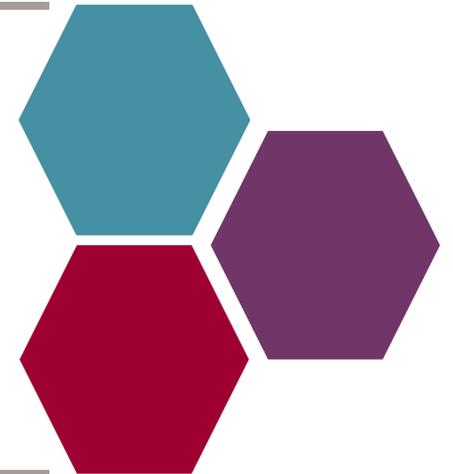

ITUP Presents: Health Insurance Basics Webinar

July 21, 2020



Welcome to the Webinar!



Your Participation

Open and close your control panel

Join audio:

- Choose **Mic & Speakers** to use VoIP
- Choose **Telephone** and dial using the information provided

Submit questions and comments at any time via the Questions panel

Reminder: Today's presentation is being recorded and will be available within 48 hours.

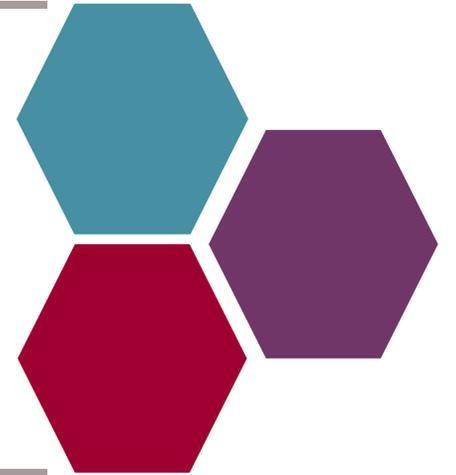
Today's Presenter

ITUP Executive Director
Katie Heidorn



Health Insurance Basics

July 21, 2020



Who We Are

Insure the Uninsured Project

- Nonpartisan, independent 501 (c)(3) organization, founded in 1996
- The mission of ITUP is to promote innovative and workable policy solutions that expand health care access and improve the health of Californians
- ITUP implements its mission through policy-focused research and broad-based stakeholder engagement



ITUP Vision – All Californians have the resources they need to preserve and improve health

ITUP seeks a health care system that is:

Universal – All Californians are eligible for comprehensive health coverage and services, including primary and preventive health care services

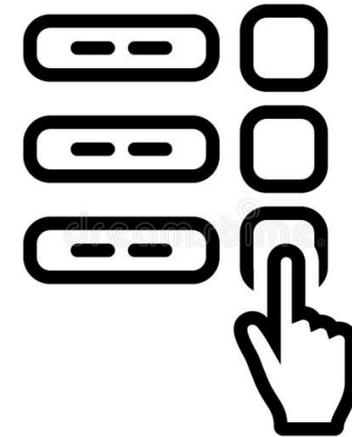
Accessible – Californians have access to coverage choices and services that are available, timely, and appropriate

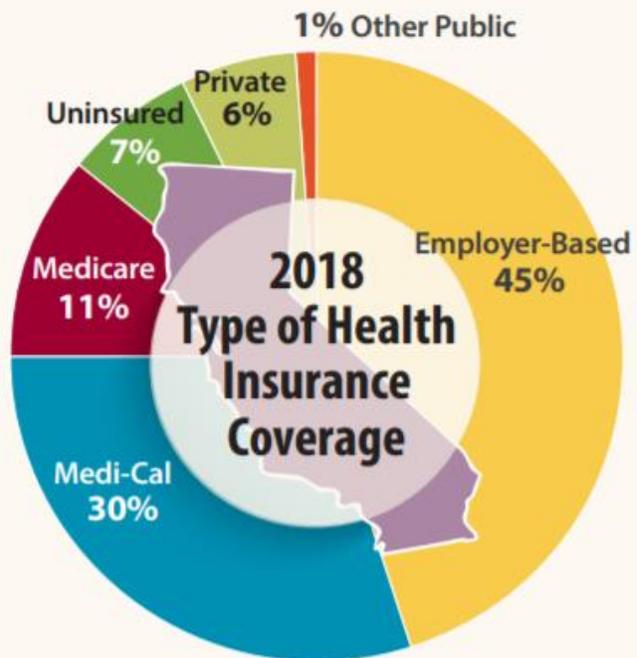
Affordable – Coverage and care are affordable for public and private purchasers and for consumers at the point of care

Effective – Health care and related support services are cost-effective, coordinated, and high-quality

Equitable – Californians can expect fair access and treatment regardless of health status, age, income, language, race or ethnicity, gender, immigration status, geographic region, and public or private coverage

Time for a poll!





Source: 2018 California Health Interview Survey

Common Sources of Coverage

MEDI-CAL (MEDICAID)



DESCRIPTION

Jointly-administered and funded state and federal coverage program. Covered services include doctor visits, dental, hospital care, immunizations, prescription drugs, pregnancy-related services, mental health, substance use treatment, and nursing home care.

WHO QUALIFIES

Low-income Californians, including individuals, families, seniors, persons with disabilities, pregnant women, foster youth, and undocumented children and young adults aged 0 – 26 years.

WHO PAYS

Federal and state/local governments



OVERSIGHT

CMS, DHCS, DMHC

MEDICARE



DESCRIPTION

Federal health coverage program. Covered services include doctor visits, hospital care, prescription drugs, preventive services, and nursing home care.

WHO QUALIFIES

Adults over age 65 and younger individuals with disabilities. People enrolled in fee-for-service Medicare can purchase private supplemental insurance coverage (known as a Medigap plan) to help cover Medicare cost-sharing and coverage limits.

WHO PAYS

Federal government

OVERSIGHT

CMS, DMHC

[Medicare.gov](https://www.Medicare.gov)

LARGE GROUP (EMPLOYER)



DESCRIPTION

Health insurance for an individual or family provided to a group, primarily through an employer with greater than 100 employees. Covered services vary.

WHO QUALIFIES

Eligible employees, as determined by state and federal rules and employer choice. About 43.4 percent of private sector workers are enrolled in employer provided, “self-insured” plans that are not subject to state and federal regulation, also known as “ERISA plans”. Large employers are more likely to offer self-insured plans.

WHO PAYS

Employers and employees

OVERSIGHT

U.S. Department of Labor, DMHC, CDI, DMHC regulates about 93 percent of large group market compared to about 7 percent by CDI.

SMALL GROUP (EMPLOYER)



DESCRIPTION

Health insurance for an individual or family provided to a group, primarily through an employer with up to 100 employees. Covered services vary.

WHO QUALIFIES

Eligible employees as determined by state and federal rules and employer choice. About 43.4 percent of private sector workers are enrolled in employer provided, “self-insured” plans that are not subject to state and federal regulation, also known as “ERISA plans”. Large employers are more likely to offer self-insured plans.

WHO PAYS

Employers and employees

OVERSIGHT

U.S. Department of Labor, DMHC, CDI, DMHC regulates about 93 percent of small group market compared to about 7 percent by CDI.

INDIVIDUAL

DESCRIPTION

Health insurance coverage purchased by an individual for the individual and their family. Services covered must include doctor visits, hospital care, maternity care, and prescription drugs.

WHO QUALIFIES

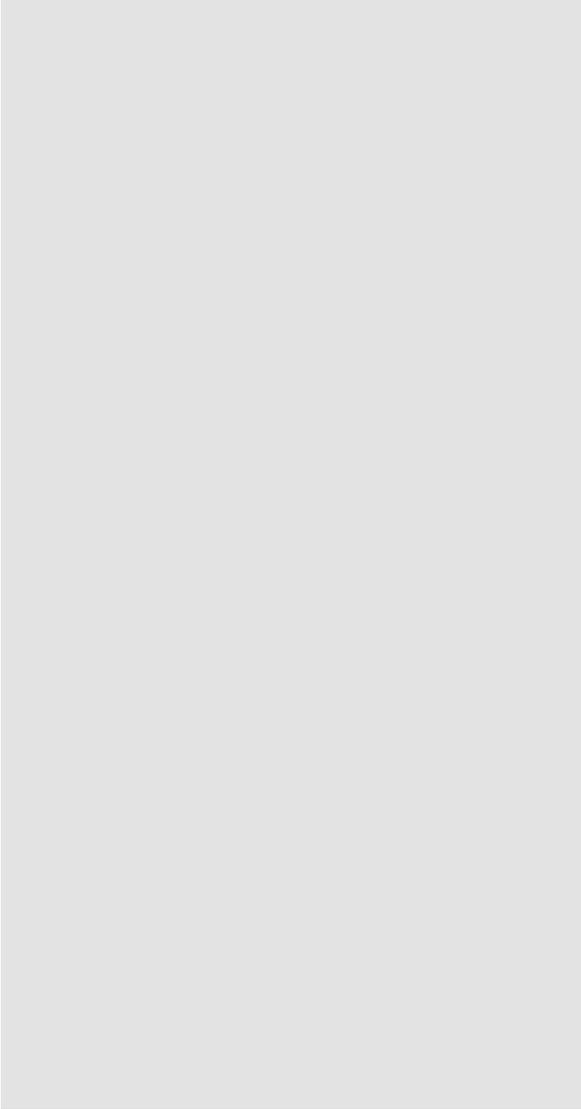
Individuals not eligible for any group or public coverage. Some lower income individuals may be eligible for subsidies if purchasing coverage through Covered California. Subsidies are not available outside Covered California on the open individual insurance market.

WHO PAYS

Individual; some federal and state government subsidies

OVERSIGHT

CCIIO, DMHC, CDI, Covered CA, DMHC regulates about 92 percent of the individual market compared to about 8 percent by CDI.



Key Definitions for Health Insurance

KEY DEFINITIONS

Employer-Sponsored Insurance

Health Maintenance Organization (HMO)

Preferred Provider Organization (PPO)

Exclusive Provider Organization (EPO)

In-Network Providers

Out-of-Network Providers

KEY DEFINITIONS: PART 2

Cost-
Sharing

Co-Pay

Co-
Insurance

Deductible

Premium

Out of
Pocket Max

KEY DEFINITIONS: PART 3

Advanced
Premium Tax
Credit (APTC)

California
Premium
Subsidies

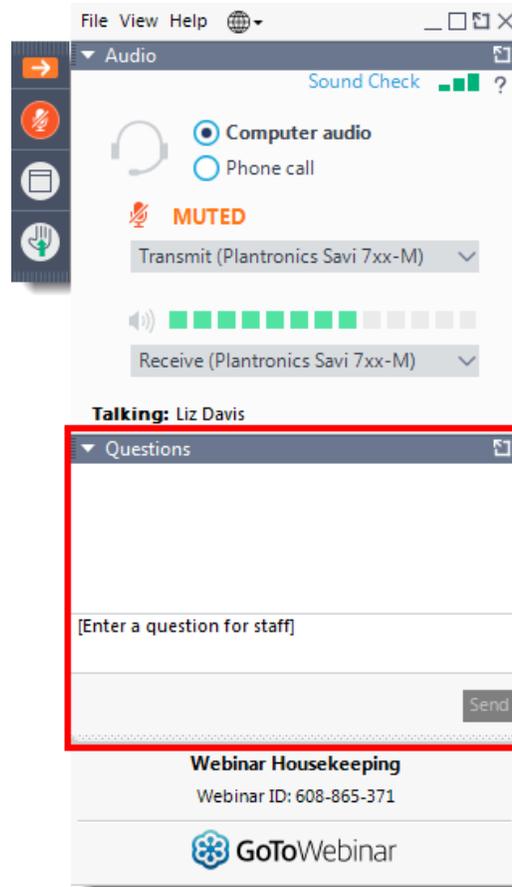
Pre-Existing
Condition

Essential
Health
Benefits

KEY QUESTIONS FOR CONSUMERS SEEKING CARE

1. What type of health insurance coverage do they have (e.g., employer coverage, Medi-Cal, Medicare)?
2. What services are covered by their coverage program or health plan, and what will services cost an enrollee?
3. Who is their primary care physician?
4. Which hospitals and specialist doctors are included in their health plan network or accept their coverage?
5. What has changed about their coverage due to COVID-19 (e.g., is cost-sharing waived for testing and, possibly, for treatment)?

Time for Questions!



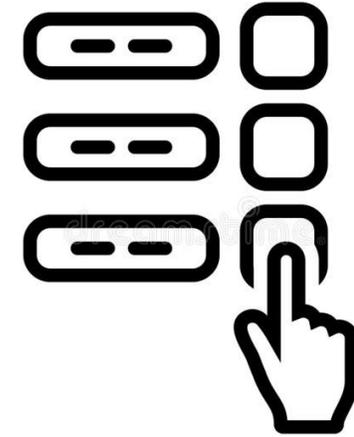
Your Participation

Please submit your text questions and comments using the Questions panel

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Time for a poll!





Thank You!!

Contact us at: info@ITUP.org