Cleveland, OH
Health Insurance: Obtaining and Maintaining Coverage

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Types of Insurance Plans

- Private
  - Individual policies purchased through the Health Insurance Marketplace or outside the Marketplace
  - Employer-sponsored

- Public
  - Medicare
  - Medicaid/ CHIP
  - VA Benefits/TRICARE
Important Dates

Open Enrollment for 2019

Marketplace
November 1 – December 15, 2018
for January 1, 2019 start date

Medicare
October 15 – December 7, 2018
for January 1, 2019 start date
Types of Coverage in the Marketplace

Bronze, Silver, Gold, and Platinum Plans

- All plans cover the same benefits and cap annual out-of-pocket expenses at:
  - $7,350 for an individual and $14,700 for families (2018)
  - $7,900 for an individual and $15,800 for families (2019)

- The **big difference is cost sharing** through out-of-pocket (OOP) expenses including annual deductibles, co-payments and coinsurance.

- To get an idea of the true cost of coverage, consumers have to add up premiums and their expected out-of-pocket costs.

- A Gold or Platinum plan that has a higher premium may be the better buy when OOP costs and premium subsidies are taken into account—especially for individuals with chronic, rare diseases needing on-going and expensive treatments.
What Medicare Plan Is Right for Me?

State Health Insurance Assistance Program (SHIP)

- Since plans vary state by state and even sometimes by county, every state has SHIP that provides counseling services to Medicare beneficiaries.
- They can go over the specifics of the plans you are eligible for and assist Medicare beneficiaries in making educated, informed decisions on their healthcare benefits.

To find your state’s SHIP contact information, please go to:

Medicare Basics

- Part A – Hospital Coverage
- Part B – Medical Coverage
- Part C – Medicare Advantage Plans offered by private companies. Includes Part A and Part B coverage. Most also include prescription coverage (Part D).
- Part D – Prescription Drug
- Part F and Part G – Medicare Supplemental Coverage (Medigap)
Many options available so investigate to see what will work best for you

- Ig therapy is covered under the Part B medical benefit at 80%

- Medigap (Part F or G) is needed to help with remaining 20%

- Medicare advantage plans are sold as “All in one” … but many patients have reported to IDF that they have a 20-30% coinsurance for Ig

Make sure you know the coverage before enrolling!
Every Plan Is Different: Comparing Plans and Coverage Details
What to Know Before Purchasing a Plan

- What is my out-of-pocket maximum?
- Do I have a deductible?
- Is my deductible included in the out-of-pocket maximum or is it in addition to the maximum?
- Medical and prescription plan
- How is immunoglobulin (Ig) therapy covered?
- Coinsurance
- Co-pay
- Do I have options for site of care?
- Are there out-of-network benefits?
Out-of-pocket (OOP) Maximum Limit

What expenses are included in the OOP?
- Deductibles
- Co-payments
- Coinsurance

What expenses are NOT included in the OOP?
- Premiums
- Non-covered services
- Out of network
Need Help Comparing Plans?

Visit the IDF Patient Insurance Center:
www.primaryimmune.org/patient-insurance-center

- Download the IDF Health Insurance Toolkit

It contains facts, resources, and comparison worksheets to help you choose the best plan!
IDF Public Policy

- Access to Quality Care
- Screening and Diagnosis
- PI Community Support
- Research and Emerging Therapies

Help individuals with PI receive lifesaving care!
Advocacy Initiatives
Working on Behalf of Patients

- Extending Medicare IVIG Demo Extended by Congress to December 31, 2020
- Ensuring Medicare reimbursement for home SCIG Medicare mandated to provide temporary services payment beginning January 1, 2019
- Maintaining patient protections under the ACA Currently intact but requires continued advocacy to maintain
- Addressing high co-insurance and specialty tier policies Campaigns in Nevada and Iowa and supporting efforts in MI, NJ, OH, OR, and MA
- Opposing inappropriate payer drug guidelines and limitations on sites of care Success with Aetna, BCBS FL
- Facilitating SCID newborn screening in all 50 states Now 47 states
Advocating for Patients with Payers

- IDF communicates with payers on policies that adversely affect people with PI including:
  - Poorly written or out of date Ig medical guidelines
  - Restrictive formularies
  - Narrow networks of providers
  - Restrictions on sites of care
- IDF partners with its immunologists to educate and help resolve issues with payers
- IDF is currently planning a luncheon with payers to educate them about issues unique to the PI community
Grassroots Advocacy Opportunities

- **IDF Advocacy Day 2019 in Washington, D.C.**: PI community members advocate on Capitol Hill for federal issues impacting their community.

- **Health Access Advocates**: Advocate for the PI community in your home state.

- **IDF 2018 Advocacy Retreat in Annapolis, MD**: PI community members in the mid-Atlantic region learn how to be effective advocates in their state legislatures.

- **Sign up for IDF Action Alerts** to make your voice heard to policy makers.

- **To learn about issues affecting the PI community**, check out the Advocacy Channel.
Remember...

- Policy affects everyone whether you have private or public health insurance
- Current issues may not pertain to your situation now but they will affect you because...
  - **You** will one day move to Medicare
  - Private insurers often follow Medicare coverage rules/regulations

“The Only Thing That Is Constant Is Change” - Heraclitus
So make sure to stay up to date on healthcare issues!
IDF Resources

Immune Deficiency Foundation
800-296-4433
www.primaryimmune.org/ask-idf

IDF Advocacy Center
www.primaryimmune.org/idf-advocacy-center