

# **Affordable Care Act – Exchange Eligibility Requirements**

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**Health Care Access  
Commission**

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## **Exchange Eligibility Requirements**

- **Some mandates, but  
considerable state flexibility**
- **Potential for program and  
operational alignment and  
simplification**
- **Potential to leverage existing  
state initiatives**

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# **Exchange Eligibility Requirements – Overview**

- **High level overview of requirements**
- **Options to consider**
- **Interaction with state initiatives**

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## **High Level Requirements**

- **HHS/IRS will establish a process to determine eligibility for premium tax credits and cost-sharing reductions through the Exchange**
- **Exchange must establish, and make available, a calculator to determine actual cost of coverage after cost-sharing reductions**

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## **High Level Requirements**

- **Exchange must inform individuals of eligibility requirements for Medicaid, CHIP, and other state public health care programs**
- **Exchange will enroll individuals in public programs if determined eligible**

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## **High Level Requirements**

**State Medicaid agency may contract with the Exchange to determine eligibility for Exchange premium tax credits.**

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# **High Level Requirements**

**Exchange must operate:**

- an initial open enrollment period,
- an annual open enrollment period,
- special open enrollment periods, (births, marriages, etc...)
- special monthly open enrollment periods for Native Americans

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# **High Level Requirements**

- State must conduct outreach to enroll vulnerable and underserved populations in public health care programs.
- Exchange must provide “Navigator” services to educate people about Exchange health plans and subsidies, and provide enrollment assistance for those plans.

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# **High Level Requirements**

**The state may allow agents or brokers to enroll individuals in Exchange health plans and assist with applying for premium tax-credits and cost-sharing reductions through the Exchange.**

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# **High Level Requirements**

- **State may establish a basic health care option for individuals who are not eligible for Medicaid and are at or below 200% FPG and under age 65**
- **Individuals participating in the basic health plan are not eligible to participate in the Exchange**

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## **High Level Requirements**

**State may create its own application for all health subsidy programs including Exchange subsidies, Medicaid, CHIP, and other state programs.**

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## **High Level Requirements**

**Each state must develop a secure, electronic data exchange interface to facilitate determination eligibility for public programs and Exchange subsidies.**

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# **High Level Requirements**

**State must ensure that the agencies administering Medicaid, CHIP, and the Exchange use the secure electronic interface for eligibility/subsidy determinations and enrollment.**

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## **Options**

**Exchange and MHCP administrative flexibility enhanced by aligning:**

- **Eligibility rules**
- **Processes**
- **Systems**
- **Benefits/providers**

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# **Options- “Integrated Exchange”**

- Exchange performs all eligibility determinations for Exchange plans and Minnesota Health Care Programs (MHCP)
- Same tools and processes for all determinations; e.g. systems, databases, etc....
- Alter responsibilities for 2000+ statewide eligibility workers

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# **Options – “Choice of Venue”**

- Exchange performs MHCP and Exchange eligibility determinations coming through the Exchange
- State/county staff perform MHCP and Exchange eligibility determinations coming through the Medicaid agency
- Same tools and processes regardless of who is determining eligibility

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# **Options – “Separate Doors”**

- Exchange performs MHCP and Exchange eligibility determinations coming through the Exchange
- State/county staff only perform eligibility determinations for applications coming through the Medicaid agency
- Separate processes and tools connected by interface

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# **Interaction with State Initiatives**

- Minnesota Health Care Connect initiatives/SHAP Grant:
  - Online application
  - Consumer website
  - Enterprise verification
  - Customer contact center
- Gap analysis based on Exchange requirements

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# **Interaction with State Initiatives**

- **Minnesota Community Application Agent (MNCAA) program**
  - Pay for performance application assistance
  - Target community organizations serving populations with disparate health outcomes
- **Gap analysis based on ACA requirements**

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# **Interaction with State Initiatives**

- **Basic Health Plan analysis**
- **Benchmark benefit set analysis**
- **Overall assessment of alignment options**
  - Rules
  - Processes
  - Systems

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