



Program Eligibility by Federal Poverty Level

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12.18.2018

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FEDERAL POVERTY LEVEL (FPL): CHART

PROGRAM ELIGIBILITY BY FEDERAL POVERTY LEVEL FOR 2019

Medi-Cal and Covered California have various programs with overlapping income limits.

COVERED CALIFORNIA		PREMIUM ASSISTANCE									
		AMERICAN INDIAN / ALASKA NATIVE PLANS									
		ENHANCED SILVER PLANS (100%-250%)									
		SILVER 94 (100%-150%)		SILVER 87 (>150%-200%)		SILVER 73 (>200%-250%)					
% OF FPL	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	
HOUSEHOLD SIZE	1	\$12,140	\$16,754	\$18,210	\$24,280	\$25,859	\$30,350	\$32,293	\$36,420	\$39,091	\$48,560
	2	\$16,460	\$22,715	\$24,690	\$32,920	\$35,060	\$41,150	\$43,784	\$49,380	\$53,002	\$65,840
	3	\$20,780	\$28,677	\$31,170	\$41,560	\$44,262	\$51,950	\$55,275	\$62,340	\$66,912	\$83,120
	4	\$25,100	\$34,638	\$37,650	\$50,200	\$53,463	\$62,750	\$66,766	\$75,300	\$80,822	\$100,400
	5	\$29,420	\$40,600	\$44,130	\$58,840	\$62,665	\$73,550	\$78,258	\$88,260	\$94,733	\$117,680
	6	\$33,740	\$46,562	\$50,610	\$67,480	\$71,867	\$84,350	\$89,749	\$101,220	\$108,643	\$134,960
	7	\$38,060	\$52,523	\$57,090	\$76,120	\$81,068	\$95,150	\$101,240	\$114,180	\$122,554	\$152,240
	8	\$42,380	\$58,485	\$63,570	\$84,760	\$90,270	\$105,950	\$112,731	\$127,140	\$136,464	\$169,520
		each additional person, add	\$4,320	\$5,962	\$6,480	\$8,640	\$9,202	\$10,800	\$11,492	\$12,960	\$13,911
DHCS Department of Health Care Services		MEDI-CAL FOR ADULTS				MEDI-CAL ACCESS PROGRAM (FOR PREGNANT WOMEN)					
		MEDI-CAL FOR KIDS (0-18 yrs.)						COUNTY CHILDREN'S HEALTH INITIATIVE PROGRAM			

Medi-Cal uses FPL limits of the current year to determine eligibility for its programs. The column headings shaded in purple are associated with eligibility ranges for Medi-Cal programs:

- Medi-Cal for Adults up to 138% FPL
- Medi-Cal for Children up to 266% FPL
- MCAP: over 213% - 322% FPL
- CCHIP: over 266% - 322% FPL

The shaded columns display 2018 FPL values [according to the Department of Health Care Services](#) (see annual values on page 4) which administers the Medi-Cal program.

Covered California uses FPL limits from the prior year to determine eligibility for its programs as required by regulation. The unshaded columns are associated with Covered California eligibility ranges:

- | | |
|--|------------------------|
| Premium Assistance | 100% - 400% FPL |
| <i>Enhanced Silver Plans</i> | 100% - 250% FPL |
| • Silver 94 | 100% - 150% FPL |
| • Silver 87 | over 150% - 200% FPL |
| • Silver 73 | over 200% - 250% FPL |
| <i>American Indian / Alaska Native Plans</i> | 100% - 300% FPL |

The unshaded columns display 2018 FPL values to determine eligibility for premium tax credits and cost sharing reductions for health plans effective in 2019. The unshaded columns, including the 100% column, display 2018 FPL values as [published by the Department of Health and Human Services](#).



AGENDA

- 1) FPL Rules for Covered California
- 2) FPL Rules for Medi-Cal
- 3) FPL Limits by Program
- 4) Online Application FPL Update Timeline
- 5) Consequences of FPL Updates
- 6) Brief Overview of Family Size
- 7) Review of FPL Chart
- 8) Questions

THE RULES



FEDERAL POVERTY LEVEL: GUIDELINES

- Issued by the Federal Department of Health and Human Services (HHS)
- Published annually in late January in the [Federal Register](#)
- Used to determine financial eligibility for *programs* on the Covered California application:
 - **Medi-Cal Programs**
 - Medi-Cal for adults, children, and pregnant women
 - Medi-Cal Access Program (MCAP) for pregnant women
 - County Children's Health Initiative Program (CCHIP) in San Mateo, Santa Clara and San Francisco
 - **Covered California Programs**
 - Advanced Premium Tax Credits (APTC)
 - Cost-Sharing Reductions (CSR) – also called Enhanced Silver plans
 - American Indian/Alaska Native (AIAN) plans

FEDERAL POVERTY LEVEL: COVERED CALIFORNIA

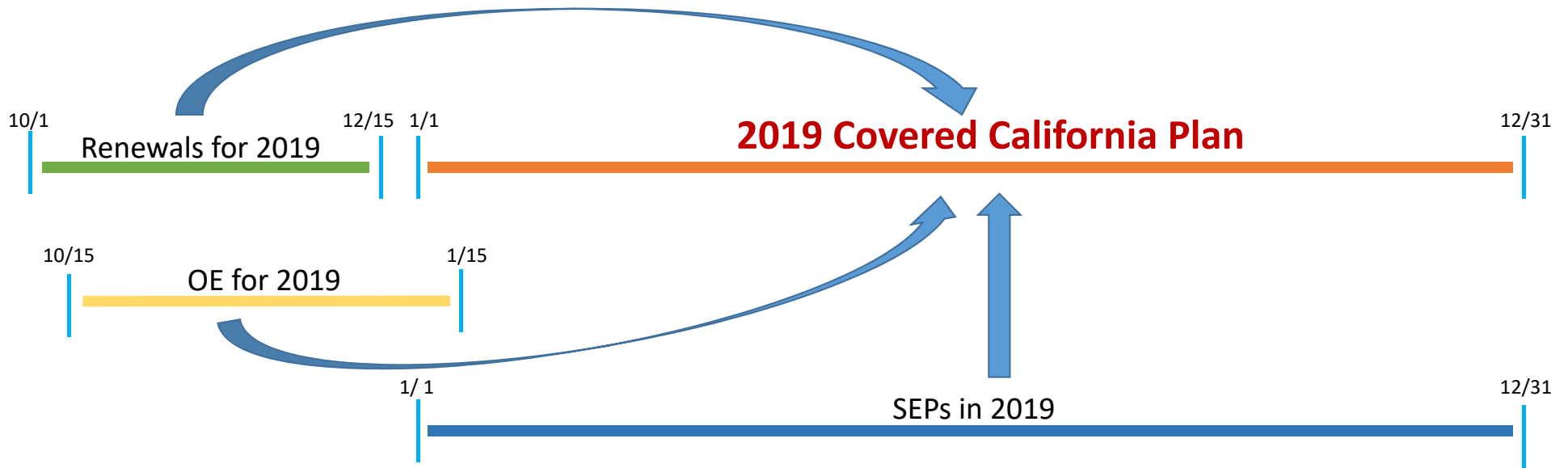
California Code of Regulations Title 10, Chapter 12 § 6408. Abbreviations

“Federal Poverty Level” (FPL) means *the most recently published federal poverty level*, updated periodically in the Federal Register by the Secretary of Health and Human Services pursuant to 42 USC Section 9902(2), *as of the first day of the annual open enrollment period* for coverage in a QHP through the Exchange, as specified in Section 6502 of Article 5 of this chapter.

This means: *For coverage in a given plan year, Covered California uses the FPL guidelines published in the prior year to determine eligibility for Advanced Premium Tax Credit (APTC), Cost Sharing Reductions (CSR), and American Indian/Alaska Native (AIAN) plans.*



FPL: COVERED CALIFORNIA ELIGIBILITY DETERMINATION



Eligibility for APTC/CSR in 2019 is determined by using 2018 FPLs, no matter when the application was submitted.

FEDERAL POVERTY LEVEL: MEDI-CAL

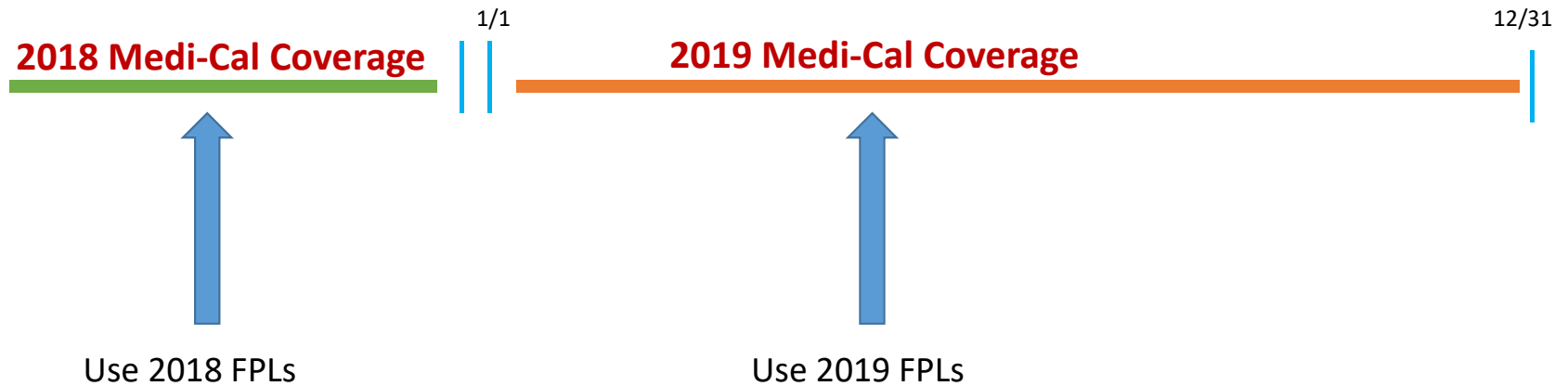
Each January, the California Department of Health Care Services distributes income limits for its programs, based on the most recently published federal guidelines of that same year.

In January 2018, the Department of Health Care Services (DHCS) [All County Welfare Directors Letter](#) specified:

For applicants and beneficiaries who are parent/caretaker relatives, children, pregnant persons, and Non-Medicare recipients who are age 19 up to 65, whose eligibility is determined based upon Modified Adjusted Gross Income methodologies, the new FPLs are effective January 1, 2018, due to whole month eligibility.

This means: *For coverage in a given plan year, Medi-Cal uses the FPL guidelines published in that same year to determine eligibility for its various programs.*

FPL: MEDI-CAL ELIGIBILITY DETERMINATION



Eligibility for Medi-Cal is determined by using the FPLs of the same coverage year.

FEDERAL POVERTY LEVEL: FPL LIMITS BY PROGRAM

Covered California			Medi-Cal		
Program	FPL limit	FPL Year	Program	FPL limit	FPL Year
APTC	100-400%*	Prior	Adults	0-138%	Current
Silver 94	100-150%*	Prior	Children	0-266%	Current
Silver 87	150-200%	Prior	Medi-Cal for Pregnant Women	0-213%	Current
Silver 73	200-250%	Prior	MCAP	213-322%	Current
AI/AN zero cost-sharing plan	100-300%	Prior	CCHIP	266-322%	Current

* Eligible for APTC/CSR <138% in certain immigration statuses



THE IMPLEMENTATION



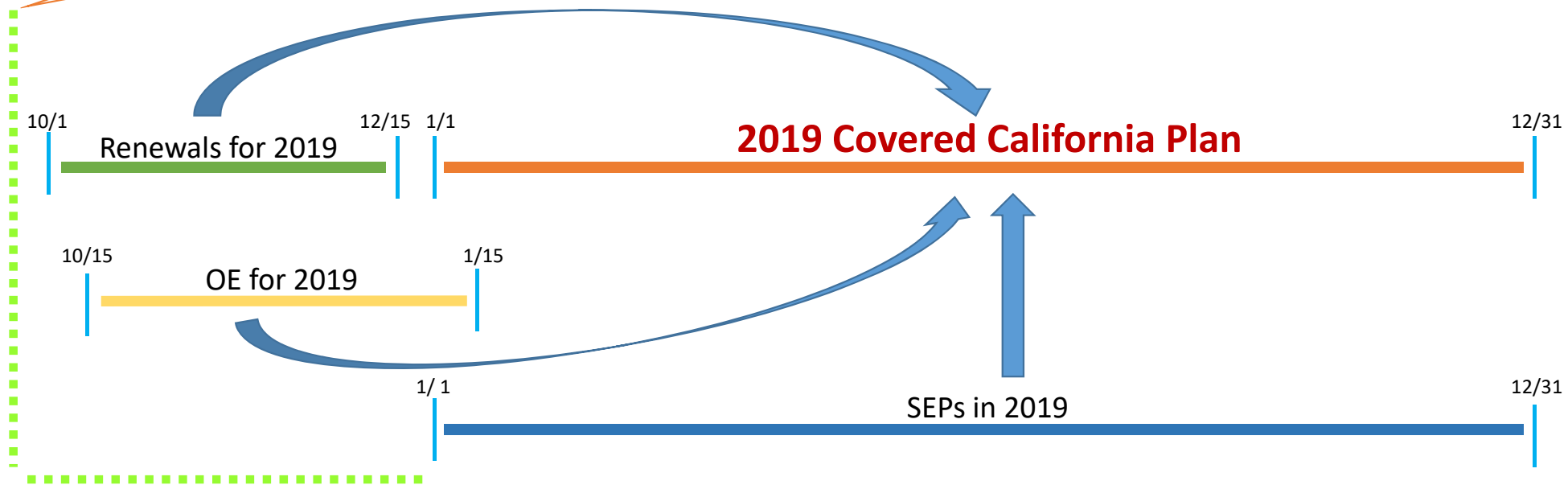
FEDERAL POVERTY LEVEL IN THE ONLINE APPLICATION

Two important FPL timeframes:

- In *fall*, new FPL limits for Covered California annual renewals and open enrollment
- In *spring*, new “current year” FPLs for Medi-Cal eligibility

COVERED CALIFORNIA: TWO FPLS IN USE AT YEAR-END

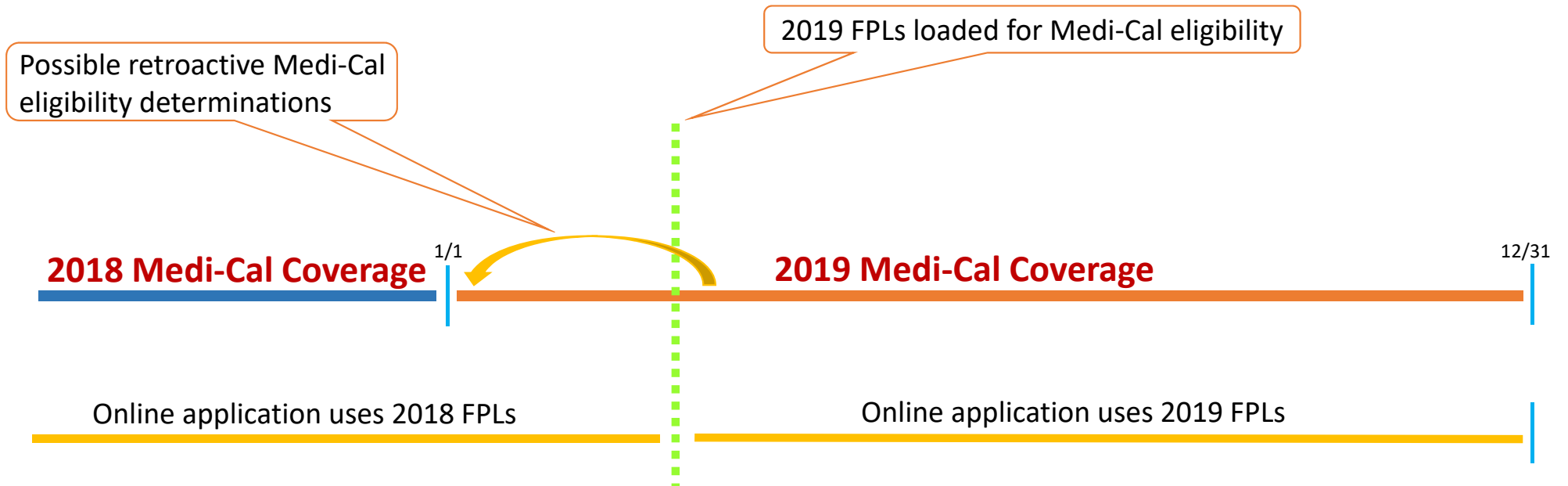
2018 FPLs used to determine Covered California eligibility for renewals, OE, and 2019 SEPs.



2017 FPLs continue in use for 2018 SEP coverage through 12/31/2018.



ONLINE APPLICATION UPDATES: MEDI-CAL



ELIGIBILITY DETERMINATION: ORDER OF OPERATIONS

Application will always be screened for Medi-Cal eligibility first:

- 1) Takes current monthly income and compares to the most current Medi-Cal FPLs in the system
- 2) If no Medi-Cal eligibility is detected, screens for Advanced Premium Tax Credit (APTC)/Cost Sharing Reduction (CSR) eligibility using annual income and prior year FPLs

The entire case eligibility is run each time a new application or reported change is submitted.

AFTER FPL UPDATE: HIGHER INCOME LIMITS FOR MEDI-CAL

	Adult Medi-Cal			Medi-Cal for pregnant women			Medi-Cal for Kids			CCHIP and MCAP		
	138%			213%			266%			322%		
	2017	Increase	2018	2017	Increase	2018	2017	Increase	2018	2017	Increase	2018
1	\$16,643	\$ 111	\$16,754	\$25,688	\$ 171	\$25,859	\$32,080	\$ 213	\$32,293	\$ 38,834	\$ 257	\$ 39,091
2	\$22,412	\$ 303	\$22,715	\$34,592	\$ 468	\$35,060	\$43,199	\$ 585	\$43,784	\$ 52,293	\$ 709	\$ 53,002
3	\$28,180	\$ 497	\$28,677	\$43,495	\$ 767	\$44,262	\$54,318	\$ 957	\$55,275	\$ 65,753	\$1,159	\$ 66,912
4	\$33,948	\$ 690	\$34,638	\$52,398	\$1,065	\$53,463	\$65,436	\$1,330	\$66,766	\$ 79,212	\$1,610	\$ 80,822
5	\$39,717	\$ 883	\$40,600	\$61,302	\$1,363	\$62,665	\$76,555	\$1,703	\$78,258	\$ 92,672	\$2,061	\$ 94,733
6	\$45,485	\$1,077	\$46,562	\$70,205	\$1,662	\$71,867	\$87,674	\$2,075	\$89,749	\$106,132	\$2,511	\$108,643

CONSEQUENCES OF MEDI-CAL FPL UPDATE

Covered California OE:
2 parents, 1 child/\$55,000:
everyone in CC w/APTC

After Medi-Cal income thresholds are updated: *child goes to Medi-Cal* if application is updated and family size and income (aka FPL) stay the same.

2017 Medi-Cal Coverage ^{1/1}

2018 Medi-Cal Coverage ^{12/31}

Online application uses 2017 FPLs

Online application uses 2018 FPLs

FAMILY SIZE OVERVIEW



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FAMILY SIZE

For **Covered California**, family size is the number of people in the tax household.

Exception: household members who are not lawfully present are not counted in family size.

Medi-Cal has more complex rules regarding family size. The most notable difference is that *Medi-Cal includes the number of unborn babies in family size, while Covered California does not.*

FPL CHART REVIEW





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Covered California program columns (shaded in yellow): 2018 FPLs, will stay the same for all coverage in 2019

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Covered California programs

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Medi-Cal programs

Medi-Cal program columns: 2018 FPLs now, will be updated to 2019 FPLs in Spring 2019

SUMMARY

- ❖ APTC/CSR eligibility: prior year FPLs
- ❖ Medi-Cal eligibility: current year FPLS
- ❖ Case impacts if the application is changed after Medi-Cal FPL update.
- ❖ The FPL chart on CoveredCA.com displays dollar amounts currently used by the system.

QUESTIONS?



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THANK YOU!



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