

# Health Care Exchanges

## You Can Help Your Uninsured Clients Get Coverage

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### Advocacy & Regulatory Change

#### Essential Health Benefits

- 1 Ambulatory patient services
- 2 Prescription drugs
- 3 Emergency services
- 4 Rehabilitative and habilitative services and devices
- 5 Hospitalization
- 6 Laboratory services
- 7 Maternity and newborn care
- 8 Preventive and wellness services and chronic disease management
- 9 Mental health and substance use disorder services, including behavioral health treatment, and
- 10 Pediatric services including oral and vision care.

The Substance Abuse and Mental Health Services Administration (SAMHSA), an operating division of the U.S. Department of Health and Human Services (HHS), has estimated that nearly a third of the people who lack health insurance are individuals with mental and substance use disorders. Expanded eligibility for Medicaid and the new health insurance exchanges may offer many of these individuals an opportunity to receive coverage for the first time and access affordable, effective services to support treatment and recovery.

There are challenges in enrolling individuals who have been uninsured because they are less informed about health coverage, its benefits and knowledge of how and where to enroll. NAADAC is working with the Centers for Medicare and Medicaid Services (CMS) and SAMHSA in disseminating marketing and educational materials that will be targeted to the newly eligible uninsured. Your connections to the treatment and recovering communities, and to the community at large, can help make a difference in enrolling these uninsured individuals.

#### Enrolling in Health Insurance Marketplaces (or Insurance Exchanges)

- Enrollment starts October 1, 2013
- Coverage begins January 1, 2014
- Even working families can get help through the Marketplaces (or Insurance Exchanges)
- The Marketplaces are aimed at individuals and small business as a tool to compare health insurance options, provide choices in affordable health insurance and pay lower costs. The plans are written in terms that are understandable to the individuals they are intended to serve. These insurers will be a “Qualified Health Plan” and will cover a core set of benefits called “Essential Health Benefits.” There are ten categories of “Essential Health Benefits” which include addiction treatment and recovery services as a part of the essential health benefits (see sidebar).
- Individuals will have guaranteed coverage and renewability, regardless of pre-existing conditions (like cancer, substance use disorders or diabetes), gender or age.
- Plans may be reviewed online and participants can sign up — through one application — via the internet.

- Help will be available through a website, a call center, community groups or individuals specifically designated as “navigators” to help the consumer.
- As a small business employer (100 employees or less and, in some states, 50 employees or less) your program may be eligible to purchase insurance coverage for your employees at a competitive rate. These programs are called “SHOP” administered by a qualified health plan in the Marketplace (Insurance Exchanges).
- Some states are establishing and operating their own Marketplace, some states are working through the Federal Government and others are a hybrid. Connect with your local Secretary of State office to learn how the Marketplace is being set up in your state.
- Consider having a “navigator” designated at your treatment and/or recovery program to help enroll individuals, provide outreach and raise awareness. Navigators will play a role in all types of marketplaces, be funded through state and federal grant programs and must complete comprehensive training. Check with your state’s office of addiction and mental health to learn what the process is to enroll and be trained to be a “navigator.”
- There will be “in-person assistance personnel” who will be funded through separate grants or contracts administered by your state. In-person assistance personnel must also complete comprehensive training and will serve essentially the same role as a navigator until those systems are in place.

NAADAC will continue to be part of the SAMHSA Enrollment Coalitions Initiative and will be disseminating information through the NAADAC state affiliates. If you are not yet connected with your state affiliates, you can locate your state on the NAADAC website at [www.naadac.org/affiliates](http://www.naadac.org/affiliates).

For information on the Affordable Care Act and enrollment, please visit [www.healthcare.gov/marketplace](http://www.healthcare.gov/marketplace).



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