



RI Executive Office of Health & Human Services
Department of Human Services
Hazard Building 74
74 West Road
Cranston, RI 02920

FACT SHEET PARENTS LOSING RITE CARE/RITE SHARE COVERAGE AUTO-ENROLLMENT OPTION

Auto-Enrollment Option

To ensure parents who are losing Rite Care/Rite Share coverage keep health care coverage, the State is offering to automatically enroll you into Neighborhood Health Plan of Rhode Island (Neighborhood) VALUE. This plan is available through HealthSource RI. The State will also help pay for the first month of coverage.

What benefits are offered through Neighborhood VALUE?

All of the plans available through HealthSource RI must offer the same essential health benefits. These include:

- Ambulatory patient services (care you get without being admitted to a hospital, like doctor or specialist visits)
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use treatment services (including counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services
- Chronic disease management

How much does the plan cost?

All of the plans available through HealthSource RI have:

- **Premiums:** Your premium is the total monthly payment you make for your health plan. The premium will be different based on age and family size. Assistance is available to pay for this premium (see “Is there help to pay for the plan?”)
- **Deductibles:** Your deductible is the amount you pay for certain health care services before your plan will begin to pay for them. This amount is paid in addition to your premium. For more information on the deductibles for Neighborhood VALUE, please contact Neighborhood at 1-855-321-9244.
- **Co-insurance and Co-payments:** Plans offer different combinations of co-insurance and co-payments. Co-insurance is the amount you pay for a percentage of a health care service once you have paid the full cost of your deductible. A co-payment is the amount you pay per visit or health care service regardless of whether you have met your deductible. For more information on Neighborhood VALUE co-insurance and co-payments, please contact Neighborhood at 1-855-321-9244.

Why did the State choose Neighborhood Health Plan of Rhode Island VALUE?

We want the transition from Rite Care/Rite Share coverage to commercial insurance to be as smooth and simple as possible. Buying health care coverage for yourself or your family can be confusing.

About 6,500 parents will be losing Rite Care/Rite Share. Over 3,000 are currently enrolled in Neighborhood Health Plan's Rite Care plan. Approximately 2,500 are enrolled in United Healthcare's Rite Care plan. United Healthcare, at this time, is not offering an individual or family plan through HealthSource RI.

To make the transition simple, we are offering the auto-enrollment option only through the Neighborhood Health Plan of Rhode Island VALUE. The auto-enrollment option is available for January 2014 enrollment only and does not require that any parent stay in that plan after January 2014. HealthSource RI will work with parents so they understand all their options.

Is there help to pay for the plan?

Yes. Both the State and the Federal Government can help.

Assistance from the Federal Government comes in two ways:

- **Individual and Family Tax Credits:** Tax credits are based on your income and the size of your family. An individual making up to \$45,960 a year may qualify for a tax credit. A family of four making up to \$94,200 a year may qualify for a tax credit.

If you or your family qualifies, you can choose to receive your tax credit in advance so that you receive immediate help with your monthly premium expenses (usually referred to as an advance premium tax credit or "APTC") or at the end of the year when you file your taxes. You can also take a combined approach and receive a smaller monthly tax credit and get the remainder back in a refund when you file your taxes. If you receive your tax credit monthly, the money will go directly to your health insurance company while you continue to pay your share of the bill each month. If you would like to learn more about tax credits you can contact HealthSource RI for more information.

For the auto-enrollment process, we will choose a monthly tax credit amount for you, based on your income and family size. You can change this amount if you think it is too high or too low by contacting HealthSource RI. You are obligated to report any changes that could cause the size of your tax credit to change and doing so will also reduce the risk that you will need to repay any tax credits when you file taxes.

- **Cost-sharing Reductions:** Cost-sharing reductions may allow you to reduce your share of medical costs. For example, they can lower your co-insurance for certain tests and your co-payments for doctor visits. Individuals who earn up to \$28,725 a year and families of four earning up to \$58,875 a year may qualify. American Indians and Alaskan Natives may also qualify.

Assistance is also available from the State through the **Rhode Island Affordable Health Care Coverage Assistance Program.**

- **Auto-enrollment Process for January 2014:** For parents choosing to participate in the January 2014 auto-enrollment process into Neighborhood VALUE, for the month of January the State will pay for the full share of the individual or family premium, after deducting an estimated federal tax credit.

Parents who choose not to participate will be eligible for a similar level of assistance if you enroll yourself in one of these available plans through HealthSource RI:

- Blue Cross and Blue Shield of Rhode Island BlueSolutions for HSA Direct 2600/5200
- Blue Cross and Blue Shield of Rhode Island VantageBlue Direct 3000/6000
- Blue Cross and Blue Shield of Rhode Island VantageBlue SelectRI Direct 3000/6000

You will need to submit documentation to us that you have enrolled in this plan for January 2014 and we will reimburse you for your share of the January 2014 premium. If you want to opt-out, please fill out and return the enclosed Opt-out Form.

Rhode Island Affordable Health Care Coverage Assistance Program for After January 2014.

After January 2014, parents of Medicaid eligible children with household incomes under 175% of the federal poverty level (FPL) will be eligible for assistance paying a portion of their monthly premium if they choose one of the following HealthSource RI options:

- Neighborhood Health Plan of Rhode Island VALUE
- Blue Cross and Blue Shield of Rhode Island BlueSolutions for HSA Direct 2600/5200
- Blue Cross and Blue Shield of Rhode Island VantageBlue Direct 3000/6000
- Blue Cross and Blue Shield of Rhode Island VantageBlue SelectRI Direct 3000/6000

The amount of assistance from the State to help pay the monthly premium will be:

Rhode Island Affordable Health Care Coverage Assistance Program Assistance after January 2014

Total Family Size	138% FPL to 150% FPL	151% FPL to 175% FPL
2	\$39	\$28
3	\$49	\$43
4	\$59	\$58
5	\$69	\$73
6	\$79	\$88

What happens if I choose not to participate in the auto-enrollment option?

There is a risk that you will not have health care coverage beginning January 1, 2014. The Affordable Care Act requires that individuals have health coverage meeting certain standards each month or pay a fee. If you are not insured by March 31, 2014, you may be subject to this fee (sometimes referred to as a penalty) because it is based on the number of months you do not have coverage.

If you decide not to participate in the auto-enrollment option but enroll yourself in one of the other available plans listed below through HealthSource RI, you will be eligible for the same level of premium assistance from the State, but you will receive that assistance after you have paid your share of the monthly premium first.

- Neighborhood Health Plan of Rhode Island VALUE
- Blue Cross and Blue Shield of Rhode Island BlueSolutions for HSA Direct 2600/5200
- Blue Cross and Blue Shield of Rhode Island VantageBlue Direct 3000/6000
- Blue Cross and Blue Shield of Rhode Island VantageBlue SelectRI Direct 3000/6000

You will need to submit documentation to us that you have enrolled in this plan for January and we will reimburse you for your share of the January 2014 premium. If you want to opt-out, please fill out and return the enclosed Opt-out Form or call Neighborhood Health Plan of Rhode Island at the number shown below by December 12, 2013.

Why is the assistance to pay the premium only available for those specific plans?

Plans available through HealthSource RI are organized into four “metal” categories: Bronze, Silver, Gold, and Platinum. Catastrophic coverage is also available. These “metal” levels help you know whether you’ll pay a higher monthly premium but lower deductibles, co-insurance, and co-payments or a lower monthly premium with a higher deductibles, co-insurance, and co-payments

In order to receive assistance through the **Rhode Island Affordable Health Care Coverage Assistance Program**, you must choose a Silver plan. This is because cost-sharing reductions from the Federal Government are only available for Silver plans.

Is eligibility for my child or children affected?

There is no change in eligibility for children in RItE Care or RItE Share. Children are eligible up to age 19.

Do I still need to pay monthly RItE Care premiums?

There are no monthly premiums for children on RItE Care beginning in January 2014. If your children participate in RItE Share, you are still required to help pay for a portion of your health care costs.

Who do I call if I have a change in income or family size?

Please call the Department of Human Services at 1-401-415-8290 if you think you may still be eligible for Medicaid.

<p>To Opt-out or to get more information call: Neighborhood Health Plan of Rhode Island 1-855-321-9244</p>	<p>For more information you can call: HealthSource RI Contact Center: 1-855-651-7875 www.healthsourceri.com 70 Royal Little Drive, Providence, RI 02904</p>
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