



**NC Get Covered Coalition Meeting –
Proposed Rules on Short-Term Health Plans and
Public Charge Determination for Immigrant Families
March 16, 2018, 10:00 – 11:30 a.m.
Community Care of NC’s Training Room
2300 Rexwoods Drive, Raleigh, NC 27607**

Call-in number: 712-775-7031 Passcode: 889585330

Webinar Link: <https://register.gotowebinar.com/register/8017642477534579201>

Desired Outcomes

- Shared understanding of new proposed rule on short-term health plans and leaked rule on public charge determination, including the potential impact on consumers and/or Marketplace stability
- Update on post-OE5 activities, including the Special Enrollment Period and tax season

MEETING NOTES

Short-Term Health Plans

Pam Silberman, Professor, UNC Gillings School of Global Public Health

- **See attached PowerPoint slides**
- **Question and Answer Period:**
 - **Q:** Regarding the data about the increase in number of uninsured, can you speak to the NC numbers?
A: As of 2019, 1.1 million people are estimated to remain uninsured and that goes up to 1.4 million after losing the penalty.
 - **Q:** Do we have any insight about whether and when the insurance industry in NC is going to show an uptick in the marketing and variety of short-term limited duration plans?
A: Pam does not know what the insurance providers will do but guesses the earliest they could be sold would be 2019. Linda Ccarelli from Aetna added that there have been carriers providing short-term plans already.
 - **Q:** Is there an opportunity for legal challenge?
A: There is always an opportunity, but Pam is not immersed in this enough to know whether they would win or not.
 - **Q:** Is it true that minimum essential health benefits will not be required starting in 2019?
A: Everyone is still required to have insurance in 2019; there just isn't an enforcement effort. The only thing that changed was removal of the penalty.

Public Charge Determination for Immigrant Families

Madison Hardee, Senior Policy Analyst, Center for Law and Social Policy

Kate Woomer-Deters, Staff Attorney, Immigrant Rights Project, NC Justice Center

- **See attached PowerPoint slides and handouts**
- **Question and Answer Period:**

- **Q:** In the manual or leaked proposed rule, is there anything about how long ago someone received benefits?
A: There doesn't seem to be a look-back limit for dependents. The biggest hits will be to the ACA and Pregnancy Medicaid.
- **Q:** Would it be advisable to tell families to hold off on some programs?
A: It's hard to tell people to live in fear for two years.
- **Q:** Can you tie it into what is going on now?
A: The rule is not retroactive, according to the draft
- **Q:** Have there been any conversations about setting up a hotline so that whenever Navigators encounter these questions, they can refer consumers to an expert on these issues? I'm afraid to give inaccurate advice to someone.
A: Good suggestion and advocates in Illinois are doing just that. We are not advising broad advice to immigrant families until this change is implemented.
- **Comment:** It can be confusing when you talk about public charge and the benefits. This is going to be a very small population impacted. The messaging has to be carefully constructed so people don't get confused and become afraid to use benefits.
A: This is not a small number of people. There are people who marry an American, for example, and have to go home and reapply.
- **Q:** How does this impact H2A workers who have qualified for ACA health insurance?
A: The problem with short-term guest workers is they come through the consulate every year. Some things are in their favor: 1) They are coming in to work, which is a positive factor; and 2) The short-term nature of their Visa means they go home and come back, so a consulate might not think this type of person would become a public charge.

Post-OE5 Updates

- Jennifer Simmons' last day as Director of the NC Navigator Consortium will be Friday, April 6. She is joining the Equal Access to Justice Commission as their Senior Program Manager. Mark Van Arnam and Eunice Lee-Ahn will serve as co-directors of the Navigator Consortium when Jennifer leaves.
- DHHS has agreed that people who transition out of Medicaid or Health Choice can have access to the ACA during special enrollment. The 855 number is now on those notices for Medicaid denials or terminations.

Adjourn

- The next NC Get Covered Coalition Meeting will be held on Friday, April 20 from 10:00-11:30am. Please mark your calendars! Location TBA.

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