

PPACA FAQs for Virginia Residents

The **Patient Protection and Affordable Care Act (PPACA)** brings many changes to the way health care benefits are delivered in Virginia. Below is a list of frequently asked questions about these changes to help answer questions you might have.

1. What is the Patient Protection and Affordable Care Act (PPACA)?

The Patient Protection and Affordable Care Act is a federal law that was passed in 2010 that attempts to make health care available and affordable for every US citizen.

2. Is that the same as ObamaCare and the Affordable Care Act?

Yes.

3. What programs are changing?

Only certain Medicaid and Children's Health Insurance Program (CHIP) programs: Plan First, FAMIS and Medicaid for Children and Families.

4. Does this change how my Food Stamps (SNAP) or Temporary Assistance for Needy Families (TANF) benefits are calculated?

No, SNAP and TANF calculations are not changing.

5. Is there anything I can do to help my application process faster?

New PPACA rules provide some flexibility for processing applications automatically. Using CommonHelp (www.commonhelp.virginia.gov) and submitting a complete, accurate application may reduce or eliminate manual processing by your local office and streamline the processing.

6. Will my health insurance benefits change?

They may if you are currently enrolled in Plan First, Medicaid for Families and Children or FAMIS MOMS.

7. Are application forms changing?

Yes, there will be a new single application for health insurance coverage that will be used to determine eligibility for Medicaid and Children's Health Insurance Program (CHIP) programs.

Some current applications will be eliminated. You can always find the correct form using the CommonHelp application on-line at www.commonhelp.virginia.gov.

8. I'm a FAMIS MOMS enrollee; how am I affected?

Current FAMIS MOMS enrollees are not affected. Current enrollees will continue to receive coverage through their pregnancy, delivery, and two-month post-partum coverage period. Babies born to FAMIS MOMS enrollees will continue to be deemed eligible for FAMIS and enrolled in FAMIS for their first year of life upon report of the birth.

9. I'm covered by Plan First now; will I be affected?

It depends on your income. The maximum allowable income level for eligibility is being reduced from 200% to 100% of the Federal Poverty Level effective January 1, 2014. You may be affected if your income falls into this reduced range.

10. I was a child in foster care in Virginia at age 18; what's changing for me?

Under the PPACA You may be eligible to receive Medicaid benefits until you turn 26. You can apply using the CommonHelp application on-line (www.commonhelp.virginia.gov), by calling the Cover Virginia Call Center or by using a paper application.

11. I was a foster child in another state when I turned 18; do I also qualify for this specific change?

No, Virginia will not be covering individuals who were in Foster Care in another state on their 18th birthday. You may still apply for health insurance coverage through your employer or the federal health insurance marketplace.

12. Do I need to do something special when I apply for or renew my Medicaid or FAMIS health insurance coverage?

You should have your social security number and your family's most recent IRS tax filing information (if available) when you apply or renew your coverage.

13. What if I don't file taxes with the IRS?

Your case worker will notify you of what documents (if any) you need to supply to the local office so he/she can make a determination about your eligibility.

14. Can I apply for Medicaid or FAMIS coverage for my family or children from home?

Yes, you can apply online through CommonHelp (www.commonhelp.virginia.gov).

15. Will I be able to apply by telephone?

Yes, you can apply for Medicaid and FAMIS health insurance coverage by phone by calling the Cover Virginia Call Center. Details on the Cover Virginia Call Center are still being finished; check back later this summer for more information.

16. Can I still go to the Local DSS office to apply for benefits and check my status?

Yes, you can.

17. What information should I know when I apply?

You should have your social security number, social security number for anyone else you are applying for, and tax information from the previous year (if available).

18. Can I get help filling out an application?

Yes. Help is available in the CommonHelp application online (www.commonhelp.virginia.gov), or by calling the Cover Virginia Call Center and from your Local DSS office. Many Community Service organizations also provide application assistance when asked.

19. I heard a radio/TV ad saying I should apply for health care coverage using the Health Insurance Marketplace. What is that?

It is an online application managed by the Federal Government where people who don't qualify for Medicaid can apply for, purchase and manage their health insurance plan. You can see there if you are eligible for a tax premium that will help reduce the cost of the insurance plan you might buy.

20. Should I apply for health care coverage through the Health Insurance Marketplace?

That depends on your family income and how close you are to the Federal Poverty Guidelines (see www.federalregister.gov/articles/2013/01/24/2013-01422/annual-update-of-the-hhs-poverty-guidelines#t-1 for more information on these measures). For example, a pregnant mother with two young children who has an annual income of \$25,000 may be close to the income limit for receiving Medicaid or FAMIS benefits. Applying on the Health Insurance Marketplace may allow this family to purchase a qualified health insurance plan. But if the same family makes a little less, then starting with CommonHelp (www.commonhelp.virginia.gov) is a good option.

21. Can I make a mistake and apply in the wrong on-line site?

No, your application will be sent automatically to the federal Health Insurance Marketplace if you are not eligible for Medicaid or FAMIS health insurance coverage. Likewise, if you apply through the federal Health Insurance Marketplace and are screened as likely eligible for Medicaid or FAMIS, your application will be transferred to your Local DSS office for a final determination of eligibility.

There are screening tools on both the CommonHelp (www.commonhelp.virginia.gov) and the federal Health Insurance Marketplace websites to provide more information before you apply.

22. What important dates do I need to remember?

October 1, 2013 - Eligibility rules will change for Medicaid Families and Children, FAMIS, and Plan First.

January 1, 2014 - If you purchased a health insurance plan on the Health Insurance Marketplace, your coverage should begin.

Starting April, 2014 - If you have a FAMIS case, it will be transferred back to your local department starting in April. FAMIS cases will be processed with other Medicaid Families and Children cases by your local department.

23. What if I don't qualify for Plan First, FAMIS or Medicaid for Children and Families coverage anymore?

If you don't qualify for these programs anymore, your case will be automatically referred to the federal Health Insurance Marketplace.

24. Is Virginia expanding Medicaid coverage to parents and single adults up to 133% FPL?

No. Virginia is looking at reforming Medicaid, before considering the option to expand Medicaid.

25. What is Modified Adjusted Gross Income (MAGI)?

MAGI is a new way of calculating eligibility for certain Medicaid and FAMIS programs, which looks at annual income and household size as reported to the Internal Revenue Service. MAGI calculation does not include income from gifts, income from child support, inheritance, Survivors Benefits, and some other income sources are partially excluded.

26. What adjustments will be made to my income?

MAGI calculation includes such income sources as wages, salary, interest, dividends, income from (step)parent's (if they claim the child as a dependent) and Social Security. MAGI calculation does not include income from gifts, income from child support, inheritance, Survivors Benefits, and some other income sources are partially excluded.

27. What else can the Cover Virginia Call Center do for me?

Cover Virginia Call Center staff will be available in the fall of 2013 to assist you in completing a Medicaid or FAMIS application by phone, to answer general questions, or to request new ID cards. Starting in spring of 2014, you can also renew or change information to your Medicaid or FAMIS case.

28. I heard that people could get money to buy health care coverage. Does that apply to me?

It may. You can find out starting October 1, 2013 on www.healthcare.gov. This money will come in the form of an instant tax credit that you can use to apply to your insurance plan each month.

29. Where can I learn more about the health care coverage available at the federal Health Insurance Marketplace?

By going online to www.healthcare.gov.

30. Where do I go if I still have questions?

You can review the Virginia Department of Social Services website at www.dss.virginia.gov, call the Cover Virginia Call Center (later this summer), visit your Local Department of Social Services office or review the federal health insurance website at www.healthcare.gov.