

Subsidized state-based programs that offer coverage to individuals and families with the goal of limiting out-of-pocket expenses

	Massachusetts	Maine	California	New York
Program name	Commonwealth Care	DirigoChoice	Cal-CHIP (California Cooperative Health Insurance Purchasing Pool)	Healthy New York
Website	http://www.massresources.org/pages.cfm?contentID=81&pageID=13&Subpages=yes	http://www.dirigohealth.maine.gov/	[Plan was not enacted.]	http://www.ins.state.ny.us/website2/hny/english/hny.htm
Subsidy mechanism	State pays portion of enrollees' premiums.	State pays portion of enrollees' premiums, deductibles, and other out of pocket costs.	State pays enrollees' premiums and out-of-pocket costs, pays a portion of premiums only, or provides a tax credit, depending on income level.	State makes "stop loss" reimbursement payments to health plans for 90% of all annual claims totaling between \$5,000 and \$75,000 per member.
Eligibility				
Who is eligible?	Adults <u>only</u> who are uninsured and not offered ESI where the employer pays at least 20% of cost for individuals or 33% for families	<ul style="list-style-type: none"> - Small employers (2-50 employees) - Sole proprietors - Individuals and their dependents who are ineligible for DirigoChoice through their employers 	<ul style="list-style-type: none"> - Self-employed and non-employed individuals and their dependents. - Employed individuals whose employer does not offer ESI and their dependents - Employed individuals and their dependents who are not eligible for their employer's ESI <i>if</i> the employer elects to make the pool the exclusive offering under its Section 125 plan. 	<ul style="list-style-type: none"> - Small employers (2-50 employees) where 30% of employees earn \$38,000/yr or less and who have not offered ESI in the last year - Sole proprietors who meet the same criteria as individuals - Individuals, spouses and dependents who have worked in past year and have been uninsured for 12 months (or lost coverage due to specific events).

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What is the role of employers?	None.	Employers who opt to participate in DirigoChoice choose from three plan options and must pay a minimum of 60% of the premium costs for employees. Employers may choose to pay up to 100% of premium costs for employees & their dependents.	Employers must provide ESI or pay a fee which helps support Cal-CHIPP. Employers may choose to make Cal-CHIPP available to employees as a Section 125 plan, in which case individuals can bring the employer's ESI contribution to Cal-CHIPP.	For individuals and sole proprietors: None. For small businesses: Must pay 50% of employee premium costs; must certify that at least 50% of employees have health coverage; must offer Healthy NY to all employees who work 20+ hours/week and earn \$38,000 or less.
Is eligibility determined for families or for individuals?	individuals	households	not specified	individuals
Income				
What is the income threshold to be eligible for a subsidy?	300% FPL	300% FPL	250% FPL for subsidies 400% FPL for tax credits	250% FPL
How is income calculated?	Gross income for entire household	Gross income for individual & spouse/domestic partner based on filed tax returns	not specified	Gross income of individual and spouse over past 4-6 weeks
Are disregards applied?	No	Yes. Disregards for childcare expenses and child support payments.		Yes. Disregards for child support received and capital gains.
Are assets tests applied?	No	No		No
Who calculates income?	MassHealth, the agency that administers the state's Medicaid program	Dirigo Health Agency, an independent executive agency	Pool administered by Managed Risk Medical Insurance Board (MRMIB). Either this Board or a county Medicaid eligibility worker would calculate income.	Applicant. (Application is submitted directly to HMO rather than to a state agency.)

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Over what period is income eligibility determined?	Annual	Annual. Follows insurance renewal cycle.	not specified	Annual recertification
Is income determined the same way or differently from Medicaid?	Same. A single application is used. It is evaluated first for Medicaid eligibility and then for Commonwealth Care eligibility.	Differently. Dirigo does not use an asset test, while Medicaid does. Also, Dirigo determines eligibility on a sliding scale, while Medicaid is a yes/no determination.	Not specified. However, the same bill that created Cal-CHIP included Medicaid expansions (to 250% FPL for adults and 300% FPL For children).	Differently.
Family cost				
How are premiums calculated?	Sliding scale. < 150% FPL: \$0 150% – 200% FPL: \$40+ 200% – 250% FPL: \$80+ 250% – 300% FPL: \$120 - \$170 Premiums are per person. A family pays a separate premium for each enrolled individual.	Sliding scale. 100%-149% FPL: 80% subsidy 150%-199% FPL: 60% subsidy 200%-249% FPL: 40% subsidy 250%-299% FPL: 20% subsidy Insurance company calculates premiums. Subsidies are determined by Dirigo Health Agency.	Sliding scale. < 150% FPL: \$0 150% - 250% FPL: not more than 5% of income, net allowable deductions. 250% - 400% FPL: tax credit equal to the amount of qualified health coverage premiums in excess of 5.5% of adjusted gross income.	Premiums vary by region and health plan. Four benefit packages are standardized statewide. - Healthy NY - Healthy NY with Rx coverage - high deductible plan - high deductible plan with Rx coverage
What are the cost-sharing amounts?	No deductibles. Copays – go up as up income scale. (See summary).	Deductibles and total out of pocket costs are limited based on chosen plan, individual or family coverage, and income. Deductibles range from \$250 - \$4000, and out of pocket cost maximums range from \$800 - \$5600.	< 150% FPL: \$0 150% - 250% FPL: to be determined by MRMIB.	If standard plan is chosen, no deductibles. If high deductible plan is chosen, \$1,150 individual or \$2,300 family. If Rx plan is chosen, \$100 deductible for drugs. Copayments range from \$20 for most office visits to \$500 for inpatient hospital services.

	Massachusetts	Maine	California	Additional copayments for Rx. New York
Who calculates and processes enrollee payments?	<p>The insurers who provide plans for Commonwealth Care are four not-for-profit Medicaid managed care organizations. (Note: In 2010 there will be a 5th – not a Medicaid MCO).</p> <p>The enrollee then remits their share of premium payment through Commonwealth Care. Commonwealth Care pairs this with state dollars and pays the premium to the chosen plan.</p>	<p><u>For Individuals</u> Insurance plan sets rates. Members can apply for subsidies through the Dirigo Health Agency, which determines the appropriate discount level. Members send their share of premium to the Dirigo Health Agency each month. The Agency sends this member share along with the subsidy to the insurer.</p> <p><u>For Sole Proprietors</u> work like individuals Sole proprietors contribute 60% of the employee-only cost. Subsidies are processed like for individuals.</p> <p><u>For Small Groups</u> Employers must contribute 60% of the employee-only cost. Employees contribute their full share through payroll deduction. The Agency provides monthly subsidies directly to employees.</p>	MRMIB	Participating HMOs

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Benefit design				
Do subsidized plans look like Medicaid or like commercial plans?	Hybrid. Participating plans are Medicaid managed care organizations and benefits are comprehensive, like Medicaid. However, members have to pay premiums like in a commercial plan and can be disenrolled for nonpayment.	Commercial plan; pays commercial rates to providers.	Hybrid. MRMIB to set standards for minimum coverage.	Commercial plan
Benefits	Comprehensive Plans can add additional services as they compete for business. Plans for enrollees under 100% FPL include dental benefits.	Comprehensive, though less so than MaineCare, the state's Medicaid program. Provides preventive coverage and mental health parity.	Comprehensive	Comprehensive
Medicaid thresholds				
Parents – working	133%	206%	100%	150%
Parents – not working	133%	200%	106%	150%
Children				
Ages 0-1	200%	200%	200%	200%
Ages 1-5	150%	150%	133%	133%
Ages 6-19	150%	150%	100%	100%
Childless adults	300%	300%	N/A	250%
Disabled	100%	100%	100%	N/A