

## NC Health Care for Working Families (H655)

### *“Working Families Act”*

#### **Who is eligible?**

Persons who are ineligible for Medicaid;

- Persons committed to a healthy lifestyle;
- Income is for individuals who earn up to 133% FPL and are not entitled to be enrolled in Medicare or Medicaid\*;
- Is age 19-64.
- Must be a resident (as defined by DHHS and same as Medicaid now)

#### **What does the program cost?**

- There are participant premiums
- Premiums are calculated and based on household income
- Based on 2% household income
- Are paid monthly
- Should payment not be received within 90 days of due date the coverage is terminated\*
- Person can re-enroll and get coverage recovered if all back premiums are paid
- An example of family of 4 with income of \$32,319 their 2% premium is approx. \$ 53.86 per month

#### **Who is exempt from premiums?**

- Persons whose household income is below 50% FPL
- Medical hardship
- Financial hardship
- Member of federal tribe
- Veteran in transition\*

#### **Is there a work requirement?**

Yes; a person must be employed or engaged in activities to promote employment

#### **Are there exemptions to the mandatory work requirements?**

Yes; Exemptions include:

- Persons who are caring for minors, disabled adult or disabled parent,
- Persons who are receiving treatment of substance abuse
- Medically frail
- Pregnant or post-partum women
- Indian Health Services beneficiaries
- Any other category required to be exempt by CMS

### **How will program be funded?**

- Federal funds
- Participant contributions
- Health related assessments by hospitals but not limited to hospitals

The coverage will be similar to the Blue Cross Blue Shield Blue Options Plan – preferred provider plan. From this link, <https://www.cms.gov/ccio/resources/data-resources/ehb.html>, you can scroll down to “North Carolina” and you will see links to the NC Benchmark plan documents.

### **Conditions which will terminate program\***

- Not approved by CMS
- Loss of any funding source or funding sources insufficient

### **Establishes a Rural Access to Healthcare Grant Program**

- Eligible activities include: provider recruitment and retention, expansion of telehealth, expansion of substance abuse and mental health services, infant mortality reduction efforts
- Up to \$1 million per grant award
- Paid for by prepaid health plan gross premiums tax (the increase attributable to new patients added by Working Families Act)

\*Change from 2017 Carolina Cares bill