Berkeley SHIP & Healthcare Reform: What's Right for You?

December 11, 2013
Why are we here?

• Help you understand your insurance options
• Give you time to ask questions
• Talk to Berkeley SHIP and Covered California experts
Affordable Care Act (ACA) requires:

- You to be in a health plan that covers “essential benefits”
- States to create an insurance exchange or “marketplace” for individuals to buy insurance
  - in California this is called Covered California
- Subsidy or discounts of premium and cost-sharing for low to moderate-income individuals
- Expansion of Medicaid (a gov’t insurance program) to more low-income adults
Affordable Care Act (ACA) requires:

- Penalties for those who choose not to get insurance
  - Single person penalty: $95 or 1% of income, whichever is greater
  - Family penalty: $95 per adult, $47.50 per child, up to $285 or 1%
  - Penalties will increase in 2015 + 2016
  - Some individuals (especially those who don’t qualify like undocumented individuals) are exempt from the requirement.

- SHIP’s plan meets all ACA requirements.
- Reminder: all UC students are required to have health insurance.
ACA “Essential Health Benefits”:

- ambulatory patient services
- emergency services
- hospitalization
- maternity and newborn care
- mental health and substance abuse disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services and chronic disease management

BOTTOM LINE:
Berkeley SHIP already provides all of these benefits
• **Premium** – The amount you pay to be enrolled in insurance plan
  – **EXAMPLE:** Berkeley SHIP’s undergrad premium is $1007/semester

• **Co–insurance** – The percentage of the health care costs you have to pay.
  – **EXAMPLE:** For some services, Berkeley SHIP pays 90%, and you pay 10%

• **Deductible** – The amount of medical costs you have to pay before your insurance kicks in – per year.
  – **EXAMPLE:** Berkeley SHIP has a $200 annual deductible for some services outside of Tang

• **Co–pay** – An upfront cost you pay when you have an office visit; Not counted as part of deductibles.
  – **EXAMPLE:** Primary Care visits at Tang are $15
“Premium Subsidy” in ACA
A fixed amount of money or % of the cost that is provided as a tax credit to help low-income individuals buy health coverage in the marketplace. Note: this subsidy will be factored into marketplace insurance costs upfront and will appear as a tax credit on your tax returns.

- Please note: There are also subsidies on cost-sharing (or in other words, discounts on your co-payments and deductibles for certain levels of plans on the marketplace) but these discounts are applied at the time of service.
Ways to get insurance

• **Berkeley SHIP** (no subsidy)
• **Employer-based plan** (no subsidy)
• **Individual private insurance** (no subsidy)
• **Healthcare Benefit Exchanges** (subsidy if qualified)
  – In California, Covered California Health care Marketplace
• **Medi-Cal** (only if income qualifies you)
  – For example, if you are an independent student with a family size of one, your income must be under $15,860.
Berkeley SHIP - Values

• **Affordability** – keeping insurance premiums and out-of-pocket costs as affordable as possible.

• **Excellent benefit coverage** – offering high-quality insurance coverage for preventative, medical, mental health, dental and vision benefits.

• **Ease of use** – providing a plan with convenient campus access to providers that also works well off-campus in the Bay area, nationally, and internationally.

• **Student input** – Berkeley students always have input in our insurance selection process.

• **Alignment with Affordable Care Act** – ensuring our insurance offerings meet all standards set forth by ACA, surpassing those standards whenever possible.

• **Easy enrollment** – You are automatically enrolled unless waived
<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative</td>
<td>100% covered (you pay $0)</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$15 co-pay</td>
</tr>
<tr>
<td>Specialists</td>
<td>$15 co-pay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$30 at UHS; $50 outside UHS</td>
</tr>
<tr>
<td>Counseling</td>
<td>Outside UHS $15 co-pay (first five visits free at UHS for all students)</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 co-pay</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>90% co-insurance (you pay 10%)</td>
</tr>
<tr>
<td>Labs/tests/x-rays</td>
<td>90% co-insurance (you pay 10%)</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>$5 generic, $25 brand name</td>
</tr>
<tr>
<td>Dental</td>
<td>2 free cleanings/exams per year; 80% co-insurance minor dental, 70% co-insurance coverage major dental (up to $1000/year)</td>
</tr>
<tr>
<td>Vision</td>
<td>$10 eye exam, $25 co-pay frames &amp; lenses, or contact lenses (up to $120/year)</td>
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<td>$200 for some services outside of Tang</td>
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*Based on in-network providers*
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<th>Compare Plans</th>
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Health Benefit Marketplace

- “Marketplaces” will serve as a “one-stop shopping” location for buying individual health insurance
- Marketplace open as of October 1, 2013
- California’s marketplace is called Covered California
- Anyone can purchase coverage in the marketplace EXCEPT undocumented immigrants and international students
- Family members can all be on different plans.
- Marketplace offers ONLY medical, NOT vision + dental
Covered California

- Covered California will determine if you are eligible for marketplace plans, if you can receive subsidies/discounts, or if you qualify for Medi-Cal.
  - Marketplace offers 4 levels of plans (called the “metal plans”)
- Open enrollment began October 1 and is open until March 2014. Enrolling between Oct 1–Dec 23, starts your coverage on January 1.
- [www.coveredca.com](http://www.coveredca.com) or 800–300–1506
- Welcome today:
  Vanessa Raditz, Covered California Certified Educator, UC Berkeley Master of Public Health candidate
Highlight of Covered California’s Health Plans
How much does it cost?

Insurance rates (or premiums) are based on:

- Age
- Zip code
- Household size and income (to determine eligibility for premium assistance or Medi-Cal.)
- Health plan and benefit level selected

Note: There is a rate calculator available on coveredca.org (we also have a later slide on this)
## Local Insurance Options on Marketplace

<table>
<thead>
<tr>
<th>Alameda County</th>
<th>Contra Costa</th>
<th>San Francisco</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Alameda Alliance for Health – HMO</td>
<td>• Anthem – PPO&lt;br&gt;• Blue Shield – PPO&lt;br&gt;• Contra Costa Health Plan – HMO&lt;br&gt;• Kaiser Permanente – HMO</td>
<td>• Anthem – EPO&lt;br&gt;• Blue Shield – PPO&lt;br&gt;• Chinese Community Health Plan – HMO&lt;br&gt;• Kaiser Permanente – HMO</td>
</tr>
<tr>
<td>- Anthem – PPO</td>
<td>• Medi-Cal</td>
<td>• Medi-Cal</td>
</tr>
<tr>
<td>- Blue Shield – EPO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Kaiser Permanente – HMO</td>
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<td></td>
</tr>
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</table>

*Option no longer available on Marketplace*
Glossary

- **HMO** – Health Maintenance Organization
  - Patients pay a fixed monthly fee and consult with a primary care physician who may then either recommend treatment options or refer the patient to a specialist. **Must use network, except emergency.**

- **PPO** – Preferred Provider Organization
  - Patients select any physician within the network (without first seeing a primary care physician). Can pay more to consult with a physician outside the network. **May use network, or pay more to go outside network.**

- **EPO** – Exclusive Provider Organization
  - Type of PPO that restricts patients to selecting physicians only within the network. **Must use network, except emergency.**
Making Care More Affordable

**Premium Assistance**

Eligibility is based on:

<table>
<thead>
<tr>
<th>Number of People in Your Household</th>
<th>Annual Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$15,860 - $45,960</td>
</tr>
<tr>
<td>2</td>
<td>$21,400 - $62,040</td>
</tr>
<tr>
<td>3</td>
<td>$26,950 - $78,120</td>
</tr>
<tr>
<td>4</td>
<td>$32,500 - $94,200</td>
</tr>
<tr>
<td>5</td>
<td>$38,050 - $110,280</td>
</tr>
</tbody>
</table>

- If your income is less than $15,860 (for an individual), or $32,500 (family of four), you may qualify for Medi-Cal.
Health Insurance Plan Tier Levels

Metal tiers determine how much you pay as a patient, compared with what the plan pays.

<table>
<thead>
<tr>
<th>Metal Tiers</th>
<th>Paid by Health Plan</th>
<th>Paid by Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>Silver</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Gold</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>
## 2014 Standard Benefits for Individuals

<table>
<thead>
<tr>
<th></th>
<th>Bronze</th>
<th>Silver*</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$5,000 Medical and drugs</td>
<td>$2,000 Medical</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Primary Care Visit Copay</strong></td>
<td>$60 (Three visits per year)</td>
<td>$45</td>
<td>$30</td>
<td>$20</td>
</tr>
<tr>
<td><strong>Generic Medication Copay</strong></td>
<td>$19</td>
<td>$19</td>
<td>$19</td>
<td>$5</td>
</tr>
<tr>
<td><strong>Emergency Room Copay</strong></td>
<td>$300</td>
<td>$250</td>
<td>$250</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Maximum Out-of-Pocket for Individual</strong></td>
<td>$6,350</td>
<td>$6,350</td>
<td>$6,350</td>
<td>$4,000</td>
</tr>
<tr>
<td><strong>Maximum Out-of-Pocket for Family</strong></td>
<td>$12,700</td>
<td>$12,700</td>
<td>$12,700</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

* Lower cost sharing is available on a sliding scale.

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum. Blue corners indicate benefits that are subject to deductibles.
<table>
<thead>
<tr>
<th></th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Platinum</th>
<th>Berkeley SHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$5,000</td>
<td>$2,000</td>
<td>None</td>
<td>None</td>
<td>$200 some services outside Tang</td>
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<tr>
<td>Primary Care Visit Co-pay</td>
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<td>$100</td>
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<tr>
<td>Maximum Out-of-Pocket for individual</td>
<td>$6,350</td>
<td>$6,350</td>
<td>$6,350</td>
<td>$4,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Maximum out-of-Pocket for Family</td>
<td>$12,700</td>
<td>$12,700</td>
<td>$12,700</td>
<td>$8,000</td>
<td>$6000 Dependent plan</td>
</tr>
</tbody>
</table>
### 2014 Sliding-scale Benefits

**SINGLE**

**SILVER PLAN** (Eligible for Premium Assistance)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>None</td>
<td>$500</td>
<td>$1,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Primary Care Visit Copay</td>
<td>$3</td>
<td>$15</td>
<td>$40</td>
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<td>$3</td>
<td>$5</td>
<td>$19</td>
<td>$19</td>
</tr>
<tr>
<td>Emergency Room Copay</td>
<td>$25</td>
<td>$75</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket for Individual</td>
<td>$2,250</td>
<td>$2,250</td>
<td>$5,200</td>
<td>$6,350</td>
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<tr>
<td>Maximum Out-of-Pocket for Family</td>
<td>$4,500</td>
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</table>

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum. Blue corners indicate benefits that are subject to deductibles.
## Rate comparison

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>Number of subsidy eligible people</th>
<th>Lowest Covered CA Silver Plan</th>
<th>Second Lowest Covered CA Silver Plan</th>
<th>Third lowest Covered CA Silver Plan</th>
<th>AVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Francisco</td>
<td>28,000</td>
<td>Chinese Community HMO $306</td>
<td>Anthem EPO $373</td>
<td>Blue Shield PPO $374</td>
<td>$351</td>
</tr>
<tr>
<td>Alameda</td>
<td>80,000</td>
<td>Blue Shield EPO $317</td>
<td>Anthem PPO $357</td>
<td>Kaiser HMO $365</td>
<td>$346</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>779,000 (south)</td>
<td>HealthNet HMO $242</td>
<td>Anthem HMO $259</td>
<td>Molina PPO $259</td>
<td>$253</td>
</tr>
<tr>
<td>San Diego</td>
<td>193,000</td>
<td>HealthNet HMO $269</td>
<td>Anthem EPO $308</td>
<td>Kaiser HMO $316</td>
<td>$298</td>
</tr>
</tbody>
</table>

### Undergrad

- $168
- $1007/semester
- (2 semesters = full year of coverage)

### Graduate Student

- $231
- $1386/semester
- (2 semesters = full year of coverage)

### Dependents

- $333
- average
- (2 semesters = full year of coverage)
Price comparisons, cont.

Dental and vision coverage via private insurance market with comparable coverage to SHIP:

• Dental $50/month
• Vision $15/month
• Total cost comparable dental/vision: $65/month
Premium and Cost-Sharing Subsidies

• Under ACA, low-income people enrolled in marketplace plans qualify for premium and cost-sharing subsidization (AKA a discount) in the form of an income tax credit if:
  – Single adult making $15,580–$45k
  – Family of 4 making $32,500 – $94,200

• Note: subsidies will be factored into the costs upfront upon enrollment to keep monthly costs low.

• Students enrolled in Berkeley SHIP or insured through their parents’ work are not eligible for subsidies/discounts.
Medi-Cal Expansion

- California is expanding Medi-Cal eligibility
  - Medi-Cal is the California Medicaid program, a government insurance program for income individuals
    - (those at or below 138% of the federal poverty level = $15,856)
- Independent students with income levels $15,860 or below will be eligible for Medi-Cal
- Eligibility for Medi-Cal will be determined as part of the enrollment process through Covered California
- **If you qualify for Medi-Cal, you cannot choose to buy a metal plan**, however you can still enroll in SHIP.

**BOTTOM LINE:** Medicaid varies by state. California’s Medicaid program is called “Medi-Cal”
So, what are the pros and cons of each option?
Berkeley SHIP Pros

“Platinum Plan with Bronze Price”
Plus dental and vision

• Plan includes vision + dental.
• Convenient access right on campus, access to full network when outside Tang.
  – On campus includes labs, pharmacy, and more.
• No claims to file; Tang completes paperwork.
• Out-of-state and international coverage.
• Automatic enrollment, premium billed to CARS.
• Berkeley SHIP is covered by Financial Aid, and generally covered for GSI, GSR and fellowships.
• Meets all ACA requirements for federal mandate.
• Low co-pays and deductibles.
Berkeley SHIP Cons

- Students enrolled in Berkeley SHIP are not eligible for federal subsidies/discounts on premiums and co-insurance.

- Lower-cost insurance* may be available on the exchange, based on income.
  
  *Note: Marketplace plans do not include dental + vision coverage
Marketplace Pros

• Subsidies/discounts for low-income individuals or families.

• Provides you with options for coverage levels.
  – *Note: ONLY for medical, NO vision or dental*

• Potentially cheaper coverage for your kids, if you are a student parent.
  – Vision is included for children.
Marketplace Cons

- NO coverage for vision and dental.
  - Estimate for private insurance dental and vision:
    Dental $50/mo + Vision $15/mo = $65/month
- Insurance coverage is only for off-campus care.
  - This means going to networks (or doctors) that may require travel, longer wait times, or may be less convenient.
- Plan year follows Jan–Dec calendar, not academic calendar.
- Bronze plans have high deductibles and co-pays.
Medi-Cal Pros

• Cheap option for the lowest income students or their families.
Medi-Cal Cons

• Fewer providers accept Medi-Cal.
  • Your insurance would not be accepted at Tang.
• Current predictions indicate long wait times to see primary care, and even longer wait times to see specialty care providers (at least in the near future).

BOTTOM LINE: Medicaid varies by state. California’s Medicaid program is called “Medi-Cal”
Special populations – What we know

- Undocumented students
- Students with dependents
- International or out of state students
- Graduating students/filing fee (sign up for voluntary enrollment post-grad, filing fee, withdrawal grad students, concurrent enrollment)
- Student parents
Undocumented Students

- CANNOT buy insurance on Covered California or any out-of-state marketplace plans.
  - This includes AB540 students or “Dreamers”
- Are still covered by SHIP!
  - Dependents can also buy SHIP.

**BOTTOM LINE:**
Undocumented students can ONLY buy SHIP.
International Students

• Currently, international students do NOT qualify for the marketplace.
  – The marketplace is only open to “legal California residents”.

• International students still qualify for SHIP and can continue to have insurance coverage while enrolled at Cal.
  – Dependents can also buy SHIP.

BOTTOM LINE: International students can ONLY buy SHIP.
Non-Bay Area CA Students

- Marketplace options vary by county.
- You’ll want to enroll in a plan that works well in SoCal and also works well while you are at Berkeley.

**BOTTOM LINE:** To waive out of SHIP, the plan you pick has to cover your health care in the Bay Area; HMOs may not be a good option.
Out of State Students

• Can purchase marketplace plan from their home state.
• BUT to use your plan while you are at school, ensure plan covers care in the Bay Area.
• Choose plans carefully: HMOs may not be a good option if you want to use your care in Berkeley.

BOTTOM LINE:
To waive out of SHIP, the plan you pick has to cover your health care in the Bay Area.
Students with Dependents

- Berkeley SHIP does offer dependent care BUT:
  - Is expensive
  - Benefits differ between student and dependent plans
- Vision is covered for children.
- Family members can be on different plans, MEANING:
  - Can move your dependents to the marketplace plans but keep yourself on SHIP.
  - Can still get subsidies/discounts for your dependents if you qualify financially.

BOTTOM LINE:
You can keep SHIP but move your kids and other dependents to the marketplace.
Graduate Students

• Most graduate students, especially those with GSI, GSR, or fellowships have their insurance costs with SHIP fully covered.
  – Staying on SHIP will continue to be practically free for these students.

• Moving to the marketplace plans, however, will NOT be covered for the majority of graduate students.

BOTTOM LINE: If you have fee remission, SHIP is covered BUT marketplace is not.
Students in Transition:
Graduating students/filing fee (sign up for voluntary enrollment post-grad, filing fee, withdrawal grad students, concurrent enrollment)

• Students enrolled in Berkeley SHIP can continue on Berkeley SHIP’s Voluntary Plan
• Losing coverage through Berkeley SHIP (when you graduate or withdraw) triggers a special enrollment period for Marketplace plans
  – Meaning you can enroll in marketplace after March deadline
• Other life events – marriage, childbirth, change in income – also trigger special enrollment periods in Marketplace plans

BOTTOM LINE:
You’ll have options on the marketplace through a special enrollment period once you leave UC Berkeley, or after SHIP ends.
Waiving out of SHIP

• To waive out of SHIP annually, you need proof of another health insurance plan that meets waiver requirements.

• **Most** “metal plans” offered through Covered California – Bronze, Silver, Gold and Platinum level plans – should meet Spring UC waiver requirements.
  – Remember, you won’t have vision and dental coverage.

• Medi–Cal will also waive your out of SHIP.

• **NOTE:** Fall waiver criteria may change for next school year.

**BOTTOM LINE:**
You may be able to waive SHIP for the Spring with most Metal plans or Medi–Cal; BUT will only have medical coverage.
Important Timelines

SHIP COVERAGE PERIOD

Fall SHIP Aug 15-Jan 14
Spring SHIP Jan 15-Aug 14

SHIP WAIVER PERIOD

Fall Waiver deadline July 15
(alt. coverage must begin by Aug 15)

Spring Waiver deadline Jan 6*
(alt. coverage must begin by Jan 15)

*Early January waiver date varies.

COVERED CA ENROLLMENT PERIOD

Oct 1-Dec 23 Exchange
1st Enrollment Period

Note: must waive SHIP for Fall by July 15

If you enroll Oct 1-Dec 23, your plan will start Jan. 1.
To waive out of SHIP in Spring, must enroll by Dec. 23.

Beginning in January, if you enroll in Covered CA by the 15th of the month, coverage begins on the 1st of the following month.
What you get at Tang, regardless of your insurance:

- Regardless of which insurance plan you pick, as a registered student at Cal, you can use Tang for:
  - Primary care and specialty care (with $15 co-pay)
  - Five free counseling visits
  - Urgent care visits (with $30 co-pay)
  - See more options at uhs.berkeley.edu
If buying on the marketplace...

• Keep in mind the bronze plans may look cheap BUT:
  – You have very high out of pocket costs
    • Meaning if you ever need care or get sick, you have to pay a lot before your insurance kicks in
    • Can be up to $6,350 out of your pocket
• We recommend picking at least a Silver or higher plan. Only the Silver plan offers cost-sharing subsidies.
• Remember it only covers medical, NO dental or vision!
To price marketplace plans, you need to know:

- Are you an independent student?
  - If your parents, grandparents, or another family member claims you on their tax returns, you are NOT independent.
  - If you are independent:
    - What is your zip code?
    - What is your annual income (reported as your **modified adjusted gross income** on your tax return)?
  - If you are NOT independent?
    - What is your parents’ zip code?
    - What is your parent’s modified adjusted gross income on their tax return?
    - How many people do they claim as dependents on their taxes?
What counts as income?  
We are still confirming!

IRS counts income as:
- wages, salaries, tips
- Business/self-employment income
- rental income,
- interest received or accrued,
- lottery and gambling income
- capital gains, pensions,
- Social Security retirement benefits
- foreign-earned income
- alimony income and bartering income (i.e., exchange of goods or services without exchanging money).

What about…
- Fellowships?
- Grants?
- Financial Aid?
- Fee remissions?
- Scholarships?
- Stipends?

Questions?
Contact ASUC Student Advocate Office
advocate.berkeley.edu
Calculating your premiums:

- SHIP premiums for Spring 2014:
  - $1007 for undergrads, $1386 for grads
  - Dependents range from $1846–2137
- For the marketplace, go to coveredca.com and try the Shop and Compare tool.
So... what’s best for you?

For more information

- [www.coveredca.com](http://www.coveredca.com) or 800-300-1506
- Set up an appointment with a Covered CA enrollment counselor (see [www.coveredca.com](http://www.coveredca.com) for details)
- [http://uhs.berkeley.edu/healthreform](http://uhs.berkeley.edu/healthreform)
Thank you!

• Questions?
• Q + A tables
  – Berkeley SHIP
  – Covered California: Vanessa Raditz