Open Enrollment Season 2

5 enrollment + tax centers

9,410 enrollment assists

5,503 enrolled in Marketplace health insurance

Directly enrolled 4,135 & assisted 1,368 likely to enroll

$13,873,440 in Premium Tax Credits over 12 months

$11.6m for directly enrolled & $2.3m for likely to enroll

96% of those enrolled received Premium Tax Credits

Average $4,086/year
Who We Serve

61% Hispanic/Latino
22% White/Caucasian
10% African American/African/Black
5% Asian
2% Other

64% speak a language other than English
55% speak Spanish

90% have household income ≤ 250% FPL
Reaching the Uninsured

69% of households we enrolled in OE2 had at least one parent who was currently uninsured

48% had been uninsured for at least one year

31% had been uninsured for 5 or more years
ACA Outreach

#1  Earned Media
#2  Referrals from trusted partners
#3  Advertisements on Univision TV
#4  Spokesperson endorsements on Spanish talk radio
ACA Enrollment Challenges

1. Screening

2. Dealing with misinformation and bad actors

3. Determining eligibility for tax credits (& the importance of understanding taxes)

4. Determining eligibility for credits below 100% FPL

5. Working in a non-expansion state

6. Assisting with post-enrollment challenges
### Determining Eligibility for Tax Credits

**Employer Coverage Tool**

#### EMPLOYEE Information

| Name: ___________________________ | Phone Number: ( ) ____________________ |

#### EMPLOYER Information

| Employer Name: ___________________________ | EIN: _______ - _______ |
| Phone: ___________________________ | Address: ___________________________ |

**Who can we contact about the insurance offered at your organization?**

| Name: ___________________________ | Email Address: ___________________________ |
| Phone: ___________________________ |

**Does your company offer a plan that meets the minimum value standard?**

- [ ] YES
- [ ] NO

*An employer-sponsored health plan meets the minimum value standard if the plan’s share of the total allowed benefits costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).*

If yes, please complete all questions below. If no, stop here and return to employee.

**Who gets insurance?**

Is this employee eligible for health insurance coverage or will he/she be eligible within the next 3 months?

- [ ] YES
- [ ] NO

What date will the employee become eligible if not eligible today? _____/_____/______

Which employees are offered coverage?

- [ ] Full-Time
- [ ] Part-Time
- [ ] Temporary
- [ ] Other

Is there a probationary period for new employees?

- [ ] YES
- [ ] NO

If yes, how long must a new employee wait before becoming eligible for coverage? _____/_____/______

Do you offer plans that cover the employee’s spouse?

- [ ] YES
- [ ] NO

Do you offer plans that cover the employee’s children?

- [ ] YES
- [ ] NO

**How much will it cost for the lowest-cost plan that meets the minimum value standard?**

Please include how often the employee pays for insurance: yearly, quarterly, monthly, 2x month, bi-weekly, weekly.

- What is the lowest-cost plan offered **only to the employee**? $ __________ How often? ______
- Employee plus spouse only? $ __________ How often? ______
- Employee plus children only? $ __________ How often? ______
- Employee plus family (spouse and children)? $ __________ How often? ______

**When can an employee get coverage?**

| Begins: / / | Ends: / / |

When does coverage start if an employee chooses to enroll in a plan? _____/_____/______
We can help!

ITIN:
Individual Taxpayer Identification Number

How to file your taxes if you or your dependents do not have a Social Security Number
Applicant with estimated 2015 income below 100% FPL
  Cannot reasonably estimate income above 100% FPL + No offer of minimum essential coverage

Legal Permanent Resident / Green Card / I-551

Q: Did you arrive in the US on or before August 21, 1996?
  If yes, did you live continuously in the US from the date of your arrival until you obtained your LPR status?
  Yes
  No

Q: Have you been a Legal Permanent Resident (LPR) for less than 5 years?
  Yes
  No

Q: Did you arrive with a Humanitarian status?
  • Refugee
  • Asylee
  • Cuban/Haitian Entrant
  • Afghan & Iraqi Special Immigrant
  • Amerasian
  • Granted withholding of Deportation or Removal under Convention against Torture
  • Victim of trafficking or spouse, child, sibling or parent of victim
  Yes
  No

See “Immigrants with Humanitarian Status” on reverse side

Q: Are you married?
  Yes
  No

Q: During the time you have been married, have you and/or your spouse together earned 40 quarters of Social Security credits?
  Yes
  No

Eligible for MP & SUBSIDIES under 100% FPL

Q: Have you earned 40 quarters of Social Security credits?
  Yes
  No

Eligible for MP but NO subsidies under 100% FL

Note on 40 quarters:
✓ Credit given for spouse’s quarters (earned during marriage)
✓ Credit given for parent’s quarters (earned before LPR turns 18, including before birth)

The amount someone has to earn to receive credit for 4 quarters is small. It ranges from $2,680 in 1997 to $4,640 in 2013. As long as the designated amount for 4 quarters is earned during the year, a person earns 4 quarters for that year even if they only worked and earned money for one month.

If someone received TANF, SNAP (Food Stamps), Medicaid or SSI after January 1, 1997, the quarters in which they earned money and received those benefits do not count toward the 40 quarters.
Tool for determining eligibility for tax credits below 100% FPL

Applicant with estimated 2015 income below 100% FPL
Cannot reasonably estimate income above 100% FPL
+ No offer of minimum essential coverage

US Citizen
- Yes: Q: 65 or older?
  - Yes: Eligible for free Medicare Part A
  - No: Eligible for MP but NO subsidies under 100% FPL
- No

Immigrants with Humanitarian Status
- Refugee
- Asylee
- Cuban/Haitian Entrant
- Afghani & Iraqi Special Immigrant
- Amerasian
- Granted withholding of Deportation or Removal under Convention against Torture
- Victim of trafficking or spouse, child, sibling or parent of victim
  - Q: In the US for more than 7 years?
    - Yes
    - No: Eligible for MP & SUBSIDIES under 100% FPL

Individuals with Non-Immigrant Status
- Student Visa
- U-Visa
- Worker Visa
- Lawful Temporary Resident
- Deferred Enforced Departure (DED)
- Admin order saying removal issued by DHS
- American Indian, Native Alaskan, Canadian Indian
- Resident of Samoa
- Citizen of Micronesia, Marshall Islands, Palau
  - Eligible for MP & SUBSIDIES under 100% FPL

Employment Authorization Card
- Eligible for MP & SUBSIDIES under 100% FPL
  UNLESS DACA/Dream Act OR an Immigrant with Humanitarian Status

EXCEPTION: For Immigrants with Humanitarian Status, refer to that box on this page (if in the US for less than 7 yrs, eligible for MP but not eligible for subsidies under 100% FPL).

EXCEPTION: DACA or “Dreamers” are not eligible to purchase insurance through the MP.

Applicant for:
- Special Immigrant Juvenile Status
- Adjustment to LPR Status
- Victim of trafficking or spouse, child, sibling or parent of victim
- Temporary protected status with application of Employment Authorization Card
- Asylum*
- Granted withholding of deportation*
  *Must have Employment Authorization Card or be under 14 yrs old AND have had application pending for at least 180 days.
  - Eligible for MP & SUBSIDIES under 100% FPL

Legal Permanent Resident?
See other side.

MP = Federal Health Insurance Marketplace

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Marketplace tips to get correct results for immigrants eligible for tax credits below 100% FPL

RUN INTO IDENTITY VERIFICATION ISSUES?

- Make sure you didn’t type in the social security number
- If someone has an immigration status that requires you to type in alien numbers and card numbers, do not enter these

GET A RED SCREEN?

- Review the application for the following issues that may be generating the red screen:
  - Make sure there are no Special Enrollment questions answered

GET A YELLOW SCREEN?

- See “Run into identity verification issues?”. If you followed all of those instructions then you must call the Marketplace and ask the representative to help you sign the application to see the plans. This will prompt the representative to go over the entire application again.
- When on the phone with the Marketplace make sure the representative is answering all of the questions just like you would have answered them on the screen. They’re supposed to follow your instructions, so don’t allow the representative to run over you.
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