



Iowa Health and Wellness Plan

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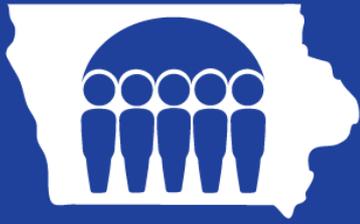
Background

- The Iowa Health and Wellness Plan was enacted to provide **comprehensive health coverage** for low-income adults
 - Begins January 1, 2014
 - Covers Iowans age 19-64 with income up to and including 133% of the Federal Poverty Level (FPL)
 - This new, comprehensive program will replace the IowaCare program, which will end December 31, 2013



Iowa Health & Wellness Plan

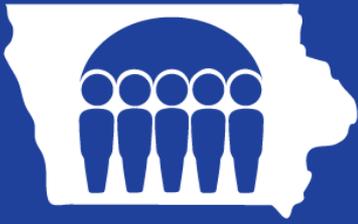
- The Iowa Health and Wellness Plan must receive approval from the federal government
- DHS is working to obtain approval
- Some program details may still change as we work with federal officials



One Plan, Two Options

Iowa Wellness Plan: For adults age 19-64 with income up to and including 100% of the Federal Poverty Level

Marketplace Choice Plan: For adults age 19-64 with income 101% to no more than 133% of the Federal Poverty Level



Goals and Objectives

- Focus on health and improved outcomes
- Incentives for healthy behavior
- Emphasis on care coordination
- Based on local access to care



Member Eligibility

- Members eligible for 12 months of covered benefits
- Income re-verified for eligibility near the end of the 12 month period
 - If income changes during 12 month period the member should notify the Dept. of Human Services



Iowa Wellness Plan: 0-100% FPL

- For individuals with income up to and including 100% FPL
 - \$11,490 for family of one person
 - \$15,510 for a family of two people
- Administered by Iowa Medicaid



Iowa Wellness Plan: 0-100% FPL

- Provides comprehensive health services
- Coverage is equal to the benefits provided to state employees

Benefit Categories Covered

Physician services, including primary care

Outpatient services

Emergency room services and emergency transportation (ambulance)

Hospitalization

Mental health and substance use disorder services and treatments

Rehabilitative and habilitative services and devices (physical, occupational and speech therapy, etc.)

Lab services, x-rays, imaging (MRI, CT, etc.)

Preventive and wellness services

Home & community-based services for persons with chronic mental illness, equivalent to Medicaid benefit

Prescription drugs, equivalent to the Medicaid benefit

Dental services, equivalent to the Medicaid benefit



Iowa Wellness Plan: 0-100% FPL

- Provider Network
 - Members will have access to the same providers currently available in regular Medicaid
 - Members will be able to choose their primary care physician, who will also coordinate the member's services with other providers



Iowa Wellness Plan: 0-100% FPL

- Out of Pocket Costs:
 - No copayments except for using the emergency room when it is not an emergency
 - No monthly contributions during the first year (2014)*
 - No contributions for those with income below 50% FPL*
 - Costs cannot exceed 5% of income



Iowa Wellness Plan: 0-100% FPL

- Monthly contributions* waived beginning in 2015 if the member completes wellness activities
 - Could include preventive services, health risk assessment, other wellness activities

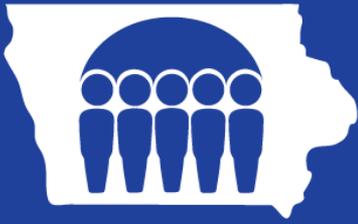
**Monthly contributions subject to CMS approval*



Iowa Wellness Plan: 0-100% FPL

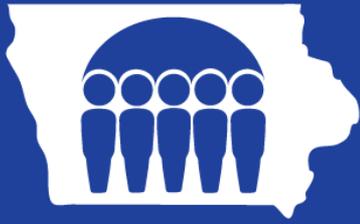
- The program will include innovations that will:
 - Ensure **coordination of care** for members through ‘medical homes’, and
 - Ensure health care providers are **accountable for achieving high quality and cost effective care** that is focused on meeting the needs of the patient
- These program innovations will continue to be developed through a statewide planning process related to the State Innovation Model* grant

*Go to <http://www.ime.state.ia.us/state-innovation-models.html> for more information



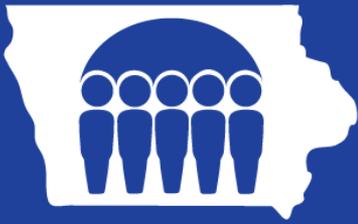
Marketplace Choice Plan: 101-133% FPL

- For individuals with income 101% FPL up to and including 133% FPL
 - \$11,491-\$15,281 for a family of one
 - \$15,511-\$20,628 for a family of two



Marketplace Choice Plan: 101-133% FPL

- Members select a certain ***commercial health plan*** available on the Health Insurance Marketplace
- Medicaid pays the premiums to the commercial health plan on behalf of the member
 - Often referred to as “premium assistance”



Marketplace Choice: 101-133% FPL

- Commercial health plan
- Coverage will be the same as coverage for any lowan purchasing individual coverage through the Marketplace
- Members will have a choice between at least two commercial health plans

Benefit Categories Covered

Physician services, including primary care

Outpatient services

Emergency room services and emergency transportation (ambulance)

Hospitalization

Mental health and substance use disorder services and treatments

Rehabilitative and habilitative services and devices (physical, occupational and speech therapy, etc.)

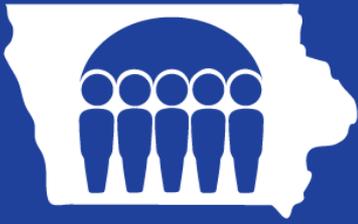
Lab services, x-rays, imaging (MRI, CT, etc.)

Preventive and wellness services

Home & community based services for persons with chronic mental illness, equivalent to Medicaid benefit

Prescription drugs, equivalent to the Medicaid benefit

Dental services, equivalent to the Medicaid benefit



Marketplace Choice Plan: 101-133% FPL

- Covered benefits that are not provided by commercial health plan will be provided by Medicaid
- Uses the commercial plan's provider network
 - Includes primary care, specialists, hospitals



Marketplace Choice Plan: 101-133% FPL

- Out of Pocket Costs:
 - No copayments except for using the emergency room when it is not an emergency
 - No monthly contributions during the first year (2014)
 - Costs cannot exceed 5% of income



Marketplace Choice Plan: 101-133% FPL

- Innovation: Purchasing private coverage
 - Allows individuals to stay enrolled in their current plan if their income changes



Plan Summaries

Wellness Plan

0-100% FPL

Benefits equivalent to State Employee Benefit Plan

Plan managed by Iowa Medicaid

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses Medicaid provider network

Marketplace Choice

101-133% FPL

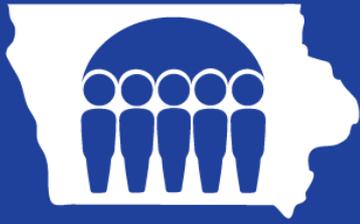
Marketplace Plan benefits, at least equivalent to State Employee Benefit Plan

Plan managed by commercial insurer

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses commercial insurer's provider network



Medically Frail

- Members who are considered ‘Medically Frail’ must be given the option of enrolling in regular Medicaid
 - ‘**Medically Frail**’ includes individuals with disabling mental disorders (including adults with serious mental illness), individuals with chronic substance use disorders, individuals with serious and complex medical conditions, individuals with a physical, intellectual or developmental disability that significantly impairs their ability to perform 1 or more activities of daily living, or individuals with a disability determination based on Social Security criteria
- Medicaid will have definitions and a process to screen for medically frail members, both at enrollment and after enrollment
- Medically frail members receive choice of State Medicaid Plan or Wellness Plan



Waiver Process

- Iowa Medicaid required to submit **two** waivers for plan approval to the Centers for Medicare & Medicaid Services (CMS)
 - One waiver for Wellness Plan
 - One waiver for Marketplace Choice
- Working with CMS continually on plan details



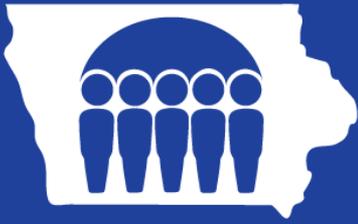
Waiver Process

- Process includes public hearings
- Public comment period for the draft waivers
 - Open until 4:30 p.m. on August 15, 2013
 - Comments available upon request



Timeline

Date	Event
Jul. 15, 2013	Draft Waivers Released for Public Comment
Jul. 29-30, 2013	Public Hearings Held
Aug. 15, 2013	Public Comment Submission Deadline
Aug. 20, 2013	Waivers Submitted to CMS
Aug. 2013 – Mar. 2014	Public Outreach and Education
Oct. 1, 2013	Beginning of Open Enrollment Period Applications Accepted
Jan. 1, 2014	Iowa Health & Wellness Coverage Begins



Outreach and Education

- Planning statewide outreach and education efforts (Aug 2013-March 2014)
 - Partner with local organizations
 - Target uninsured population in Iowa, current IowaCare members
 - Member benefits education once enrolled
 - More information to come



Application Process

All individuals can apply through the Federal Health Insurance Marketplace at **HealthCare.gov** beginning Oct. 1, 2013

www.HealthCare.gov

Can also apply online through DHS website or at any local DHS office



Information

Find up-to-date information on the Iowa Health and Wellness Plan at:

<http://www.ime.state.ia.us/iowa-health-and-wellness-plan.html>