
The Connector



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Landmark Legislation

The Patient Protection and Affordable Care Act
Affordable Care Act
Obamacare



Affordable Care Act Basics

- Goal: Expand rights, protections, and access to affordable, quality healthcare for Americans
- How? Require Health Insurance for all Americans
- Penalties: 1% of Income or \$95.00/adult and \$47.50/child - 2015 tax year
- *exemptions from required coverage and/or fees for certain cases



Insurance Plan Basics By Law

Coverage Includes:

- Essential Health Benefits
- Preventative Health Services
- Pre-existing Conditions

Covered If You Have:

- Medicare or Medicaid
 - Job-based Plan
 - Plan You Bought
 - Cobra
 - Retiree
 - Tricare
 - VA Health
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Shopping For Insurance

Where?

Health Insurance Marketplaces-HIX

- State-Based Exchange
- Partnership (State and Federal)
- Federal Exchange

Why Shop through the Exchange?

- Tax Credits
 - Assess Coverage Options
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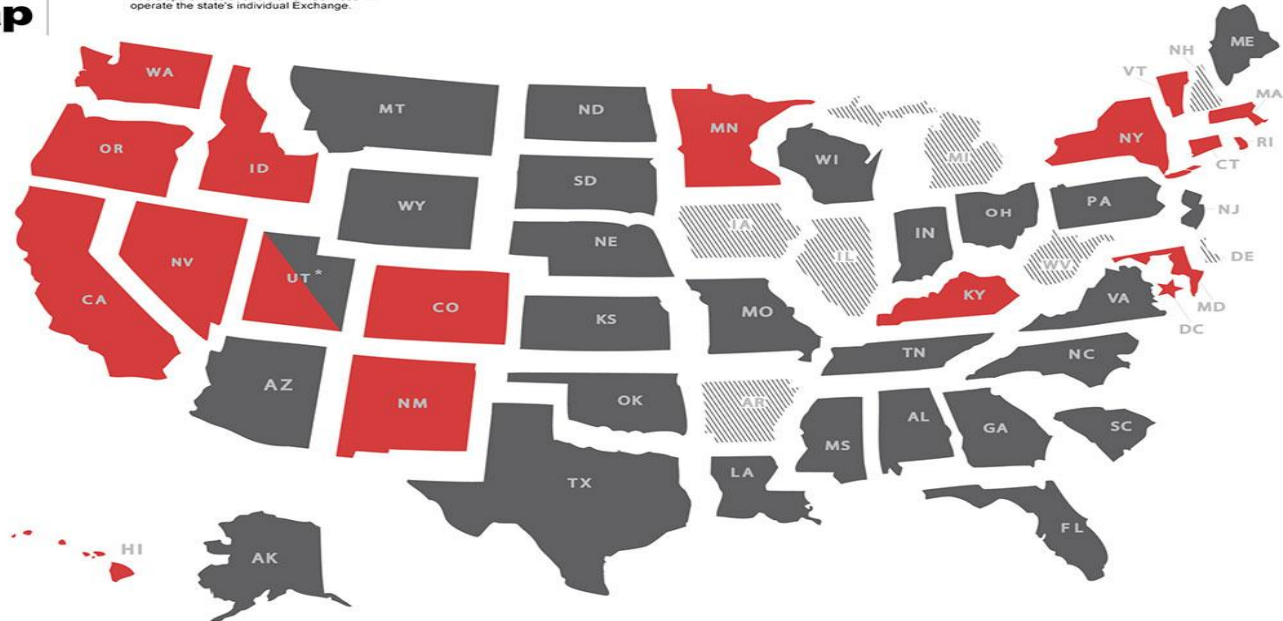
Exchange Map at a Glance

State Health Insurance Exchange Map

-  Declared State-based Exchange
-  Planning for Partnership Exchange
-  Default to Federal Exchange

* Utah plans to operate its own SHOP Exchange. The Dept. of Health and Human Services will operate the state's individual Exchange.

Updated: 6/10/13



Access to the Exchange Marketplace

- Internet: connecthawaii.com
 - Phone: 877-628-5076
(to answer status and routine questions)
 - In-Person: Certified Navigator Assistance
 - Paper Application Process: call or use Internet to get directions on how to process
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healthcare.gov

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Hawaii Health Connector

- Launched on October 15, 2013

Problems



Facts

- No cost to the state.
 - Governed by a 15 member Board of Directors appointed by the Governor.
 - Tax credits
 - The Hawai'i Health Connector is the only place where you can use these tax credits to make insurance more affordable.
 - Small Business Owners receive a tax credit
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Hawaii....The Insurance Innovators

Prepaid Health Care Act of 1974

Given about \$205 million for Connector but only spent about \$79 million.



Levels of Coverage



Let's Connect!

<https://www.connecthawaii.com/>

Implications for Social Work Practice

- Improve Knowledge of Healthcare Access
 - Improve Advocacy and Knowledge of Services
(what's covered, what's not, explore options)
 - Connecting People to Proper Support Services
(navigating policy choices, financial strategies, etc.)
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Discussion

