Marketplace implementation timeline

- Issuers submit plans (deadline May 31)
- Ohio Department of Insurance reviews plans
- Revise plans
- ODI recommends plans (deadline July 31)
- Federal approval of plans and population of FFMs
- Open enrollment from Oct. 1, 2014 to March 31, 2014
- Coverage begins

April  | May  | June | July | August | September | October | November | December | January
CERTIFIED

Qualified Health Plans
4 categories of Marketplace insurance plans

BRONZE  SILVER  GOLD  PLATINUM
Essential health benefits: 10 categories

- §1302(b)(1) of the ACA says that EHB must include:
  1. Ambulatory Patient Services
  2. Emergency Services
  3. Hospitalization
  4. Maternity and Newborn Care
  5. Mental Health and Substance Abuse Treatment
  6. Prescription Drugs
  7. Rehabilitative and Habilitative Services and Devices
  8. Laboratory Services
  9. Preventative and Wellness Services and Chronic Disease Management
  10. Pediatric Services, Including Oral and Vision Care
Catastrophic Plans

Who is eligible?
- Young adults under the age of 30
- Those who cannot afford coverage and obtain a hardship waiver from the Marketplace
Ohio issuers Individual market

- Ambetter from Buckeye Community Health Plan
- Anthem Blue Cross and Blue Shield AultCare
- CareSource
- HealthAmerica One
- HealthSpan
- Humana Health Plan of Ohio, Inc.
- Kaiser Foundation Health Plan of Ohio
- MedMutual
- Molina Marketplace
- Paramount Insurance Company
- SummaCare
Ohio Geographic Rating Areas
Advance Premium Tax Credits

For individuals with incomes between 100% and 400% FPL

<table>
<thead>
<tr>
<th>Income</th>
<th>% of income to spend on premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>100-133% FPL:</td>
<td>2%</td>
</tr>
<tr>
<td>133-150% FPL:</td>
<td>3 – 4%</td>
</tr>
<tr>
<td>150-200% FPL:</td>
<td>4 – 6.3%</td>
</tr>
<tr>
<td>200-250% FPL:</td>
<td>6.3 – 8.05%</td>
</tr>
<tr>
<td>250-300% FPL:</td>
<td>8.05 – 9.5%</td>
</tr>
<tr>
<td>300-400% FPL:</td>
<td>9.5%</td>
</tr>
</tbody>
</table>
Cost-sharing subsidies

For individuals with incomes up to 250% FPL
the SHOP exchange
Ohio issuers SHOP

- Anthem Blue Cross and Blue Shield
- AultCare
- HealthSpan
- Kaiser Foundation Health Plan of Ohio
- MedMutual
- SummaCare
Eligibility and enrollment
How will people enroll?

Federal Health Insurance Marketplace

To verify income, social security benefits and citizenship status and determine tax credit

Individuals & Families

Small Businesses

IRS SSA CIS

Ohio Medicaid

CHIP

Qualified Health Plans

Small Business Group Health Plans

Ohio Medicaid

CHIP

Qualified Health Plans
Create an account
First you'll provide some basic information. Sign up for Marketplace emails now and we'll let you know as soon as you can create an account.

Apply
Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more. Visit HealthCare.gov to get a checklist to help you gather the information you'll need.

Pick a plan
Next you'll see all the plans and programs you're eligible for and compare them side-by-side. You'll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

Enroll
Choose a plan that meets your needs and enroll! Coverage starts as soon as January 1, 2014.
Something related to policy, decisions, etc.
Consumer Assistance
Contact
Mary Wachtel, Senior Health Policy Associate
37 W Broad St Suite 350
Columbus, OH 43235
(614) 224-4950
mwachtel@healthpolicyohio.org