

# Central Health's Premium Assistance Programs (PAP) *as of 10/29/16*

*Must apply at 5900 Airport. Requires additional final step after enrollment.*

*Information must be entered into Redcap by trained staff or Volunteer Leadership Team.*

**What PAP does:** Central Health will cover full cost of premium payment if all requirements met.

## **CHAP: Limited to individuals selected and approved for participation by Central Health**

- This program is NOT open to the public. Only open to individuals selected by Central Health.
- Most will have an appointment under FCCHAP in Appointment Plus.
- Resides in Travis County
- Qualifies for Premium Tax Credits and uses 100% of those credits
- Has Cost-Sharing at 06 or 05 levels
- Selects Sendero Silver Plan
- PAP will apply to all family members on MP application who meet the above requirements.

## **HAAM / SIMS MEMBERS**

- Current member of HAAM or SIMS.
- Resides in Travis County
- Qualifies for Premium Tax Credits and uses 100% of those credits
- Has Cost-Sharing at 06 or 05 levels
- Selects Sendero Silver Plan
- PAP will apply to all family members on that Marketplace application who meet all requirements.
- HAAM/SIMS member must participate in PAP for family members to qualify for the PAP.

**For both programs:** A consumer cannot apply for MP insurance on their own if they are a dependent of a US tax filer, regardless of whether they are claimed by that tax filer. If a consumer has \$0 income and is attempting to apply for insurance on their own, ask a Manager or Tax Expert for assistance in determining if they are a tax dependent or if they can apply for MP insurance on own.

**Important:** Participation in a PAP is OPTIONAL and is simply ONE OPTION out of the 29/30 plan options available on the Marketplace. Participation is NOT required and should NEVER be the only option discussed with a consumer. Every consumer MUST be made aware that they have 29/30 options. For example, the consumer may want to go to a doctor who is not in-network for the Sendero plan that they must select to participate in the PAP. If they are a patient at Texas Oncology, which is not in-network for Sendero, they may choose not to participate in the PAP and select an Ambetter or BCBS plan because Texas Oncology is in-network for those plans. If they travel extensively in Texas, it is important for you to point out the geographic network, and that Ambetter includes other areas of Texas and BCBS includes every county in Texas. If they travel outside of Texas, emergency care at a hospital will be covered under any plan. BCBS has a BlueCard option that does provide access to urgent care (non-emergency) at in-network prices outside of Texas.

**Recommended Script:** "The Premium Assistance Program you've heard about is one option for you, but we need to make sure that the plan associated with program will meet your medical needs. You have 29/30 plans to choose from in the Marketplace and can select any of those plans. What the PAP does is cover the cost of your premium, but it doesn't cover any other medical costs. Do you have any doctors that you want to make sure are in-network? Are you expecting to have any medical procedures in 2017?"

## **Alternative Premium Assistance Program (PAP) for HAAM Members who are NOT eligible for Sendero PAP as of 11/2/16**

*Must apply at 5900 Airport. Must meet with HAAM upstairs after enrollment.  
Funding for this program is LIMITED.*

**What this PAP does:** HAAM will cover 50% of the consumer's premium cost or pay \$200 / month toward that cost, **whichever is LESS**, if all requirements met.

### **REQUIREMENTS**

- Current member of HAAM.
- Two different levels of income qualify:
  - **100 – 200% FPL requirements:**
    - HAAM member will NOT live in Travis County in 2017, **AND**
    - HAAM member is NOT eligible for the Central Health PAP with Sendero
  - **200 – 400% FPL requirements:**
    - HAAM members is NOT eligible for the Central Health PAP with Sendero.
- May select **ANY** Ambetter plan – Bronze, Silver or Gold. Does not have to select a Silver plan to qualify for this assistance.
- PAP will apply to all family members on that Marketplace application who meet all requirements.
- HAAM member must participate in this program for family members to participate.

**Important:** Participation in a PAP is OPTIONAL and is simply ONE OPTION out of the 29/30 plan options available on the Marketplace. Participation is NOT required and should NEVER be the only option discussed with a consumer. Every consumer MUST be made aware that they have 29/30 options.

**Recommended Script:** “The Premium Assistance Program you’ve heard about is one option for you, but we need to make sure that the plan associated with program will meet your medical needs. You have 29/30 plans to choose from in the Marketplace and can select any of those plans. What the PAP with Ambetter does is cover 50% or \$200 of your premium cost, whichever is less. It doesn’t cover any other medical costs. Do you have any doctors that you want to make sure are in-network? Are you expecting to have any medical procedures in 2017?”