

# Keeping the Needs of Kids Front and Center as ACA Implementation Continues

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CCF Annual Child Health Policy Conference

### **Our Panel**



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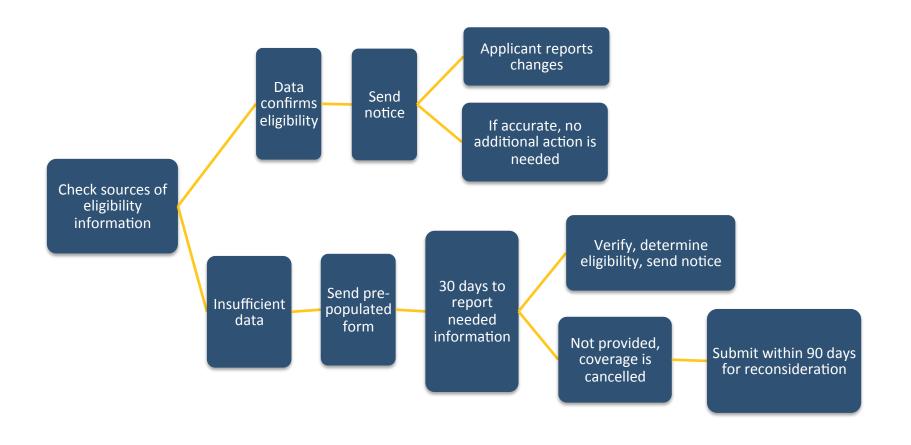


### Seamlessness Isn't Easy: Alignment, Renewals and Coordination





### MAGI Renewal Process for Medicaid/CHIP\*





### Why will the first MAGI-based renewal be more involved?

- First time collecting MAGI information
- Add newly eligible household members
- System readiness

#### **New Information States Must Collect**

- Tax related information:
  - o Filing taxes?
  - o Tax Dependent?
- Number of babies expected if pregnant
- Former foster care child status
- Income information:
  - Align current questions with MAGI-rules
  - Add income deduction questions
- Offer of employer-sponsored insurance

http://ccf.georgetown.edu/wp-content/uploads/2014/04/Renewing-Medicaid-and-CHIP-Under-the-ACA.pdf



## Seamless? Coordination Along the Continuum of Coverage

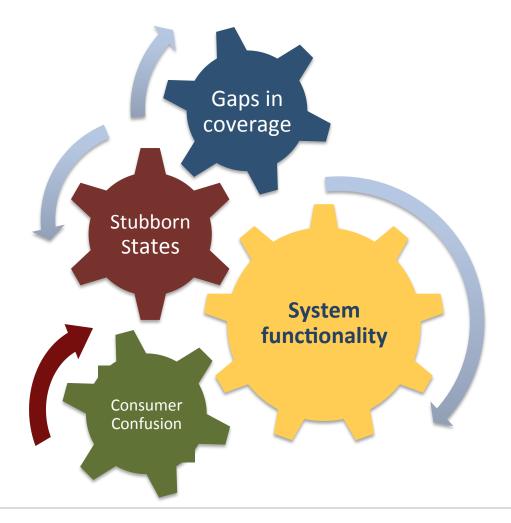








### **Coordination Challenges**





## Fulfilling the ACA's Promise of Pediatric Services



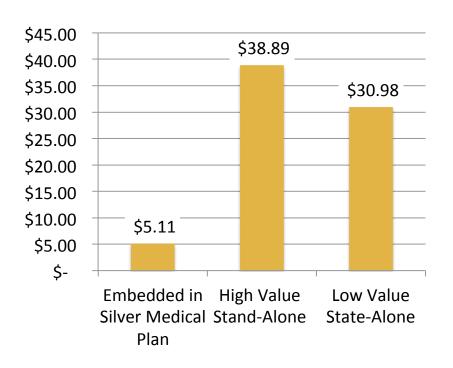


### Missing the Mark: Standalone vs. Embedded Dental Benefits

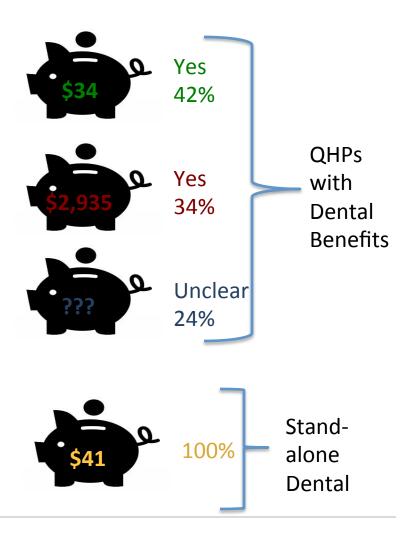
- Less than one-third of QHPs have embedded dental
- Standalone dental premiums and costsharing are NOT factored into PTCs, CSRs and OOP maximums
- Consumer information is sorely lacking, particularly in many SBM states and for embedded plans
- Not required to purchase, families may forego



# Average monthly premium cost of embedded vs. standalone dental benefits



#### **Dental Deductibles**





### Habilitative services: what are they, how are they determined?

- Services that help a person keep, learn or improve skills and functioning for daily living\*
- If EHB benchmark plan does not include habilitative:
  - State may determine what services are covered
  - Otherwise in FFM states, issuers have flexibility but benefits must be on par with rehabilitative services



# What do we know about network adequacy?



### Network Adequacy

- States have primary responsibility to determine and enforce network adequacy standards
- Unclear how much review/enforcement has occurred
- Federal minimum standard:
  - Services will be accessible "without unreasonable delay"
  - Inclusion of essential community providers

Search for a Physician or Provider



