

Office of the Health Care Advocate



Presented by

Michael Fisher
Chief Health Care Advocate

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Who we are

Today's topics

- Help Line Volume and Issues
- Outreach Activities
- Web Page Triage
- Affordability



Office of the Health Care Advocate

The HCA received 327 calls in the last month 10/15 to 11/15/17. We divided calls into five issue categories. The figures below are based on the All Calls data in the last quarterly report. The percentage and number of calls based on the caller's primary issue, were as follows:

- 24.85% (205) about **Access to Care**
- 12.24% (101) about **Billing/Coverage**
- 1.33% (11) about **Buying Insurance**
- 10.79% (89) about **Consumer Education**
- 26.42% (218) about **Eligibility** for state and federal programs
- 24.36% (201) were categorized as **Other**, which includes Medicare Part D, communication problems with providers or health benefit plans, access to medical records, changing providers or plans, confidentiality issues, and complaints about insurance premium rates, as well as other issues.



➤ Outreach Activities

- Childcare, Farmers, Tax advocacy and Pharmacy

➤ Web Page Triage

- https://vtlawhelp.org/triage/vt_triage

➤ Affordability

- Rules Based Approach
- Market Based Approach



Affordability – Rules based Approach

If we define affordability based on the ACA's 9.69% of their income for the premium, and our state's Household insurance survey standard as 5% of their income for a deductible, and take into account subsidies, we see that the Standard Silver plan is unaffordable for

- individuals making between \$23,760.00 (200% FPL) and \$64,510.21 (543%FPL),
- for couples making between \$32,040.00 (200% FPL) and \$129,020 (805% FPL),
- and for families making between \$36,450 (150% FPL) and \$181,274 (746% FPL).
- These plans are particularly unaffordable for individuals at 401% FPL whose incomes are slightly above what is required to receive a premium tax credit. Individuals, couples, and families at 401% FPL will have to pay 17.99%, 26.39% and 22.59% of their income respectively to maintain coverage for a year and reach their deductible.



Affordability – Market Based Approach –

2Adults, 2Children, 2Workers, Second Lowest Cost Silver Plan, 50% of Deductible (\$1,600 for a family above CSR Eligibility)

