



TOPICS

Iowans deserve a better approach to health care

How do most Iowans get health care coverage?

Purchase individual health insurance for 2018

What to do if you have Medicaid through Amerihealth Caritas

IOWANS DESERVE A BETTER APPROACH TO HEALTH CARE

Things seem to be going from bad to worse for Iowans when it comes to health care. In recent days, we've learned that:

- The federal government has approved Iowa's decision to [cut coverage](#) for new Medicaid recipients. About 40,000 Iowans will no longer get necessary medical care in the weeks before they receive official approval that they're eligible for Medicaid. Iowa is the only state to deny these reimbursements for new Medicaid members.
- One of the private companies that provides Medicaid in Iowa [is leaving the state](#). That means 215,000 Iowans must find new providers—including thousands of Iowans with special needs—with only a month's notice. Beginning in December, Iowa will have only two Managed Care Organizations for all of our state's Medicaid recipients.
- Iowans who need to buy their own health insurance for 2018 have only one option. Two companies that have sold health insurance directly to Iowans (Wellmark and Aetna) are discontinuing those policies. That leaves only Medica, which is significantly increasing its rates.



Washington has gotten nowhere with promised health care reform. Congress hasn't managed to put together a health care package that Americans want, but has instead undermined many of the best features of our current system. Iowans deserve better. That's why Iowa Democrats are ready to work with the Governor and our Republican colleagues on a bipartisan solution.

Our first step must be to end Iowa's privatized Medicaid system, which has been a disaster from the get-go for Iowa families, health care providers and taxpayers. Privatized Medicaid was billed as a money-saving move that would provide better health care. Instead, it has been costly and chaotic.

Senate Democrats will speak up about these concerns at two health care meetings happening at the Statehouse this week. The [Medical Assistance Advisory Council](#) meets Tuesday, November 7, to review Iowa's health and medical care services. On Wednesday, November 8, the Legislature's [Health Policy Oversight Committee](#) will convene to assess the latest on Iowa's privatized Medicaid.

Recent health care news has left many Iowans frustrated. Below is some information about where things stand right now. I hope this helps provide a little clarity about health care options available to Iowans.

Please share your questions and concerns with me so that I can speak up for you as we work through Iowa's health care mess. I will continue to push for better, more affordable health care for all Iowans.

HOW DO MOST IOWANS GET HEALTH CARE COVERAGE?

Information courtesy of the Iowa Insurance Division

Employer-sponsored health insurance

- Most Iowans get health insurance through a group plan offered by their employer (private companies, government and military). Pay close attention to your enrollment options this year. Your plan may have changed.
- If you switch jobs, you may be subject to a probationary period, during which you are not eligible for coverage with your new employer.
- If you lose employer coverage, you have about 60 days to sign up for private insurance through healthcare.gov.
- If you lose a job that offers insurance, you [may be eligible for continued coverage](#) for a time.
- If you work for a small business, meet with an insurance agent to review the health insurance options that best fit your needs.

Individually-purchased health insurance

- This includes small business owners, the self-employed or those who work for organizations that don't offer group plans. In 2017, about 153,000 Iowans bought their own health insurance.
- For 2018, Iowans purchasing their own insurance have one option, Medica, which is available through healthcare.gov.
- You have until December 15 to enroll for coverage beginning January 1.
- If you currently have coverage through healthcare.gov and do not choose a plan for 2018, you will be re-enrolled in a similar plan offered by Medica.

Public health care programs

- About 1.2 million Iowans receive health care through Medicare and Medicaid.
- [Medicare](#) is a federally funded program for those 65 or older, and those living with certain disabilities, kidney failure or ALS (Lou Gehrig's disease). Medicare open enrollment runs through December 7. Some Medicare recipients may see increases in their premiums for 2018. Call 1-800-351-4664 with questions.
- [Medicaid](#) is jointly funded by the federal and state governments. It provides health insurance to low-income Iowans. To see if you are eligible, go to dhsservices.iowa.gov or call the Iowa Department of Human Services at 1-855-889-7985.

PURCHASE INDIVIDUAL HEALTH INSURANCE FOR 2018

Information courtesy of Medica

Iowans who plan to buy their own health insurance for 2018 can enroll through December 15. HealthCare.gov is the only official government website selling health insurance.

Iowans may call 1-800-318-2596 or visit HealthCare.gov to learn about enrolling and to see if you qualify for subsidies to help pay for your coverage.

Local insurance agents, navigators and application counselors can help you review the available plans to find what best fits your needs. To find help close to home, go to localhelp.HealthCare.gov.

Where to enroll

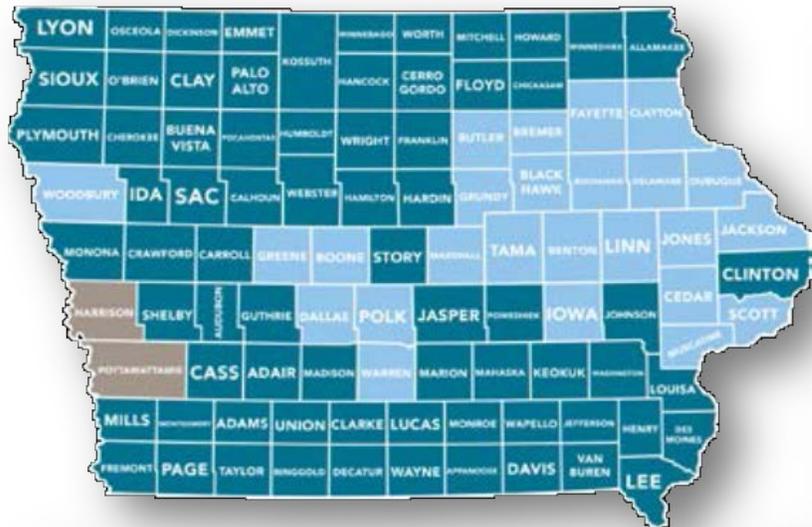
- To renew your Medica coverage: Call 1-888-592-8211 or go online to www.medica.com/IndividualRenewal.
- To get started with Medica: Call 1-844-752-6742 or go online to www.medica.com/StayingCovered2018 to learn about your options.

Medica insurance for local Iowans

Medica is the only insurer offering plans to Iowans who purchase their own health insurance for 2018. Medica will offer three different insurance plans depending on your county of residence.

You can choose a Health Savings Account or a co-pay plan, whichever best meets your needs for cost-sharing, deductibles and other out-of-pocket costs. You can look up what these terms mean at www.healthcare.gov/glossary.

[Inspire by Medica](http://www.healthcare.gov/glossary) is offered in conjunction with UnityPoint Health in 25 counties, including **Black Hawk**. Members will pay less when they see UnityPoint Health providers. The UnityPoint network includes more than 3,300 primary and specialty care doctors, more than 39 hospitals, and online and convenience care clinics.



WHAT TO DO IF YOU HAVE MEDICAID THROUGH AMERIHEALTH CARITAS

Information courtesy of the Iowa Department of Human Services

[AmeriHealth Caritas Iowa](http://www.amihealthcaritas.com) is one of three private “Managed Care Organizations” that have been running [Iowa’s privatized Medicaid](http://www.amihealthcaritas.com) since April 2016. The company announced this week that they will stop operating in Iowa at the end of the month.

AmeriHealth has the largest number of Medicaid enrollees in that state. Now 215,000 Iowans must switch to a different insurer and may have to find new doctors. Members should watch their mail and the [IA Health Link](http://www.iahealthlink.com) webpage for important details.

Medicaid coverage for lowans on AmeriHealth will be automatically transitioned to [Amerigroup Iowa](#) or [UnitedHealthcare](#) on December 1. However, you can change plans! You have until March 1, 2018, to change your MCO for any reason.

If you have questions or concerns, call Iowa Medicaid Member Services at 1-800-338-8366. You may also wish to [subscribe to the Iowa Medicaid e-News](#) to get the latest information.

To change your MCO:

 **Mail:** You don't need to spend time on the phone. You can complete the MCO enrollment form and return it in the postage paid envelope. You do not need a stamp.

 **Phone:** Call Iowa Medicaid Member Services at **1-800-338-8366** or locally in the Des Moines area at **515-256-4606**. You can make your choice through the automated system 24 hours a day, 7 days a week. When you call, press '2.'

 **Email:** Iowa Medicaid Member Services at IMEMemberServices@dhs.state.ia.us.

Coverage with your new MCO will begin December 1, 2017.

For more information, please call Iowa Medicaid Member Services at **1-800-338-8366** or **515-256-4606** in the Des Moines area.

Contact information

State Senator Jeff Danielson serves Hudson, Cedar Falls and Waterloo. He can be reached at 319-231-7192. E-mail him at jeffdanielson@gmail.com.

Senator Danielson is ranking member on the Education Budget. He also serves on the Appropriations, Education, State Government and Transportation committees.

For further information, go to www.senate.iowa.gov/senator/danielson and www.jeffdanielson.org.