

My Arkansas Insurance

*More Competitive... More Options...
More Arkansas*

ARKANSAS
Health Insurance
MARKETPLACE

my 
Arkansas
Insurance

Agenda

- Welcome
- Introductions
- Outreach Update
- Tools for Outreach
- Program Updates and Reminders
- Questions and Discussion

Outreach Update



Marketing, Outreach and Education

- Paid Media Campaign
 - Television, Radio, Print, Outdoor Digital Boards
 - Digital Media
- Web Search Campaign
 - Through Open Enrollment
- Social Media Messaging
 - Facebook, Twitter, LinkedIn, Instagram
 - Boosting posts to demographic targets
 - Videos, Infographics, Key Ad Messages, Blog Posts

Feedback Question

Where do you remember seeing or hearing My Arkansas Insurance messages in your community? Please check all that apply.

- ☐ Television
- ☐ Radio
- ☐ Newspapers/Magazines
- ☐ Social Media
- ☐ Web Banner Ads
- ☐ Online Search Engines

Tools and Resources for Outreach

MyARInsurance.com/resources



Outreach Toolkit for Enrollment Counselors

- Fact Sheets (15 total)
- Newsletter Language
- Social Media Guide and Language
- Best Practices for Planning Events
- Earned Media Protocol
- PowerPoint Presentation

Paying for Health Insurance: What You Need to Know

Health Insurance the Arkansas Way.

You can choose a plan from a top insurance company. You may qualify for help to lower the cost. Many Arkansans do.

Did you know? Plans on the Marketplace come from top insurance companies. They cover the same things as plans through employers. What's the difference? With a plan from the Marketplace, you may be able to get help with the cost.

There are two forms of help to lower the cost:

- Premium (monthly cost) tax credit
- Cost sharing reduction

How Premium Tax Credits Work

They lower the cost of a plan. Two ways to use the credit:

- **Take it now:**
 - It lowers your premium
 - It is paid to your plan each month
 - When you file taxes, report that you already used the credit
- **Take it later:**
 - You pay the full premium each month
 - When you file taxes, subtract the credit from any tax you owe
 - If you don't owe tax, you get a bigger refund

How Cost Sharing Reductions Work

- Reduces deductibles, coinsurance and co-pays
- Find out if you qualify

Get peace of mind for you and your family.

WHERE CAN I FIND HELP TO ENROLL?

- **Online** – Visit myARinsurance.com for more information
- **In Person** – Visit myARinsurance.com to find help near you
- **By Phone** – Call 844-355-3262, Monday – Saturday, 7:00 a.m. – 7:00 p.m.

myARinsurance

Quality Health Insurance for Arkansans myARinsurance.com

Note: All materials/resources are also provided in Spanish.

Feedback Questions

Did you use the Enrollment Toolkit or other My Arkansas Insurance resources?

☐ Yes

☐ No

If yes, what parts of the Enrollment Toolkit were most helpful for you?

☐ Fact sheets

☐ Social media guide

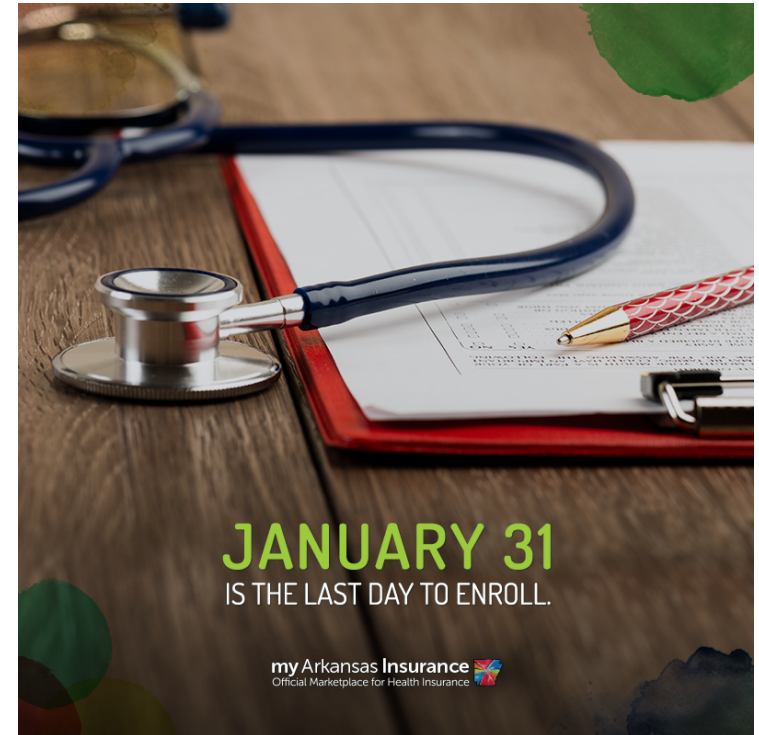
☐ Event guide and resources

☐ Newsletter

☐ PowerPoint presentation

Final Deadline Toolkit

- Social media language
- **Social graphics**
- Newsletter language
- Press release



Note: All materials/resources are also provided in Spanish.



Sharing Success Stories

Help us identify good success stories to feature online and in advertisements.

If you have a good consumer story

- Ask their permission and whether they would okay being featured online or in ads
- Send an email with their story and contact information to Alicia.McCoy@ARMarketplace.com

Program Updates and Reminders



Individual Marketplace (SBE-FP)

- Open Enrollment
 - Continues through January 31, 2017
- Utilize the New Resources on the Website
 - myARinsurance.com
- Daily Calls with State Officer with CMS
 - Most frequent question – Are there issues with healthcare.gov?
- Updating the Search Engine with Names of all Assistors
 - To be corrected, excluded or removed – Form to be completed
- CAC Organization Certification

Arkansas SHOP

- Enrollment Continues Year-round
- Get Informed
 - Companies are looking for your guidance and support
- SHOP Certification
- Search Engine Updates, Corrections or Omissions

Arkansas Works

- Arkansas Works for Individuals
 - Replaces the “Private Option” – Ended December 31, 2016
 - Administered by **DHS** (Department of Human Services)
- **Arkansas Works-ESI for Small Businesses (AW-ESI)**
 - Employer-Sponsored Insurance
 - Supported by **AHIM** (Arkansas Health Insurance Marketplace)

Arkansas Works-ESI

- Employer-sponsored Health Insurance for Lower-income individuals (< 138% of Federal Poverty Level)
- Any Insurance Carrier can Participate
- Voluntary Program for Employers
- Employee Premium Costs subsidized with Medicaid dollars (up to 75%) and Employer contribution (25%)
- Employees of Participating Employers are Required to access Medicaid coverage through the program
- Arkansas SHOP and Arkansas Works-ESI enrollment platforms are separate in 2017

Arkansas Works-ESI

All employers with metallic (QHP) small group health insurance plans are eligible to participate in Arkansas Works-ESI.

Sample Assumptions and Scenarios:

- Employer contributes 80% toward employees' premiums and employees contribute remaining 20% via payroll deduction
- Employer offers a QHP compliant plan

Scenario 1 – Employer offers group plan for the first time in 2017. Employer will be eligible to receive 75% subsidy from DHS for AW-ESI employees and employer will contribute 25% for first 3 years. After 3 years, employer will pay 80% (what he contributes for all other employees) for the AW-ESI eligible employees and receive 20% subsidy from DHS.

Scenario 2 – Employer had group plan in 2016 and is eligible for AW-ESI. Employer will contribute 80% (as he does for all other employees) toward AW-ESI eligible employees' premium and receive 20% subsidy from DHS.



Arkansas Works-ESI

- Arkansas Health Insurance Marketplace (AHIM)
Administrative Support
 - Develop/Maintain Website and Ensure Access to Enrollment Portal
 - Facilitate Employer Eligibility and Enrollment
 - Support Employee Enrollment
 - Administer Premium Assistance Payments to Participating Employers
 - Support Education and Outreach

Arkansas Works-ESI

- Good for Businesses
 - An Insured Workforce
 - Attract/Retain Quality Employees
 - Cost Reduction through Medicaid Premium Assistance
 - Moves Employees from “Public” to “Employer-Sponsored” Health Insurance
 - Invests Businesses in Stronger, More Prosperous Arkansas

AW-ESI Resources

- My AR Insurance Website Update
 - Fact Sheet
 - Enrollment Portal
- www.arworksesi.com



Arkansas Works-ESI

Arkansas Works Employer-Sponsored Insurance – A New Option for Small Business Owners

Small business owners can now apply to participate in Arkansas Works Employer-Sponsored Insurance (AW-ESI). Employers that offer qualifying coverage and contribute a minimum of 25 percent towards

Resources

Have Questions? Click here for resources to guide you along the way.

[LEARN MORE →](#)



Arkansas Works Employer-Sponsored Insurance – A New Option for Small Business Owners



Health Insurance the Arkansas Way.

What is Arkansas Works Employer-Sponsored Insurance (AW-ESI)?

- Arkansas Works-ESI is a state-sponsored program that offers small business owners contributions toward employee health insurance.
- AW-ESI gives small businesses the opportunity to be reimbursed for up to 75% of premium costs for employees enrolled in Arkansas Works.

Is my business eligible to participate?

- AW-ESI is for small businesses with 2 to 50 employees.
- To participate, businesses must offer qualifying health insurance coverage and contribute at least 25% toward total employee premium costs. Qualifying health insurance coverage is defined as Affordable Care Act (ACA)-compliant coverage, which usually has a metal like "silver" or "gold" in the plan name.

For which employees will my business receive contributions toward premium payments?

- Your business will receive contributions toward premium payments for your employees who are enrolled in Arkansas Works, a state-sponsored program that provides health insurance coverage for lower income adults who earn between 17-138% of the federal poverty level.

How does it work?

- If your business **did not** offer any health insurance coverage or ACA-compliant health insurance coverage in 2016, AW-ESI will cover up to 75% of the total premium costs for employees enrolled in Arkansas Works. Your business is required to contribute at least 25% of the premium costs.
- If your business offered ACA-compliant coverage in 2016, AW-ESI will cover **only** the required employee contribution toward premium costs for employees enrolled in Arkansas Works. For example, if an employer contributes 80% toward employee premiums, AW-ESI will cover up to 20% of premium costs for employees enrolled in Arkansas Works.

What are the benefits?

- All workers under one health plan
- A portion of premium costs covered by AW-ESI
- Can be bundled with other benefits, like the Arkansas SHOP Small Business Health Care Tax Credit
- Happier, healthier and more productive workers
- More loyalty to your company and reduced employee turnover

How much does it cost?

Your cost depends on:

- The number of your employees enrolled in AW-ESI
- The cost of the health insurance plan you select for your employees
- The year when your business began offering ACA-compliant health insurance

WHERE CAN I FIND HELP TO ENROLL MY BUSINESS?

- Online** – Visit myARinsurance.com for more information
- Agent/Broker** – Contact your agent or broker or visit myARinsurance.com to find help near you
- By Phone** – Call the AW-ESI contact center at 844-260-6980, Monday – Friday, 8:00 a.m. – 5:00 p.m.

my Arkansas Insurance

Small Business Health Insurance for Arkansas myARinsurance.com



ARWorksESI.com

A user login form is overlaid on a background image of a smiling man in a brown shirt standing in a warehouse filled with stacks of cardboard boxes. The form is semi-transparent and contains the following elements:

User Login

Sign In

[Forgot Password?](#) [Create Account](#)

At the bottom of the form, there is a dark blue footer bar containing the ArkansasWORKS logo and contact information:

ArkansasWORKS
Arkansas Health Insurance Marketplace
1-844-260-6980
ARWorksESI_Support@armarketplace.com



Feedback Questions

Compared to previous open enrollment periods, do you think the current My Arkansas Insurance outreach efforts are more effective, less effective or the same?

- ☐ More effective
- ☐ Same
- ☐ Less effective

Have you had a referral that came directly from the My Arkansas Insurance website?

- ☐ Yes
- ☐ No
- ☐ Unsure

My Arkansas Insurance

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More Arkansas

Bruce B. Donaldson, CHC
Broker/Navigator Outreach Manager

bruce.donaldson@armarketplace.com

(501) 246-1527

www.myARinsurance.com

(501) 313-4197

