Vermonters with questions about health insurance or access to care.



HCA Overview



The HCA was established by the legislature in 1998; over 60,000 Vermonters have received our help.

We have both an Advocacy Team and a Policy Team defined in State Statute V.S.A 18 § 9603:

- Our Policy Team works to advocate on behalf of Vermonters through the Legislature and the Green Mountain Care Board and other parts of State Government. We are a consumer watchdog attempting to improve Vermonters' access to necessary care.
- The Advocacy Team are problem-solvers: they advise, advocate, research, and occasionally represent Vermonters who have health care questions and issues.
- **Learn more [here!](#)**





The Advocacy Team Can Help Constituents

- Access to Care
- Eligibility for state and federal health care programs
- Consumer Education
- Billing Problems
- Complaints
- Buying Insurance





Maricia

Age: 24

Household Size: 1

County: Rutland

- Maricia is a recent college graduate. She is currently on Medicaid. She started a new job where she will be making \$33,975 per year. She also has an offer of insurance from her employer.
- Maricia wants to know if she should sign up for her employer sponsored insurance now?
- **Advice....**





Maricia

Age: 24

Household Size: 1

County: Rutland

- Maricia is a recent college graduate. She is currently on Medicaid. She started a new job where she will be making \$33,975 per year. She also has an offer of insurance from her employer.
- Maricia wants to know if she should sign up for her employer sponsored insurance now?
- **Advice:** Maricia is over the income limit for Medicaid. Because of the Public Health Emergency, she can stay on this benefit until she gets a closure letter. In the meantime, she should update her income with Vermont Health Connect (VHC). When her Medicaid closes, she will get a Special Enrollment Period to sign up for her employer sponsored insurance.
- **Note:** reviews and closures are expected to resume in Spring of 2023.





The Roderigue Family

Age: Alicia (31), David (33), Frida (3), Amida 4 months

Household Size: 4

County: Chittenden

- Alicia and David make \$86,000 per year. Alicia has an offer of health insurance through her employer. Alicia's coverage for only herself costs 6% percent of her income. But health insurance for her whole family will cost 17% of their household's annual income.
- Can David, Frida, and Amida sign up for a plan through Vermont Health Connect (VHC) and get financial help so that their insurance costs are more affordable?
- **Advice...**





The Roderigue Family

Age: Alicia (31), David (33), Frida (3), Amida 4 months

Household Size: 4

County: Chittenden

- Alicia and David make \$86,000 per year. Alicia has an offer of health insurance through her employer. Alicia's coverage for only herself costs 6% percent of her income. But health insurance for her whole family will cost 17% of their household's annual income.
- Can David, Frida, and Amida sign up for a plan through Vermont Health Connect (VHC) and get financial help so that their insurance costs are more affordable?
- **Advice:** This situation was called the "family glitch" and it meant that many families could not get help paying for coverage. But new rules in 2023 mean that family members who have an unaffordable offer of health insurance can now get financial help through Vermont Health Connect (VHC).
- David can sign up for a VHC plan with financial help and Frida and Amida can sign up for Dr. Dynasaur.





Cecelia

Age: 27

Household size: 2 (due to pregnancy)

County: Addison

- Cecelia is in the United States on a work Visa (H2A status). She makes \$3,000 per month. She recently found out that she is pregnant and wants to know more about her insurance options.
- Can Cecelia sign up for Dr. Dynasaur for pregnancy?
- **Advice.....**





Cecelia

Age: 27

Household size: 2 (due to pregnancy)

County: Addison

- Cecelia is in the United States on a work Visa (H2A status). She makes \$3,000 per month. She recently found out that she is pregnant and wants to know more about her insurance options.
- Can Cecelia sign up for Dr. Dynasaur for pregnancy?
- **Advice:** Yes, she can sign up for Dr. Dynasaur. Cecelia has a lawful immigration status, and she is income eligible for this program. The HCA can help her sign up because many immigrants in this situation struggle with the bureaucracy involved in signing up for health insurance.



How to Reach the Helpline

The HCA can help any Vermont resident who has questions or issues with health care.

No income or screening guidelines.

Helpline:

1-800-917-7787

Online Intake:

vtlawhelp.org/health

Email:

HCA@vtlegalaid.org or
mfisher@vtlegalaid.org



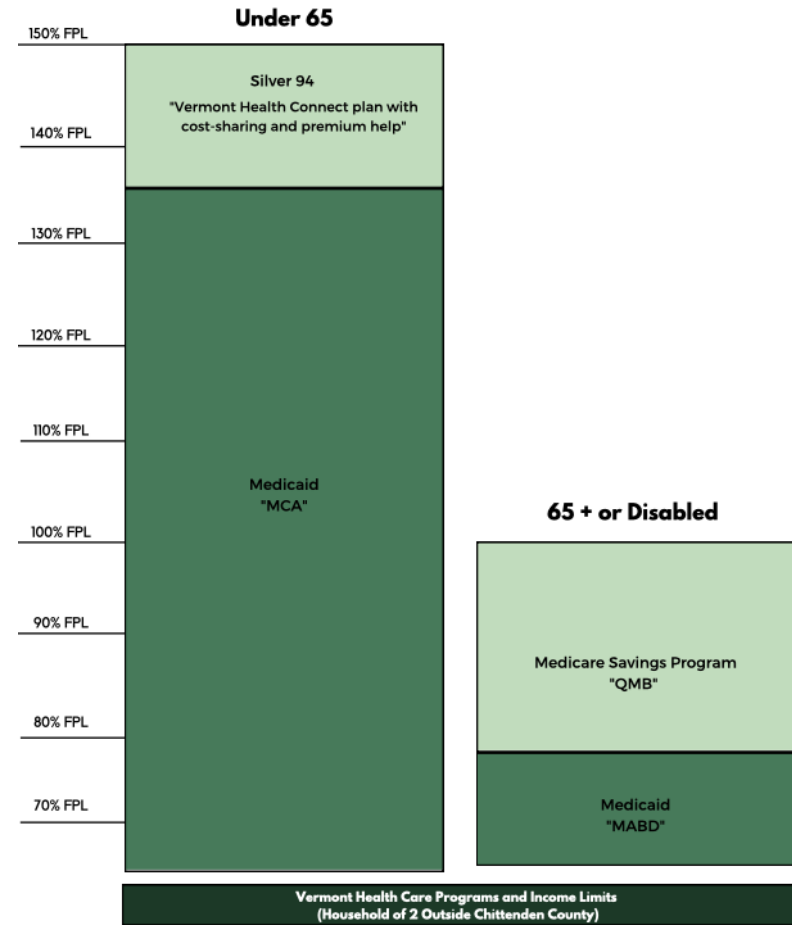
IHIP Expansion



- The Immigrant Health Insurance Program (IHIP) went into effect on 7/1/2022.
- This program expanded Dr. Dynasaur-like coverage to Vermont residences who are pregnant or under age 19 and can't get Medicaid coverage due to their immigration status.
- We propose expanding this program to include all income qualified Vermonters residents (regardless of age or pregnancy) who cannot sign up for Medicaid or a QHP with financial help due to their immigration status.

Medicare Affordability

For many low-income Vermonters, switching to Medicare means an increase in medical expenses.






Medicare Affordability



Parts of Original Medicare

Vermonters up to 150% FPL (\$29,480 per year for a household of 2) can go from paying no monthly premium for Medicaid or a QHP to owing hundreds of dollars per month in Medicare premiums, deductibles and cost-sharing.

	Coverage	Cost
<p>Part A</p>  <p>Hospital Insurance</p>	<p>Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care</p>	<p>Monthly Premium: \$0</p> <p>For those who paid Medicare taxes for ten years or more or who go onto Medicare before 65</p> <ul style="list-style-type: none"> • Deductible for in-patient hospital stays • Co-payments and or cost-sharing for some hospices, home health care, and skilled nursing facility stays
<p>Part B</p>  <p>Medical Insurance</p>	<ul style="list-style-type: none"> • Services from doctors and other health care providers • Outpatient care • Home health care • Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment) • Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits) 	<p>Monthly Premium: \$164.90</p> <ul style="list-style-type: none"> • 20 % cost-sharing on these health care services. There is no annual maximum out-of-pocket
<p>Part D</p>  <p>Drug Coverage</p>	<p>Helps cover the cost of prescription drugs (including many recommended shots or vaccines)</p>	<p>Monthly premium Co-pays Deductible</p> <p>These costs vary depending on the perception drug plan you choose</p>

Medicare Savings Programs



- Medicare Savings Programs help reduce out-of-pocket Medicare costs by paying for your Part A and or Part B premiums and cost-sharing.
- Three programs are available to low-income Vermonters. These programs have different eligibility criteria and benefits.



Medicare Savings Programs (MSPs):

- MSPs make Medicare more affordable for enrollees, but income limits to access these benefits are low.
- MSP beneficiaries are automatically deemed for the federal low-income subsidy (LIS) benefit. This covers prescription premiums and reduces copayments.

Medicare Savings Programs

Qualified Medicare Beneficiary



Income Limit: 100% FPL

QMB pays for your monthly Medicare Part A and Part B premiums. QMB also pays for your deductibles, copayments and coinsurance for Medicare Parts A and B.

The 2023 maximum income for QMB is:

\$1,215 per month for individuals
\$1,644 per month for couples

Specified Low-Income Medicare Beneficiary



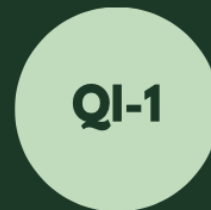
Income Limit: 120% FPL

SLMB pays for Part B premiums only. It does not cover other costs.

The 2023 maximum income for SLMB is:

\$1,458 per month for individuals
\$1,972 per month for couples

Qualifying Individual Program



Income Limit: 135% FPL

QI-1 pays for Part B premiums only. It does not cover other costs.

The 2023 maximum income for QI-1 are

\$1,641 per month for individuals
\$2,219 per month for couples



Example 1




- Julie and David live on a fixed income of \$23,664 (120% FPL) per year. Before they turned 65 they had Medicaid. Medicaid is premium free and has low out-of-pocket costs.
- After turning 65, they qualify for SLMB. This MSP pays their Part B premium but does not cover out-of-pocket costs.

MEDICARE COST-SHARING FOR MINIMAL MEDICAL NEEDS



APPROXIMATE OUT-OF-POCKET: \$708 PER YEAR

MEDICARE COST-SHARING FOR MODERATE MEDICAL NEEDS



APPROXIMATE OUT-OF-POCKET: \$1,791 PER YEAR

MEDICARE COST-SHARING FOR HIGH MEDICAL NEEDS






APPROXIMATE OUT-OF-POCKET: \$5,694 PER YEAR

How can we afford this ?



Example 2

<p>Part A</p>  <p>Hospital Insurance</p>	<p>Monthly Premium: \$0</p> <p>For those who paid Medicare taxes for ten years or more or who go onto Medicare before 65</p> <ul style="list-style-type: none">• Deductible for in-patient hospital stays• Co-payments and or cost-sharing for some hospices, home health care, and skilled nursing facility stays
<p>Part B</p>  <p>Medical Insurance</p>	<p>Monthly Premium: \$164.90</p> <ul style="list-style-type: none">• 20 % cost-sharing on these health care services. There is no annual maximum out-of-pocket
<p>Part D</p>  <p>Drug Coverage</p>	<p>Monthly Premium: \$15</p> <p>They will qualify for pharmacy assistance through VPharm</p> <ul style="list-style-type: none">• VPharm will help pay your monthly Part D premium.• VPharm will lower many of your drug copays to \$1 or \$2 for each prescription.

- Karen and Juan make \$29,580 (150% FPL) per year. Before they turned 65, they had a couple plan through Vermont Health Connect (VHC). They qualified for financial assistance that helped them pay for their premiums and cost-sharing. They had low out-of-pocket costs.
- They are now on Medicare, they get very little financial help because they make too much to qualify for an MSP.

Legislative Proposal



- Expand the income limit for the Medicare Savings Program "QMB" to 150% of the Federal Poverty Level (FPL) to lower out-of-pocket costs for Vermonters on Medicare.

Thank you!



Helpline: **1-800-917-7787**

Vtlawhelp.org/health

Mike Fisher:

Mfisher@vtlegalaid.org

802-989-9806

