Navigating TennCare

Day 1: The Rules to Live By
Welcome & Invocation

Alexandra Norton
Director, Community Health & Benefit at Saint Thomas Health
A warm welcome from...

Michele Johnson, J.D.
Co-founder & Executive Director
Tennessee Justice Center
What does TJC do?

Provide trainings

Advocate for Tennesseans

Help clients one-on-one

tnjustice.org
#TJCTrain2016
Agenda

Day 1

• TennCare Basics
• Counting Households
• Counting Income
• Break
• MAGI TennCare Categories
• Closing the Coverage Gap
Chris Coleman
Staff Attorney

Email: ccoleman@tnjustice.org
TennCare Basics
Insurance Affordability Programs

• Medicaid
  – a.k.a. TennCare
• Medicare
• Marketplace Premium Tax Credits
  – a.k.a. the Exchange, FFM, healthcare.gov
• CHIP (Children’s Health Insurance Program)
  – For children and pregnant women: CoverKids
Medicaid v. Medicare

Medicaid (TennCare)
- Federal-state partnership
  - States help shape where the $$ go
- Public assistance program for individuals who fall in specified categories
- Based largely on financial need

Medicare
- Federally-run program
- Entitlement program for individuals are 65 and older; may be younger with disabilities
- Based on work history and payment into the Medicare system

You can qualify for both!
Applying for TennCare

• Tennessee requires nearly all applicants for TennCare/Medicaid to apply through the federal marketplace.

• Exceptions:
  • Presumptive Eligibility (PE) programs
  • CHOICES long-term care program
  • Medicare Savings Programs (QMB, SLMB, QI, QDWI)
Timeline (by law)

Federal law requires TennCare to determine an applicant’s eligibility "with reasonable promptness": no longer than 45 days (or 90 days for the CHOICES program).

See: 42 USC 1396a(a)(8)
TennCare (Medicaid)

• Managed care model
• Has different health plans, called Managed Care Organizations (MCO)
  – United Healthcare Community Plan
  – Amerigroup
  – BlueCare
  – TennCare Select
• Uses a medical home so each individual has a primary care physician (PCP)
Practice Tips

• Can change MCOs within 45 days of assignment.

• After 45 days, must file with TennCare Solutions Unit (TSU) for hardship.

• Enrollment Periods:
  – West: March
  – Middle: May
  – East: July
Eligibility

Be in an eligible CATEGORY

Have HOUSEHOLD INCOME that qualifies

Have RESOURCES/ ASSETS that qualify

APPLY!
Household Counting
Why Counting Household Size is Important:

Eligibility for any Insurance Affordability Program (Premium Tax Credits, TennCare, CoverKids) is based on **household income**.

To determine household income, you must know

- Whose income counts?
- What counts as income?
Why Counting Household Size is Complicated:

• Household size is an individual determination, so people living in the same house could have different household sizes

• Different rules for different categories of TennCare eligibility

• Different rules depending on tax filing status
3 Types of Household Counting Rules:

1. MAGI categories
2. Medically needy spend down
3. Aged, blind, and disabled categories
What is MAGI?

• MAGI = Modified Adjusted Gross Income

• MAGI is a methodology for how income is counted for purposes of:
  • Premium Tax Credits
  • CoverKids
  • Some TennCare eligibility categories
    • Children
    • Pregnant women
    • Parents and caretaker relatives
Household Counting for MAGI Categories
Household Size Under MAGI Rules

Step 1: What is the applicant’s *expected* tax filing status?

- Three categories of individuals:
  - Tax filers not claimed as tax dependents
  - Tax dependents
  - Non-filers **and** not claimed as tax dependents
The MAGI household will ALWAYS be either:

1. Tax filing unit

2. Parents, minor children, and minor siblings living together
• For the Marketplace, an individual must be under 19 to be a “qualifying child” in the HH.
  – Exception: Full time student under 24

• For TennCare, an individual must be under age 19 to be considered a “child” in the HH.
  – Exception: Full time student under 21

NOTE: We’re talking about who is counted in the household. Being counted in the household does not trigger categorical eligibility for TennCare.
Household Size for Premium Tax Credits

Household size = Tax filing unit

• Tax filer (includes married taxpayers filing jointly) and all claimed tax dependents.

• Includes family members and unrelated individuals claimed as a tax dependent by a taxpayer (e.g., stepchild, grandchild, niece, taxpayer’s parent).
Household Size for Premium Tax Credits

Household size = 4
Household Size for TennCare:
Tax Filer Not Claimed as a Dependent

Household size = Tax filing unit

For tax *filers*, rules for household size are always the same, regardless of the program.
Household Size for TennCare: Non-filer, Not Claimed as a Dependent

Household size = Parents, minor children, and siblings living together

- Adults: Individual plus spouse and minor children (including step-children) living with the individual
- Children: Child plus minor siblings and parents (including step-parents) living with child.
Household Size for TennCare: Tax Dependent

Household size = household of the tax filer claiming the dependent (tax filing unit),

*unless* . . .

1. Tax dependent is not minor child or spouse of tax filer
2. Tax dependent is a minor child living with both parents who are unmarried
3. Tax dependent is a minor child claimed as a tax dependent by a non-custodial parent
• Gunnar lives alone, of course.

• Gunnar is not claimed as a dependent on anyone else’s tax return and has no tax dependents.

<table>
<thead>
<tr>
<th>Counted in HH</th>
<th>Medicaid Household Size for Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gunnar</td>
<td>Gunnar</td>
</tr>
</tbody>
</table>
**Conrad-James Family (pre-divorce)**

- Conrad-James family: married couple with 2 children
- Teddy and Rayna file a joint return and claim both children as dependents

<table>
<thead>
<tr>
<th>Counted in HH</th>
<th>Rayna</th>
<th>Teddy</th>
<th>Maddie</th>
<th>Daphne</th>
<th>HH Size for Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rayna</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>4</td>
</tr>
<tr>
<td>Teddy</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>4</td>
</tr>
<tr>
<td>Maddie</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>4</td>
</tr>
<tr>
<td>Daphne</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>4</td>
</tr>
</tbody>
</table>

**Medicaid Household Size**

[tnjustice.org](http://tnjustice.org)
Conrad≠James Family (after divorce)

- Rayna lives with both daughters and files taxes as a single individual
- Teddy claims girls as tax dependents

<table>
<thead>
<tr>
<th></th>
<th>Counted in HH</th>
<th></th>
<th>HH Size for Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rayna</td>
<td>Maddie</td>
<td>Daphne</td>
</tr>
<tr>
<td>Rayna</td>
<td>✔️</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maddie</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Daphne</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Teddy</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

Medicaid Household Size
Conrad≠James Family (after divorce)

- Rayna lives with both daughters. Rayna claims Maddie as a tax dependent.
- Teddy claims Daphne as a tax dependent.

<table>
<thead>
<tr>
<th></th>
<th>Counted in HH</th>
<th></th>
<th></th>
<th></th>
<th>HH Size for Medicaid</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Rayna</td>
<td>Maddie</td>
<td>Daphne</td>
<td>Teddy</td>
<td></td>
</tr>
<tr>
<td>Rayna</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Maddie</td>
<td>✔</td>
<td>✔</td>
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<td></td>
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<tr>
<td>Daphne</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Teddy</td>
<td></td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>2</td>
</tr>
</tbody>
</table>

Medicaid Household Size
Juliette – Three-Generation Household

- Juliette lives with and supports her 44-year old mother, Jolene, and her 1-year old daughter, Cadence
- Juliette is the tax filer and claims Jolene and Cadence as dependents

<table>
<thead>
<tr>
<th></th>
<th>Counted in HH</th>
<th>HH Size for Medicaid</th>
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</thead>
<tbody>
<tr>
<td>Juliette</td>
<td>✓</td>
<td>3</td>
</tr>
<tr>
<td>Jolene</td>
<td>✓</td>
<td>1</td>
</tr>
<tr>
<td>Cadence</td>
<td>✓</td>
<td>3</td>
</tr>
</tbody>
</table>

Medicaid Household Size
3 Types of Household Counting Rules:

- MAGI categories
- 2. Medically needy spend down
- 3. Aged, blind, and disabled categories
Household Counting for Medically Needy Spend Down
Household Size for Medically Needy Spend Down

Children:
Household size = self + parents + siblings under age 21

• DO NOT include step-parents or step-siblings
• INCLUDE unborn child(ren) who will become the applicant’s sibling(s)
Household Size for Medically Needy Spend Down

Pregnant women:
Household size = self + spouse + unborn child(ren) + children under age 21

• Do not include step-children
3 Types of Household Counting Rules:

- ✔ MAGI categories
- ✔ Medically needy spend down
- 3. Aged, blind, and disabled categories
Aged, Blind, and Disabled (ABD) Categories

• SSI disability-related categories
  – SSI recipients, Pickle, Disabled Adult Child (DAC), Disabled Adult Widow(er) (DAW)

• CHOICES

• Institutionalized TennCare

• Hospice

• Medicare Savings Programs
Household Size: Aged, Blind, and Disabled Categories

• Household size is either one or two.

• Household of two only if:
  – Married couple in which both spouses are eligible for Medicaid and living together.
  – If applicant’s spouse not eligible for Medicaid, applicant is household of one and spouse’s income is deemed to applicant.
3 Types of Household Counting Rules:

- MAGI categories
- Medically needy spend down
- Aged, blind, and disabled categories
Household Changes Can Affect Eligibility and/or Amount of Assistance

- Household changes:
  - Birth or adoption of child
  - Marriage, divorce, or legal separation
  - Death of family member
  - Family member no longer eligible to be claimed as tax dependent
  - Minor turning 18
Married Couples

• For the Marketplace, married couples generally must file a joint tax return to receive premium tax credits and cost-sharing reductions.

• For TennCare MAGI categories and medically needy spend down, married couples who live together are counted in the same household regardless of whether they file joint or separate tax returns.
Pregnant Women

• For the Marketplace, a pregnant woman counts as one person.

• For TennCare MAGI categories, Tennessee counts the woman plus the number of children she expects to have for her household only.

• For medically needy spend down, unborn child(ren) are considered part of applicant’s household.
What’s Next? Counting Income!

Once an individual’s household is clear, a second determination must be made as to whether or not to include the income of each household member in the calculation of the household income.
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Staff Attorney

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Coming Soon!

For Info:
rwatkins@tnjustice.org
Income
Why Household Income Matters

Necessary to convert income to a federal poverty level (FPL) standard.

<table>
<thead>
<tr>
<th>Household size</th>
<th>100%</th>
<th>138%</th>
<th>200%</th>
<th>250%</th>
<th>400%</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,880</td>
<td>$16,394</td>
<td>$23,760</td>
<td>$29,700</td>
<td>$47,520</td>
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<tr>
<td>2</td>
<td>$16,020</td>
<td>$22,108</td>
<td>$32,040</td>
<td>$40,050</td>
<td>$64,080</td>
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<tr>
<td>3</td>
<td>$20,160</td>
<td>$27,821</td>
<td>$40,320</td>
<td>$50,400</td>
<td>$80,640</td>
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<td>4</td>
<td>$24,300</td>
<td>$33,534</td>
<td>$48,600</td>
<td>$60,750</td>
<td>$97,200</td>
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<tr>
<td>5</td>
<td>$28,440</td>
<td>$39,247</td>
<td>$56,880</td>
<td>$71,100</td>
<td>$113,760</td>
</tr>
</tbody>
</table>
What Constitutes Income?

General Definition:
“Except as otherwise provided in this subtitle, gross income means all income from whatever source derived...” (emphasis added)

26 U.S. Code Section 61
This means...

Money received is considered taxable income unless the code says it isn’t.
Calculating Modified Adjusted Gross Income (MAGI)
Gross Income
- Above the Line Deductions
+ Foreign Income
+ Tax Exempt Interest
+ NonTaxable Soc. Sec.

MAGI
Step 1: Gross Income

Earned Income

• Wages, salaries, tips (W-2 form)
• Self-employment, business and farm income after deduction of business expenses (including depreciation and capital losses – Schedule C); or independent contractor (1099 form)
Step 1: Gross Income

Unearned Income

- Investments
  - Dividends & Interest
  - Capital/other gains
- Social Security (SSA) income (taxable amount)
- Retirement
  - IRA distributions (taxable amount only), pensions, annuities
- Taxable state income tax refunds and credits
- Alimony received
- Rental real estate income, Farm Income and royalties
- Unemployment Compensation
- Other income if taxable (prizes, jury duty pay, etc.)
Step 2: Adjusted Gross Income (AGI)

Gross Income MINUS Deductions – Form 1040 (Lines 23-37)

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>Educator expenses</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Certain business expenses of reservists, performing artists, and</td>
<td></td>
</tr>
<tr>
<td></td>
<td>fee-basis government officials. Attach Form 2106 or 2106-EZ</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Health savings account deduction. Attach Form 8889</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Moving expenses. Attach Form 3903</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Deductible part of self-employment tax. Attach Schedule SE</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Self-employed SEP, SIMPLE, and qualified plans</td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Self-employed health insurance deduction</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Penalty on early withdrawal of savings</td>
<td></td>
</tr>
<tr>
<td>31a</td>
<td>Alimony paid b Recipient’s SSN</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>IRA deduction</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Student loan interest deduction</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Tuition and fees. Attach Form 8917</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Domestic production activities deduction. Attach Form 8903</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Add lines 23 through 35</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Subtract line 36 from line 22. This is your adjusted gross income</td>
<td></td>
</tr>
</tbody>
</table>

See IRS Publication 17 Your Federal Income Tax
Step 3: from AGI to MAGI

Modified Adjusted Gross Income (MAGI) is calculated by adding back certain items to your Adjusted Gross Income including:

• Foreign Income
• Tax Exempt Interest
• Non-taxable Social Security benefits
  – NOTE: this means **ALL** Social Security benefits (disability and retirement, NOT SSI) are included at some point in the MAGI calculation
  • Taxable in Gross Income + Non-Taxable in Modified AGI
Special Rule for Tax Dependents
Household Income using MAGI

• Household income = sum of MAGI of every individual in the household

• Except:
  – Income of tax dependents not required to file taxes.
    • Threshold: 6,300/yr in earned or $1,050/yr in unearned with some key exceptions;
    • See IRS Publication 929 Tax Rules for Children & Dependents
Key Exceptions: Tax-Filing Triggers

• Some Church wages
• Self-Employment net earnings of $400 or more.
• Uncollected Social Security Medicare taxes on tips

See IRS Publication 17 for more information.
Income of Tax Dependents

Maddie & Daphne make $3,050 apiece for playing at an awards show.

Is this income part of the household’s MAGI?
Income of Tax Dependents

ANSWER: Need More Info!
Income Gray Areas
Government Benefits

General Rule:

If the benefit is based on need, then it is NOT taxable.
Government Benefits

- Supplemental Security Income (SSI)
- Veteran’s Benefits (Not Military Retirement Pay)
- State Assistance (Families First)
- Food Assistance
- Housing Assistance
- Energy & Utility Assistance
Social Security Payments

Title II Social Security is NOT a means-tested program. It is based on someone’s work history. Title II Social Security can be subject to income tax.

Types Are:

• Retirement Benefits
• Social Security Disability Insurance
• Widow(er) Benefits
• Survivor’s Benefits
Tax Filers, NOT claimed as Dependents

**ALL** Social Security benefits are included in the MAGI calculation.

- Retirement Benefits
- Disability (SSDI)
- Survivors Benefits
- Widow(er) Benefits

**NOTE:** Does NOT include Supplemental Security Income (SSI)
Tax Dependents Receiving Social Security Benefits

A dependent’s income ONLY counts toward the household income if the dependent is REQUIRED to file taxes.

• You will need to calculate the taxable amount of Social Security to determine if the dependent is required to file a tax return.

• IRS Publication 915 Social Security & Equivalent Railroad Retirement Benefits
Tax Dependents Receiving Social Security Benefits: FAST check

Social Security benefits* / 2
+ All other income*
If less than $25,000 (single)
If less than $32,000 (married)

• Then: None of the benefit is taxable.
• If over limit, need to calculate taxable amount.
  *If married, include spouse’s income and benefits
RECAP: Social Security Benefits

Tax-Filer Not Claimed as a Dependent
Count the ENTIRE amount

Tax Dependent
Only include taxable amount to see if the dependent is required to file taxes. If not, EXCLUDE the entire amount.
Let’s Practice!

Rayna $1,200*/mo
Daphne $1,200*/mo
Maddie $1,200*/mo

What is the family’s monthly MAGI income?

*Social Security Survivors benefits
<table>
<thead>
<tr>
<th><strong>Tax-Filer</strong></th>
<th><strong>Dependent</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,200 mo * 12 = 14,400 yr</td>
<td>$1,200 mo * 12 = 14,400 yr</td>
</tr>
<tr>
<td>$14,400 / 2 = $7,200 yr</td>
<td>$14,400 / 2 =</td>
</tr>
<tr>
<td>$7,200 + 0 = $7,200</td>
<td>$7,200 yr + 0 = $7,200</td>
</tr>
<tr>
<td>$7,200 &lt; $25,000</td>
<td>$7,200 &lt; $25,000</td>
</tr>
<tr>
<td>SS NOT taxable</td>
<td>SS NOT taxable</td>
</tr>
</tbody>
</table>

$0 Taxable SS

$0 < $1,050 \[\text{Tax Filing Threshold}\]

+ 1200 Non-Taxable SS

$0 mo

MAGI Income

MAGI Income
What About Items Like:

For MAGI

Life Insurance Proceeds – lump sum proceeds paid to a beneficiary are usually not considered income.

Gifts and Inheritances of Money or Property – is not considered income to the recipient. In general, gift amount limit is $14,000 (for 2016) without triggering a gift tax return (grantor files).
What About Items Like:

For MAGI

Unemployment – all payments are taxable.

Worker’s Compensation – is NOT taxable.
What About Items Like:

**For MAGI**

**Child Support**
- Payor – Not deductible
- Recipient – Not taxable

**Alimony**
- Payor – Can deduct
- Recipient – Taxable
**What is the time period?**

<table>
<thead>
<tr>
<th>Issue</th>
<th>TennCare/CoverKids MAGI</th>
<th>APTCs &amp; CSRs MAGI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Income OR Annual Income</td>
<td>Current Month Of Application</td>
<td>Projected Annual Income</td>
</tr>
</tbody>
</table>
Let’s Practice!
Calculating MAGI: Scenario 1

• Rayna and Teddy both receive SSI, totaling $1,100 per month.
• They have two children, Maddie (9 y/o) and Daphne (6 y/o).

What is the household income?
Calculating MAGI: Scenario 2

• Rayna is a single mom. She is a musician and earns $1,500/month.
• Her two daughters, Maddie (16 y/o) and Daphne (14 y/o), each get $500/month in survivors benefits from their deceased father.

What is the household income?
Practice Tips:

Check Dependents – Only count their income if required to file taxes. Check exceptions.

MAGI – Don’t need to consider resources/assets.

Tax Credits vs. TennCare – Estimated Yearly vs. Month of application income.

IRS Publication 17 Your Federal Income Tax
Non-MAGI Income
Non-MAGI Income

• Household income = sum of every individual in the *budget group*.

• Essentially the same rules as MAGI with a few key differences:
  • Child support
  • Gifts and inheritances
  • Veteran’s benefits
  • Minor’s income
  • Step-parents
Child Support

The value of the support payment is counted in its entirety for individuals age 21 and older as unearned income in the month it was received.

- $50 disregard per family – NOT per child.

MAGI – NOT income to the recipient.
Gifts & Inheritances

Considered income in the month it is received, and it may become a resource thereafter.

Life Insurance Proceeds – income in the month it is received, but can disregard that portion if it is used for burial and/or last illness medical expenses.

MAGI – Generally gifts, inheritances and life insurance proceeds are NOT taxable.
Veterans Benefits

The VA has numerous programs so it depends on the nature of the payment. Generally, if it is based on need, then it is excluded from income.

MAGI – NOT income to the recipient. Military retirement pay is subject to tax.
Minor Income

Non-MAGI – disregard a minor’s income (age 21 and younger) if he/she is a full-time student.

• If not a full-time student, then can disregard 6 months of income.

• No deeming of income from one child to another.

MAGI – only count income if a dependent is REQUIRED to file taxes.
Step-Parent’s Income

Non-MAGI – Generally, disregard a step-parent’s income from the budget group. There are some exceptions.

MAGI – Is included if the step-parent is part of the household.
Practice Tips: Non-MAGI Income

Child Support – Count as income with a $50 family disregard.

Gifts & Inheritances – Considered income in the month it is received. Can become a resource.

Veteran’s Benefits – Depends on the category.

Minor Income – Is the minor a full-time student? Don’t deem income from one child to another.

Step-Parents – Generally, income does not count.
Separate or No Income Counting Rules
Separate Income Counting Rules

• SSI disability-related categories
  – SSI recipients, Pickle, Disabled Adult Child (DAC), Disabled Adult Widow(er) (DAW)

• Breast & Cervical Cancer Treatment Program (BCCTP)
No Income Counting Rules

- Newborns of moms on TennCare at time of birth
- Former foster youth
Coffee Break!!
Andy Hofer, J.D.
Client Advocate/Intake Coordinator

Email: ahofer@tnjustice.org
Eligibility

Be in an eligible CATEGORY

Have HOUSEHOLD INCOME that qualifies

Have RESOURCES/ ASSETS that qualify

APPLY!
Categories
Basic Screening Questions

Is the applicant...

• A child?
• A pregnant woman?
• A parent or caretaker relative?
• A person with disabilities?
• Other?
What is MAGI?

- MAGI = Modified Adjusted Gross Income
- MAGI is a methodology for how income is counted for purposes of:
  - Premium Tax Credits
  - CoverKids
  - *Some* TennCare eligibility categories
MAGI Categories

• Children
• Pregnant women
• Parents & caretaker relatives
Children

*Almost* every child is eligible for something!
Children – Coverage Categories

- TennCare Medicaid
- CoverKids / CHIP
Children – TennCare Medicaid

Children up to age 19 can get TennCare.

<table>
<thead>
<tr>
<th>HH Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
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<td>&lt;1: 200% FPL</td>
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<td>4740</td>
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</tr>
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</table>

Based on 2016 Federal Poverty Level. The income limits for TennCare adjust in the spring each year.

TJC Toolkit – pages 7-8 & 13
CoverKids

• Kids under 19 can get coverage under the state’s Children's Health Insurance Program (CHIP) program, called CoverKids.
• Cannot be enrolled in another health plan.
• Apply on the Marketplace (healthcare.gov)

<table>
<thead>
<tr>
<th>CoverKids Income Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>HH Size</td>
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<tr>
<td>---------</td>
</tr>
<tr>
<td>255% FPL</td>
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</table>

Based on 2016 Federal Poverty Level. The income limits for CoverKids adjust in the spring each year.

TJC Toolkit – pages 7 & 12-13

tnjustice.org
CoverKids
Newborns

- TennCare Deeming
- CoverKids Deeming
- Newborn Presumptive Eligibility (NPE)
TennCare Deeming

• For moms on TennCare, the child is deemed eligible for TennCare for 1 year.

• The coverage starts on the date of birth.

• Call Tennessee Health Connection to enroll the child (1-855-259-0701).
TennCare or CoverKids?

• What if a mother is on CoverKids but the newborn is eligible for TennCare?
• Call CoverKids (1-866-620-8864) to report the birth. CoverKids should be facilitating enrollment in TennCare.
Newborn Presumptive Eligibility (NPE)
How to apply for Newborn Presumptive Eligibility:

• Parents can call Tennessee Health Connection (1-855-259-0701) to enroll a child in presumptive eligibility.

• **Parents must still do an application on the Marketplace.**

• Child remains eligible until a final eligibility determination is made on the full application.
MAGI Categories

✅ Children

- Pregnant women
- Parents & caretaker relatives
Rob Watkins
Staff Attorney

Email: rwatkins@tnjustice.org
Pregnant Women

- TennCare Medicaid
- Presumptive Eligibility (PE)
- CoverKids
Pregnant Women – TennCare Medicaid

Pregnant women can get TennCare below 200% FPL.

<table>
<thead>
<tr>
<th>Pregnant Women Income Limits</th>
<th>2</th>
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A pregnant woman’s household includes the expected child(ren), but the expected child(ren) do NOT count in the household of other members of the pregnant woman’s household.

Based on 2016 Federal Poverty Level. The income limits for TennCare adjust in the spring each year.
Presumptive Eligibility

• To get onto TennCare immediately, women can go to their local health department to get “presumptive eligibility.”

• Must apply for TennCare through the Marketplace before the end of the month following the month PE begins.

• Coverage *should* continue until TennCare eligibility determination.
CoverKids for Pregnant Women

• Pregnant women can also get access to health insurance through CoverKids.

• Cannot have other maternity coverage.

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Based on 2016 Federal Poverty Level.
The income limits for CoverKids adjust in the spring each year.

TJC Toolkit – page 7, 12 & 14
CoverKids

• Undocumented pregnant women are eligible for coverage through CoverKids.
  – 60 days postpartum

• Apply:
  – Marketplace
  – Local health department
  – Fax/mail paper application to CoverKids
    • CoverKids fax number: 1-866-913-1046
MAGI Categories

- Children
- Pregnant women
  - Parents & caretaker relatives
Parents and Caretaker Relatives

• TennCare for parents or caretaker relatives of children under 18*.

*Or 18 only if a full-time student and living with the parent/caretaker-relative
Parents & Caretaker Relatives

• “Caretaker relative” is a relative within a 5th degree of the child (Uncle, Grandmother, etc.) who lives with and provides primary care for the child.

• Apply on the Marketplace.
Parents and Caretaker Relatives: Income

<table>
<thead>
<tr>
<th>Household Size</th>
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<tbody>
<tr>
<td>Income Limit</td>
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<td>1,611</td>
<td>1,867</td>
<td>2,102</td>
<td>2,320</td>
<td>2,524</td>
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</tbody>
</table>

Not based on Federal Poverty Levels.

TJC Toolkit – page 7-8 & 15
MAGI Categories

- Children
- Pregnant women
- Parents & caretaker relatives
Safety Nets
TennCare Standard

• Children under 19 who are on TennCare Medicaid but become ineligible due to increase in earned household income can sometimes roll into TennCare Standard.

• No access to *employee* health insurance.

• Eligible if they are either
  – Below 217% FPL, *or*
  – have a qualifying health condition
Transitional TennCare

For low-income families who lose TennCare due to increase in earned income.

• **Categorical**: Must have been covered by TennCare for at least 3 of the last 6 months.

• **Income** prior to losing eligibility was at or below the current Caretaker Relative MAGI income standard.

• Transitional TennCare available to family for up to 12 months.
Extended TennCare

For low-income families who lose TennCare due to increased spousal support.

• **Categorical**: Must have been covered by TennCare for at least 3 of the last 6 months.

• **Income** prior to losing eligibility was at or below the current Caretaker Relative MAGI income standard.

• Extended TennCare available to family for up to 12 months.
Keila Franks
Client Advocate

Email: kfranks@tnjustice.org
MAGI Categories – Let’s Practice!
Practice Scenario 1

- Kimberley and her husband Kanye live with their daughter North (3 years old). Kim and Kanye file taxes jointly and claim North as a dependent.
- Kim is pregnant with another daughter.
- Their household income is $3500.
- What are they eligible for?
Pregnant Women

- For TennCare MAGI categories, Tennessee counts the woman plus the number of children she expects to have for her household only.
Practice Scenario 2

• Kris’s daughter, Khloe, goes to jail. Kris is granted custody of Khloe’s 18-year-old daughter, Karmen, who is a full-time high school student.
Practice Scenario 2

• Kris earns $1,000/month.
• Khloe’s daughter, Karmen, earns $400/month from a part-time job at an ice cream shop.
• What is Karmen eligible for? What is Kris eligible for?
Children – TennCare Medicaid

Children up to age 19 can get TennCare.

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Parents and Caretaker Relatives

• TennCare for parents or caretaker relatives of children under 18*.

*Or 18 only if a full-time student and living with the parent/caretaker-relative
Practice Scenario 3

• Juliette gave birth to her daughter Cadence in Nashville on June 22.
• Juliette has kept secret that she is an undocumented immigrant from Canada.
Practice Scenario 3

• Juliette was on CoverKids at the time of the birth.
• Juliette lives with her husband Avery (also an undocumented immigrant), and they have no other children. Their household income is $3,000/month.

How can Cadence get coverage?
TennCare or CoverKids?

• What if a mother is on CoverKids but the newborn is eligible for TennCare?
• Call CoverKids (1-866-620-8864) to report the birth. CoverKids should be facilitating enrollment in TennCare.
Katie Alexander
Field Director

Email: kalexander@tnjustice.org
Closing the Coverage Gap

Katie Alexander, Field Director
Closing the Coverage Gap

- What is the coverage gap, and how does it affect Tennessee?
- What’s the solution?
- How do we get there?

TJC Toolkit – page 20
What is the Coverage Gap?

- 280,000 Tennesseans have no access to health care coverage.
- 31 other states have closed their gap.
How is Tennessee Impacted?

- our neighbors
- our health care infrastructure
- our economy
Our Neighbors
Low-income, AND...
• Child
• Parent
• Pregnant woman
• Woman with breast/cervical cancer
• Some with federally-determined disabilities

The coverage gap is closer than you think


Hard-working Tennesseans stuck in a “Coverage Gap” through no fault of their own.

INSURE TENNESSEE will give 280,000 people access to much-needed healthcare.

Income over...
• $12,000 for 1
• $16,000 for 2
• $20,000 for 3
• $24,000 for 4

Current TennCare Coverage

Insurance Marketplace Coverage

tnjustice.org
Our Neighbors

- 280,000+ Tennesseans
- 54% work at low wage jobs
- 24,000 uninsured veterans
- Many can’t work, but would if they could
Our Neighbors

- Reduced use of timely preventive care services
- Medical Debt
- Catastrophic illness
Our Health Care System
Our Health Care System

Hospitals

Why are our hospitals more at risk now?
Hospitals

• At least 7 hospitals have closed or drastically cut services
• 4 counties have been left without a hospital
• 27 more at risk
Our Health Care System

Cost of Uncompensated Care

$1,000 per year for a private family plan
Our Health Care System

*Preventive Care*

It is estimated that closing the gap would result in...

- 16,000 more diabetics receiving diabetes medications
- 9,000 more women receiving mammograms
- 10,000 fewer people with catastrophic medical expenses
- 300 fewer deaths per year
Our Economy

Plan to Close the Gap

tnjustice.org
Our Economy

Local taxes?

Federal Government $0

Hospitals
Our Economy

$1.4 billion per year
Our Economy

15,000 new jobs
Our Economy

Janitors
Construction workers
Deli owners
Landscapers
Local businesses
Kentucky accepted the federal dollars to expand coverage, and has already seen:

• $1.16 billion infusion into economy
• Reduction of $1.15 billion in uncompensated care charges
• 5,400 new jobs in health care services
• 12,000 new jobs in administrative and support services
Who else is for this?

64% Tennesseans support closing the gap
19% oppose

49% Republicans support
28% oppose

42% Tea Partiers support
40% oppose
Who else is for this?

HCA
Hospital Corporation of America

BAPTIST MEMORIAL HOSPITAL

LIFEPOINT HOSPITALS

THA
TENNESSEE HOSPITAL ASSOCIATION

Wellmont Health System

tnjustice.org
Who else is for this?

Business Leaders

Tennessee Justice Center

Nashville Area Chamber

Chattanooga Area Chamber of Commerce

Jackson Chamber TN

Knoxville Chamber

Greater Memphis Chamber

tnjustice.org
Who else is for this?

Advocacy Groups

American Heart Association

Learn and Live
We need to close the gap.

• Whatever it’s called, Tennessee needs a solution:
  – A plan created by Tennesseans
  – A plan approved by the federal government
  – A plan that can pass in the legislature
3-Star Healthy Pilot

- Created by task force of 6 legislators
- Closes coverage gap in 2018
- Work in progress

Phase 1
Veterans, mentally ill under 138% federal poverty line

12-18 months
Circuit Breakers

Phase 2
Remainder of people in coverage gap
What’s the deal with it?

• It’s more conservative than Insure TN. But...
  – Task force members are sincere
  – CMS and TennCare are working on circuit breakers together
  – It closes the gap
  – Only ship leaving the harbor

tnjustice.org
What’s the process now?

- Task force and TennCare work with CMS
  - CMS will only approve a plan that will close the gap
- Task force brings the plan to the legislature in early 2017
- If it passes, the coverage gap is to close in 2018
- If it fails, we don’t know when the next opportunity will be
Let’s make sure it passes.

• We need to do everything we can to make sure that by 2017, our legislators pass a plan to close the gap.

• This will require all hands on deck.
Navigators and CACs

• You have a powerful voice in this.
• Stories make the difference.
• You can help others advocate, tell their story, and change the health care system in our state.
Use the Consent Form!

• Make copies and keep them on you!
• Need the clinic logo on it? We’ll send you the word doc!
• Need us to make a HIPAA pitch to your clinic? You bet!
Independence
for seniors and people with disabilities
What is TJC’s Independence Initiative?

• Independence helps seniors and adults with disabilities live independently
• Independence includes two areas of advocacy:
  – CHOICES Long Term Services & Supports
  – Public Benefit Enrollment
Public Benefit Enrollment

• Goal = help 1,000 Tennessee Seniors and adults with disabilities enroll in **five core services**:

1. **Medicare Savings Programs (MSPs)**: help with paying Medicare copays and premiums
2. **Medicare Part D Extra Help (LIS)**: help with paying for medication
3. **TennCare**: Tennessee’s state Medicaid health insurance
4. **Supplemental Nutrition Assistance Program (SNAP)**: Formerly called food stamps. Help with monthly food & groceries
5. **Low Income Home Energy Assistance Program (LIHEAP)**: help with home heating and cooling bills
Public Benefit Enrollment

• We help seniors and adults with disabilities across the entire state of Tennessee
• We help with all enrollment steps from start of application to receiving of benefits
• All services are free!
• Please Contact:

   Jana Hall,
   Senior Outreach & Enrollment Coordinator
   jhall@tnjustice.org
   615-846-4703
   877-608-1009, ext.203 toll free
Technical Assistance

• TJC will help troubleshoot complex cases that you have not been able to resolve on your own.

• You can refer complex cases to TJC for expert case management.

Email Keila Franks at kfranks@tnjustice.org
Thank you for joining us!

“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”

-Martin Luther King, Jr.