



**EDUCATIONAL
SERIES** FOR HEALTHCARE
PROFESSIONALS

2016

CEU REQUIREMENTS

If you plan on requesting continuing education credits, you **MUST** complete all of the following steps:

1. You must have registered online for today's session
2. Dial-in to the audio portion of the webinar
Please note that participants who "listen-in" on another participant's line will NOT be eligible for credit.
3. Within **2 WEEKS** of this session:
 - ✓ Complete the evaluation*
 - ✓ Complete the post-test & earn a passing grade*

***An email with links to the evaluation and post-test will be sent Friday, November 18th by 5:00 PM ET.**

****Certificates will be emailed within 4-6 weeks****

AVON
FOUNDATION
for WOMEN

SPEAKERS

Rachel Becker, LMSW
*Assistant Director of Programs,
Cancer and Careers*

Monica Fawzy Bryant, Esq.
*Cancer Rights Attorney & COO,
Triage Cancer*

This presentation is intended to provide general information on the topics presented. It is provided with the understanding that the author(s) is not engaged in rendering any legal, medical, or professional services by its publication or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.

CONTENT PARTNER

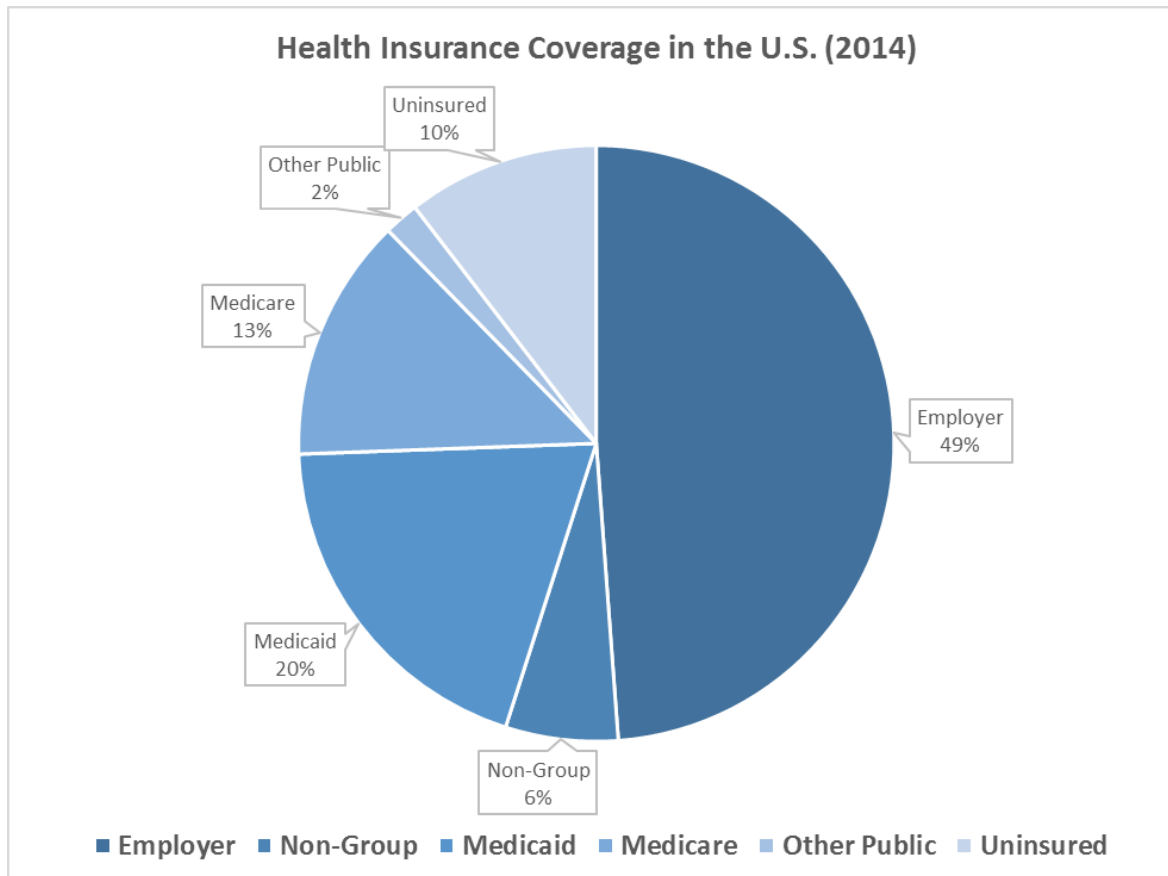
TRIAGE
CANCER

HEALTH INSURANCE & HEALTH CARE REFORM

Key Topics:

- Getting and Keeping Health Insurance with a Pre-Existing Condition
- Consumer Protections in the ACA
- New Health Insurance Options
- Tips to Choose a Health Insurance Policy
- What to Expect Post-Election

RESEARCH: WHERE WE GET HEALTH INSURANCE



© Triage Cancer 2016

RESEARCH: "COST" OF HEALTH CARE

- As of 3/15, 32.9 million uninsured in U.S.
 - 15.2 million live in the South
 - 5.2 million are undocumented
- More than 1 in 4 cancer patients surveyed reported they had to pay more for medical care than they could afford (6/6/16)
- Cost of care survey respondents reported levels of post-traumatic stress similar to what African-American survivors of Hurricane Katrina experienced and greater than those who witnessed and were present in lower Manhattan on 9/11
(Cancer Support Community & Genentech: Cost of Care National Pilot Survey)
- 30% of US residents reported receiving surprise medical bills
- 2014 NerdWallet study found mistakes in 49% of Medicare claims

RESEARCH: EMPLOYEE UNDERSTANDING OF HEALTH INSURANCE

- 33% don't know the cost of their monthly premium
- 63% don't know that they can switch plans during open enrollment or when a life-changing event occurs
- 54% don't know how to submit claims
- 44% don't know how the deductible works
- 55% don't understand how the out of pocket maximum works
- 39% don't know difference between in-network and out-of-network providers
- 48% don't know the penalty for not having adequate health ins

(BambooHR survey of 1,029 U.S. based employees)

HEALTH INSURANCE TERMS

Cost to Have Health Insurance

- Premium – each month

Costs When You Use Your Health Insurance

- Deductible – each year
- Co-Insurance or Cost-Share – each time you get care
- Co-Payment – each time you get care
- Out-of-Pocket Maximum =

deductible + co-payments + co-insurance

HEALTH INSURANCE EXAMPLE

Your Plan: Deductible = \$2,000

 Co-insurance = 80/20 plan

 OOP Max = \$4,000

If you have a \$102,000 hospital bill, what do you pay?

1. Your deductible of \$2,000

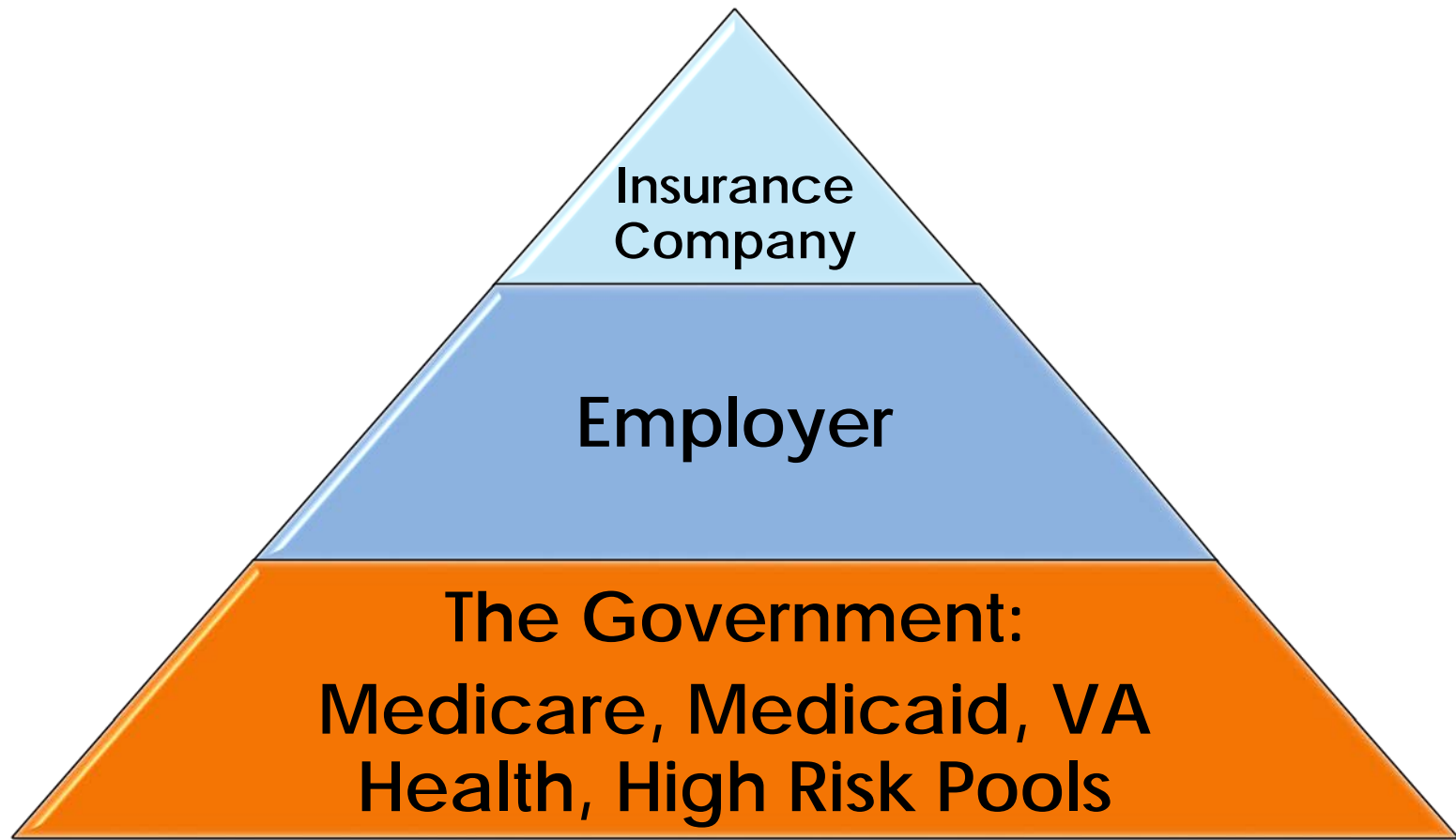
$\$102,000 - \$2,000 = \$100,000$ left

2. Your co-insurance amount of 20%

$20\% \text{ of } \$100,000 = \$20,000$

But OOP max is only \$4,000. So, you only pay the \$2,000 deductible + \$2,000 of the \$20,000 co-insurance amount, for a total of \$4,000

WHERE WE GET HEALTH INSURANCE



© Triage Cancer 2016

EMPLOYER-SPONSORED HEALTH INSURANCE

COBRA

- Employers with 20+ employees
- Cost up to 102% of applicable employee rate
= Employer amount + Employee amount + 2% fee

COBRA Qualifying Event	Max COBRA Coverage
Employment ends or hours reduced	18 months
Loss of dependent child status	36 months
Employee enrolls in Medicare	36 months
Divorce or legal separation from employee	36 months
Death of employee	36 months

STATE COBRA LAWS

States with COBRA statutes:

- AR, CA CO, CT, FL, GA, IL, IA, KS, KY, LA, MA, ME, MD, MN, MS, MO, NV, NH, NJ, NM, NC, ND, OH, OK, OR, RI, SC, SD, TN, TX, UT, VT, WV, WI, WY
- Details vary by state
- Most cover employees with 2-19 employees
- Coverage lasts between 3-36 months
*Triage Cancer Chart of State Laws

WHEN COBRA ENDS EARLY

- Employee doesn't pay premiums
- Employee becomes eligible for Medicare
- Employee commits fraud
- Employer stops offering a health plan to all employees
- Employer goes out of business

MEDICARE

- Eligibility
 - 65+ years old
 - On SSDI 2+ years
 - ESRD or ALS
- www.Medicare.gov
- 2017 Medicare and You:
www.medicare.gov/pubs/pdf/10050.pdf
- Open Enrollment:
10/15 – 12/7



MEDICARE IN 2016

Part A: Hospital Insurance

(Free monthly premium for most people)



Part B: Medical Insurance

(Premium \$121.80 (w/exceptions) & Deductible \$166)



Part D: Prescription Drugs

(Annual deductible not more than \$360 in 2016; "Extra Help")

Or . . .

Original Medicare

Part C: Medicare Advantage Plans

(Getting your Medicare Parts A, B, & D through a Medicare managed care plan)


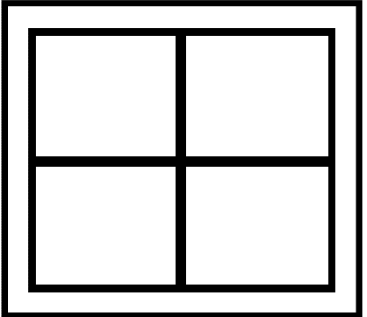
May pick up your Part B premiums, deductibles, and other benefits.

Less provider choice, whereas original Medicare is fee for service.


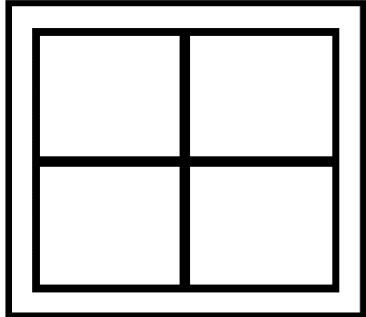
© Triage Cancer 2016

MEDICAID: ONLY OPTIONS PRIOR TO 1/1/14


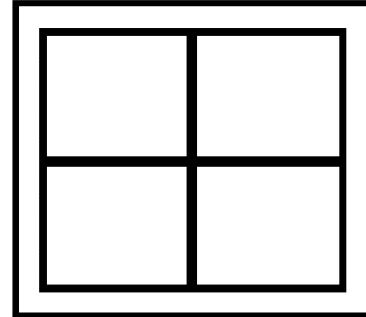
Eligibility: low income + low assets +




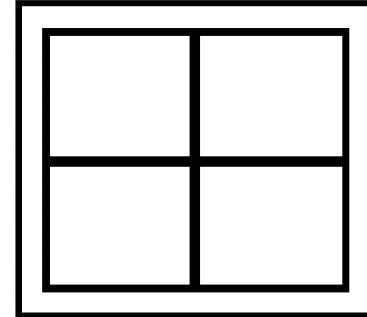
"Aged,
Blind,
Disabled"



Minor
children



People with
minor
children

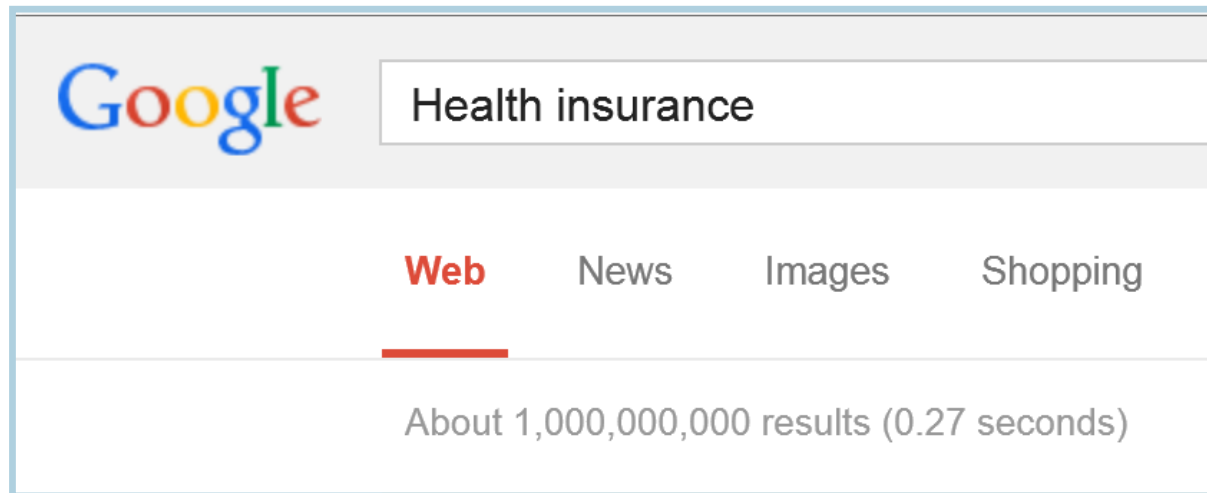


Pregnant
women for up
to 6 months
after baby's
birth

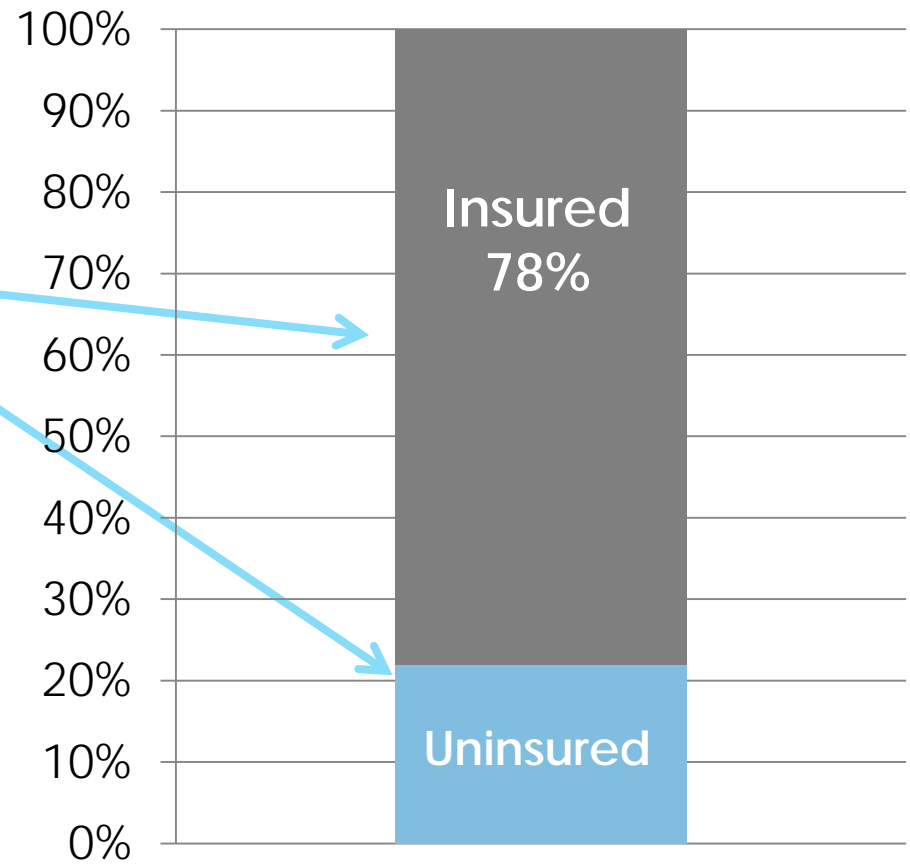
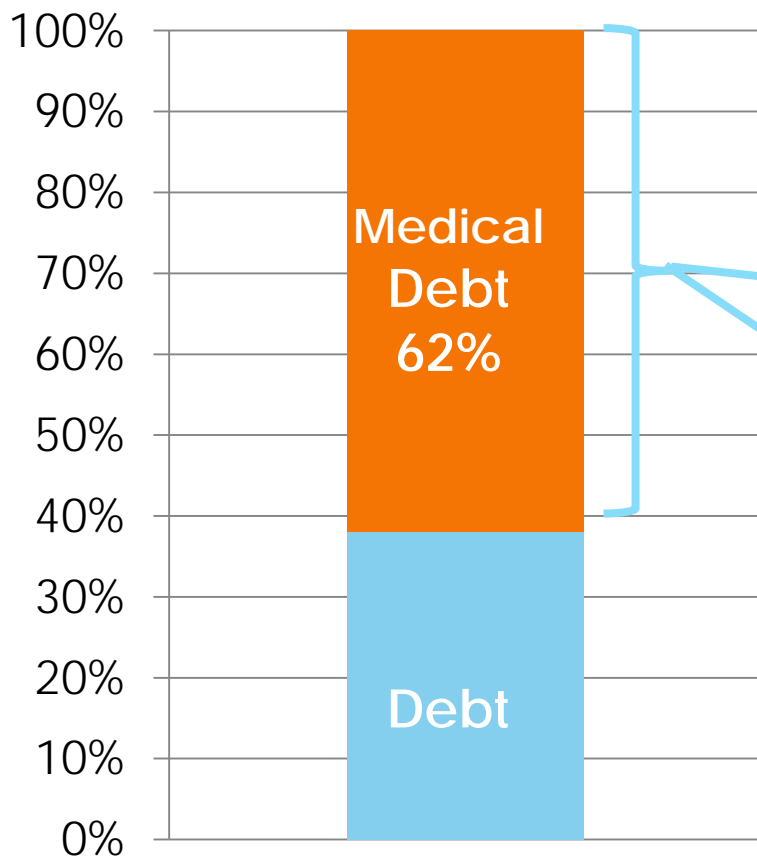
© Triage Cancer 2016

WHY HAS IT BEEN HARD TO GET HEALTH INSURANCE?

- Pre-existing conditions
- Cost
- Confusion



BANKRUPTCIES IN THE US



© Triage Cancer 2016

PATIENT PROTECTION & AFFORDABLE CARE ACT (ACA)



Signed into law on March 23, 2010

© Triage Cancer 2016

THE FUTURE



<http://tragecancer.org/blog/post-election-update-health-insurance-u-s/>

CONSUMER BENEFITS



1. No rescissions (cancellations)
 2. No lifetime or annual limits
 3. Young adults can stay on parent's plan until 26
 4. Clinical trials coverage*
 - Routine care costs as of 1/1/14
 - Existing law in many states
- * Does not apply to grandfathered plans

CONSUMER BENEFITS

5. Free preventative care*

- No co-pays, co-insurance, or deductibles
- Ex: immunizations, blood pressure, diabetes, cholesterol, cancer screenings
- USPSTF Rated A/B (+ Mammography for women over 40)
- www.healthcare.gov/preventive-care-benefits
 - Colonoscopies **AND** removal of polyps
 - BRCA genetic screening **AND** testing

NEW MEDICARE BENEFITS

1. Free Wellness Visit
2. Free Preventative Care
3. Lowers the cost of prescription drugs



2016: Part D deductible = \$360; Donut hole between \$3,310 and \$4,850 (oopc)
www.medicare.gov/pubs/pdf/10050.pdf

Year	What you pay for brand name drugs in the coverage gap	What you pay for generic drugs in the coverage gap
2016	45%	58%
2017	40%	51%
2018	35%	44%
2019	30%	37%
2020	25%	25%

© Triage Cancer 2016

CONSUMER PROTECTIONS

1. Premium Rating:

- Individual vs Family Plan
- Geographic Location (by zip code)
- Age (64 year old can't be charged more than 3 times what a 21 year old can)
- Tobacco (some states have eliminated this, too – e.g., CA, DC, CT)

2. No Pre-Existing Condition Denials/Exclusions

Insurance companies **cannot** look at:

- Pre-existing condition (physical or mental) or health history
- Gender or age

HEALTH INSURANCE REQUIREMENT

Most U.S. citizens & lawfully present must have health insurance

What coverage counts?

Employer or Individual Plans

COBRA/HIPAA Plans

Medicare, Medicaid, Veterans Health

High Risk Pools, &

How much is the penalty?

Year	Adult Penalty	Child Penalty	Family Max	or % of Income, whichever is more
2014	\$95	\$47.50	\$285	1%
2015	\$325	\$162.50	\$975	2%
2016	\$695	\$347.50	\$2,085	2.5%

Fine collected through IRS annual taxes

REQUIREMENT TO HAVE HEALTH INSURANCE

- Can have 1 gap up to 3 months during the year
 - Lines up with 90 day waiting period for employer health insurance
- Penalty is per month: only pay 1/12 of yearly penalty for each month you're uninsured

Who Doesn't Need to Purchase Health Insurance

- If cheapest plan costs more than 8% of household income
- Taxpayers with incomes below \$10,300 (single under 65-2016)
- Members of Indian tribes and health care sharing ministries
- Members of recognized religious sects with religious objections
- Individuals who are not lawfully present or incarcerated

REQUIREMENT TO HAVE HEALTH INSURANCE

Financial Hardship Exception

- You were determined ineligible for Medicaid because your state didn't expand eligibility for Medicaid under the Affordable Care Act
- Your individual insurance plan was cancelled and you believe other Marketplace plans are unaffordable
- You filed for bankruptcy in the last 6 months
- You had medical expenses you couldn't pay in the last 24 months
- You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member
- You were homeless, were evicted in the past 6 months, or were facing eviction or foreclosure
- You received a shut-off notice from a utility company
- You recently experienced the death of a close family member

REQUIREMENT TO HAVE HEALTH INSURANCE

Financial Hardship Exception

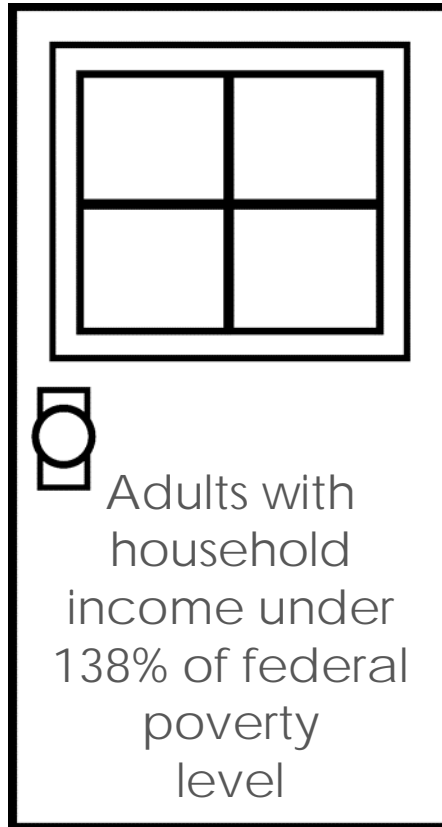
- You recently experienced domestic violence
- You experienced a fire, flood, or other natural or human-caused disaster that caused substantial damage to your property
- You expect to claim a child as a tax dependent who's been denied coverage in Medicaid and CHIP, and another person is required by court order to give medical support to the child. In this case, you do not have to pay the penalty for the child
- As a result of an eligibility appeals decision, you're eligible for enrollment in a qualified health plan (QHP) through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren't enrolled in a QHP through the Marketplace
- You experienced another hardship in obtaining health insurance

NEW HEALTH INSURANCE OPTION #1

Medicaid Expansion

New category
(door) of
eligibility:

- No asset/
resource
test



Household Size	138%*
1	\$16,394
2	22,107
3	27,820
4	33,534
5	39,247
6	44,960

*Except Alaska & Hawaii

© Triage Cancer 2016

STATE MEDICAID EXPANSION IN 2016

Expanded 32	Not Expanded 19
AK ⁵ , AR ⁴ , AZ, CA, CO, CT, DC, DE, HI, IA ⁴ , IL, IN, KY, LA ⁷ , MA, MD, MI ¹ , MN, MT ⁶ , ND, NH ³ , NJ, NM, NV, NY, OH, OR, PA ² , RI, VT, WA, WV	AL, FL, GA, ID, KS, ME, MO, MS, NC, NE, OK, SC, TN, TX, UT, WI, WY

Updated: 7/7/2016 (information changes frequently, please check for updates)

¹ MI expansion began 4/1/14, ² PA expansion began 1/1/15, ³ NH expansion begins 1/1/16

⁴ IA and AR implemented expansion through premium assistance & wrap around Medicaid

⁵ AK expansion began 9/1/15

⁶ MT enrollment began 11/2/15 for coverage that begins 1/1/16

⁷ LA Governor signed Executive Order for expansion to begin 7/1/16

NEW HEALTH INSURANCE OPTION #2

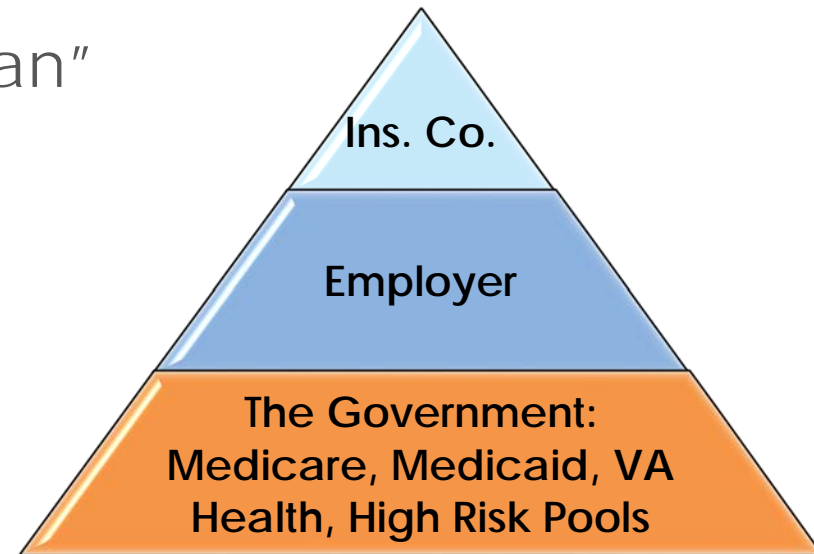
State Health Insurance Marketplaces

- “Exchanges”
- An insurance shopping mall
- “I have an Obamacare plan”



© Triage Cancer 2016

amazon.com[®]



**EDUCATIONAL
SERIES** FOR HEALTHCARE
PROFESSIONALS

HEALTH INSURANCE MARKETPLACE

1. Standardized cost-share:



Catastrophic coverage (under 30 or \$ hardship)

2. Highest OOP maximum*: \$6,850 individual / \$13,700 family

**with some exceptions*

HELPING YOU BUY HEALTH INSURANCE

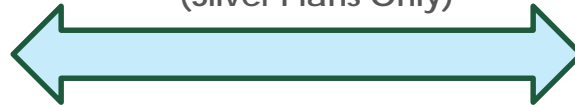
- Premium tax credits:
 - Lowers your monthly premium
 - Can't get if you choose a catastrophic plan
 - Generally only applies to plans in the exchange!
- Cost-sharing subsidies:
 - Lowers your deductible, co-pays, & co-insurance amounts
 - Only available if you purchase Silver Plans



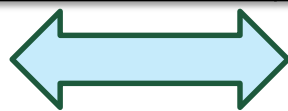
STATES EXPANDING MEDICAID

Cost-Sharing Subsidies

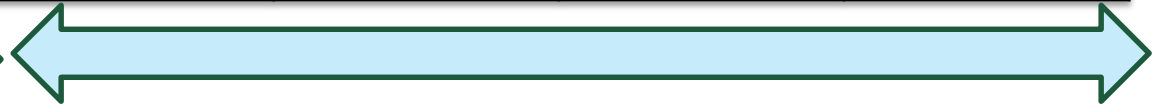
(Silver Plans Only)



Household Size	100% (2016)	138% (2016)	200% (2015)	250% (2015)	400% (2015)
1	\$11,880	\$16,394	\$23,540	\$29,540	47,080
2	16,020	22,107	31,860	39,825	63,720
3	20,160	27,820	40,180	50,225	80,360
4	24,300	33,534	48,500	60,625	97,000
5	28,440	39,247	56,820	71,025	113,600
6	32,580	44,960	65,140	81,425	130,280



Medicaid

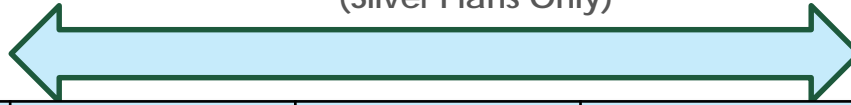


Premium Tax Credits

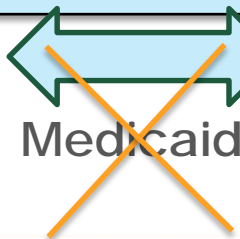
© Triage Cancer 2016

STATES NOT EXPANDING MEDICAID

Cost-Sharing Subsidies (Silver Plans Only)



Household Size	100% (2016)	138% (2016)	200% (2015)	250% (2015)	400% (2015)
1	\$11,880	\$16,394	\$23,540	\$29,540	47,080
2	16,020	22,107	31,860	39,825	63,720
3	20,160	27,820	40,180	50,225	80,360
4	24,300	33,534	48,500	60,625	97,000
5	28,440	39,247	56,820	71,025	113,600
6	32,580	44,960	65,140	81,425	130,280



Medicaid

Premium Tax Credits

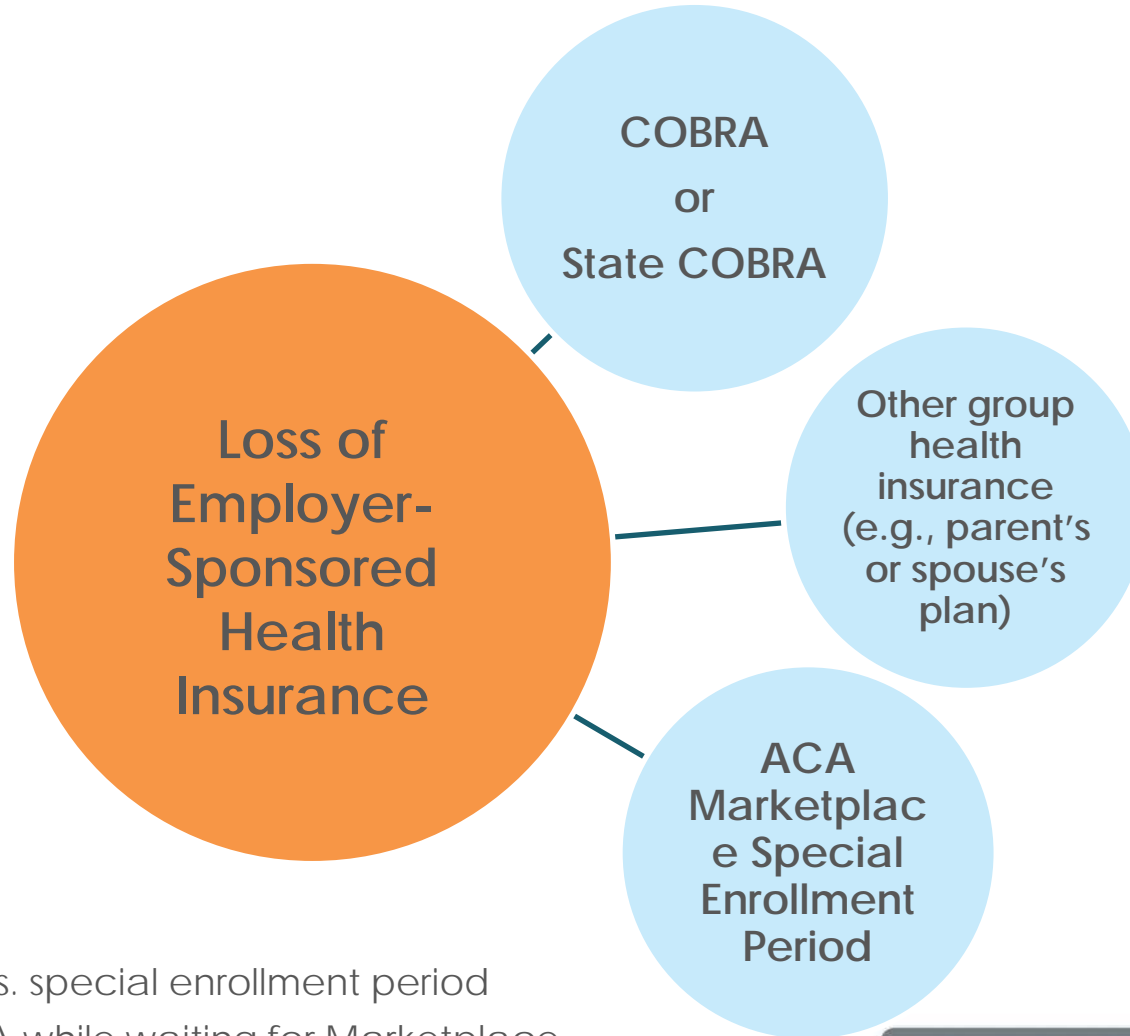
© Triage Cancer 2016

FINANCIAL ASSISTANCE... THE DETAILS

- Final amount of financial assistance is based on your actual income by the end of the year
 - If income is more, you may have to repay
 - If income is less, you may get a larger credit at tax time

**Report changes as soon as possible*

LIFE CHANGING EVENT



* election period vs. special enrollment period

* May elect COBRA while waiting for Marketplace

© Triage Cancer 2016

HOW TO ENROLL



Enrollment:

- Website: HealthCare.gov or State Marketplace Website
- Toll-free phone hotline: 800.318.2596
- Paper application: mail or fax
- In-Person: places to get help enrolling
 - Marketplace Assister Organizations
 - www.healthcare.gov/contact-us/

WHEN TO ENROLL?

- Medicaid applications accepted year round
- 2016 Open Enrollment Period Closed
- 2017 Open Enrollment Period: **Happening Now!**
 - **11/1/16:** 2017 Open Enrollment begins
 - **12/15/16:** Last day to enroll for coverage to start 1/1/17
 - **1/15/17:** Last day to enroll for coverage to start 2/1/17
 - **1/31/17:** 2017 Open Enrollment ends
 - Enrollments or changes between January 16–31 take effect 3/1/17

SPECIAL ENROLLMENT PERIOD

When you have a life-changing event . . .

- Loss of minimum essential coverage, for example:
 - Change in full-time employment status
 - Loss of employer-sponsored insurance
 - Change in dependent status as a result of turning 26
 - COBRA ending
- Birth or adoption of a child
- Marriage, domestic partnership, divorce, legal separation
- Moving regions or states
- Gain eligible immigration status
- Release from incarceration
- Military returning from active duty

. . . you have 60 days to enroll in Marketplace plan

CAN AN EMPLOYEE WHO IS OFFERED COVERAGE FROM AN EMPLOYER BUY A PLAN IN THE MARKETPLACE AND STILL BE ELIGIBLE FOR \$ HELP?

Yes, if:

- Employer offers coverage that is not:
 - “Affordable”
 - Self-only plan costs more than 9.56% of employees income
 - **BEWARE: Family Glitch**
 - “Adequate”
 - Covers less than 60% of health care costs

WHERE TO START?

The screenshot shows the HealthCare.gov website interface. At the top, the logo 'HealthCare.gov' is on the left, and navigation links for 'Individuals & Families', 'Small Businesses', 'Log in', and 'Español' are on the right. Below the logo, there are links for 'Get Coverage', 'Change or Update Your Plan', and 'Get Answers'. A search bar with the text 'Search' and a 'SEARCH' button is also present. The main banner features a photograph of a smiling pregnant woman and a man. The text on the banner reads: 'Need health insurance? See if you qualify'. Below this, it says 'You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP'. A prominent green button contains the text 'SEE IF YOU CAN GET 2016 COVERAGE'. A link below the button says 'Want a quick overview first?'. At the bottom of the banner, there are four navigation buttons: 'TAX QUESTIONS?' with a question mark icon, 'GET 2015 EXEMPTIONS' with a calendar icon, 'INCOME/LIFE CHANGE?' with a pencil icon, and 'CONTACT US' with a person icon.

www.HealthCare.gov/see-plans

© Triage Cancer 2016



**EDUCATIONAL
SERIES** FOR HEALTHCARE
PROFESSIONALS

PLAN OPTIONS

2016 health insurance plans & prices

✓ ZIP CODE ✓ HOUSEHOLD ✓ EXPECTED INCOME ✓ SAVINGS ESTIMATE EXPECTED MEDICAL USE DOCTORS, DRUGS, & FACILITIES REVIEW

Review your information

ZIP CODE 67215 [EDIT](#)

HOUSEHOLD MEMBERS [EDIT](#)

You (age 40)

EXPECTED 2016 INCOME \$30,000 [EDIT](#)

YOUR DOCTORS, MEDICAL FACILITIES, AND PRESCRIPTION DRUGS [EDIT](#)

EXPECTED MEDICAL USE [EDIT](#)

You (age 40)

[CONTINUE TO PLANS](#)

© Triage Cancer 2016



**EDUCATIONAL
SERIES** FOR HEALTHCARE
PROFESSIONALS

People covered: Primary (Age 40) with estimated tax credit of \$39.85 per month

27 plans available

SORT BY

Premium

PLAN TYPE

Health plans

FILTERS

Monthly premium

less than \$200 (3)

less than \$300 (21)

less than \$400 (27)

Plan category

Bronze plans (7)

Silver plans (11)

Gold plans (7)

Platinum plans (2)

Plan type

PPO (14)

HMO (13)

Medical management programs

Asthma (19)

Heart Disease (27)

Diabetes (27)

High Blood Pressure and High Cholesterol (19)

Pregnancy (8)

Weight Loss Programs (19)

Insurance companies

Blue Cross and Blue Shield of Kansas, Inc. (14)

BlueCross BlueShield Kansas Solutions, Inc. (5)

UnitedHealthcare (8)

BlueCross BlueShield Kansas Solutions, Inc. · BlueCare Solutions Simple Bronze

Bronze HMO | Plan ID: 27811KS0030008

Estimated monthly premium

\$173

Premium before tax credit: \$213

Deductible

\$6,000

Estimated Individual Total

Out-of-pocket maximum

\$6,000

Estimated Individual Total

Estimated total yearly costs

CALCULATE

Your doctors, medical facilities, and prescription drugs

EDIT

BETA

Copayments / Coinsurance

Emergency room care: No Charge After Deductible
Generic drugs: No Charge After Deductible
Primary doctor: No Charge After Deductible
Specialist doctor: No Charge After Deductible

LEARN MORE ABOUT THIS PLAN

COMPARE

BlueCross BlueShield Kansas Solutions, Inc. · BlueCare Solutions Bronze

Bronze HMO | Plan ID: 27811KS0030003

Estimated monthly premium

\$174

Deductible

\$6,950

Out-of-pocket maximum

\$6,950



BlueCross BlueShield Kansas Solutions, Inc. · BlueCare Solutions Simple Bronze

Bronze HMO | Plan ID: 27811KS0030008

Estimated monthly premium \$173 Premium before tax credit: \$213	Deductible ⓘ \$6,000 Estimated Individual Total	Out-of-pocket maximum ⓘ \$6,000 Estimated Individual Total
---	--	---

Blue Cross and Blue Shield of Kansas, Inc. · BlueCare Signature

Silver PPO | Plan ID: 18558KS0390017

Estimated monthly premium \$271 Premium before tax credit: \$311	Deductible ⓘ \$2,500 Estimated Individual Total	Out-of-pocket maximum ⓘ \$5,200 Estimated Individual Total
---	--	---

Blue Cross and Blue Shield of Kansas, Inc. · BlueCare Elite with pediatric dental

Platinum PPO | Plan ID: 18558KS0380001

Estimated monthly premium \$398 Premium before tax credit: \$438	Deductible ⓘ \$0 Estimated Individual Total	Out-of-pocket maximum ⓘ \$1,150 Estimated Individual Total
---	--	---

The Math Matters!

Total potential costs for year = 12 months of premiums + OOP max

#1:

$$\begin{aligned} \$173 \times 12 &= \$2,076 \\ + \text{OOP} &= \$6,000 \\ \text{Total} &= \$8,076 \end{aligned}$$

#2:

$$\begin{aligned} \$271 \times 12 &= \$3,252 \\ + \text{OOP} &= \$2,500 \\ \text{Total} &= \$5,752 \end{aligned}$$

#3:

$$\begin{aligned} \$398 \times 12 &= \$4,776 \\ + \text{OOP} &= \$1,150 \\ \text{Total} &= \$5,926 \end{aligned}$$

DIFFERENCES BETWEEN PLANS?

- Cost
 - Premium, Out of Pocket, Co-Pay, Cost-Share
- Networks of doctors and hospitals
 - Check to make sure your doctors are covered by the plan you choose
- Co-payments
- Prescription drug coverage
 - Which drugs are covered?
 - Is there a separate drug deductible?

CHECKING PROVIDERS & DRUGS

UnitedHealthcare · UnitedHealthcare Silver Compass 2000

Compare

Silver | HMO

Plan ID: 33931OH0030006

ESTIMATED MONTHLY PREMIUM

\$292

Premium before tax credit: \$331

ESTIMATED DEDUCTIBLE

\$2,000

Estimated individual total

ESTIMATED OUT-OF-POCKET MAXIMUM

\$6,600

Estimated individual total

COPAYMENTS / COINSURANCE

Primary doctor:

\$30

Specialist doctor:

\$60

Emergency room care:

\$250/30% Coinsurance after deductible




Generic drugs:

\$10

PEOPLE COVERED

 1 (Age 40): Covered

MORE INFORMATION

-  Summary of Benefits
-  Provider directory
-  List of covered drugs



[LEARN MORE ABOUT THIS PLAN](#)

© Triage Cancer 2016

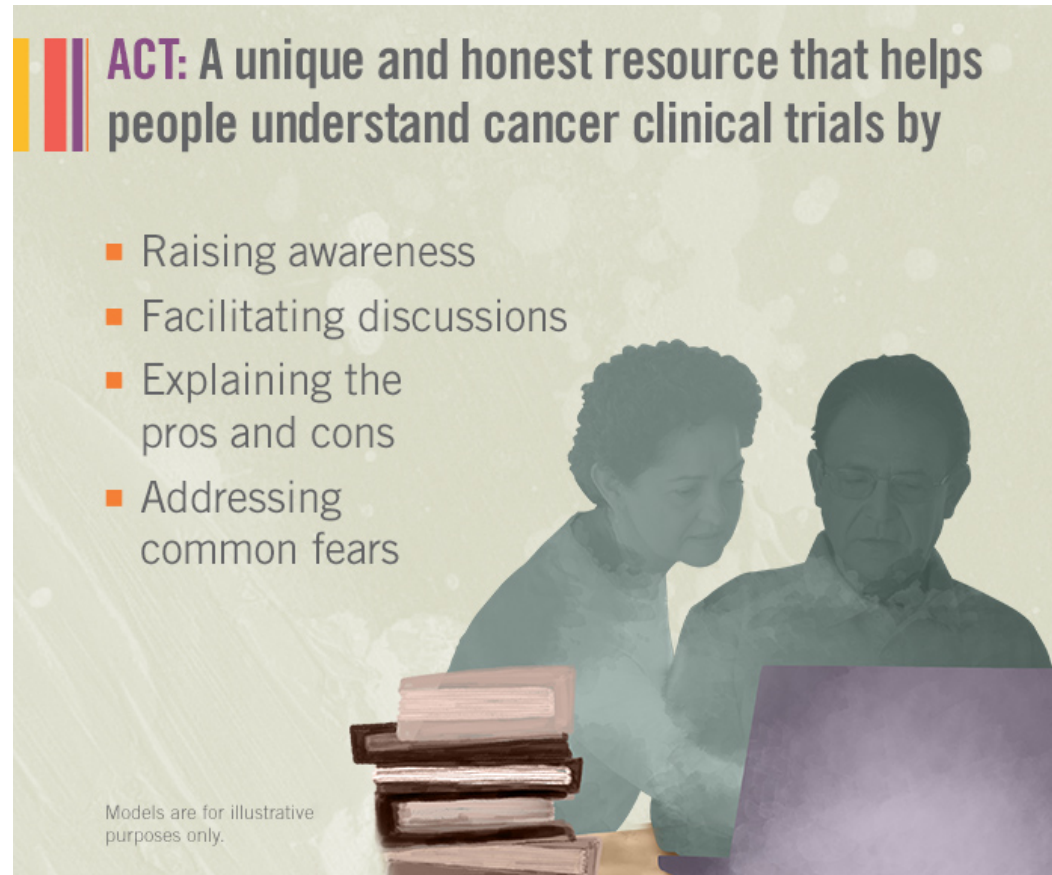


EDUCATIONAL SERIES FOR HEALTHCARE PROFESSIONALS

HEALTH INSURANCE APPEALS

- Denials of coverage
 - Internal appeals
 - External appeals
 - State Health Insurance Agency
 - www.triagecancer.org/resources/stateresources
 - Ex: clinical trials, experimental, investigational, off label, prescription drugs, imaging tests, etc.

ACT: ABOUT CLINICAL TRIALS

A graphic with a light green background and a faint image of a woman and a man looking at a laptop. The woman is on the left, and the man is on the right. In the foreground, there is a stack of books. The text is overlaid on the top left of the graphic.

ACT: A unique and honest resource that helps people understand cancer clinical trials by

- Raising awareness
- Facilitating discussions
- Explaining the pros and cons
- Addressing common fears

Models are for illustrative purposes only.

www.LearnAboutClinicalTrials.org

© Triage Cancer 2016

PRESIDENT-ELECT TRUMP ON HEALTH CARE

- Repeal and replace Obamacare with Health Savings Accounts (HSAs).
- Work with Congress to create a patient-centered health care system that promotes choice, quality, and affordability.
- Work with states to establish high-risk pools to ensure access to coverage for individuals who have not maintained continuous coverage.
- Allow people to purchase insurance across state lines, in all 50 states, creating a dynamic market.
- Maximize flexibility for states via block grants so that local leaders can design innovative Medicaid programs that will better serve their low-income citizens.

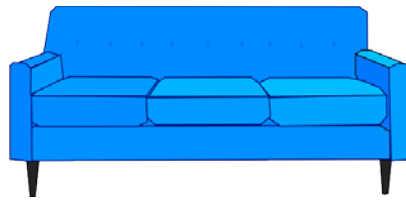
<https://www.greatagain.gov/policy/healthcare.html>

BUT...



<http://www.cbsnews.com/videos/the-45th-president-letters-on-the-pot-vote/>

HOW THE ACA WAS BUILT



- Congress
- Federal Agencies
 - Health & Human Services; IRS; etc.
- States
 - Governors
 - Legislatures
 - Agencies
 - Marketplace Boards

HOW THE ACA CAN BE DISMANTLED

1. Repeal
2. Reconciliation – only budget related items
 - Subsidies
 - Medicaid funding to states
 - Not paying for defense of lawsuits against the ACA
 - Individual and employer mandate - taxes
3. Executive Orders
4. Non-enforcement
 - HHS – Marketplace and Medicaid
 - IRS – individual mandate and employer mandate

TOP TAKEAWAYS

1. Can't be denied health insurance and can't be charged more because of your health condition
– **FOR NOW**
2. Weigh your options carefully - when looking at plan options, the math matters!
3. Appeal denials of coverage
4. Learn more about how the ACA & other laws that impact the cancer community and how they may be changed with this new Administration/Congress

MORE FROM CAC

2017 Conferences:

MIDWEST CONFERENCE ON WORK & CANCER

Friday, March 31, 2017, Chicago

NATIONAL CONFERENCE ON WORK & CANCER

Friday, June 23, 2017, New York City *Travel scholarships available

WEST COAST CONFERENCE ON WORK & CANCER

Fall, 2017. More information to come.

Free Publications

www.cancerandcareers.org/publication_orders/new

Presentation Archive

<http://www.cancerandcareers.org/en/community/videos>



TRIAGE CANCER RESOURCES

- Educational Blog (<http://TriageCancer.org/Blog>)
- Events (<http://TriageCancer.org/Events-Calendar>)
 - Triage Cancer Conferences (CEUs for Nurses & Social Workers)
 - May 20, 2017 ~ Oklahoma City, OK
 - June 10, 2017 ~ Madison, WI
 - Fall 2017 ~ Morgantown, WV
- Cancer Survivorship Webinar Series (<http://TriageCancer.org/Webinars>)
- Resources (<http://TriageCancer.org/Resources>)
 - Quick Guides
 - State Resource Contact Information
 - International Resources
 - Links to Partner Publications

CONTACT INFORMATION

Monica Fawzy Bryant, Esq.

MB@TriageCancer.org

<http://TriageCancer.org>

Twitter

@TriageCancer

Facebook

www.Facebook.com/TriageCancer

Blog

<http://trriagecancer.org/blog/>

Rachel Becker, LMSW

Rbecker@cew.org

www.CancerandCareers.org

Twitter

@CancerAndCareer

Facebook

www.Facebook.com/CancerandCareers

Newsletter

www.cancerandcareers.org/en/community/newsletter



**EDUCATIONAL
SERIES** FOR HEALTHCARE
PROFESSIONALS

CEU REQUIREMENTS

If you plan on requesting continuing education credits, you **MUST** complete all of the following steps:

1. You must have registered online for today's session
2. Dial-in to the audio portion of the webinar
Please note that participants who "listen-in" on another participant's line will NOT be eligible for credit.
3. Within **2 WEEKS** of this session:
 - ✓ Complete the evaluation*
 - ✓ Complete the post-test & earn a passing grade*

***An email with links to the evaluation and post-test will be sent Friday, November 18 by 5:00 PM ET.**

****Certificates will be emailed within 4-6 weeks****