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June 15, 2014

Dear ,

### Living with your Health Plan



The Marketplace's first open enrollment period came to a conclusion on April 30th after an initial bumpy rollout. At a national level, 12.8 million signed up, with 8 million enrolled in the Marketplace and 4.8 million enrolled in Medicaid, or as we know it in Arizona: AHCCCS. That's great news! When you check under the hood in Arizona, the numbers were 120,071 enrolled in the Marketplace and 152,173 enrolled in AHCCCS (recognize this number continues to grow).

Some of the lessons learned during Year One's open enrollment period include:

- Individual consumers shopping for health insurance on the Marketplace found an overwhelming array of choices which translated to difficulty in making a selection. It was difficult to determine which provider network assured the consumer that his or her doctor, hospital or counselor were on that plan's provider list.
- Individuals were sometimes confused about their responsibility for out-of-pocket expenses. Questions would arise like---what do I have to pay for, what counts towards my deductible or what happens when I go out of network? Consumers were trying to

navigate a complex system.

- Consumers with ongoing medication needs were trying to untangle the prescription benefits being provided. Encountering questions about whether generic medication is an okay substitute, or how does this translate to what is the out-of-pocket cost. People with necessary maintenance medications were concerned.

Another lesson learned is that making a selection of a health insurance plans is far more complex than making a selection about flying to San Diego on Expedia. Consumers first encountered a choice of "metal level" (platinum, gold, silver or bronze plans). In total, Arizona had 111 different plans to choose from, which varied not only by the metal levels, but also by what might be available in Mesa versus Kingman.

Occasionally health insurance companies had errors in their marketing literature or on their website which simply compounded the confusion for people shopping for health insurance. There were even reports of health providers being uncertain if they were listed as a provider by the Marketplace plans.

MHA-AZ recognizes that Open Enrollment Round 2 will run from November 15, 2014 through February 15, 2015, and that we'd better get more informed on how to promote ways to help individuals live with current Marketplace health plan. We solicited the help of Families USA to provide training on May 22nd about Marketplace plans. Families USA is a national nonprofit, nonpartisan organization dedicated to the achievement of high-quality, affordable health care for all Americans.

There are some options for consumers during this year if the Marketplace plan they selected truly is not working for them. Changes can be made if there has been a 'life event' change, i.e. having a baby, moving, getting married, all of which would allow the consumer to seek a Special Enrollment Period. Additionally, enrollment in AHCCCS, Arizona's Medicaid program, is open year-round so if there is a change in income, that is another opportunity. If consumers have a more complex issue or complaint, they should be encouraged to contact the Marketplace call center at **800-318-2596** or the Arizona Department of Insurance at **602-364-2499** or **800-325-2548** (outside the Phoenix area).

As we move forward into Round 2, there are other issues of concern to consumers that may provide opportunities for our advocacy. Let's review some issues raised by Families USA

that we should consider for our advocacy efforts in the coming months.

We know that:

1. Arizona has a standard for appointment times for routine services for HMOs of 15 days from the request, or sooner if medically necessary. Requested specialty services appointments are to be within 60 days of the request, or sooner if medically necessary.
2. Arizona HMOs are required to update their online directory on a monthly basis.
3. HMOs in Arizona's urban areas must have high profile specialty care services within 15 miles or 45 minutes from the consumer's home or 20 miles or 60 minutes for suburban members.

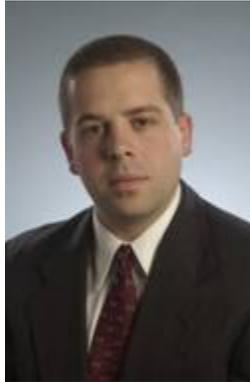
So, should these or similar standards apply for non-HMO offerings? What are acceptable standards for travel time and distance between the consumer and the provider? What should be standards for hours of operation? Should there be special standards for access to mental health services? What should be the protocol for access to out-of-network providers if a plan is unable to meet established standards?

There is much work to be done, but in the coming months, we'll work with Cover AZ to work toward assuring that Marketplace information is readily available and truly helpful in the next round of selections for consumers. Cover AZ is an information and resource website designed for community partners engaged in conducting outreach and enrollment assistance for Medicaid and for the federal health insurance Marketplace in Arizona. Cover AZ is a collaborative effort engaging more than 600 non-partisan, non-profit organizations and their partners throughout Arizona.

We encourage you to share stories with us about what worked for you last time and what are the barriers or concerns you have as we prepare for Round 2.

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## Meet Jason Bernstein



Jason is a tax director in the Phoenix office of McGladrey LLP. He has over 16 years' experience providing accounting, business and tax services to various small business industries and professions, with a specialty in healthcare. Jason provides general accounting, tax preparation and tax planning for mid- to high-net-worth individuals and professional service businesses such as healthcare practices and other professional small businesses.

Jason has served, and is currently on several non-profit boards of directors. He serves as the Treasurer for MHA-AZ.

Jason cares deeply about mental health issues. He has some family members with mental health issues. He is also very concerned about the current trend of mass shootings, which all seem to have a common linkage to America's poor mental health policies and laws.

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## Coming Events

Besides you getting away for a break from our summer, we hope you'll shop the following coming attractions that may be of interest to you or your staff. Don't hesitate to share your events with us.

**June 23-25th, Introduction to Applied Behavior Analysis Training Series-Level**, a 6-part training for effective & evidence-based techniques for people with Autism Spectrum Disorder. Register for any or all the sessions. This is ideal for parents, professional, educators or anyone caring and teaching an individual with autism of any age. Cost is \$35 per session or \$175 for series. Training will be held at the SARRC's Sybil B. Harrington Campus for Exceptional Children, 300 N. 18th Street, Phoenix. Register at [click here](#).

**June 28th, Summer School for Parents**, a one-day event sponsored by Raising Special Kids. There are two educational tracks: early intervention and special education. The event will be held at the Nina Mason Pulliam Conference Center, 5025 E. Washington, from 8:30 am to 3:15 pm. There is no cost to families, but registration is required. No lunch or child care will be provided. Register at [here](#).

**July 15-18th, 15th Annual Summer Institute,** Prescott Resort, Prescott. Regular registration is \$475. Register [here](#).

**August 7th & 8th, 41st Annual Arizona Rural Health Conference and 9th Annual Performance Improvement Summit.** Theme is "Access to Health Care in Rural Communities". The conference will be at Wigwam Resort, Litchfield Park. Please contact Rebecca Ruiz at [raruiz@email.arizona.edu](mailto:raruiz@email.arizona.edu) for details.

**October 1st, Seeds Conference,** "Intersection of Behavioral Health & Criminal Justice" at ASU West, 4701 W. Thunderbird. Details will be announced in coming newsletters. The event is collaboration between MHA-AZ, ASU Center for Applied Behavioral Health, David's Hope, and Arizona Justice Alliance.

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We invite your participation and sharing of this newsletter by forwarding to your friends and colleagues. If they wish to receive the free newsletter, encourage them to simply click on the link [here](#). Let's share the word. Let's get involved.

Eddie L. Sissons  
Executive Consultant

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