



GBIO HealthCare Outreach and Enrollment Session





Agenda:



- 1. Welcome and Goals of the Session**
- 2. GBIO Healthcare Campaign Story**
- 3. Rounds**
- 4. What the New Law Says**
- 5. How the New Law Affects You**
- 6. Next steps**



Goals of this Session



- Learn about the new healthcare law and how it affects you:
 - How to apply for new programs
 - How to apply for a waiver if you can't afford insurance
- Continue to build a base of leaders who will fight to improve and protect the gains we've made through health reform.



GBIO Healthcare Campaign Story



- **Fall 2005-Spring 2006:**
 - Constant and powerful presence at State House
 - Collected over 50,000 signatures for ballot initiative
- **April 2006:** Health Reform (Chapter 58) passed into law.
- **Spring 2006-Spring 2007:** GBIO organized over 630 members to ensure that the Connector's affordability schedule is based on real family budgets.
- **April 2007:** Affordability schedule set - A great start!
- **July 2007-December 2007:** Bring our win home through outreach and enrollment! Continue to build a base of leaders who will fight to improve and protect the gains we've made through health reform.
- **Spring 2008:** Healthcare Reform funding crisis likely. Could result in reduction of benefits, waitlists for Commonwealth Care or increased premium costs.



Rounds



- Please say your name, institution and health insurance status.
- If you were involved in the campaign to win health reform (collecting signatures) or the fight to ensure affordability (affordability workshops) please briefly describe how you have been involved.



What the new law says: **Opportunities**



- **MassHealth Expansion and Restoration**
 - Dental, eyeglass and mental health benefits restored!
 - Expanded eligibility for children in families under 300% FPL (family of 4 earning \$61,000/year)
 - If parents are on Commonwealth Care, children don't have to pay MassHealth premiums!

**Refer to pink briefing sheet for further details on opportunities.*



What the new law says: **Opportunities**



- **Commonwealth Care**
 - For low-moderate income adults (family of 4 earning less than \$61,000) who are not offered insurance through an employer
 - Quality health insurance with a sliding scale monthly premium costs (\$0-\$105 per adult depending on income)
 - No deductibles, small co-pays for office visits and prescription drugs



What the new law says: **Opportunities**



- **Commonwealth Choice**

- For moderate-high income individuals and families (family of 4 earning more than \$61,000/year)
- Choice of many different plans with a range of premiums, deductibles and co-pays from major health insurance companies
- Monthly premium costs vary greatly depending on age and location



What the new law says: **Opportunities**



- **Young Adults (age 19-26)**
 - New low premium health insurance plans available for young adults
 - Parents can now keep young adult children on their health insurance up to 2 years after finishing school (either high school or college)



What the New Law Says: **Obligations**



Individual Mandate

As of July 1, 2007, individuals age 18 and over must obtain and maintain “creditable” coverage so long as it is deemed affordable under the schedule set by the board of the connector. Failure to obtain and maintain insurance coverage will result in a significant financial penalty.

**Penalties are based on your insurance status
beginning December 31, 2007.***

*Apply in November to be sure to be enrolled by Dec 31 and avoid penalty!

According to the Connector's Affordability schedule, depending on your income and family size, you may NOT be required to purchase health insurance.

- **If you are required:**

- If insured, you will receive documentation from insurance company.
- Show proof of insurance on 2007 taxes.

- If uninsured **you will face a penalty:**

- For 2007 taxes: Penalty for not having insurance is approx. \$200.
- For 2008 taxes and beyond: Penalty increased to half of the cost of the premium.

- **If you are required to purchase insurance BUT you cannot afford it you can:**

Apply for a waiver from the penalties of the mandate by:

- Contacting the Connector at 1-877-MA-ENROLL or www.mahealthconnector.com

OR

- Apply for a waiver on your 2007 tax. Apply on the new worksheet included in your tax application.





Opportunities and Obligations for Employers



- Requires employers with 11 or more FTE (full time equivalent) to make a “fair and reasonable” contribution to health benefits or pay a \$295 per employee per year assessment.
- Requires employers with 11 or more FTE (full time equivalent) to offer pre-tax payroll deductions for health insurance, resulting in tax savings for the employer and up to 25%-40% tax savings off the cost for employees.



How the New Law Affects YOU



Learn what programs you are eligible for and if you are required to purchase health insurance.

- 1 worksheet
- 3 charts



Campaign Timeline



- **Tuesday, July 10, 2007, 7-9pm**, Training for Outreach team leaders, Temple Israel
- **Thursday, July 26, 2007, 7-9pm**, Training for Outreach team leaders, Dorchester High School
- **Sunday, September 9, 2007, 4-5:30pm**, Outreach and Enrollment Campaign Kickoff, Roxbury Presbyterian Church, 328 Warren St, Roxbury
- **September 11-November 1, 2007**, Outreach and Enrollment events each GBIO institution
- **October 23, 2007, 7-9pm**, GBIO Business Leaders Session, Trinity Church, 206 Clarendon St. (Copley Square), Boston
- **November – December**, follow up and turn out for Dec. 3 delegates assembly
- **Monday, December 3, 2007**, Celebration Delegates Assembly