

**General Affordable Care Act
Information:
How It Affects Our
Plan First Program**

**Satellite Conference and Live Webcast
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Faculty

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Acronyms and Terms

- **ACA: Affordable Care Act**
- **MAGI: Modified Adjusted Gross Income**
- **FPL: Federal Poverty Level**
- **E & E: Eligibility & Enrollment System**
- **SOBRA groups**
 - This includes all MLIF (Medicaid for Low Income Families), SOBRA women, and children

Medicaid Expansion

- **Alabama is not currently electing the option to expand Medicaid coverage for eligible adults under the age of 65 that do not have dependent children**
- **However the eligibility limits for Medicaid have changed**

**New Medicaid
Eligibility Limits**

- **Eligibility is determined with a gross income test, this means there are no disregards**
- **The eligibility limits for Full Medicaid for the MLIF group has been raised to 18% of the FPL**

**New Medicaid
Eligibility Limits**

- **SOBRA for pregnant women and Plan First Medicaid have increased to 146% of the FPL**
- **Children which are between the ages of 6-19 and 100-146% of the FPL will be transitioned to full Medicaid coverage**

New Medicaid Eligibility Limits

- This will be approximately 25,000 children
- The ALL Kids children will be those between 146-317% of the FPL

Former Foster Children

- Former foster children that still live in the state of Alabama will remain on full Medicaid coverage until the age of 26

Eligibility and Enrollment System

- When the application is completed it will go through a federal data hub that “bounces” off of other systems including the IRS, SSA, Department of Homeland Security, and TALX in order to determine eligibility
- Eligibility should be instant when the application is completed on-line

E and E System

- This new system will allow for automated renewals
- The applicant can mark to have eligibility renewed for up to 5 years

Federally Facilitated Marketplace

- All women that are applying for Plan First are required to be referred to: www.healthcare.gov
- Those individuals that are between 100-400% of the FPL will qualify for a subsidy/tax credit to help with the insurance premium

Federally Facilitated Marketplace

- Those individuals that are under 100% of the FPL will not receive a penalty for not buying health insurance

Contact Information

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