

Health Care Reform and Pacific Islanders

INCREASING ACCESS AND QUALITY

MARCH 16, 2011





Herb K. Schultz
Regional Director,
U.S. Department of Health and Human Services - Region IX

OFFICE OF THE REGIONAL DIRECTOR

Role of the Regional Director

- Implementation of health care reform is the number one priority in Region IX (Arizona, California, Hawaii, Nevada, American Samoa, Guam, Commonwealth of the Northern Marianas Islands, Republic of the Marshall Islands, Federated States of Micronesia, and Republic of Palau)

OFFICE OF THE REGIONAL DIRECTOR

Agency Collaboration

- Work across regional office and among all regions to:
 - Collaborate and coordinate on issues;
 - Troubleshoot potential problems;
 - Partner on events and public affairs; and
 - Educate the public on the benefits of healthcare reform
 - Healthcare.gov
 - CuidadodeSalud.gov (Spanish)
- Represent & communicate health care policies.
 - Work to implement reforms with State, Local, Tribal, and Territorial Officials and Non-Governmental External Stakeholders.
- Notification of grants and other funding opportunities.

Expanded Access to Coverage – Health Insurance Exchanges

Paulo Pontemayor, Policy Analyst

Asian & Pacific Islander American Health Forum

WHAT IS A HEALTH INSURANCE EXCHANGE?

- An organized marketplace for individuals, families and small businesses to purchase private health insurance plans.
- Offers a choice of health plans that meet certain benefit and cost standards
- Can be administered by a state government or non-profit entity, or the federal government.

WHO WILL BENEFIT FROM THE EXCHANGES?

- By 2019, 29 million individuals will receive health coverage through the exchanges.
- Individuals and families can purchase plans through the American Health Benefit Exchange (AHBE).
 - Federally-funded tax for up to 400% FPL (\$88,000 for a family of 4) credits and cost-sharing reductions for up to 250% FPL
- Small businesses can purchase through the Small Business Health Options Program (SHOP)
 - Small business tax credits available

KEY CONCEPTS

- “One-stop shop” for consumers to compare and enroll in health insurance.
- Standardization of customer assistance and protections: Be a source of reliable information for consumers.
- “No wrong door” policy
- Market reform: Creates competition among health plans inside and outside the exchange.

DIFFERENCES BETWEEN STATES, TERRITORIES AND FAS

- There are however different rules governing the exchange that apply to the states and to the territories
 - Different funding mechanisms
 - Flexibility in implementation
- The Exchanges do not apply to the Freely Associated States

REQUIREMENTS UNDER THE AFFORDABLE CARE ACT (§1311)

For the States:

- Up and running January 1, 2014, and self-sustaining by 2015.
- Determine eligibility, application and enrollment procedures
- Certify that plans meet a number of coverage, quality, marketing and disclosure standards
- Provide consumer assistance and be user-friendly
- Include stakeholder and consumer input
- Financial transparency and stability

REQUIREMENTS UNDER THE AFFORDABLE CARE ACT (§1323)

For the Territories:

- Can choose to elect a health insurance exchange that mirrors requirements for the states (§ 1311)
- Must submit this election to Secretary of HHS by October 1, 2013
- If plan is approved, beginning in 2014 and 2019, territories will receive funding.
- Funding for territories is \$75 million If plan is approved, beginning in 2014 and 2019, territories will receive funding.
- If territory chooses not to establish an exchange, their allocation is added to their Medicaid cap funds.

Expanded Access to Coverage – Changes to Medicaid

Don Novo, Medicaid Program Branch Manager

Tom Schenck, Region IX Pacific Territories Lead

INCREASE IN FEDERAL MEDICAID FUNDS

- Section 2005(a)(3) of Patient Protection and Affordable Care Act (PPACA):
 - *“The Secretary shall increase the amounts otherwise determined under this subsection for Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa...for the period beginning July 1, 2011, and ending on September 30, 2019, by such amounts that the total additional payments under title XIX to such territories equals \$6,300,000,000 for such period.”*

INCREASE IN FEDERAL MEDICAL ASSISTANCE PERCENTAGE (FMAP)

Current

- **Section 1905(b) of the Social Security Act:**
 - *“The Federal medical assistance percentage for Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa shall be 50 per centum”*

July 1, 2011

- **Section 2005(c)(1) of PPACA:**
 - *“The first sentence of section 1905(b) of the Social Security Act...is amended by striking ‘shall be 50 per centum’ and inserting ‘shall be 55 percent’”.*

NEW ELIGIBILITY GROUP

- Medicaid coverage for adults under 133% FPL
- Individuals cannot be:
 - Age 65 or older;
 - Pregnant;
 - Entitled to or enrolled in benefits under Medicare Part A;
 - Enrolled under Medicare Part B or;
 - Described in any of the other mandatory groups in the statute (subclauses (1) – (VII) of section 1902 (a)(10)(A)(i) of the Act) such as certain parents, children, or people eligible based on their receipt of benefits under the Supplemental Security Income (SSI) program.

TERRITORY EXCHANGE FUNDING

- **Section 1323(c) of PPACA:**
 - *“(1) Out of any funds in the Treasury not otherwise appropriated, there is appropriated for purposes of payment pursuant to subsection (a) \$1,000,000,000, to be available during the period beginning with 2014 and ending with 2019.”*
 - *“(2) The Secretary shall allocate the amount appropriated under paragraph (1) among the territories...as follows:*
 - *For Puerto Rico: \$925,000,000*
 - *For another territory, the portion of \$75,000,000 specified by the Secretary.”*

TERRITORY EXCHANGE FUNDING (CONT.)

SECTION 1323(A)(1):

“A territory that elects...to establish an Exchange ...shall be treated as a State for purposes of such part and shall be entitled to payment from the amount allocated to the territory under subsection (c);”

SECTION 1323(A)(2):

“A territory that does not make such election shall be entitled to an increase in the dollar limitation applicable to the territory under subsections (f) and (g) of section 1108 of the Social Security Act”

How Health Care Reform Will Reduce Disparities Among Pacific Islanders

Paulo Pontemayor, Policy Analyst

Asian & Pacific Islander American Health Forum

REDUCING HEALTH DISPARITIES

Numerous provisions exist in the ACA that will help reduce racial and ethnic health disparities among Native Hawaiian and Pacific Islander communities:

- Strengthens data collection standards (§ 4302)
- Improvements in Culturally and Linguistically Appropriate Care
- Focus on prevention strategies
- Institutional changes to reduce disparities

DATA COLLECTION STANDARDS

(§ 4302)

- Requires the Secretary of HHS to come up with uniform data collection standards
 - Race, Ethnicity, Sex, Primary Language and Disability Status
- Requires the Secretary of HHS to make this data public
 - This can be used to evaluate programs on quality and to reduce health disparities
- Secretary also has broad authority to identify other demographic information to be collected

IMPROVEMENTS IN CULTURALLY AND LINGUISTICALLY APPROPRIATE CARE

- Grants for Cultural Competence Education (§ 5307) and Culturally Competency Training for Primary Care Providers (§ 5307)
- Increasing Workforce Diversity in the Health Professions (§§ 5001,5301,5302,5303,5306,5309,5313)
- Language Access Requirements in the Health Insurance Exchanges

FOCUS ON PREVENTION STRATEGIES

- National Prevention and Public Health Council (§ 4001)
 - Chaired by the Surgeon General and composed of several Cabinet level members
- \$15 billion for the Prevention and Public Health Fund (§ 4002)
- Childhood Obesity Demonstration Projects (§ 4306)
- National Diabetes Prevention Program (§ 10501)
- Community Transformation Grants (§ 4201)
- Tobacco Cessation under Medicaid (§ 4108)
- Cost sharing waived for preventative care

INSTITUTIONAL CHANGES TO REDUCE DISPARITIES

- Creation of individual Office of Minority Health offices within HHS agencies (§ 10334)
- Conduct research on health disparities at the NIH (§ 10334)

Consumer Assistance Programs (CAPs) in States and Territories

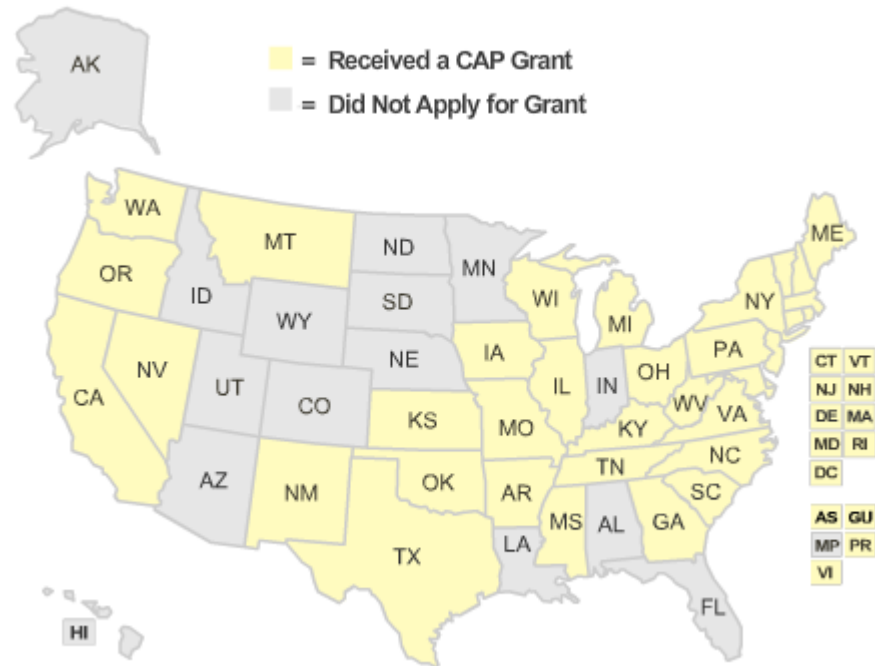
**Eliza Bangit, Division Director, Consumer Assistance,
Office of Consumer Support, Center for Consumer
Information and Insurance Oversight, Center for
Medicare and Medicaid Services**

FEDERAL GRANT FUNDS TO STATES AND TERRITORIES

- Initial funding of \$30 million in federal grants to states and territories to establish or expand consumer assistance activities

CAP GRANT RECIPIENTS

- **35 states and D.C.**
- **4 territories:**
 - American Samoa
 - Guam
 - Puerto Rico
 - Virgin Islands



WHO ARE THE CAPS?

- State agencies
 - Departments of Insurance
 - Offices of the Governor
 - Offices of the Attorney General
 - Independent consumer assistance agencies
 - Other state agencies
- State agencies in partnership with non-profit organizations

HOW CAPS HELP CONSUMERS

- Assist with the filing of complaints and appeals that concern health insurance coverage offered by a group health plan or health insurance issuer
- Assist consumers with enrollment in a group health plan or health insurance coverage
- Educate consumers on their rights and responsibilities with respect to group health plans and individual health insurance coverage
- Collect, track, and quantify problems and inquiries encountered by consumers

HOW CCIIO SUPPORTS CAPS

- Data reporting software and technical support
- Assistance on casework
- Trainings
- Resource Manual on private health insurance
- Fact sheets on ACA consumer protections

www.hhs.gov/cciio/initiative

HOW TO FIND INFORMATION ON CAPS

Interactive map tool on: www.HealthCare.gov/consumerhelp

Pick Your State





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Understanding the Affordable Care Act:

Provisions

[\\$250 "Donut Hole" Rebate](#)

[Appealing Health Plan Decisions](#)

[Children's Pre-Existing Conditions](#)

[Consumer Assistance Program](#)

[Curbing Insurance Cancellations](#)

[Doctor Choice & ER Access](#)

[Early Retiree Reinsurance](#)

[FSA/HSA Changes](#)

Guam Consumer Assistance

The Consumer Assistance Program in Guam is run by the Government of Guam, Department of Revenue and Taxation.



Guam Consumer Assistance Program
1240 Army Drive
Barrigada, Guam 96921
(671) 635-1844

See how Guam's Affordable Care Act grant [improves consumer assistance](#).

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Take health care into your own hands

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Puerto Rico Consumer Assistance

Puerto Rico's Consumer Assistance Program is run by the Oficina de la Procuradora del Paciente.



Puerto Rico Oficina de la Procuradora del Paciente
1215 Ponce de Leon, PDA 18
Santurce, PR 00907
(800) 981-0031

<http://www.pacientes.gobierno.pr>

querellas@opp.gobierno.pr

See how Puerto Rico's Affordable Care Act grant improves consumer assistance.

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AMERICAN SAMOA AND VIRGIN ISLANDS CONSUMER ASSISTANCE

American Samoa Consumer Assistance

American Samoa does not yet operate a Consumer Assistance Program under the Affordable Care Act.



The new consumer protections and benefits of the law still apply to you, however. The agencies listed below can help you take advantage of these new protections and benefits. They can answer your questions about different types of coverage.

If you need health insurance, be sure to check out [HealthCare.gov's Insurance Finder tool](#), which helps you find and compare health care coverage options in your area.

American Samoa is expected to open a Consumer Assistance Program soon. See how its Affordable Care Act grant will [improve consumer services](#).

If you have questions about insurance you bought for yourself and/or your family or you have insurance provided by an employer who does business only in American Samoa, contact:

American Samoa Insurance Commissioner

<http://americansamoa.gov/department-type/office/insurance-commissioner>

Aoomalo Manupo Turituri, tmanupo@yahoo.com

Elizabeth Perri, Assistant, perriliz@americansamoa.gov

Office of the Governor American Samoa

Phone: 011-684-633-4116

<http://americansamoa.gov/governor>

If you have a hard time affording health coverage and have questions about Medicaid eligibility or benefits, go to:

Medicaid Program Director

Department of Health

Virgin Islands Consumer Assistance

The Virgin Islands do not yet operate a Consumer Assistance Program under the Affordable Care Act.



The new consumer protections and benefits of the law still apply to you, however. The agencies listed below can help you take advantage of these new protections and benefits. They can answer your questions about different types of coverage.

If you need health insurance, be sure to check out [HealthCare.gov's Insurance Finder tool](#), which helps you find and compare health care coverage options in your area.

The Virgin Islands are expected to open a Consumer Assistance Program soon. See how its Affordable Care Act grant will [improve consumer services](#).

If you have questions about insurance you bought for yourself and/or your family or you have insurance provided by an employer who does business only in the Virgin Islands, contact:

Office of the Lieutenant Governor

1131 King Street, Suite 101

Christiansted, St. Croix, Virgin Islands 00820

Phone: (340) 773-6459

Office of the Lieutenant Governor

#18 Kongens Gade

St. Thomas, Virgin Islands 00802

Phone: (340) 774-7166

If you have a hard time affording health coverage and have questions about Medicaid eligibility or benefits, go to:

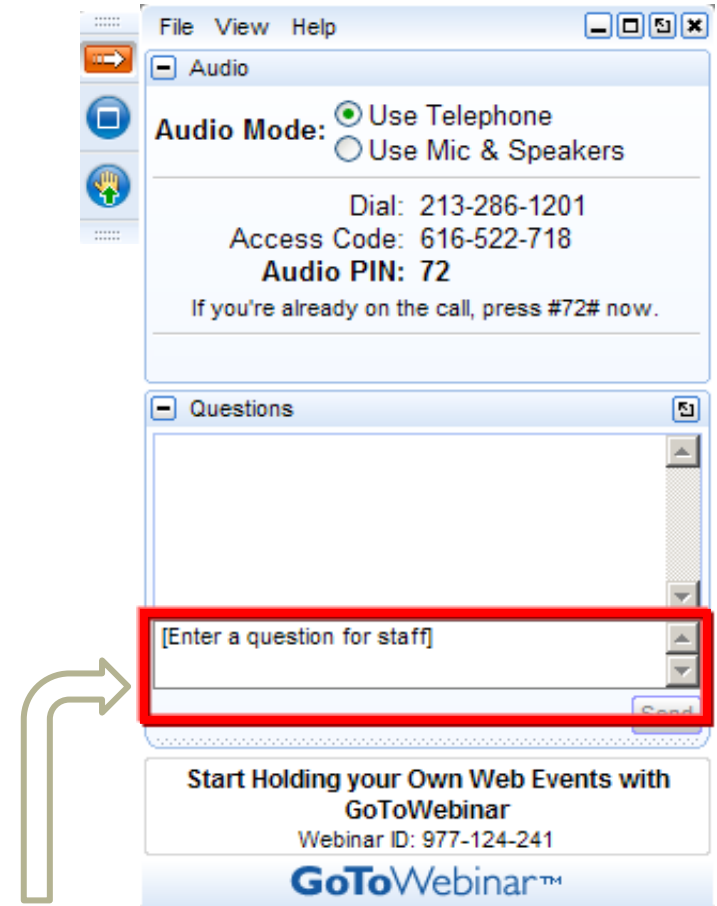
Virgin Islands Medicaid Program

St. Thomas Contact Information:

Q&A

Webinar Users: Please enter your questions into the question box

Telephone Participants: Press *1 to be connected to an operator and get in the question queue



Enter your questions here

CONTACT US

**Asian & Pacific Islander
American Health Forum**

Headquarters:

450 Sutter St., Suite 600

San Francisco, CA 94108

(415) 954-9988

Policy Office:

1828 L St. NW, Suite 802

Washington, DC 20036

(202) 466-7772

info@apiahf.org

www.apiahf.org

**Health and Human
Services, Region IX**

90 7th St.

Federal Building,

Suite 5-100

San Francisco, CA 94103

(415) 437-8500

(415) 437-8502 (direct)

(415) 265-7049 (cell)

Herb.Schultz@hhs.gov

www.hhs.gov