

The Affordable Care Act- What it Means for Rural America

The Affordable Care Act will help make health coverage affordable and accessible for millions of Americans, starting on October 1, 2013. For the nearly 60 million Americans living in rural areas, the law will address inequities in the availability of health care services, increase access to quality, affordable health coverage, invest in prevention and wellness, and give individuals and families more control over their health care.

Rural Americans experience higher rates of chronic disease, disability and mortality. But help is on the way. Learn how the Affordable Care Act offers important reforms to improve the health of rural communities.

Key Facts Regarding Rural Coverage in the Health Insurance Marketplace:

Beginning in 2014, we estimate that through the Affordable Care Act, more than 7.8 million uninsured rural Americans under age 65 with new opportunities to enroll in affordable health care. Consider these numbers:

- Nearly one in five uninsured Americans lives in a rural area.
- A greater proportion of rural residents lacks health insurance in comparison to urban residents.
- Due to lower income levels, a large segment of the rural population will be eligible for subsidized insurance coverage through the Health Insurance Marketplaces (Marketplaces)
- The Health Insurance Marketplaces are expected to increase competition in the insurance market in rural areas – especially in the 29, mostly rural states, where a single insurer currently dominates more than half the health insurance market.
- In states that are expanding Medicaid, rural residents are more likely to be eligible for affordable coverage under the coverage expansion.

By increasing competition, the Marketplace will help lower costs. . This is especially important in rural areas, where studies show that one in five farmers face medical debt and families, on average, pay nearly half of their health care costs out-of-pocket.

What the Healthcare Law Means for Rural Communities:

Uninsured individuals living in rural areas will now be able to use the Marketplaces to compare qualified health plan insurance options based on price, benefits, quality, and other factors with a clear picture of premiums and cost-sharing amounts to help them choose the qualified health insurance plan that best fits their needs. Each insurance plan offered through the Marketplaces will cover essential health benefits, including prescription drugs, inpatient and emergency services, pediatric care, and behavioral health treatment.

The Marketplaces and new coverage options build on a number of insurance benefits already in place for rural Americans from the Affordable Care Act:

- The 30 million rural Americans with private insurance now have access to expanded preventive services with no cost sharing. These services include well-child visits, blood pressure and cholesterol screenings, Pap tests and mammograms for women and flu shots for children and adults.
- The more than 11 million elderly and disabled rural Americans who receive health coverage from Medicare also have access to many preventive services with no cost sharing, including annual wellness visits with personalized prevention plans, diabetes and colorectal cancer screening, bone mass measurement, and mammograms.
- It is estimated that nearly 600,000 young rural Americans between ages 19 and 26 now have coverage under their parent's employer-sponsored or individually purchased health plan.
- Lifetime limits can no longer be included in private insurance policies, and annual limits cannot be less than \$2,000,000. Annual limits are prohibited beginning in 2014.
- Children (under age 19) cannot be denied coverage, because of a pre-existing condition. This protection will be extended to adults in 2014.

Where Rural Americans Can Go for Consumer Assistance:

Individuals and families shopping on the Marketplaces can benefit from a range of consumer assistance programs, including Navigators, non-Navigator assistance personnel, certified application counselors, licensed agents and brokers, and outreach and enrollment counselors at more than 1,100 health centers nationwide. A total of \$5.5 million in Navigator funding went to organizations that focus on rural issues and also receive grants through the Federal Office of Rural Health Policy (ORHP) which focuses on rural health. In addition, the ORHP has made almost \$1.3 million available to support 52 rural community and health care organizations to provide outreach and assistance to the uninsured in rural areas. Furthermore, through \$1.25 million in funding provided by the Centers for Medicare & Medicaid Services, a network of Cooperative Extension Service educators in 12 states will help uninsured and underinsured consumers make informed decisions about participating in the Marketplaces.

The Department of Health and Human Services operates a 24/7 call center to assist consumers in more than 150 languages. Consumers also have access to an online, live chat available on www.healthcare.gov which will connect them to a customer service representative able to answer a range of questions. These resources for consumer assistance may be especially useful in rural areas where there is less broadband access and lower population density. The contact information is provided below.

The Federal Office of Rural Health Policy is holding weekly webinars to make rural health care stakeholders aware of new opportunities for coverage through the Affordable Care Act. These sessions provide a forum for rural providers and health care organizations to share best practices, ask questions, and learn more about resources for consumer outreach and education. For more information on these webinars, please contact ORHP-ACAQuestions@hrsa.gov.

For general information about how the Affordable Care Act will affect you and to find out more about enrolling in affordable coverage options, please visit www.healthcare.gov, or www.cuidadodesalud.gov, or call the Health Insurance Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

How Rural Stakeholders Can Contribute to the Outreach Effort:

Spread the Word

- *Help inform patients and communities about health insurance opportunities.* Work with state health agencies, Health Insurance Marketplaces, and the Medicaid agency in each state to get current, reliable information on eligibility and help in assisting an individual to apply for those benefits.
- *Engage the Young Invincibles.* Talk to young people about the importance of health insurance and their options for affordable health insurance.
- *Offer information about health insurance opportunities through your websites and in public materials and venues.* Display consumer materials from HealthCare.gov explaining the basics of Medicaid, The Children's Health Insurance Plan (CHIP), and coverage through the Health Insurance Marketplace. Post the Health Insurance Marketplace widget on your organization website. Include eligibility and enrollment information in newsletters and other take-home items.
- *Become a Champion for Coverage.* Sign up to help provide information and education to help people learn more about the Marketplace and where they can enroll. Pledge your organization's support at <http://marketplace.cms.gov/help-us/partner-with-us.html>.
- *Include health coverage messages when talking with patients and community members.* Talk about the availability of health insurance during day-to-day interactions or at special events. Individuals may not know that children and adults may qualify or know how to apply.

Help Eligible Rural Individuals and Their Families Apply for Health Coverage

- *Partner with community organizations that offer help applying.* Connect individuals and families with organizations that are likely to be able to offer application assistance. Go to <https://localhelp.healthcare.gov/>
- *Bring application assistance on site.* Arrange for trained assisters to provide application help at your organization. All states will have online applications, and people will also be able to apply by phone, by mail, or in person.

Promote Promising Practices

- *Share successful ideas.* Collect strategies other rural organizations are using to inform individuals and families about health insurance

Visit Marketplace.cms.gov for Marketplace brochures, training, and other partner materials.

Remember, getting America's rural communities covered begins with YOU!

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