

Our Purpose

The Linn County Community Partnership has been established to help ensure members of our community receive the assistance they need to make informed decisions concerning their healthcare insurance options.

Several partnering organizations throughout Linn County are working to ensure our neighbors, friends and family's health coverage needs are addressed.

Our purpose is to support, guide, and assist each individual and family that is currently uninsured or underinsured, in understanding how the Affordable Healthcare Act impacts their given situation.



The Linn County Community Partnership

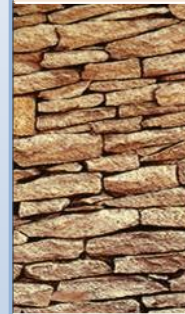
1. Abbe Mental Health Center
2. Aging and Disability Resource Center (ADRC)
3. AARP
4. CarePro Health Services
5. Cedar Rapids Family Medicine Residency Program (CRMEF)
6. Cedar Rapids Physician Hospital Organization (CRPHO)
7. Community Health Free Clinic
8. Hawkeye Area Community Action Program (HACAP)
9. HACAP I-SMILE (Dental Coordination)
10. Heritage Area Agency on Aging
11. His Hands Free Clinic
12. Iowa Department of Corrections (Sixth Judicial District)
13. Iowa State University Extension and Outreach
14. IowaWorks
15. Linn Community Care
16. Linn County General Assistance
17. Linn County MHDD
18. Linn County Public Health
19. Mercy Medical Center/MercyCare Clinics
20. Neighborhood Transportation Service Inc. (NTS)
21. Planned Parenthood
22. Ryan White Program
23. St. Luke's Hospital/UnityPoint Clinics
24. United Way 2-1-1

What is a Certified Application Counselor (CAC)?

A **Certified Application Counselor** is an individual (affiliated with a designated organization) who is trained and able to help consumers as they look for health coverage options through the Marketplace and DHS Web portal, including helping them complete eligibility and enrollment forms. Their services are free to consumers.



Navigating the Affordable Healthcare Act in Linn County



Do You Need Health Insurance Coverage?

The Linn County Community Partnership is here to help



If you are in need of one-on-one assistance please contact one of the following locations to set up an appointment.

Connect with a Certified Application Counselor (CAC)

- **Community Health Free Clinic:** 363-0416
- **Hawkeye Area Community Action Program:** 2-1-1 or 739-4211
- **Linn Community Care:** 730-7300
- **Linn County Public Health:** 892-6000
- **Mercy Medical Center/ MercyCare:** 398-6695
- **United Way 2-1-1:** 2-1-1 or 739-4211
- **Unity Point Health/ St. Luke's Hospital:** 1-888-275-5235

What should applicants bring to their appointment?

- Social Security Cards and birthdates for all members in the household
- Address, telephone, and email contact information
- 2012 Tax Return information or pay stubs
- Green Cards for immigrants
- Student loan information
- Established email account

Applicants applying through Healthcare.gov are encouraged to look at health insurance plans at the following websites prior to making final decisions:

- **CoOpportunity Health:** 1-866-217-6111
 - <http://www.coopportunityhealth.com/ShopforInsurance/IndividualsAndFamilies>
- **Coventry One:** 1-877-907-4044
 - <http://www.coventryhealthcare.com/>

Understanding the Application Process

Iowa Medicaid Expansion Applicants

The Iowa Medicaid Expansion provides healthcare coverage for individuals with incomes 133% of Federal Poverty Level (FPL) or below.

- Individuals with an income 0-100% FPL would be eligible for the Iowa Wellness Plan.
- Individuals with income 101-133% FPL would be eligible for the Iowa Marketplace Choice Plan.

During the first year of implementation there are very few differences between the two plans which is why the table below only shows the 133% FPL eligibility threshold.

It should be noted however the Iowa Wellness coverage is similar to the Medipass program whereas the Iowa Marketplace Choice Plan provides the choice of coverage through two private insurance carriers: CoOpportunity Health and Coventry One.

The Iowa Medicaid Expansion provides a Win/Win for our community

Specifically, it is estimated more than 12,000 individuals in Linn County will be eligible for either the Iowa Wellness or Iowa Marketplace Choice Plans. This will provide local access to care while ensuring hospitals and healthcare providers are reimbursed for the

services provided. Individuals covered by these plans in the first year will have no co-pays associated with:

- Doctor visits
- Prescription drugs
- Emergency room visits
- Hospital Stays

How should applicants apply?

Applicants should apply through the DHS Web Portal:

- <https://dhsservices.iowa.gov/apspsp/spp.portal>

If applicants are not able to apply online they should call DHS and apply over the phone:

- **1-855-889-7985**

Applicants are also able to fill out paper applications at Cedar Rapids DHS Office

- **411 3rd Street SE Cedar Rapids, IA**

Any applicant with an income below 133% of the Federal Poverty Level should apply through the DHS portal.

Application Timeframes

Applicants can expect to receive a notice of decision on their application 30-45

days from the date they applied. Additionally, applicants will receive retroactive coverage back to the first day of the month they applied in.

Medicaid Financial Eligibility Threshold			Single Income Hourly Wage Breakdown			
Family Size	133% FPL Annually	133% FPL Monthly	40 Hours Weekly	35 Hours Weekly	30 Hours Weekly	25 Hours Weekly
1	\$15,281.70	\$1,273.48	\$7.35	\$8.40	\$9.80	\$11.76
2	\$20,628.30	\$1,719.03	\$9.92	\$11.33	\$13.22	\$15.87
3	\$25,974.90	\$2,164.58	\$12.49	\$14.27	\$16.65	\$19.98
4	\$31,321.50	\$2,610.13	\$15.06	\$17.21	\$20.08	\$24.09

Applicants applying through Healthcare.gov:

Applicants applying through Healthcare.gov should have an income at or above 133% FPL. If the applicant is concerned they may not qualify for the Medicaid Expansion and want to ensure they have coverage as a result of being close to the 133% mark they are encouraged to apply at both websites. Applicants seeking premium assistance and tax incentives with incomes between 134% and 400% FPL are encouraged to apply through Healthcare.gov. Please note premium assistance and tax incentives are provided based on both income and household size. In order to receive the tax incentive applicants are required to apply through Healthcare.gov. Healthcare.gov provides two insurance carriers as options to choose from in Linn County. Applicants can choose from Bronze, Silver, Gold and Platinum plans. Bronze plans for example would have the lowest premium costs but the highest co-pays, deductibles, and maximum out of pocket expenses. Applicants are encouraged to talk directly to the carrier of their choice regarding the plans being considered. Applicants need to enroll in a health insurance plan by March 31, 2014 in order to obtain coverage during this enrollment period.