



Frequently asked questions about Health Insurance, Medicaid, and Denali KidCare

Federal law has introduced many new changes that affect Medicaid, Denali KidCare and health insurance. Here are a list of Frequently Asked Questions related to these subjects.

What is the Affordable Care Act?

The Affordable Care Act is the nation's health reform law enacted in March 2010. The law consists of two pieces of legislation: the Patient Protection and Affordable Care Act (PPACA), enacted on March 23, 2010, and the Health Care and Education Reconciliation Act (HCERA), enacted on March 30, 2010. Jointly they are referred to as the Affordable Care Act or ACA.

What is the Federally Facilitated Marketplace?

The Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll. The Marketplace will be responsible for calculating health insurance premiums subsidies, enrollment, and certification of qualified health plans that can be sold in the marketplace. If you have limited income and do not qualify for coverage through the Marketplace, your account may be transferred to the Division of Public Assistance to see if you are eligible for Medicaid. For more information about the Federally Facilitated Marketplace please go to: healthcare.gov

What do Alaska Natives and American Indians need to know about the Marketplace?

HealthCare.gov provides detailed information on how both Alaska Natives and American Indians are impacted by the new Health Insurance Coverage Options offered through the Marketplace.

Where and how can I apply for Health Insurance, Medicaid or Denali KidCare coverage?

You can apply for coverage three ways: online, by mail, or in-person you can also receive assistance with applying from a Fee Agent, Navigator or other qualified helper.

For Health Insurance contact the Federally Facilitated Marketplace:

Website: HealthCare.gov

Phone: 1-800-318-2596, 24 hours a day, 7 days a week. (TTY: 1-855-889-4325)

*Open enrollment for the health insurance options, offered through the Marketplace, starts October 1, 2013. **Plans and prices will be available then.** Coverage starts as soon as January 1, 2014.*

For Medicaid or Denali KidCare contact the Division of Public Assistance:

Link to a directory for your local public assistance offices:

<http://dpaweb.hss.state.ak.us/FIELD/PDF/DPADOS.pdf>

Please Remember - If you are already receiving Medicaid you do not need to reapply.

What Medicaid eligibility groups are affected by the ACA?

Medicaid will continue for existing recipients until the person's eligibility is renewed under the new "Modified Adjusted Gross Income" (MAGI) rules (see definition below).

Effective January 1, 2014 the following Medicaid groups are covered in Alaska:

- *Parent and other caretakers,*
- *Children under the age of 19,*
- *Young adults under the age of 21,*
- *Former foster care children up to the age of 26, and*
- *Pregnant women.*

What is happening with the other people currently receiving Medicaid?

MAGI based Medicaid does not impact elderly and disabled persons currently receiving Adult Public Assistance related Medicaid, or Long Term Care.

Is the name of the Medicaid programs changing?

No. However, Medicaid ID cards will soon be issued in place of the old Medicaid coupons, and the cards will be identified as either Denali Care or Denali KidCare cards.

What is the "Modified Adjusted Gross Income" (MAGI)?

MAGI is the Internal Revenue Services' (IRS) calculation of income and household size. MAGI will be used to determine eligibility for health insurance programs including Medicaid/Denali KidCare, as well as premium cost sharing assistance for tax credits provided to low and moderate income individuals under ACA.

How will the Marketplace or the Division of Public Assistance verify the information on my application?

The information you provide on the application will be, when possible, verified electronically. The Market Place and the Division of Public Assistance will use a federally operated database to verify citizenship, immigration status and federal benefits such as Social Security. If we are not able to verify the information electronically we may ask you to provide additional verification.

Will my information be kept private?

Yes, protecting your privacy is very important to us. Information that you provide to the Department of Health and Social Services, Division of Public Assistance and the Federally Facilitated Marketplace on HealthCare.gov, my.alaska.gov and the Self Service Portal will be safeguarded in accordance with the Privacy Act of 1974, as amended ([5 U.S.C. Section 552a](http://www.uscourts.gov/5U.S.C.Section552a)).

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