


A New Day for Health Care Options

Early Childhood Investigations webinars
 Presented by Louise Stoney, Sharon Easterling and
 Jeremy Smith | September 23, 2021

1




What Has Changed?

- ARPA investment in the [Affordable Care Act](#) made insurance more affordable
- Shared Services has made [Telehealth](#) plans very affordable.
- ARPA Stabilization grants can be spent on insurance premiums and Health Savings Accounts or Health Reimbursement Accounts

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2




A Possible Package

1. Health Care Navigator – who understands the ECE sector – to help owners, directors, teachers, family child care providers
 - ✓ Understand what policies are available to them, at what price
 - ✓ Analyze the pro and cons of choosing various plans (what network of docs + hospitals would be covered, deductible, co-payments, etc.)
2. Docs by Phone plan – available from [ECESharedResources](#)
 - ✓ \$80/yr for employee + all family members
 - ✓ Unlimited access to board-certified doctor (who can write prescriptions)
3. Funding for [Health Savings Account](#) or [Health Reimbursement Account](#)
 - ✓ Lump sum of \$ to cover out-of-pocket costs, including co-payments + services such as dental, therapy, chiropractic, prescriptions and more

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3

 **Funding Options**

1. Health Care Navigators
 - ✓ May already be available in your state (can you partner?)
 - ✓ Could tap federal ARPA funding to support
2. Docs by Phone
 - ✓ Currently part of ECE Knowledge Hub
 - ✓ Could tap federal ARPA funding to expand access
 - ✓ Covers cost of virtual doctor visits – not full health insurance
3. Health Savings Account (HSA)
 - ✓ Max tax-free annual contribution is \$3,600 individual/ \$7,200 family
 - ✓ Unspent \$ carries over year after year; never expires (teachers can KEEP this money to spend on health care in the future)
 - ✓ Could tap federal ARPA funding to expand access
 - ✓ Must be linked to high-deductible insurance plan (In some cases, lower-cost ACA plans with good physician/hospital networks are linked to an HSA)

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4

 **Funding Options**

4. Health Reimbursement Account
 - ✓ Funded by employer; is pre-tax money
 - ✓ Reimburses employees for out-of-pocket medical expenses and health insurance premiums.
 - ✓ Does not require a linked high-deductible health insurance plan
 - ✓ Funds can roll-over; don't have to be spent in plan year, but typically do not follow employee if they leave
 - ✓ ECE owners + directors could tap federal ARPA funding to support an HRA

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5

 **Key Questions + Roles for Partners**

How can you help ensure that Navigators understand ECE businesses and can effectively engage with ECE staff?

- ✓ What outreach or training is needed?


How can you ensure that all ambassadors to the ECE sector understand the value of the Affordable Care Act, Teledoc, Health Savings and/or Health Reimbursement Accounts?

- ✓ What information and outreach are needed?

What supports to Child Care Owners and Directors need to ensure access to these important health care services?

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6

 **How States Can Help**

1. Fund health insurance premiums for the ECE workforce
2. Make Health Care Navigators available to ECE – and ensure that they are able to respond to the unique needs of this sector (e.g. helping self-employed individuals submit financials, advise owners/directors on helping staff access the ACA, etc.)
3. Fund Teledoc plans for the ECE workforce

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7

 **Example: WA Health Care Premium Assistance for ECE Staff**

- \$30M funding in 2021
- Eligible employees of licensed child care programs can receive health insurance, at no premium, via [WA State Health Care Exchange](#)
- Eligibility capped at 300% of FPL (\$38,640 family of one - \$79,500 for family of four)
 - Navigators will help self-employed individuals determine eligibility based on all allowable deductions
- Will begin on November 1, 2021

Washington built on its Pilot to expand access statewide!

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8

 **Putting it All Together in Rural New Hampshire**

Sponsored by [Granite State Progress](#) -- Upper Valley Region of New Hampshire. Includes:

- Telehealth option launched in June 2021 with 10 providers; expanding in Sept 2021 using ARPA grants
- Local [Work United](#) program includes Health Care Navigator
- United Way and Early Care & Education Association will support centers to fund a [Health Savings Account](#) (HAS) and/or [Flexible Spending Account](#) (FSA) for staff without affecting access to income-based financial resources/services

This project covers 4 counties with over 76 centers + 60 FCC homes.

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9

How a Health Care Navigator Helps

- The federal government funds Health Care Navigators to help explain health insurance options and facilitate enrollment in health insurance through the Federally-facilitated Marketplace (FFM)
- Navigators provide free enrollment for the Health Insurance Marketplace, Medicaid, and CHIP
- Navigators are funded CMS.gov to provide unbiased information about a range of plans and programs

You don't have to figure this out on your own!

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10

Healthcare.gov Marketplace Insurance Plans just become more affordable on April 1st

Most lower-wage employees can find insurance for less than \$10 per month -- but even high earners qualify

	2020	2021
Single female, 26 years old Income: \$28,000 /year	Plans start at \$98/month	Plans start at \$0/month
Single male, 62 years old Income: \$52,000 /year	Plans start at \$662/month	Plans start at \$175/month
Married couple, mid 50s Income: \$72,000 /year	Plans start at \$1,057/month	Plans start at \$210/month

11


Locating a Health Care Navigator

- In 2021, Sixty organizations were funded to serve as Health Care Navigators.
- 2021 [CMS Navigator Cooperative Agreement Awardees](#) -- list of funded organizations, with navigators, and areas they target.
- Navigators are required to assist any consumer seeking assistance, even if that consumer is not a member of the community or group the awardee indicated in its application that it will target.

Check the list of organizations that have free navigators!

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12



Information ECE Owners, Directors and Providers Will Need to Apply

In order to apply for Health Coverage on the Marketplace you need to be able to estimate your income for year that you need coverage for. Helpful documents include:

- Pay stubs
- Copy of last year's tax return
- Profit and Loss Statement

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13



Important Deadlines

New this year:

Open Enrollment will be from
November 1, 2021 – January 15, 2022

You can also sign up during a Special Enrollment Period

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14




NH Navigator Program

Open Monday – Friday
8am to 6pm

(603) 931-3858

ACANavigator.com

15



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16



Results from WA Child Care Worker Enrollment Assistance Pilot

- Bi-lingual Navigator was available to provide direct support to individuals and small child care businesses (virtual or by phone)
- Over two-month period, helped 144 individuals in 12 counties
- 86% enrolled in health coverage. Of these, 74% enrolled in WA Apple Health (Medicaid) + 26% enrolled in a Qualified Health Plan
- Project was sponsored by Yakima Neighborhood Health Services, who worked in partnership with Child Care Aware of WA to reach ECE providers + staff.

Note: This Pilot occurred before Biden's proposal to expand the ACA.

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17
