Every Stagehand Insured! Affordable Health Insurance Options in 2021

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SOCIAL SERVICES & FINANCIAL ASSISTANCE

With respect and understanding, our professional social workers offer our community help to address a wide array of challenges via counseling and support groups, education, emergency financial assistance and practical help—completely free of charge.

THE CAREER CENTER

Career counseling, employment training and job development to help you find work that can be done while continuing in the industry or while developing a new professional direction. Career Transition For Dancers helps dancers to thrive during all phases of their careers.

HEALTH & HEALTH INSURANCE

The Actors Fund offers personalized health insurance counseling, guidance and enrollment support; referrals to health care resources; and primary medical care for everyone in entertainment at The Friedman Health Center for the Performing Arts in New York City.

HOUSING

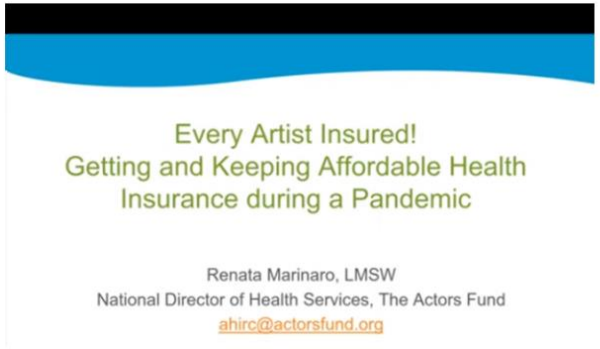
The Actors Fund operates several affordable housing residences across the country. We also offer resources to help you learn more about affordable housing opportunities and other housing-related issues.

LEARN MORE www.actorsfund.org/ahirc

HEALTH CARE TUTORIALS

A series of Animated Health Care Tutorials on important topics for our community. Written by our experts at The Fund's Artists Health Insurance Resource Center and narrated by Fund Chairman Brian Stokes Mitchell, Kate Baldwin and Telly Leung.

WATCH THE VIDEOS



EVERY ARTIST INSURED - NATIONAL WEBINAR

This webinar offers a comprehensive, unbiased overview of your health insurance options nationally. It's geared towards those who are losing coverage through a union or job, as well as those who have never had coverage before.

LEARN MORE

HELP WITH MEDICARE COSTS

This video provides a short overview of programs that can help you save money if you're on Medicare. It includes programs that help cover costs, eligibility requirements and information on how to apply.

LEARN MORE

Words to Know

- Premium
- Deductible
- Co-pay
- Co-insurance
- Out-of-pocket maximum
  - ($8550/1 person)
- In-Network & Out-of-Network / HMO vs PPO
- Federal Poverty Level
- Marketplace/Exchange
- Advanced Premium Tax Credit (APTC/subsidy)

Current regulations

- Most insurance plans must cover certain preventive services for free, incl:
  - breast, colon and cervical cancer screenings
  - blood pressure, diabetes and cholesterol tests
  - Vaccines (incl. COVID), immunizations, and flu shots
  - HIV & STD testing

Current regulations

- Insurers can’t refuse coverage to anyone, or exclude pre-existing conditions
- Insurers can’t impose annual or lifetime dollar limits
- Regulated plans must cover 10 essential benefits
- There’s no penalty for being uninsured in most states. These states *do* have penalties: CA, DC, MA, NJ, RI, VT

Buyer Beware! Junk Insurance

Faith-Based Share Plans and Short-Term Plans

- Short-term plans are not legal in NJ or NY
- Read what benefits are being offered carefully!
- These plans may be cheaper, but they don’t have to comply with ACA regulations
- Red flags: “membership fee”, “not major medical”, “discounts of up to X%”

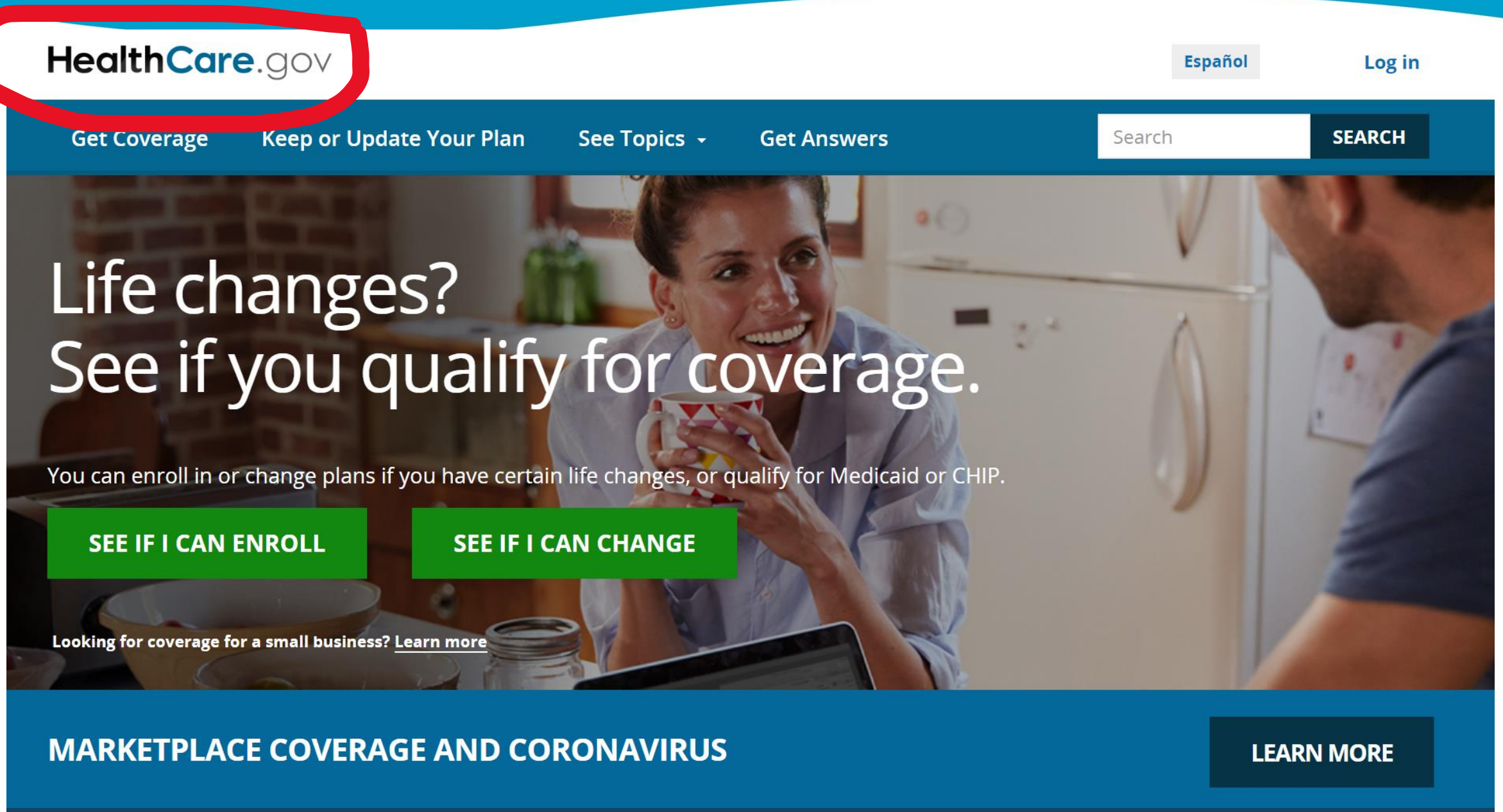
When can I enroll in insurance directly through an insurer or the Marketplace?

In **NY & NJ, Open Enrollment is usually November 1 – January 31** every year. In CT, it's usually Nov 1 – Jan 15

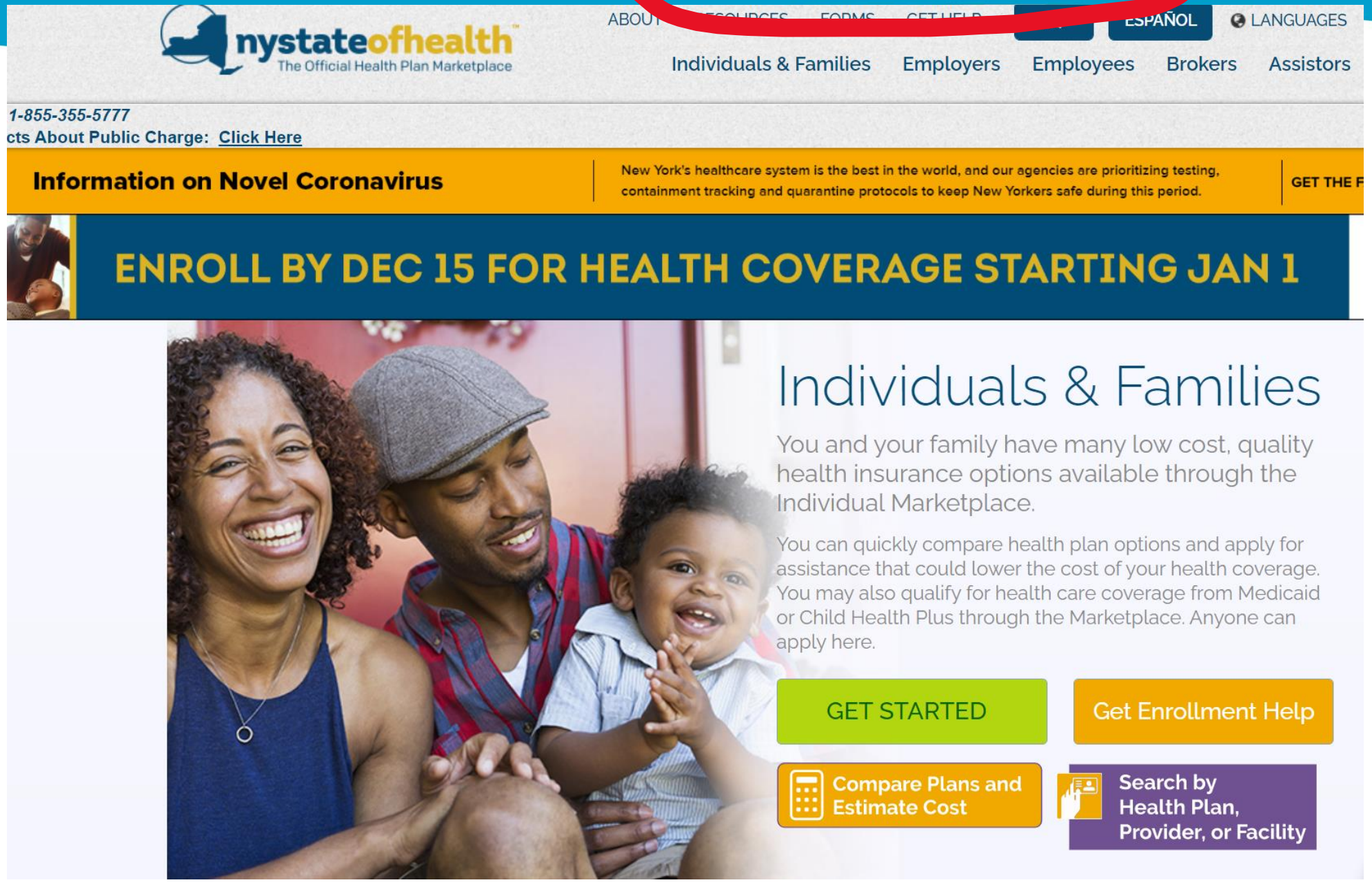
This year, **NY and NJ will extend it through May 15, 2021.**

CT will extend it through April 15, 2021.

Where do I go to enroll in Marketplace plans or expanded Medicaid?



NY Marketplace: nystateofhealth.ny.gov



nj.gov/getcoverednj/

OFFICIAL SITE OF THE STATE OF NEW JERSEY

Governor Phil Murphy • Lt. Governor Sheila Oliver

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Get Covered NJ

New Jersey's Official Health Insurance Marketplace

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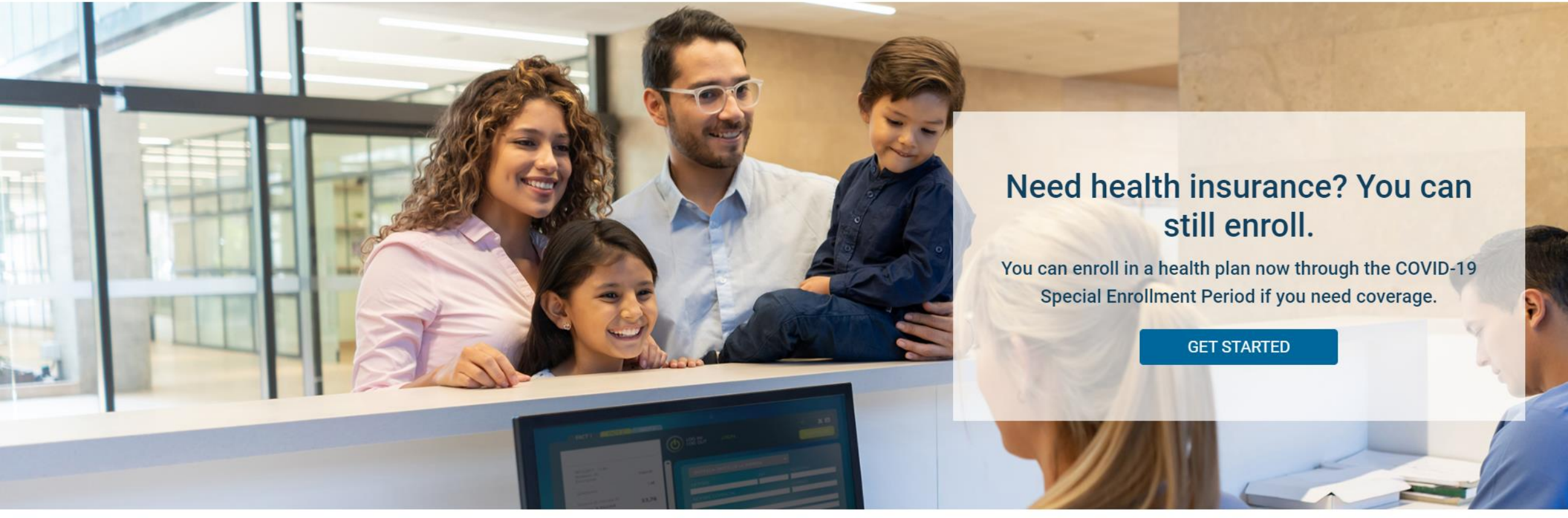

Need health insurance? You can still enroll.

You can enroll in a health plan now through the COVID-19 Special Enrollment Period if you need coverage.

GET STARTED

accesshealthct.com/AHCT/cthix/#/home

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What's a Special Enrollment Period?

If you don't sign up during Open Enrollment, you can sign up if any of these things happen:

- Loss of union, employer, or COBRA coverage
- getting married or divorced
- being pregnant, having a baby
- moving to another state/county
- change in immigration status
- turning 26 years old and aging off parent's plan

You have **60 days** from the date of these events to enroll.

Are there other exceptions?

You can apply for insurance at any time if…

- you're eligible for Medicaid
- you're eligible for the Essential Plan (NY only)
- you're eligible for Child Health Insurance Program (CHIP)
- you're buying insurance for a small business

Who helps you enroll?

The Artists Health Insurance Resource Center

- Eastern and Central Region
- Free, comprehensive, unbiased
- www.actorsfund.org/ahirc | fill out form

What Are My Options Right Now?

- COBRA through your job or union
- Coverage purchased directly from an insurer
- Coverage purchased from the Marketplace/Exchange
- Medicaid
- The Essential Plan (NY only)

COBRA

- COBRA is a law lets you keep your employer or union-based coverage for 18 months and sometimes longer.
- Usually, you have 60 days from loss of job coverage to choose COBRA. During the ‘nat’l emergency’ this time period is waived. You can elect COBRA at any time.
- However, you’re paying the full cost of your health insurance, and it’s often very expensive.
- Contact your employer or union’s HR or Pension and Health Department for more information on your costs.

Federal COBRA Subsidy

- You are eligible if you are losing coverage from Local 1 on July 1, 2021
- 100% subsidy – COBRA will be free!
- Subsidy is from April 1 – Sept 31, 2021 only
- You are not eligible if you are currently on Medicare or another group/employer plan
- Waiting for guidance from DOL on who whether those who receive this subsidy will be eligible to enroll in other plans when subsidy runs out Oct 1

What is the NYS COBRA subsidy?

- Provides a 50% subsidy for COBRA premiums for those losing coverage through their entertainment union health plan
- 12 month lifetime max
- Currently on hold; requesting extension and expansion of funding, & increase in income limit to $3722 / 1 person

How do I advocate for the COBRA subsidy?

- Hon. Andrea Stewart-Cousins, Senate Majority Leader, scousins@nysenate.gov, @AndreaSCousins
- Ask her to fund the program at $2 million

- #NYSCOBRASUBSIDY for entertainment workers reduces healthcare costs to the state. Fund the program at $2 mil!

Marketplace coverage, Medicaid and the Essential Plan

What am I enrolling in?

The Marketplace will determine whether you are eligible for one the following, based on your household size and income:

- Medicaid
- Essential Plan (NY and MN only)
- Qualified Health Plan
  - with an Advanced Premium Tax Credit (subsidy)
  - at full cost, no financial assistance

What benefits must be covered by all plans?

Hospitalization
Office visits (PCP/Specialist)
Emergency Room
Ambulance
Mental Health treatment
Substance Abuse treatment
Physical Therapy
Medications
Diagnostic and lab work
X-Rays and Imaging
Preventive Screenings (free)
Maternity care

Before you go online, have ready…

The names of doctors and hospitals you'd like to use. Call ahead and ask what they are 'in-network with on the Marketplace'.

- Legal name, Social Security Number, Date of birth
- Tax filing status
- The name and address of all employers
- Income information (you are estimating 2021 income; if you're a sole prop, make sure to have your last 1040 & Schedule C)
- ALL immigration documents (green card, visas, etc)

How do I calculate my income for the Marketplace?

You're estimating your **2021** *modified adjusted gross income*. There are several ways to do this:

1. Use your Adjusted Gross Income from your most recent tax return – either 2019 (Line 8b) or 2020 (line 11) +

- Non-taxable social security benefits
- Tax Exempt Interest
- Capital Gains, Dividends
- Foreign Earned income

How do I calculate my income for 2021?

2. Estimate your income in 2021 based on the following, and use only what you KNOW you will receive:

- **Add total # of weeks of gross unemployment income you will receive this year**.
- **Add up your gross W2 income**
- **Add your net self-employed income (use average of prior 3 months)**
- **Add any other sources** of income (interest, dividends, rental income, residuals, etc)
- Anything that would show up on your tax return needs to be included

What about Pandemic Stimulus Payments?

- Do not include the $600 or $1400 stimulus payments in your estimate
- Include the $300/week payment if your overall income is above $25,520 (single) in NY and over $17,609 in NJ and CT
- You can always exclude any cash gifts up to $15,000 from your income estimate.

What is Medicaid ?

- Medicaid is comprehensive health insurance and includes all essential benefits
- **There is almost no cost** to patients. There are **no premiums or deductibles**, and very small Rx co-pays
- Coverage lasts for 12 months
- If your income increases, you *may* be able to stay on Medicaid
- If you are eligible, get on it!

Who is eligible for Medicaid ?

- For people under 65:
  - If your annual income is under $17,609 (single) or $23,792 (couple), you will be eligible for Medicaid.
  - Also: anyone whose income in the current month was below the monthly Medicaid income limit ($1468 single, $1983 couple) is eligible for Medicaid, regardless of their income the rest of the year.
  - They don’t take your assets/savings into account

What is the Essential Plan (NY only)?

- Comprehensive health insurance
- The premium is $20/mo, there are no deductibles, and copays are low ($15 for PCP, $25 for Specialist, etc)
- Income limits: $25,520 (single), $34,480 (couple) etc
- Eligibility is based on annual income estimate, *not prior month*
- You must be between 19-64 and meet income and immigration guidelines. US citizens and “lawfully present” non-citizens are eligible.
- Coverage lasts *up to* 12 months

What if I don’t qualify for Medicaid or EP?

- You are eligible for coverage on the Marketplace/Exchange and can buy a **Qualified Health Plan (QHP)**
- Costs vary by county, household size, type of plan, and insurer.
- You will be eligible for an **Advance Premium Tax Credit** (APTC) to lower the cost of your premiums regardless of your income
- Your premiums are capped at 8.5% of your income *max* for a silver level plan – higher level plans cost more

Explain the Advanced Premium Tax Credit

- **Advance payments are made to the insurer monthly.**

- Right now, the best subsidy estimator is:
- https://www.kff.org/interactive/subsidy-calculator/

- You **can't** be married filing separately and receive the credit**.** You must be married filing jointly or single/head of household

Increased subsidies thanks to the ARP

Enter Information About Your Household

1. Select a State	New York
Enter your zip code	10019
2. Enter income as	2021 Dollars
3. Enter your yearly household income (dollars)	19000
4. Is coverage available from your or your spouse's job?	No
5. Number of people in family	1
6. Which members of your family are enrolling in Marketplace coverage?	Individual

Estimated financial help:	**$617** per month ($7,404 per year) as a premium tax credit. This covers 100% of the monthly costs.
Your cost for a silver plan:	**$0** per month ($0 per year) in premiums (which equals 0% of your household income).
The most you have to pay for a silver plan:	**0%** of income for the second-lowest cost silver plan

How do I pick a plan?

- How frequently do you use the healthcare system? Cost of meds, treatments, labwork, upcoming surgery…
- What is your budget?
- What are your doctors in-network with?
- What programs/benefits/subsidies are you eligible for?
- “Name brand” is not better!

What are the different levels of coverage?

	Platinum	Gold	Silver	Bronze
Monthly Cost	$$$$	$$$	$$	$
Cost When You Get Care	$	$$	$$$	$$$$
Good Option If You...	plan to use a lot of health care services	want to save on monthly premiums while keeping your out-of-pocket costs low	need to balance your monthly premium with your out-of-pocket costs	don't plan to need a lot of health care services

How do I get the most bang for my buck?

- Look for plans that offer benefits & services not subject to the deductible.
- Is what you need covered at co-pay pre-deductible? Think: PCP visits, specialist visits, labwork, medications, therapy
- Always read the “Summary of Benefits” for additional benefits (dental, vision,….?)

What about insurance for my kids?

- COBRA
- Marketplace plans
- Child Health Insurance Program
  - Covers kids up to age 19
  - Eligibility varies by state; in NY, any child regardless of income is eligible – higher income families can buy into it
  - Comprehensive, low cost
  - In NY: Child Health Plus; In NJ: NJ FamilyCare; In CT: Husky
  - Apply through the Marketplace

How to get services if you're uninsured

- For hospital services, find lower-cost "public" or "county" hospitals here: www.essentialhospitals.org (click on "our members")
- Find free or sliding scale clinics here: findahealthcenter.hrsa.gov
- Get help paying for prescription drugs at NeedyMeds, www.needymeds.org
- Compare drug prices at www.goodrx.com

www.goodrx.com comparison for Lexapro:

Walmart		$15.00 retail price	LEARN MORE
Target (CVS)	~~$61~~ retail Save 44%	$33.45 with free discount	GET FREE DISCOUNT
CVS Pharmacy	~~$56~~ retail Save 39%	$33.45 with free discount	GET FREE DISCOUNT
Walgreens	~~$177~~ retail Save 75%	$43.00 with free coupon	GET FREE COUPON
Community, a Walgreens Pharmacy	~~$177~~ retail Save 75%	$43.00 with free coupon	GET FREE COUPON

Friedman Health Center for the Performing Arts

in partnership with Mount Sinai Doctors

- Internal and family medicine, gynecology, dermatology, podiatry
- Convenient – in the heart of Times Square!
- Current Hours: Mon-Fr: 8:30am-7pm
- Make an appointment through ZocDoc!
- Insurance: all union plans, many employer plans, Workers Comp, Medicare, the Empire BCBS Essential Plan, and 3 Marketplace plans

www.actorsfund.org/HealthCenter or 212-930-7300

The Actors Fund, for everyone in entertainment.

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