The Dirigo Review

DHA Connecting You to Health Coverage & Health Quality

Winter 2010

Dear Members:

We are excited to release our first edition of The Dirigo Review. This newsletter is our way to keep you informed of the activities of DHA.

It is hard to believe 2010 is coming to an end. What a year it has been for DHA:

Our portfolio of services has expanded beyond the DirigoChoice program.

- We launched a part-time worker voucher program through a federal grant. This program helps eligible uninsured, part-time
 and seasonal workers participate in their employer's health insurance plan. Today we have some of the state's largest
 employers offering the voucher program and the number of new employers that are interested in the program grows
 each month.
- We also began a Pre-Existing Condition Insurance Plan (PCIP) in partnership with the federal government as part of the
 Affordable Care Act. The PCIP helps eligible individuals who have been uninsured and have been diagnosed with certain
 medical conditions enroll in DirigoChoice. Our first member enrolled in this program was without insurance and was diagnosed
 with cancer in June. Before enrolling in the PCIP in August, the town this individual lives in was holding fund raisers to help
 pay for treatments.

All of our programs are open to new members. In fact, since DirigoChoice re-opened in August of 2010 we now have over 550 small businesses; 1,800 self-employed and 3,000 individual members. As of November 1, 2010 in all programs we are serving over 14,000 members.

We redesigned our website and changed our branding to better communicate what we do. Visit us at <u>dirigohealth.maine.gov</u> to see the new changes, and join us on Facebook, Twitter, and LinkedIn.

We also prepared our proposed budget for fiscal years 2012 and 2013 and signed a three year contract with Harvard Pilgrim Health Care beginning October 1, 2010.

DHA has also been active in continuing to promote health quality and safety initiatives in our State. In November, Maine was one of eight states selected to receive a federal grant to participate in a demonstration project with Medicare.

Recently we have received a number of phone calls expressing concern about the future of DHA and the DirigoChoice program. DHA is an independent state agency that is governed by a Board of Trustees. The duties and responsibilities of the Agency are defined in law. If changes to that law are proposed, there will be an opportunity for debate and public input. We encourage you to get involved and we will keep you informed of upcoming opportunities for input.

While we have been busy with these important developments at DHA, we have also been preparing for national health reform. The Governor established a Health Reform Implementation Steering Committee to implement National Health Reform. I have the privilege of serving on this Committee. The Committee has spent many months reviewing and discussing the provisions of the Affordable Care Act (ACA) and how they apply to Maine. We have concluded that many of the functions of the Exchanges required in the ACA are functions that DHA currently provides and is prepared to build upon.

As always, on behalf of DHA I thank you for your ongoing support. We look forward to working with you in the months ahead.

Sincerely.

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Karynlee Harrington
Executive Director

The Dirigo Review

Featured Program & Members - Voucher

The Part-Time Worker Coverage Voucher Program is Now Open to Businesses of All Sizes.

DHA's Part-Time Worker Coverage Voucher Program provides financial assistance to help qualified part-time and seasonal employees pay for health coverage through their employer health plans. As of October 2010, Maine businesses of any size can participate in the program.

This program may be a win-win situation for employers who want to reward valued workers and employees who appreciate this important work benefit.

The program is available to part-time and seasonal employees who are Maine residents and who have had no health insurance in the 90 days prior to the effective date of the employer sponsored coverage. To be eligible for the program, an employee must work an average of 10 to 35 hours per week. Employers will define "part time" for their own businesses.

How the Voucher Program Works

Employers deduct the employee's share of the insurance premium from his or her paycheck. DHA provides each eligible employee with a Voucher EBT card that works like a debit card. At the first of each month, DHA automatically deposits money into each card account to help employees off set the amount that was deducted from their paycheck.

Employers must contribute at least 5% to the employee's insurance.

Monthly Employee Costs

Vouchers vary according to an employee's income level, family size and assets.

Maine Employers Can Vouch for the Voucher Program

Word is getting out about the new programs at DHA. Here is some feedback we recently received about the Part-Time Worker Coverage Voucher Program. To see the full testimonials from the President of Ricetta's Restaurants and the Director of

the Merrymeeting Behavioral Health Associates, please go to www.dirigohealth.maine.gov. and click on *more information about the part-time worker voucher program*.



"One of the greatest challenges for keeping a business in Maine is the cost of health care for employees. The restaurant industry has a particularly high percentage of seasonal parttime employees who have had difficulty accessing health care due to the cost for both the employer and the employee. The State of Maine has taken a lead role in helping uninsured Mainers and

families access health insurance through Dirigo Health. Our company is proud to have been one of the first Maine companies to offer the new (voucher) plan to our part-time employees. I hope other Maine businesses will look at Dirigo's voucher program...

It's an affordable program, and it's the right thing to do."

Ron Stephan, President Ricetta's Restaurants in South Portland and Falmouth



"Dirigo's subsidized Voucher Program is an affordable option that comes at a time of critical need. I encourage other businesses and organizations throughout Maine to look into it and sign up."

JimTalbott, Director Merrymeeting Behavioral Health Associates



"It's a HUGE relief to know that I finally have health insurance through the DHA Part-Time Worker Voucher Program."

Jaime Chandler Home Health Care Aid Merrymeeting Behavioral Health Associates

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Health Care Headlines

Quality Spotlight - Health Care Quality & Safety

The Dirigo Health Agency is not only responsible for expanding access to health care services but also for improving the quality and safety of health care in the State of Maine.

The Agency helps consumers make informed health care choices by reporting on the cost and quality of doctors, hospitals, and others who provide care through the Maine Quality Forum.

Early November, DHA received notification from the Centers for Medicare and Medicaid that Maine along with seven other states was selected to participate in a demonstration project that will evaluate effectiveness of doctors and other health professionals working together to improve patient care. This project will measure how health care physician partnerships reduce inappropriate and costly emergency department visits and increase prevention and primary care.

For more information on the Demonstration please visit

http://www.dirigohealth.maine.gov/Documents/MAPCP 20Demo Maine 20PCMH 20Pilot 20Fact 20Sheet 11-10 20 3 .pdf

National Health Reform News - Overview

The federal health care reform law, the Affordable Care Act (ACA), introduces the most expansive changes to the American health care system since creation of Medicare and Medicaid in 1965. This law is comprised of two pieces of legislation that the President signed into law in March of this year.

The ACA aims to expand health insurance coverage to more than thirty-one million uninsured Americans over ten years, promote innovation in the health care delivery and payment systems, and ensure consumer protections in the insurance market. The law promotes shared responsibility for health care coverage and costs among individuals, government, employers, health care providers, and insurers. It provides funding and incentives to improve health care quality, contain costs, strengthen public health and prevention, and reduce health disparities. To learn more please visit http://www.maine.gov/healthreform

The new health reform law, the Affordable Care Act, gives a tax credit to certain small employers that provide health care coverage to their employees, effective with tax years beginning in 2010. To learn more about whether your business may qualify visit the link below which provides answers to the most common questions about the tax credits.

http://www.irs.gov/newsroom/article/0,,id=220839,00.html



Let's Keep in Touch.

At DHA, we've entered the expanding world of social media. Now you can friend us on Facebook, follow us on Twitter, and connect with us and a growing number of companies on LinkedIn. We look forward to hearing what you have to say and keeping you apprised of our progress.

To find out more:

Call 1-877-892-8391, or visit <u>www.dirigohealth.maine.gov</u> Follow us on Facebook, Twitter and LinkedIn!









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