

FREQUENTLY ASKED QUESTIONS ABOUT HEALTH REFORM

JULY 2010

ANSWERS FOR LOW/NO INCOME CONSUMERS

You might have heard that a lot of big health care changes are happening in the next few years. Below is some information that might answer questions you might have.

What Are The Changes That Impact Me?

The biggest change is that many more people will be able to get Medicaid starting in 2014. While this is a long time away for people who need health insurance now, there is a lot of work being done to prepare for this new change. Another change is that people who get health insurance through their work may be able to get some help to pay for it. Some people might be able to choose between getting Medicaid and getting help paying for insurance through their work.

Who Is Able To Get Medicaid Under The New Law?

The health reform law changed the rules so that everyone who is under a certain income level can qualify for Medicaid starting in 2014. The cut-off level is based on a federal poverty level and if you are below that level, you will be able to enroll. For single adults, this means earning less than about \$14,400 per year. If you have other people in your family (like children or a spouse), the limit will be set higher. For example, if there are four people in your family, you would have to earn less than about \$29,300 per year to qualify for Medicaid.

Under the current rules, only some people are allowed to get on Medicaid, mostly if they have young children or if they are disabled. Most single adults without dependent children are not able to qualify for Medicaid and are uninsured. Soon, most people will qualify for health insurance and that's a good thing!

When Will Most Of The Changes Happen?

Unfortunately, these new rules for Medicaid are not required for states until 2014. We are hoping that some states will make these changes sooner, but that is up to each state to decide on their own. But by 2014, all states will have to begin this new rule. Once your state expands Medicaid (either in 2014 or earlier), your case manager can help get you enrolled.

I Am A Veteran. How Will The Health Reform Law Impact My Health Care?

The new law does not change any of the veteran health care programs. In fact, the law was designed to avoid changing the VA and its programs.

NATIONAL HEALTH CARE FOR THE HOMELESS COUNCIL
P. O. Box 60427 | Nashville, TN 37206 | www.nhchc.org | 615.226.2292
Health Care and Housing Are Human Rights

NATIONAL
HEALTH CARE
for the
HOMELESS
COUNCIL

What Will Be Covered Under Medicaid?

There are a wide number of services covered under Medicaid, to include doctor visits, inpatient and outpatient hospital visits, emergency department visits, nursing home care, laboratory and x-ray tests, family planning services, nurse-midwife services, and many other types of services. If you need surgery or specialty care, Medicaid will also help cover that. Each state also has optional services, so ask your doctor or case manager if you are concerned that Medicaid does not cover a health service you need.

Where Will I Be Able To Get Health Care Services?

Your local community health center (CHC) is a good place to start because they offer health care on a sliding fee scale, even for those who are uninsured. If you have very low (or no) income, you will not be charged anything for your care. Some CHCs specialize in providing services to people experiencing homelessness. These places are called Health Care for the Homeless clinics—they are a special type of CHC. There is additional funding in the new health reform law that will help expand all types of health centers over the next five years. This could result in new locations opening up and/or new services being offered.

Will I Still Have To Wait To Get Medicaid After I Get Disability?

Unfortunately, yes, there is still a waiting period for Medicare after disability (SSI) is established. In some states, having SSI will automatically qualify you for Medicaid. After 2014 when the Medicaid expansion goes into effect, those receiving SSI most likely will qualify for Medicaid while they wait for Medicare. After, they may be enrolled in both Medicare and Medicaid.

Will There Be More Doctors Now?

Yes, there is the goal to have 15,000 primary care doctors over the next few years across the country who can assist all the new patients seeking care. It will also mean that community health centers (to include Health Care for the Homeless clinics) will be able to see more people who need care.

Will I Have To Pay More For My Health Care Or My Prescriptions?

The cost of prescriptions varies state-by-state but hopefully the amount you pay for prescriptions will not change, or it will go down. It should still be a very small amount, if anything.

Is There Anything Else I Can Do To Prepare For Health Care Reform?

Yes, there are a couple of ways you can help. First, tell your family, your friends and everyone you know about the new Medicaid rule! We want to make sure everyone who qualifies for Medicaid is enrolled. Hopefully as more people have health insurance, they will be healthier and happier.

Second, if this issue interests you or if you don't want to wait until 2014 to get on Medicaid, please consider joining an advocacy group at your local health center. In particular, many Health Care for the Homeless clinics have a Consumer Advisory Board that helps write letters, plan events and otherwise get involved in making the health care system better for everyone. If your health center doesn't have one yet, maybe you can start one up! This is a great way to get involved with issues that can impact your health care, your benefits, and other issues happening at the local, state and federal level.