Iowa Health and Wellness Plan
Medically Exempt Training

Lindsay Buechel,
IME Communications Manager

Virginia Tonelli, Iowa Health and Wellness Plan Project Manager
Background

The Iowa Health and Wellness Plan was enacted to provide comprehensive health coverage for low-income adults

- Began January 1, 2014
- Iowans age 19 - 64
- Income up to and including 133% of the Federal Poverty Level (FPL)
- New, comprehensive program replaced the IowaCare program, which ended December 31, 2013
One Plan, Two Options

Iowa Wellness Plan
• For adults age 19 - 64
• Income up to and including 100% of the Federal Poverty Level

Marketplace Choice Plan
• For adults age 19 - 64
• Income 101% to no more than 133% of the Federal Poverty Level
Iowa Wellness Plan: 0-100% FPL

- Family of one
  - $11,670
- Family of two
  - $15,730

Individuals up to 100% FPL
Iowa Wellness Plan: 0-100% FPL

Administered by Iowa Medicaid

Provides comprehensive health services

Coverage is equal to the benefits provided to state employees

<table>
<thead>
<tr>
<th>Benefit Categories Covered</th>
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</thead>
<tbody>
<tr>
<td>Physician services, including primary care</td>
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<tr>
<td>Hospitalization</td>
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<td>Mental health and substance use disorder</td>
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<td>Rehabilitative and habilitative services and devices</td>
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<td>Lab services, x-rays, imaging (MRI, CT, etc.)</td>
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<td>Preventive and wellness services</td>
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<td>Home &amp; community-based services</td>
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<td>Prescription drugs</td>
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<td>Dental services</td>
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Iowa Wellness Plan: 0-100% FPL

- Access to the same providers currently available with Medicaid
- Ability to choose primary care physician
- Primary care physician coordinates care for member
Marketplace Choice Plan: 101-133% FPL

- Family of one
  - $11,671-$15,521
- Family of two
  - $15,731-$20,920
- Individuals
  - 101% FPL up to 133% FPL
Members select a certain commercial health plan available on the Health Insurance Marketplace.

Medicaid pays the premiums to the commercial health plan on behalf of the member – often referred to as “premium assistance”
Marketplace Choice Plan: 101-133% FPL

Commercial health plans available to members:
• CoOportunity Health
• Coventry Health Care of Iowa

Uses the commercial plan’s statewide provider network – includes primary care, specialists, hospitals
Marketplace Choice Plan: 101-133% FPL

Provides comprehensive health services

Coverage includes the qualified health plan required essential health benefits

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Iowa Wellness Plan: 0-100% FPL
Marketplace Choice Plan: 101-133% FPL

Out of Pocket Costs:

• No copayments except for using the emergency room when it is not an emergency

• No monthly contributions during the first year (2014)

• No contributions for those with income below 50% FPL

• Costs cannot exceed 5% of income
Monthly contributions waived beginning in 2015 if the member completes wellness activities. First year (2014) members need to complete health risk assessment and wellness exam (annual physical)

- 2015 and beyond will offer other wellness activities
Medically Exempt
Members who are considered ‘Medically Exempt’ must be given the option of enrolling in regular Medicaid.

‘Medically Exempt’ includes individuals with disabling mental disorders (including adults with serious mental illness), individuals with chronic substance use disorders, individuals with serious and complex medical conditions, individuals with a physical, intellectual or developmental disability that significantly impairs their ability to perform 1 or more activities of daily living, or individuals with a disability determination based on Social Security criteria.
Medically Exempt Defined: Mental Health

• Individuals with disabling mental disorders, including at least one of the following:
  - Psychotic disorder
  - Schizophrenia
  - Schizoaffective disorder
  - Major depression
  - Bipolar disorder
  - Delusional Disorder
  - Obsessive-compulsive disorder
Identified to have a chronic behavioral health condition and the Global Assessment Functioning (GAF) score is 50 or less
Medically Exempt Defined: Substance Use

• Individuals with chronic substance use disorder:
  Diagnosis of substance use disorder, **AND**
  Member meets the severe substance abuse disorder level on the
  DSM-V severity scale by meeting 6 or more diagnostic criteria, **OR**
  Member’s current condition meets the medically-monitored or
  medically-managed intensive inpatient criteria of the ASAM criteria
Medically Exempt Defined: Health Conditions

• Individuals with serious and complex medical conditions
• Individuals with a physical disability
• Individuals with an intellectual or developmental disability
• Individuals with a disability determination
Medically Exempt Health Care Benefits

• Most health care benefits similar in Iowa Health and Wellness Plan and Medicaid State Plan
  Both cover physician services, primary care, emergency services, hospitalization, lab services, prescription drugs, etc.
• Both use statewide Medicaid provider network, with local access to providers and hospitals
## Mental Health Benefits

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<tr>
<th>Plan Benefits</th>
<th>Medicaid State Plan</th>
<th>Iowa Wellness Plan</th>
<th>Iowa Marketplace Choice Plan</th>
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</table>
| Mental Health and Substance Use Disorder Services | Covered - Inpatient/Outpatient services provided by:  
  - Hospitals  
  - Psychiatrist  
  - Psychologist  
  - Social Workers  
  - Family and Marital Therapists  
  - Licensed Mental Health Counselors | Covered - Inpatient/Outpatient services provided by:  
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*Mental Health Parity Required
Medically Exempt Mental Health Benefits

Other mental health services covered by Medicaid State Plan only

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| Additional B3 services covered because of savings from the Managed Care Iowa Plan Waiver | • Intensive psychiatric rehab  
• Community Support Services  
• Peer Support  
• Residential Substance Abuse Treatment |
| Habilitation - 1915i Home and Community Based Services | • An individualized, comprehensive service plan  
• Home-based habilitation  
• Day habilitation  
• Prevocational habilitation  
• Supported Employment |
| Other Mental Health Services | • Behavioral Health Intervention services  
• Assertive Community Treatment (ACT) |
# Medically Exempt Mental Health Delivery

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<td>Integrated Health Home</td>
<td>Eligibility based on specified mental health diagnosis</td>
<td>Only covered under the Medicaid State Plan after a Medically Exempt determination; person is moved into regular Medicaid</td>
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<td></td>
<td>IHH provides health home services, including peer support, care coordination, etc. through IHH providers</td>
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<tr>
<td>Provider Network</td>
<td>Magellan contracted provider network; Medicaid and Magellan reimbursement rates and policies</td>
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<td>QHP contracted provider network; QHP reimbursement methods and contracts</td>
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Medically Exempt Toolkit

Access the Toolkit at:
http://www.dhs.state.ia.us/uploads/Medically%20Exempt%20Toolkit.pdf
Application Process

Federal Health Insurance Marketplace

DHS website
dhsservices.iowa.gov

DHS Contact Center
1-855-889-7985

DHS Local Offices

APPLICATION PROCESS
Find up-to-date information on the Iowa Health and Wellness Plan at:

http://www.ime.state.ia.us/iowa-health-and-wellness-plan.html