

# Health Insurance – Premium Assistance

## Miami-Dade Health Insurance Utilization Program (MD-HIUP)

### A National Model for Increasing Market-Based Health Insurance Participation ...

- ▶ **Miami-Dade HIUP -- Premium Assistance**
  - **Utilizes Miami-Dade Blue** -- comprehensive market-based (state licensed) insurance product offered at discounted prices ...differs from 'insurance-like' public programs
- ▶ **\$500K Covers**
  - **Provides 500 Individuals with 1 Year of Premium Assistance at one of 6 Participating FQHCs Located Across MDC**
  - **With added funding** -- goal is to extend Premium Assistance/HIUP for up to 500 individuals for up to 2 years & *Add 250 new slots at Jackson's clinics*
- ▶ **Component of Florida 1115 Waiver**
  - **Miami-Dade Premium Assistance is only LIP-funded program providing residents assistance in attaining OIR-approved & State-licensed *Insurance Product***

## HIUP WORKS HAND-IN-HAND

- ▶ **With Market-Based Insurance** -- must also qualify for MDBlue(BCBSF) to qualify for HIUP
- ▶ **With Healthcare Safetynet** -- FQHCs are entry point for application & PCPs
- ▶ **CBOs (community-based orgs)** -- Health Fdn of S FL is fiduciary & community partners do outreach & referral
- ▶ **Local Government** – Elected officials & government leaders disseminate & educate

## *How MD-HIUP Works:* Utilizing Experience Not Reinventing-the -Wheel

- ▶ **Potential Enrollee Referrals** -- from FQHC staff, BCBSF agents, CBOs, on-line prescreens & outreach
- ▶ **Financial Qualification** -- FQHCs' financial validation staff screen HIUP applicants for financial qualification
  - Financial validation following existing Medicaid protocols
  - Annual Financial Recertification Required
- ▶ **Medical Underwriting** -- Two-Stage Process
  - BCBSF Agents complete medical prescreen at FQHC
  - Those making it thru prescreen, provide \$30 "premium deposit" (binder payment) & are submitted for medical underwriting review.
- ▶ **Premiums** -- Monthly Coupons
  - Fiscal agent generates checks for monthly premium, binder payment and refunds based of reports submitted by OCHP staff.

## *Strategic Focus:* Market-Based & Encouraging Personal Responsibility

- ▶ **Incentives NOT Subsidies**
  - **Incentives Range \$25 – \$150** (Average \$90)
  - Individuals with incomes between 133% – 250% FPL (includes some receiving unemployment benefits)
- **Target Population – Able to Invest in their Health**
  - Employed w/o Health Insurance (Adults ages 19–64 yrs)
  - Pre-Medicare & not qualified for government programs
  - Unemployed & receiving benefits
  - College students
- ▶ **Maximize Benefits**
  - FQHCs as PCPs provide max care w/no or minimal co-pays
- ▶ **Simplified Operations**
  - Enrollees mail their share of premium to “lock box” monthly
  - Fiscal agent sends single payment (enrollee share plus premium assistance share) to insurer monthly

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## PROGRESS

### Official HIUP Launch – September 11, 2010

- ▶ **MDB -- As of October 10, 2010 , 4,121 enrollees**
  - 4 of these have since also qualified for HIUP
- ▶ **After 3 Months of HIUP Start-Up:**
  - Over 600 HIUP applicants assessed for qualifications
    - *Of These: 127 applications* submitted to medical underwriting
      - *Of These: 67 applications* completed medical underwriting
      - *Of These: 25 APPROVED & ENROLLED* IN HIUP to-date (39% Approval Rate)
    - 1 applicant declined due to rate-up (based on underwriting)
    - ±60 applications pending medical underwriting
- ▶ **Communications Methods – two-fold**
  - **Hard Launch** -- Press Conference w/on-site enrollment, plus media blasts & print articles & onsite enrollment, followed by full week at 6 FQHCs throughout MDC
  - **Soft Launch** – ongoing outreach through county leaders, open enrollments at FQHCs, CBO-outreach, employer fairs & community events

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## KEY DEMOGRAPHICS HIUP & MDB

### Financially qualified for HIUP w/completed MDB Application (n=127)

- ▶64% Female
- ▶79% Hispanic
- ▶Median Age 51

### Enrolled in HIUP (n=25) & Miami-Dade Blue (4000+ enrollees)

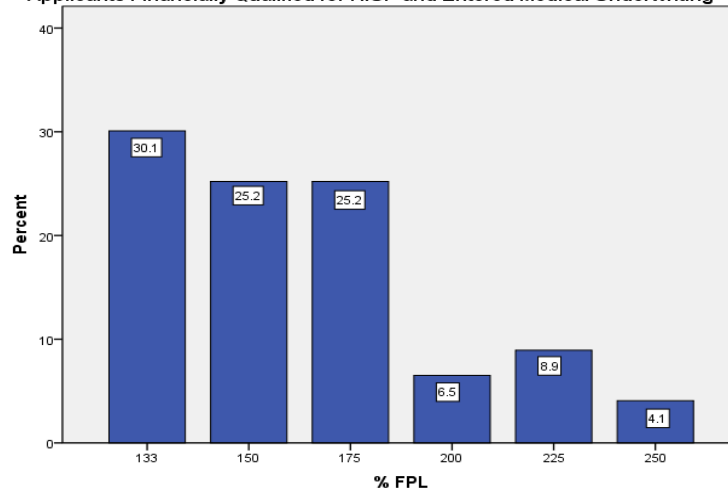
- ▶59% Female (MDB enrollees 55% Female)
- ▶77% Hispanic
- ▶Median Age 48 (compared w/MDB median age 35)

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## Distribution of Applicants by Federal Poverty Level (n=127)

Applicants Financially Qualified for HIUP and Entered Medical Underwriting



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## What Worked / What Required Enhancements

- ▶ **ON THE MARK!**
  - FPL -- 133-250%
  - PREMIUM ASSISTANCE AMOUNTS -- \$25-150
  - FQHC/CBO/GOV/BCBSF PARTNERSHIP
- ▶ **Strategic Enhancements**
  - **Accessibility** -- Online Prescreen
  - **Agents added** -- as Entry Point for HIUP Application
  - **Added Communications Strategies** -- press release for prescreen tool; distribution of 'business cards' & posters in government & CBO offices accessed by low income working individuals

## Next Steps

- ▶ **Maintain Current HIUP Slots**
  - Straight-line *Net Funding* Level -- **\$500K for 500 slots**
- ▶ **Increase Funding for SFY 2011/12**
  - **Added \$250K** needed for 500 individuals to remain covered/**\$500 straight-lined** (from SFY 09-10 carry-over plus SFY 10-11 allocation)
  - **NEW \$250K** for new 250 slots at Jackson's clinics
- ▶ **Future Vision** -- Establish Community Trust or Foundation with tripartite mission:
  - Learning Institute -- *together with universities, provide education on insurance access & a local clearinghouse*
  - Outreach Workers -- *training & materials*
  - Continuing Premium Assistance Fund -- *for those who fall thru the cracks of healthcare reform*