Iowa Department of Human Services

Iowa Health and Wellness Plan
Outreach Toolkit for IowaCare Providers

November 2013

Iowa Department of Human Services

Dear IowaCare providers,

The Iowa Department of Human Services is eager to support outreach efforts to publicize the availability and benefits of the Iowa Health and Wellness Plan. It is critical that we work to inform potential members about the coverage now available, explain why this coverage is beneficial, and communicate the necessary steps to enroll.

To assist you in your outreach, we are pleased to present a toolkit that provides fact sheets, talking points, and sample media materials. The enclosed materials will help tell the story of how the Iowa Health and Wellness Plan will benefit individuals and families in your communities.

Messages must be consistent and clear in order to create awareness of the Iowa Health and Wellness Plan. The enclosed documents have been developed to help you convey important, easy to understand information. These materials will ensure your staff is equipped with the most up-to-date information on the benefits and enrollment guidelines of the Iowa Health and Wellness Plan. Please use these materials to inform patients and local media, and in your local community outreach efforts.

Your advocacy efforts will help the Department of Human Services and our partners achieve our ultimate goal of raising awareness and encouraging enrollment in the Iowa Health and Wellness Plan. As trusted community healthcare providers, your efforts and your experience in serving this population will be vital to successful outreach efforts.

Please contact Lindsay Buechel at lbueche@dhs.state.ia.us for additional outreach information.

Thank you for your support.

Jennifer Vermeer
Medicaid Director
Iowa Department of Human Services

Documents attached:

- Talking points
- Sample newsletter content
- Sample social media posts
- Earned media efforts
- Contact information
- Enrollment flyer
- Description of benefits

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Iowa Health and Wellness Plan Overview

What is the Health Insurance Marketplace?
On October 1, 2013, a new Health Insurance Marketplace opened in every state. The Marketplace is a one-stop online shop designed so consumers can easily compare health plans and apply for health care coverage. Coverage obtained through the Marketplace begins on January 1, 2014. Iowans can apply for coverage through the online Marketplace at www.HealthCare.gov or https://dhsservices.iowa.gov/apspssp/ssp.portal, by phone at the federal hub at 1-800-318-2596 or through the Department of Human Services (DHS) contact center at 1-855-889-7985, or in person at a local DHS office.

Consumers fill out one application, then receive information about their available health care coverage options. Information provided on the application helps determine what health care coverage options are available to an individual or family and whether they qualify for financial assistance. Filling out an application does not obligate anyone to buy coverage.

Many uninsured Iowans using the marketplace will be eligible for free or low-cost health care coverage through the Iowa Health and Wellness Plan or other Medicaid programs. Others can receive financial help to lower the cost of buying private insurance plans available on the marketplace.

What is the Iowa Health and Wellness Plan?
The Iowa Health and Wellness Plan is a new Medicaid program created to provide comprehensive health care coverage to low-income, uninsured Iowans ages 19 to 64. The plan will replace the IowaCare program, which ends on December 31, 2013. Enrollment for the Iowa Health and Wellness Plan began on October 1, 2013, and coverage will start January 1, 2014.

The Iowa Health and Wellness Plan is one program that includes two separate coverage options. Eligibility is based on household income.

- *Iowa Wellness Plan*: Covers adults ages 19 to 64 whose income is at or below 100 percent of the Federal Poverty Level ($11,490 for individuals or $15,510 for a family of two). The Iowa Wellness Plan is administered by Iowa Medicaid. Members will have access to the statewide Medicaid provider network which means they will have access to care from providers and hospitals in their local communities.

- *Iowa Marketplace Choice Plan*: Covers adults age 19 to 64 with income from 101 percent through 133 percent of the Federal Poverty Level (between $11,491 and $15,282 for individuals or $15,511-$20,628 for a family of two). The Marketplace Choice Plan allows members to select from participating commercial health care coverage plans available through the Health Insurance Marketplace. Medicaid pays the premiums to the commercial health plan on behalf of the member. Members will have access to the network of local health care providers and hospitals served by the commercial insurance plan.

Who can enroll in the Iowa Health and Wellness Plan?
To be eligible for the Iowa Health and Wellness Plan, you must:

- Be an adult age 19 to 64.
- Have income that does not exceed 133 percent of the Federal Poverty Level ($15,282 for an individual or $20,628 for a family of two).
- Live in Iowa and be a U.S. citizen.
- Not be otherwise eligible for Medicaid, Medicare, or a comprehensive health plan offered by an employer.

Otherwise eligible individuals who need specialized medical services (such as those with complex medical conditions or mental, physical or developmental disorders) will be eligible for comprehensive coverage through Iowa's traditional Medicaid program with the option to enroll in the Iowa Wellness plan option.

How much does the Iowa Health and Wellness Plan cost?
The Iowa Health and Wellness Plan provides comprehensive health benefits at minimal or no cost to members.

There are no out of pocket costs for health services during the first year and limited out of pocket costs after that. Depending on family income, some members may be required to pay a small monthly premium. There are no other out of pocket costs for health services except an $8 charge for using the emergency room for non-emergency services. There will never be a charge for many preventive care services such as blood pressure screenings, cholesterol tests, blood sugar screenings, colon cancer screenings, mammograms, and birth control services.

What benefits are covered by the Iowa Health and Wellness Plan? How is it different from IowaCare?
The Iowa Health and Wellness Plan provides better health coverage than the IowaCare program because it provides more health benefits and allows members to choose from a greater number of providers located in their communities.

Benefits include doctor visits, prescriptions, dental care, preventive health services, mental health services, hospitalizations, and more.

Members have access to the statewide network of Medicaid providers. IowaCare only covered a limited number of health services in limited locations across the state.

Almost half of uninsured adults in Iowa could be eligible for the Iowa Health and Wellness Plan, including up to 60 percent of uninsured adults in some parts of Iowa. There are no out of pocket costs during the first year and limited costs after that.

What happens to IowaCare members on January 1, 2014?
The IowaCare program ends on December 31, 2013. Many IowaCare members will be automatically enrolled in the Iowa Health and Wellness Plan. All IowaCare members will be notified by the DHS by November if they will be automatically transferred to the Iowa Health and Wellness Plan.

IowaCare members automatically enrolled by DHS do not need to fill out an application for the new program. If an IowaCare member is not eligible for automatic enrollment in the Iowa Health and Wellness Plan, they will be notified by DHS about what they need to do to obtain health coverage.

How can individuals apply for the Iowa Health and Wellness Plan?
Many IowaCare members may be automatically enrolled in the Iowa Health and Wellness Plan. Everyone else must take action to get health coverage:

1) Visit www.HealthCare.gov or https://dhsservices.iowa.gov/apspssp/ssp.portal, call the federal hub at 1-800-318-2596 or the Department of Human Services (DHS) contact center at 1-855-889-7985, or apply in person at a local DHS office.
2) Complete an application. Be ready to provide personal information including Social Security number, proof of income, general health information, and current health insurance information.
3) Choose a health plan. After completing the application, individuals will receive information about their available health insurance options. Individuals could be eligible for the Iowa Health and Wellness Plan, Medicaid, or a private insurance plan.

When does Iowa Health and Wellness Plan enrollment begin?
The Health Insurance Marketplace began accepting applications on October 1, 2013. Low-income Iowans eligible for the Iowa Health and Wellness Program can enroll year-round, but the enrollment period for those buying health insurance through the Marketplace closes on March 31, 2014. After that date, unless you have a qualifying event, you can only apply for coverage in the Marketplace during the open enrollment period. The open enrollment period will be October 1, 2013, through March 31, 2014, in the first year. In future years, the open enrollment period will be held from October 15 until December 7.

What information is needed to sign up for health care coverage on the Health Insurance Marketplace?
The application asks basic information about individuals and members of the household so it helps to collect this information ahead of time. Be ready to provide a Social Security number, information about existing health insurance coverage, and proof of income for members of your household. Individuals can obtain a marketplace application checklist from HealthCare.gov to get a list of the information they will need to provide.

Where can people go for additional information or help enrolling in the Iowa Health and Wellness Plan?
Help is available online, by phone and in person – for free.

- *Online*: Visit www.HealthCare.gov or https://dhsservices.iowa.gov/apspssp/ssp.portal.
- *Phone*: Call the federal hub at 1-800-318-2596 or the Department of Human Services (DHS) contact center at 1-855-889-7985.
- *In person*: Many organizations and health department offices have people trained and certified to help you understand your new health insurance options. You can visit https://localhelp.healthcare.gov/ and search by city and state or zip code to find a list of

personal assistance locally available. The list includes contact information, office hours, and types of help offered and will be frequently updated.

Why should individuals have health care coverage?

- *Peace of mind and protection from expensive medical bills.* No one plans to get sick or hurt. Having health care coverage means individuals don't have to worry about expensive or unexpected medical bills if they get sick – they just focus on getting better. People with health care coverage have a better chance at staying healthy because having coverage makes it easier. People with health care coverage also are more likely to get preventive services and regular care for chronic medical conditions like diabetes and heart disease.
- *Access to health care.* All health insurance plans offered through the Health Insurance Marketplace are required to cover the most important benefits such as doctor visits, preventive care, prescriptions, emergency care, hospital stays, and more. And plans are not allowed to charge additional costs for many preventive health services such as blood pressure screenings, cholesterol tests, blood sugar tests, colon cancer screenings, mammograms, and birth control supplies.
- *Guaranteed coverage.* Health plans can no longer deny people health coverage based on pre-existing health conditions and plans can't drop people's coverage when they get sick.
- *Affordable options are now available:* Individuals might now be eligible for free or low-cost health care coverage through the Iowa Health and Wellness Plan or for financial assistance to reduce the cost of insurance available in the Health Insurance Marketplace.
- *Most Iowans are now required to have health insurance. S*tarting in January 2014, most people will be required to have health care coverage. Individuals who are not covered could face having to pay penalties.

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Sample newsletter content

Although the IowaCare program ends on December 31, 2013, many uninsured adults will be eligible for free or low-cost health care coverage through a new Medicaid program called the Iowa Health and Wellness Plan. The Iowa Health and Wellness Plan was created to provide comprehensive health care coverage to uninsured Iowans ages 19 to 64. Enrollment began on October 1, 2013 and new coverage could start as early as January 1, 2014.

The Iowa Health and Wellness Plan provides comprehensive health benefits at minimal or no cost to members. It provides better health coverage than the IowaCare program because it provides more health benefits and allows members to choose from a greater number of health care providers located in their communities.

The Iowa Health and Wellness Plan covers doctor visits, prescriptions, dental care, preventive health services, mental health services, hospitalizations, and more. There are no out of pocket costs for members for health services in 2014 and limited out of pocket costs after that.

Many current IowaCare members will be automatically enrolled in the Iowa Health and Wellness Plan. The Department of Human Services will contact IowaCare members in November to let them know of their automatic enrollment status.

How to Apply for the Iowa Health and Wellness Plan

1) Visit www.HealthCare.gov or https://dhsservices.iowa.gov/apspssp/ssp.portal, call the federal hub at 1-800-318-2596 or the Department of Human Services (DHS) contact center at 1-855-889-7985, or apply in person at a local DHS office.
2) Complete an application. Be ready to provide personal information including Social Security number, proof of income, general information health information, and current health insurance information.
3) Choose a health plan. After completing the application, individuals will receive information about the health insurance options available to them. These options could include the Iowa Health and Wellness Plan, Medicaid, or a private insurance plan.

Social media strategy

Below are sample social media posts your center can distribute over your own social media channels. The goal is to provide high-level information about the Iowa Health and Wellness Plan and instruct individuals to visit HealthCare.gov to enroll.

Example Facebook Posts
Uninsured? You could be eligible for free or low-cost health insurance through the Iowa Health and Wellness Plan. Visit HealthCare.gov to view your health coverage options.

The Iowa Health and Wellness Plan will replace the IowaCare program on January 1, 2014. To see if you quality, visit HealthCare.gov.

Curious about the Affordable Care Act? Visit HealthCare.gov to see what insurance options are available for you.

Dental care, prescription drug coverage, and access to a primary care physician are only a few of the benefits of the new Iowa Health and Wellness Plan. To see if you qualify, visit HealthCare.gov.

Individuals might now be eligible for free or low-cost insurance through the Iowa Health and Wellness Plan or for financial assistance to reduce the cost of private insurance. To see if you qualify, visit HealthCare.gov.

Example Twitter Posts
#Uninsured Iowans could be eligible for free or low-cost health insurance w/the Iowa Health and Wellness Plan. Visit HealthCare.gov.

Iowa Health and Wellness Plan will replace IowaCare program on 1/1/2014. To see if you qualify, visit HealthCare.gov.

Curious about the #ACA? Visit HealthCare.gov to see what insurance options are available for you.

Dental care & prescription drugs are just two of the benefits of the Iowa Health and Wellness Plan. Visit HealthCare.gov for info.

Iowans: To see if you’re eligible for free or low-cost health insurance through the Iowa Health and Wellness Plan, visit HealthCare.gov.

Contact information

For additional information on the Iowa Health and Wellness Plan, patients, IowaCare members, and individuals enrolling in the Iowa Health and Wellness Plan should visit www.HealthCare.gov or https://dhsservices.iowa.gov/apspssp/ssp.portal, call the federal hub at 1-800-318-2596 or the Department of Human Services (DHS) contact center at 1-855-889-7985, or apply in person at a local DHS office.

For additional information on the Iowa Health and Wellness Plan, IowaCare providers and health care providers in Iowa should contact 1-800-338-7909 or locally 515-256-4609, or visit www.ime.state.ia.us.

Iowa Department of Human Services

The Iowa Health and Wellness Plan

will begin January 1, 2014

3 steps to improved coverage

1 visit www.HealthCare.gov

or call 1-800-318-2596

2 Complete the application

Be ready to provide the following information:

- Personal information, including Social Security number
- Changes in medical status
- Proof of income
- Current health insurance information

3 You will be notified

You will receive additional information on which health care plan you are eligible for, including:

- Iowa Health and Wellness Plan
- State Medicaid
- Private insurance purchased through the Marketplace

Questions?

Contact the Health Insurance Marketplace at 1-800-318-2596

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Iowa Health and Wellness Plan

Benefits	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Program enrollment closed IowaCare coverage ends December 31, 2013	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**
Ambulatory Patient Services • **Physician Services** • **Primary Care**	Only Covered from IowaCare Providers	**Covered**	**Covered**
Emergency Services • **Emergency Room** • **Ambulance**	Emergency Room Only Covered from Limited IowaCare Providers Ambulance Not Covered	**Covered**	**Covered**
Hospitalization	Only covered from Limited IowaCare Providers	**Covered**	**Covered**
Mental Health and Substance Use Disorder Services	Not Covered	**Covered** Services provided by the Iowa Plan	**Covered**
Rehabilitative and Habilitative Services • **Physical Therapy** • **Occupational Therapy** • **Speech Therapy**	Not Covered	**Covered** (60 visits covered annually for each therapy)	**Covered**
Lab Services • **X-Rays** • **Lab Tests**	Only Covered from IowaCare Providers	**Covered**	**Covered**
Preventive and Wellness Services	Only Covered from IowaCare Providers	**Covered**	**Covered**
Prescription Drugs	Not Covered	**Covered**	**Covered**
Dental	Not Covered	**Covered**	**Covered**

The Iowa Health and Wellness Plan offers comprehensive benefits to members. The plan covers a wide range of medical services, without limits on amount of care received.

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Iowa Health and Wellness Plan

Provider Network	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Enrollment closed IowaCare coverage ends December 31, 2013	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**
Physician and Primary Care	IowaCare Providers Only • Broadlawns Medical Center • University of Iowa Hospitals and Clinics • 6 Federally Qualified Health Centers	Statewide Medicaid Provider Network • Includes providers in local communities	Statewide Commercial Health Plan Network • Includes providers in local communities
Hospitalization	IowaCare Providers Only • Broadlawns Medical Center • University of Iowa Hospitals and Clinics • 6 Federally Qualified Health Centers	Statewide Medicaid Provider Network • Includes hospitals in local communities	Statewide Commercial Health Plan Network • Includes hospitals in local communities
Emergency Services	IowaCare Providers Only • Broadlawns Medical Center • University of Iowa Hospitals and Clinics • 6 Federally Qualified Health Centers	Statewide Medicaid Provider Network • Includes emergency room/hospitals in local communities	Statewide Commercial Health Plan Network • Includes emergency room/hospitals in local communities
Prescription Drugs	Not Covered by IowaCare	Statewide Medicaid Provider Network • Includes pharmacies in local communities	Statewide Commercial Health Plan Network • Includes pharmacies in local communities
Other Medical Services	IowaCare Providers Only • Broadlawns Medical Center • University of Iowa Hospitals and Clinics • 6 Federally Qualified Health Centers	Statewide Medicaid Provider Network • Includes providers in local communities	Statewide Commercial Health Plan Network • Includes providers in local communities

Members of the Iowa Health and Wellness Plan will have access to a statewide group of providers. Members will be able to visit providers, hospitals and pharmacies in their local community.

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Iowa Health and Wellness Plan

Out-of-Pocket Costs	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Enrollment closed IowaCare coverage ends December 31, 2013	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**
Copayments	• $1-3 for various services • Required to pay out-of-pocket for many services not covered by IowaCare program	• None, except for $10 for using the Emergency Room when it is not a medical emergency	• None, except for $10 for using the Emergency Room when it is not a medical emergency
Monthly Contributions	• Monthly contributions for some members	• No monthly contribution for the first year • No contributions after the first year if the member Healthy Behavior activities • Only for adults with income greater than 50% of the Federal Poverty Level	• No monthly contribution for the first year • No contributions after the first year if the member Healthy Behavior Activities • Only for adults with income greater than 50% of the Federal Poverty Level
Out-of-Pocket Spending Limit	• Cannot exceed 5% of income	• Cannot exceed 5% of income	• Cannot exceed 5% of income

Healthy Behaviors	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Enrollment closed IowaCare coverage ends December 31, 2013	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**	**Program enrollment begins October 1, 2013 Coverage begins January 1, 2014**
First Year (2014)	Not Applicable	• Complete Wellness Exam • Complete Health Risk Assessment	• Complete Wellness Exam • Complete Health Risk Assessment
Second Year and Beyond (2015 and Beyond)	Not Applicable	• Complete a set number of healthy activities	• Complete a set number of healthy activities
If Healthy Behaviors Are Completed:	Not Applicable	No monthly contributions required to be paid by member	No monthly contributions required to be paid by member