



Inside this issue:

Clinic News Briefs	2
Rate Increases	3
Marketplace Plans	4
Medicare	5
CHC Sliding Fee	5
Medicaid/ CHIP	6
VA	6

New Kensington Clinic

943 Fourth Ave.
New Kensington,
PA 15068

**Medical/
Behavioral Health**

**P. 724.335.3334
F. 724.335.2283**

Dental

947 Fourth Avenue
New Kensington
PA 15068

P. 724.335.2862

Vandergrift Clinic

179 Columbia Ave.
Vandergrift, PA 15690

P. 724.567.5671

SPECIAL HEALTH COVERAGE ISSUE



THE FACTS ON HEALTH COVERAGE RATE INCREASES IN PA

There has been a lot of confusion about health insurance rate increases in Pennsylvania. In reality only about 1% of consumers will be seriously affected by those rate increases. About 90% of Pennsylvanians get their health coverage through their job, Medicaid or Medicare; these insurances **are not** affected by the rate increase.

For consumers who get their health coverage through the Federal Marketplace **most will only see a slight increase in their premiums** of about 1-4% due to adjustments for inflation.

(Please continue reading on page 3)

THERE IS HELP AVAILABLE

One of the many services that Community Health Clinic provides is free, trained, health coverage options counseling and application assistance. A Certified Application Counselor is onsite to assist **all community members** to explore the health coverage options available to them. **Call 724.889.2783** for more information on our CAC services. To learn more about how Community Health Clinic can help please see page 4.



Please Follow Us



www.communityhealthclinic.org

To unsubscribe from our email list send an email to:
smcmannis@communityhealthclinic.org



COMMUNITY HEALTH CLINIC NEWS IN BRIEF



VETERANS' BENEFIT CLINIC

Mark your calendars! The next Veteran's Benefit clinic will be **November 8th** at our Vandergrift clinic-179 Columbia Ave., Vandergrift.

Jennifer Bogus, National Service Officer from the Military Order of the Purple Heart Pittsburgh Regional Office, will be on site to assist veterans, their spouses and dependents with claims for compensation, pension, survivors benefits, death benefits, accessing military records and discharge upgrades. The clinic runs from **10:00am to 2:00pm.**

FLU SHOTS NOW AVAILABLE

Flu shots for adults and children over 3 are now available. They are free with a doctor visit or \$20.00 without a doctor visit if not covered by insurance.



DENTAL NEWS

Community Health Clinic Dental is once again offering pre-school dental exams for children at the New Kensington Head Start Center in partnership with Westmoreland County Head Start.

For more information or to schedule an appointment please call 724.335.2862



IN-PERSON SNAP APPLICATION ASSISTANCE

CHC is partnering with the Westmoreland County Food Bank to provide in person assistance to apply for SNAP (Food Stamps) benefits one day per month at either our New Kensington or Vandergrift Clinics. The next SNAP clinic will be **November 15th from 9am-4pm** at our **New Kensington Clinic**



MINOR SURGERY NOW AVAILABE AT COMMUNITY HEALTH CLINIC VANDERGRIFT

Dr. Adolfo Bagnarello at our Vandergrift Clinic, 179 Columbia Avenue, Vandergrift, is now offering minor surgery services such as removing skin lesions, performing skin biopsies, and suturing fresh wounds. This helps to eliminate the long wait to see a dermatologist for these procedures. Call 724.567.5671 to schedule an appointment.



COMMUNITY HEALTH CLINIC WELCOMES NEW STAFF MEMBERS

Maurice Hayden joins the staff of Community Health Clinic as a Medical Assistant at our New Kensington clinic and Patricia Aikins joins our Vandergrift Clinic as office manager.



Schedule a wellness visit at Community Health Clinic today!





THE FACTS (Continued from page 1)

For consumers who receive Advance Premium Tax Credits (APTC) on the Federal Marketplace **most will not notice the full impact** of these changes. For many, most of the increase will be absorbed by an increase in their APTCs. This is because the amount of tax credit is based on a sliding scale known as the expected contribution. This expected contribution ranges from approximately 3.05% of income to 9.69% of income.

The tax credit is also indexed to the cost of the second lowest cost silver plan available on the market. Consumers are eligible to receive tax credits if they earn between 138% of the Federal Poverty Level (FPL) to 400% of FPL. **Most Marketplace consumers will be able to purchase a plan with little increase in premium.**

HELP FOR THOSE AFFECTED

Some consumers who will be affected by these rate increases are those that have individual coverage from an insurer other than through a Marketplace plan. They may be eligible for a Marketplace plan with tax credits and even cost-sharing reductions (their plan may be the exact same plan as one offered on the Marketplace).

Cost-sharing reductions (CSRs) are available to consumers who enroll in a silver level Marketplace plan and earn less than 250% of the federal poverty level-which is about \$60,000 for a family of 4. CSRs reduce co-pays, co-insurances, deductibles, and out-of-pocket maximums. (Consumers that purchase a bronze-level high-deductible plan may actually save overall health care costs for the year, by selecting a silver-level plan with cost-sharing reductions.)

SOME EXAMPLES OF TAX CREDITS AND CSRS

For example: Consider a married couple, both 40 years old, residing in Westmoreland County with an income of \$30,000. If they apply through the Federal Marketplace and are eligible for tax credits they would receive \$341 in tax credits per month. These tax credits are paid directly to the insurer to reduce the cost of their premiums each month. They would also receive cost sharing reductions which result in the plan paying 17% more of their health care costs (copays, coinsurances, deductible and out-of-pocket maximum) if they choose a silver level plan.

The lowest price plan available to them would be a bronze level plan. Their premium would be \$93.66 with a \$13,900 family deductible and \$14,300 family out-of-pocket maximum. Their copay for a doctor visit would be \$35 and a generic Rx would be \$30. *Bronze level plans are not eligible for cost-sharing reductions.* If they purchased the same plan off of the Marketplace the premium would be \$434.60.

If that same family purchased a silver level Marketplace plan; the monthly premium would be \$147.60, the family deductible would be \$2000 and the out-of-pocket maximum would be \$4,700. The doctor visit would be \$5 and a generic Rx would be \$4. The cost of the same plan off Marketplace would be \$488 and would have a deductible of \$6500 and out-of-pocket maximum of \$14,300 and higher copays as well.

So this family, by purchasing a silver level plan through the Marketplace, would save \$341 per months in premium costs, reduce their deductible \$4,500 and out-of-pocket maximum \$9600 plus save money on doctor visits and prescriptions and other medical costs.

(Continued on page 4)





(Continued from page 3)

OTHER OPTIONS FOR THOSE AFFECTED

Some consumers may not be eligible to purchase lower cost Marketplace insurance with tax credits; this includes those who make over 400% of FPL and those that have an offer of coverage from work that is affordable.

For consumers in those situations there may be other options such as VA health coverage for veterans, MAWD-(Medical Assistance for Workers with Disabilities), and Sliding Fee scales.

HOW COMMUNITY HEALTH CLINIC CAN HELP

Community Health Clinic has a Certified Application Counselor on staff to assist all community members to explore their health coverage options.

This includes free, in-person help with:

- Marketplace
- Medical Assistance (including MAWD)
- CHIP
- VA
- CHC sliding fee programs
- Applications/ Renewals/ Updates
- Appeals
- Resolving Technical Issues
- Special Enrollment Periods

There is absolutely no fee or obligation for this

service. The CAC does not represent any insurance companies and is required to be completely unbiased in their assistance.

Call 724.889.2783 for assistance.



MANY MARKETPLACE PLANS ARE CHANGING

Many Marketplace plans are changing this year. In addition to those leaving the Marketplace many plans are being dropped and replaced by new plans. In order to insure that consumers have a plan that meets their health coverage needs they should return to the Marketplace to:

- Update their income and family size information.
- Review the plan options available to make sure their doctors, facilities, and prescriptions are still covered.
- Check to see if services they are likely to use have changed in their plan.

If your 2016 Marketplace plan has been discontinued by the Marketplace, the Marketplace may have chosen an alternate plan for you. *You do not need to accept that plan.* You can go back to the Marketplace, shop for plans and choose the plan you want. But you must do so prior to December 15th.

Our CAC can help you navigate the Marketplace 724.889.2783 for free, in-person assistance.





SPECIAL HEALTH COVERAGE ADDITION



MEDICARE OPEN ENROLLMENT HELP

Medicare Open Enrollment is from October 15th to December 7th. There is a free service available to seniors that provides help in negotiating the myriads of Medicare plans. APPRISE is a non-profit group based in every county. They provide help with:

- Medicare
- Extra Help prescription drug coverage
- Medicare Savings Programs (dual eligibility)
- Prescription Drug (Part D) plans
- Supplemental Insurance (Medigap) plans
- Long-term care insurance
- Screening and applying for financial assistance programs
- Fraud and Abuse
- Appeals

To receive free help from APPRISE call the number listed for your County.

Allegheny-412.661.1438

Armstrong- 724.548. 3290

Butler- 724.282. 3008

Westmoreland- 724. 925.4213



CHC SLIDING FEE SCALE

As a Federally Qualified Health Clinic, Community Health Clinic offers a sliding fee scale for patients with incomes up to 200% of the Federal Poverty Level. This is for Medical, Dental and Behavioral Health Services. We also offer discounted lab services and the 340B drug program for patients without prescription drug coverage.

Our sliding fee **starts** at:

- \$15 for a medical Visit
- \$20 for a dental visit
- \$5 for a behavioral health visit
- \$15 for a psychiatrist visit

For patients with health insurance we can slide copays at the rate the patient qualifies for on the sliding fee scale. (For example if your insurance copay is \$50.00 and you qualify for a \$30 sliding fee-you will pay \$30).

Our dental laboratory services are not included in the sliding fee, however, we have a payment plan for those services.

CHC also participates in the 340B drug program to assist patients without insurance to obtain prescription drugs. Also, the CHC nurse helps patients obtain Rx discounts if they are eligible.





OTHER AFFORDABILITY PROGRAMS



MEDICAID

In January 2015 Pennsylvania expanded Medicaid (known more commonly as Medical Assistance) to include the adult expansion category. This program covers most adults ages 19 to 64 previously ineligible for Medical Assistance.

Medicaid is not one program but a number of programs based on categories. These categories include the adult expansion category, pregnant women and infants, children, and people who are elderly, blind and disabled. Each category has its own eligibility rules, generally based on household size, income, and in some cases resources.

Many adults with part-time jobs that don't qualify for insurance through their work place or don't earn enough to qualify for the Marketplace may qualify for the Adult Expansion Category.

Adult Expansion Category	
Household Size	Monthly Income
1	\$1,367
2	\$1,843
3	\$2,319
4	\$2,795

Medicaid covers doctor visits, labs, x-rays, hospitals, prescriptions, rehabilitation services, dental and more. Most consumers with Medical Assistance pay copays of \$0-\$3 for the services

they access. The Medical Assistance Transportation Program is also available to assist patients with transportation to their medical appointments.

CHIP: THE CHILDREN'S HEALTH INSURANCE PROGRAM



CHIP is available to all children in Pennsylvania who do not have health insurance either through

Medicaid or another source such as their parent's employer sponsored health coverage. Children may qualify for free, low cost, or full cost CHIP based on household size and income.

VETERAN'S HEALTH COVERAGE



Many veteran's may qualify for VA Health Coverage. This coverage is also based on categories and includes income limits in some cases . If you are a veteran you may want to consider VA health coverage as an alternative to costly employer or individual coverage. Veterans may be able to use VA coverage in conjunction with employer coverage or Medicaid.

Community Health Clinic is here to help you explore all of these healthcare options and more. We can also help with appeals and application difficulties. You don't need to be confused. Call 724.889.2783 for free, in-person assistance to explore your health coverage options including Marketplace, Medical Assistance, CHIP and VA.

