



Healthy DC Program

**Committee on Health
Public Roundtable
November 12, 2009**

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Insurance Coverage in DC

Type of Coverage	# of DC Residents	Percent of DC Residents ⁴
Private Coverage ¹	348,800	59.1%
Medicare ¹	59,300	10.1%
Medicaid ²	156,786	26.6%
DC HealthCare Alliance ²	55,048	9.3%
Uninsured ³	59,000	10.0%

¹District of Columbia: Health Insurance Coverage of the Total Population, states (2007-2008), U.S. (2008), Kaiser Family Foundation,

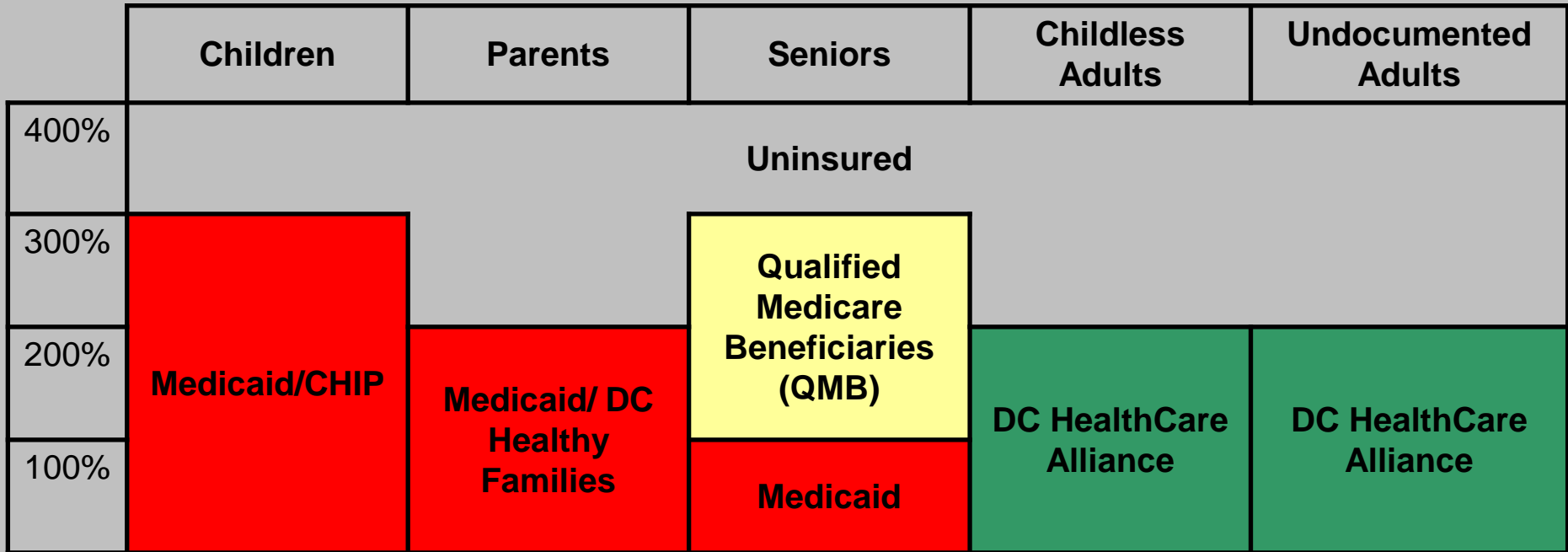
²Department of Health Care Finance Enrollment Data (as of September 30, 2009)

³Current Population Survey 2008, US Census Bureau (2009)

⁴percentages summate to over 100% because 1) data is from multiple surveys and 2) Alliance members may be categorized as uninsured in the Current Population Survey



Safety Net Insurance In DC





Safety Net Insurance In DC

	Children	Parents	Seniors	Childless Adults	Undocumented Adults
400%	Healthy DC				
300%	Medicaid/CHIP	Medicaid/ DC Healthy Families	Qualified Medicare Beneficiaries (QMB)	DC HealthCare Alliance	DC HealthCare Alliance
200%			Medicaid		
100%					



Overview of Healthy DC

- ▶ Healthy DC legislation was passed in 2008
- ▶ Directs DHCF to create an option for comprehensive health coverage for uninsured DC residents up to 400% FPL
- ▶ Residents will purchase coverage subsidized by DC Government
- ▶ Coverage will be provided by Managed Care Organization(s) contracted by DHCF
- ▶ Program may have enrollment cap depending on available funds



Budget

- ▶ Funded by 2% premium tax on DC HMOs and Hospital and Medical Services Corporations
- ▶ FY10 - \$11,714,963* (*projected available funds*)
- ▶ FY11 - \$17,486,000* (*projected available funds*)

**B18-401 directs an additional \$5 million to the Healthy DC Fund as part of a public-private partnership between DC Government and a Hospital and Medical Services Corporation*



Eligibility

- ▶ To be eligible for the Healthy DC Program, applicants must:
 - Be a DC resident for at least 6 months; and
 - Have a household income at or below 400% FPL; and
 - Be ineligible for any other local or federal health benefit programs; and
 - Have been uninsured for at least 6 months; or
 - Have lost insurance coverage for a qualifying reason



Member Premiums

- ▶ Healthy DC Statutory limits for Monthly Member Premiums:

	Individual	Family of 4	Limit
>300% FPL	>\$32,490	>\$66,150	3% of income
301% - 400% FPL	\$32,491 - \$43,320	\$66,151 - \$88,200	5% of income

- ▶ Projected FY10 Monthly Member Premiums:

<300% FPL	Adults	\$35
301% - 400% FPL	Children	\$40
	Adults	\$70



Proposed Benefit Package

Service	Cost-Sharing/ Co-Pay
Annual Deductible	\$200 (except for preventive care visits)
Out of Pocket Max	none
Lifetime Benefit Max	none
Annual Benefit Max	none
Primary Care Visits	\$10
Specialist Visits	\$25
Maternity Visits	\$10
ED Visits	\$100 (waived if admitted)
EMS Transport	\$100



Proposed Benefit Package

Service	Cost-Sharing/ Co-Pay
Pharmaceuticals	\$10 Tier I/\$20 Tier II/\$40 Tier III
Inpatient Hospital	\$100
Behavioral Health	\$25 per visit
Nursing Home/SNF	15% after deductible (30 days per year)
Home Care Services	\$40 per visit (25 visits per year)
Dental	30% preventive, 50% basic restorative
DME, Vision, Podiatry etc	varying co-pays



Enrollment Process

- ▶ Applications will be accepted and processed by DHCF enrollment unit
- ▶ DHCF shall determine eligibility and send notice to the applicant within forty-five days of receiving a completed application
- ▶ DHCF will use a simplified application process, including web interface
- ▶ If enrollment reaches capacity, DHCF will maintain a wait-list
- ▶ Applicants with possible Medicaid/Alliance eligibility will be referred to IMA for screening and appropriate enrollment
- ▶ Enrollment unit will provide customer service and assistance to members

Healthy DC Application

APPLICANT INFORMATION

1. Please provide the following information for the individual filling out this Application

Last name: Chandrasekaran First: Dave Middle: Mr. Miss Marital status:
 Mrs. Ms. Single Mar Div Sep Wid

Sex: M F Social Security no.: Birth date: Age: Are you pregnant? Yes No

Street address: City: State: Zip Code: Home phone no.:
()

Occupation: Preferred Spoken/Written Language: Are you a U.S. Citizen?
 Yes No

HOUSEHOLD INFORMATION

2. List all the members of your family. (Please list primary applicant first).

Name (Last, First, Middle)	Date of Birth (Month/Day/Year)	Sex (M/F)	Relationship to You	Is this person employed?	Does this person want to enroll?	Is this person a U.S. citizen?	Social Security Number
		<input type="checkbox"/> M <input type="checkbox"/> F		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> M <input type="checkbox"/> F		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	



Marketing and Outreach

- ▶ District-wide public awareness campaign via print, broadcast, and online media
- ▶ Targeting working DC residents likely to be uninsured:
 - Restaurant/bar employees
 - Sole practitioners
 - Construction workers
 - Low-wage/part time workers
- ▶ Guided by findings from Urban Institute Insurance Survey
- ▶ Collaboration with DC business/small business organizations
- ▶ Will link residents to Healthy DC, or other public assistance programs where appropriate





Contracting Options

- ▶ Contract Modification with Medicaid/Alliance MCOs
- ▶ DC Employee Health Benefit Plans
- ▶ Federal Employee Health Benefit Plans
- ▶ Alliance expansion to 400% FPL with existing MCOs
- ▶ RFP for Healthy DC Health Plan



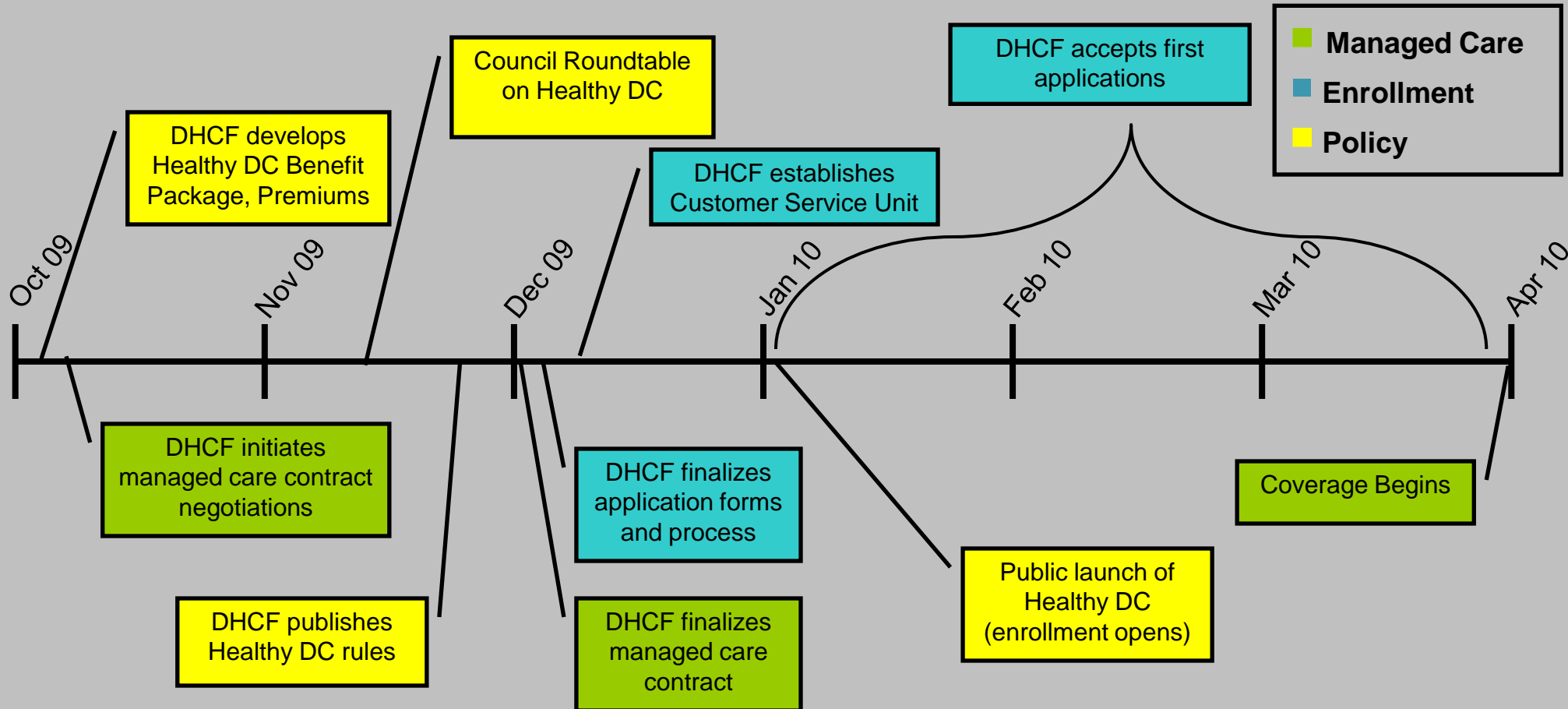
Healthy DC & Health Reform

- ▶ Healthy DC infrastructure will be built to accommodate state-required functions in health reform legislation
- ▶ DC Exchange options may be developed by DHCF in partnership with DISB
- ▶ DC Exchange eligibility screening may be handled by Healthy DC customer service unit
- ▶ Healthy DC can serve as a possible public option
- ▶ Will guide long-term planning and coordination between Medicaid, Alliance, Healthy DC, and other coverage in DC





Proposed Timeline





Questions?

Contact

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