

# Health Insurance Options During COVID-19



*Helping People in Need Get the  
Healthcare They Deserve*

Presenters:  
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# Presenters



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# About PHLP



Statewide, non-profit law firm that provides free legal services to individuals having trouble getting or keeping publicly funded health care coverage or services.



Our Toll-Free Helpline for new client intake (1-800-274-3258) is open MWF 8 am - 8 pm

***We help people in need  
get the healthcare they deserve.***

# About PHLP

- Offices in Philadelphia, Harrisburg, and Pittsburgh
- Our service model includes direct client services and representation, community education and outreach, and systemic advocacy



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## We help Pennsylvanians in need get the healthcare they deserve.

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# What We Will Cover Today

- Health insurance coverage options during COVID-19: COBRA; Medical Assistance; CHIP; Marketplace
- Changes in income; Unemployment Compensation
- Access to health care services
- Helpful resources during the crisis

*Quick poll to start...*



# Coverage: COBRA Insurance

# COBRA

- Allows eligible employees & their dependents to keep health insurance coverage after job loss or reduction of work hours.
- Only where employer continues to offer insurance
- Federal COBRA
  - Applies to employers with 20 or more employees;
  - Lasts up to 18 months (can be extended to 36 months)
- Cost likely higher than what you paid before
  - Usually pay entire premium + amount of employer contrib.
  - May also be a 2% administrative fee



# “Mini” COBRA in Pennsylvania

- Pennsylvania “Mini-COBRA”
  - Applies to employers with 2-19 employees;
  - Lasts up to 9 months (no extensions)
- For more information:
  - [Mini COBRA Fact Sheet](#) (PA Dept. of Insurance)
  - [COBRA FAQs](#) (US Dept. of Labor)
  - [An Employee’s Guide to Health Benefits Under COBRA](#) (US Dept. of Labor)

# Coverage:

## Medical Assistance (Medicaid) & CHIP

# Medicaid Overview

- Also known as **Medical Assistance (MA)** in PA
- A state-run health insurance program for people with limited income; people with disabilities; seniors
- Applications for benefits processed through County Assistance Offices
- Very low cost-sharing - no premium except for workers with disabilities; very minimal co-pays (none for kids)



# Medicaid Eligibility Basics

1. Are you a **PA resident**?
2. Do you fit into a **Category**?
3. Do you meet the **applicable Income & Resource limits** for that category?
  - Income limits varies based on household size
  - Some categories have no resource test
  - Never a resource test for kids, or w/ kids under 21!
4. Are you a **U.S. citizen** OR do you have the right **Immigration Status**?

# Medicaid Eligibility Basics

- *Assuming residency and citizenship or immigration status requirements met....*
- 3-step analysis for each person:
  - 1) What category does the person fit in?
  - 2) What is their household size?
  - 3) Are they under the income limit for that category and household size?


And, for non-MAGI categories, are their resources under the limit for that category?

# Adults: MAGI

- Stands for “Modified Adjusted Gross Income”
- Sometimes called ‘Medicaid expansion’
- Adults age 19-64
- Income under 138% FPL
- Cannot qualify for Medicare
- No resource limit

Household size	Monthly income limit (138% Poverty, 2020)*
1	\$1,468
2	\$1,983
3	\$2,499
4	\$3,013

# MAGI: Who is in the household?

Tax filer not claimed as a dependent	Tax dependent	Non-filer / non-dependent
<p>Individual's household is:</p> <ul style="list-style-type: none"> <li>• Tax filer and all persons whom taxpayer expects to claim as a dependent<sup>1,2,3</sup></li> </ul>	<p>Individual's household is:</p> <ul style="list-style-type: none"> <li>• The household of the tax filer claiming individual as a dependent<sup>2,3</sup></li> </ul> <p>.....</p> <p><b>EXCEPTIONS</b> (apply the rules for non-filer) </p> <ul style="list-style-type: none"> <li>• Tax dependents not a child of the taxpayer</li> <li>• Individuals under 19<sup>4</sup> living with both parents not expected to file a joint return</li> <li>• Individuals under 19<sup>4</sup> claimed as tax dependent by non-custodial parents</li> </ul>	<p>For individuals age 19 and above:</p> <ul style="list-style-type: none"> <li>• Household is the individual plus, if living with individual, spouse and children under age 19<sup>3,4</sup></li> </ul> <p>For individuals under age 19<sup>4</sup>:</p> <ul style="list-style-type: none"> <li>• Household is the individual plus siblings under 19<sup>4</sup>, parents (including step-parents) and children living with individual<sup>3</sup></li> </ul>

Source: Health Reform, Beyond the Basics: [Medicaid Household Rules Reference Guide](#), 2019

# Pregnant Women: MAGI

- Women who are pregnant
- Income limit: 220% of the Federal Poverty Limit
- In determining household size, the unborn child is counted
- No resource limit

Household size	Monthly income limit (220% Poverty, 2020)*
2	\$3,162
3	\$3,982
4	\$4,803
5	\$5,626



# Children: MAGI

- From birth until the child's 19th birthday
- Income limit based on child's age (see chart)
- No resource limit
- If over income for MAGI child, look at PH-95 or CHIP

Birth - Age 1		Age 1 - 5		Age 6 - 19	
Household size	Monthly income limit (220% Poverty, 2020)*	Household size	Monthly income limit (162% Poverty, 2020)*	Household size	Monthly income limit (138% Poverty, 2020)*
2	\$3,162	2	\$2,328	2	\$1,983
3	\$3,982	3	\$2,932	3	\$2,499
4	\$4,803	4	\$3,537	4	\$3,013
5	\$5,626	5	\$4,142	5	\$3,529

# Children with Disabilities: PH-95

- Children from birth through age 17 (i.e. until 18<sup>th</sup> birthday) can be covered by the PH-95 category regardless of parental income, if the child meets the Social Security Childhood disability standard.
- Only the child's income is counted
  - Many types of income not counted
  - Must be under \$1,064 per month in 2020
- See [PHLP's PH-95 Guide](#)

# Children's Health Insurance Program (CHIP)

- Uninsured children
- From birth until the child's 19th birthday
- Income must be too high for MA
- No income limit; any child can get CHIP – cost/premium varies based on family income
- No resource limit

Free CHIP	
Household size	Monthly income limit (213% Poverty, 2020)*
2	\$2,265
3	\$3,060
4	\$3,855
5	\$4,651

Low Cost CHIP	
Household size	Monthly income limit (319% Poverty, 2020)*
2	\$3,392
3	\$4,583
4	\$5,774
5	\$6,965

# CHIP Monthly Premiums

- Example of sliding premium scale for a family enrolling their child in UPMC for You CHIP coverage in Chester county in 2020:

Monthly Premium (Per Child)	
Free CHIP	\$0
Low-cost 1 CHIP	\$54.27
Low-cost 2 CHIP	\$75.98
Low-cost 3 CHIP	\$86.83
Full-cost CHIP	\$222.44

# MAGI: What income counts?

- Modified Adjusted Gross Income (MAGI)
  - Taxable income, with 3 types of non-taxable income added in:

*Adjusted Gross Income (AGI)*

*+ tax exempt interest*

*+ foreign income*

*+ Social Security benefits*

*= MAGI*

- Applies to MAGI MA categories, CHIP, Marketplace
- Rule: income counts unless exempted by tax rules.  
See [IRS Publication 525](#)

# MAGI Income

- All categories of MA (MAGI and non-MAGI) look at actual monthly income
- Whose income counts? Depends on your tax filing status. Generally its you, spouse, and any dependents you claim
- Exception – if *monthly* income is over the MAGI limit for you, and your income is expected to decrease or end, Medicaid uses *annual* income

## Example: Sarah

- Sarah is a restaurant server whose monthly income of \$3,000 is over the MAGI limit for a household of 1. Sarah finds out that her restaurant is closing May 1; she will not have any income for the foreseeable future. She applies for MA on April 30 and indicates this. Her income for the months of January-April is added up ( $\$3,000 \times 4 = \$12,000$ ) to get her annualized income. *When you divide that by 12, you get \$1,000 per month which allows her to qualify for MAGI MA!*




# Common types of income that *count* for MAGI MA:

- Wages & tips
- Unemployment Compensation *\*but not the extra \$600 in PUA under COVID-19 CARES Act – more on this later*
- Social Security benefits (Retirement, Survivors, and Disability Insurance)
- Pensions
- Dividends and interest
- Alimony received
- Rents & royalties



# Common types of income that *do not count* for MAGI MA:

- Child support
  - Workers' compensation
  - TANF (Temporary Aid for Needy Families)
  - SSI (Supplemental Security Income)
  - Veterans benefits
  - Scholarship income
  - Gifts and inheritances
  - *Extra \$600 per week in PUA under CARES Act*
  - *Economic stimulus payments under CARES Act*
- 
- More on these benefits later*

# Example: Kate, George, and Luke

Kate lives with her sons George (age 5) and Luke (age 6). She claims both as dependents. Kate was laid off and receives \$1800/month in unemployment compensation, plus \$600/week in PUA. She also receives \$700/month in alimony.

	MA	CHIP	HC.gov	Why?
George	✓			Age 5; under 162% FPL (\$2,932/mo)
Luke		✓		Age 6; over 138% FPL (\$2,499/mo); under 213% FPL (\$3,060/mo)
Kate			✓	Over 138% FPL (\$2,499/mo)



# Applying for MA & CHIP



Online at [www.compass.state.pa.us](http://www.compass.state.pa.us)

or



By phone - call Benefits Data Trust:

1-833-373-5868 (in Philly)

1-833-373-5869 (elsewhere in PA)

# Coverage: Marketplace (Healthcare.gov)

# Marketplace coverage

- Allows folks who are uninsured to purchase coverage on Healthcare.gov, often with financial assistance
- Open Enrollment annually in the winter/fall
- This means you can only get insurance coverage on Healthcare.gov if you qualify for a Special Enrollment Period (SEP) for certain life events
  - Examples: losing health insurance coverage, getting married or divorced, having a baby, moving
- See [SEP Reference Chart](#) (CBPP)

# Applying for Marketplace coverage

- **Online:** [www.healthcare.gov](http://www.healthcare.gov)
- **By phone:** 1-800-318-2596 (TTY: 1-855-889-4325)
- Enrollment help is available!
  - Find local, in-person help at [localhelp.healthcare.gov](http://localhelp.healthcare.gov)\*
  - Pennsylvania Health Access Network (PHAN) is a great resource for getting help enrolling in Marketplace coverage:
    - PHAN's Helpline 877-570-3642
    - Email [info@pahealthaccess.org](mailto:info@pahealthaccess.org)
  - Federally-Qualified Health Centers (FQHCs):  
<http://www.pachc.org/PA-Health-Centers/Find-a-Health-Center>

# Changes in Income: Unemployment; Stimulus Payments

# Pandemic Unemployment Assistance

- [Pandemic Unemployment Assistance](#) (PUA) is UC for people who are not eligible for regular UC, and who are not working for a reason related to the COVID-19 emergency.
- People not usually elig for regular UC – independent contractors, gig workers, people who are self-employed, people without sufficient work history
- See [PUA FAQs](#)
- See [UC during COVID-19](#) (PA Health Access Network)



# Federal Pandemic Unemployment Compensation

- Federal Pandemic Unemployment Compensation (FPUC) provides an additional \$600 per week to people getting regular UC or PUA.
- Available through July 25, 2020
- Individuals receiving regular unemployment compensation or PUA don't need to do anything extra to receive the \$600.

# Should I file for UC or PUA?

## Apply for regular UC if...

You have an employer and:

- you have been laid off, or
- your hours have been reduced through no fault of your own, or
- you can't work because you've been directed to self-quarantine due to COVID-19 exposure, symptoms, or positive diagnosis; or
- you are caring for someone who is suspected of having or has tested positive for COVID-19

## Apply for PUA if....

You are ineligible for regular UC because you have lost income due to COVID-19 and you:

- are self-employed, or
- are seeking part-time work, or
- lack sufficient work history, or
- have exhausted all rights to regular UC or extended benefits.

# Applying for UC or PUA

- UC: Apply online at [www.uc.pa.gov](http://www.uc.pa.gov) or call the statewide number at 1-888-313-7284
- PUA: Go to [www.uc.pa.gov](http://www.uc.pa.gov); select "[File for PUA.](#)"



See [How to Apply for Unemployment Compensation During the Coronavirus Crisis](#) (Phila Legal Assist.)

Free legal help is available! Use the [Pennsylvania Legal Aid Network's find legal help search tool](#) to find legal aid office in your county.

# Economic Stimulus Payments

- \$1,200 or \$2,400 payments from the federal government to help with economic downturn during COVID-19
- To qualify, you must:
  - Be a US citizen, permanent resident or qualifying alien;
  - Not be claimed as dependent on someone else's taxes;
  - Have AGI below an amount based on your filing status and number of qualifying children; and
  - You have a valid Social Security number (SSN).

# Do these payments count as income for insurance purposes?

	Economic Stimulus Payments	Federal Pandemic UC (FPUC)	Pandemic Unemployment Assistance (PUA)
Medicaid	No	No	Yes
CHIP	No	No	Yes
Marketplace	No	Yes	Yes

# Reporting changes in income

*Remember: you must report changes in income even if they don't impact your eligibility!*

- **MA**

- Online - through your My COMPASS Account; or
- By Phone - call the Statewide Customer Service at 1-877-395-8930 (in Philadelphia call 215-560-7226)

- **CHIP** – Call your child's CHIP insurance company

- Find the toll-free number on the back of your child's insurance card

# Reporting changes in income

- **For Marketplace**

- Online - Log into account at [www.healthcare.gov/login](http://www.healthcare.gov/login)
  - See [screen-by-screen directions, with pictures \(PDF\)](#)
- By Phone - call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)- open 24/7
- Note:
  - If you qualify for Medicaid due to decrease in income, you should end your Marketplace plan.
  - See ["How to cancel your Marketplace plan"](#) for step-by-step instructions based on your situation.

## Example: MA or Marketplace?

Matt was laid off from his job and receives \$850/month in unemployment compensation. He also receives \$800/month in alimony.

Because UC and alimony are taxable benefits, they both count in the MAGI income-eligibility analysis. His countable income of \$1,650 is over the income limit of \$1,468 (138% FPL) for a household of 1. He should apply for coverage and financial assistance through HealthCare.gov.





# **Access to Health Services:**

COVID-19 testing & treatment;  
Routine care; Telehealth

# COVID-19 Testing and Related Services

- MA will cover COVID-19 testing and related services, free of charge
- No MA co-pays for COVID-related tests or services
- Eligibility – If you need MA because you think you have COVID-19, be sure to say so on your application!
- Access to testing still available if uninsured



# Medical Assistance services

- Comprehensive benefit package for adults – doctor visits, prescriptions, therapies, mental health and drug and alcohol services, and more.
- Low co-pays for adults, no monthly premium
- Even more comprehensive benefits for kids – anything that is medically necessary (defined by law) under EPSDT
- No co-pays for kids, no monthly premium

# Telehealth

- Telehealth uses communication technologies (e.g. videoconferencing) to support long-distance clinical health care
- During COVID-19, Pennsylvania's MA and CHIP programs have expanded access to telehealth.



# Helpful Resources

# Helpful Resources

- [Medical Assistance Eligibility Manual](#) (PHLP)
- PHLP's [COVID-19 Resource Page](#)
- PHAN's [COVID-19 Info Page](#)
- [PALawHelp.org](#) COVID-19 resource page
- [Dept. of Health](#) COVID-19 & Health Insurance FAQs
- [PA Legal Aid Network \(PLAN\)](#) - find legal help

# Crisis Support Resources

- [Get Mental Health Services in PA](#)
- PA COVID-19 Support & Referral Helpline: [1-855-284-2494](#), TTY [724-631-5600](#)
- National Suicide Prevention Lifeline: [1-800-273-TALK \(8255\)](#)
- Línea Nacional de Prevención del Suicidio: [1-888-628-9454](#)
- Crisis Text Line: Text "PA" to [741-741](#)
- Veteran Crisis Line: [1-800-273-TALK \(8255\)](#)
- Disaster Distress Helpline: [1-800-985-5990](#)

# QUESTIONS?



# Thank You!

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