

Office of the Health Care Advocate



Presented by

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And

The Health Care Advocate Team

12/7/17

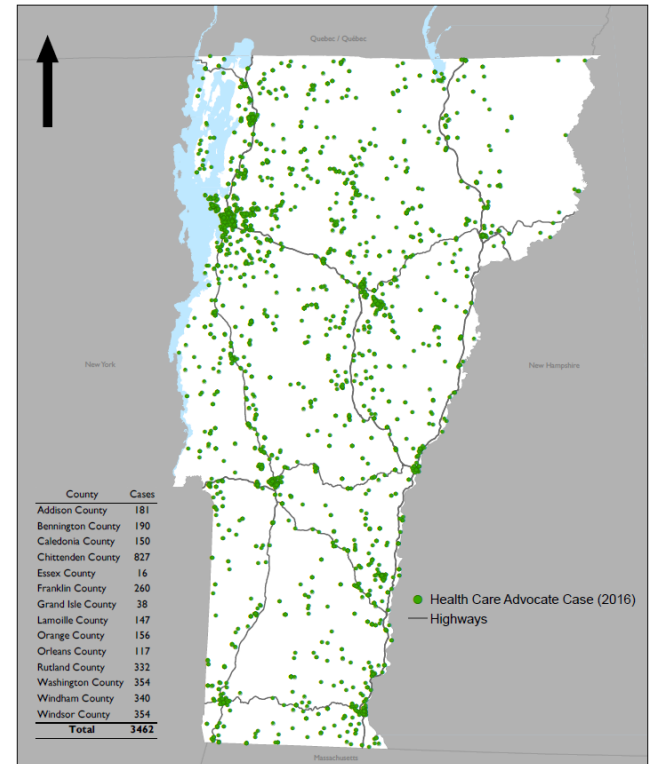




Who we are

Today's topics

- Help Line Stories and Issues
- Affordability



HCA Help Line

The HCA received 327 calls from 10/15 to 11/15.

Figures below are based on the All Calls data in the last quarterly report.

- **24.85%** (205) about **Access to Care**
- **12.24%** (101) about **Billing/Coverage**
- **1.33%** (11) about **Buying Insurance**
- **10.79%** (89) about **Consumer Education**
- **26.42%** (218) about **Eligibility** for state and federal programs
- **24.36%** (201) were categorized as **Other**, which includes Medicare Part D, communication problems with providers or health benefit plans, access to medical records, changing providers or plans, confidentiality issues, and complaints about insurance premium rates, as well as other issues.



Activities

➤ Additional Activities

- Outreach – Pharmacy and Targeted populations
- Web Page Triage - https://vtlawhelp.org/triage/vt_triage
- Hepatitis C Project
- Breast Cancer Screening Project

➤ Affordability

- Rules-Based Approach
- Market-Based Approach



Rule-Based Affordability

- **Rule 1:** The Affordable Care Act defines health insurance premiums as unaffordable if a household must spend more than 9.69% of their income on premiums.
- **Rule 2:** The State of Vermont defines, in the Vermont Household Health Insurance Survey, a plan's deductible as unaffordable if it is more than 5% of household income.
- **Combined Affordability Standard:**
 - **Example** - Individuals making between \$23,760.00 (200% FPL) and \$64,510.21 (543%FPL) lack affordability.



Market-Based Affordability

Scenario: 2 Adults, 2 Children, 2 Wage Earners, Second Lowest Cost Silver Plan, 75% of Deductible of which 100% is Attributable to Children (note: deductible is \$3,200 for a family above CSR Eligibility) , Employee Share of \$300

