Domestic Violence and the Affordable Care Act

ARIZONA COALITION TO END SEXUAL AND DOMESTIC VIOLENCE

Adapted from presentation and materials from Futures Without Violence
Domestic Violence and Health Care

- Health effects of domestic violence are long lasting and have substantial financial costs
  - 81% of women who have experienced rape, stalking, or physical violence from an intimate partner experience significant short or long term impacts such as PTSD (CDC, 2010)
  - Women who have experienced abuse are more likely to report having asthma, diabetes, and irritable bowel syndrome than women who did not experience these types of violence (CDC, 2010)
  - Men and women who experience these forms of violence are more likely to report health problems such as:
    - Frequent headaches
    - Chronic pain
    - Difficulty sleeping
    - Poor physical health
    - Poor mental health
Domestic Violence and Health Care

Costs associated with domestic violence each year

$8.3 Billion

(CDC, 2003)
Intervention with a health care provider, along with access to services for domestic violence have shown to make a difference in health and long term outcomes
Affordable Care Act

- Signed into law in 2010
- Reformed health care system
- Expanded coverage and makes coverage more affordable to consumer
- Insurance companies can no longer terminate your coverage if you become sick
- Cannot deny coverage based on pre-existing conditions
- Being a woman can longer be considered a pre-existing condition
- Can remain on parents health insurance until 26
Coverage Options

- Health Insurance Marketplace
  - Healthcare.gov
  - Can only apply during Open Enrollment
    - Open Enrollment starts again on Nov. 1\textsuperscript{st} 2015
  - Shows all plans available in your area and allows you to enroll and “shop” online for coverage

- Medicaid
  - Arizona Health Care Cost Containment System (AHCCCS)
  - States can expand Medicaid services
  - Can apply at any time
Coverage Eligibility

- Health Insurance Marketplace
  - Citizen of the US
    - Not incarcerated
  - Legally present immigrants
    - Individuals who are subject to the 5-year immigration bar

- Medicaid/AHCCCS
  - Adults age 19-64 with incomes at/below 133% FPL
  - Former foster care children are eligible until 26
ACA and Domestic Violence

- Starting in 2012 Health Insurance Plans must cover screening and counseling for domestic violence
- January 2014 – Insurance companies cannot deny coverage to victims of domestic violence
- April 2015 – Special Enrollment Period for survivors of domestic violence
Domestic Violence Screening

- Screening for past/current violence and abuse
- Most commonly asked during women’s annual well-woman exam
- Practice of screening is still evolving
- Currently does not apply to “grandfathered plans”
Special Enrollment Period

- Some people are eligible to enroll in the Marketplace outside of open enrollment
  - Native Americans can enroll at any time
  - Significant life changes
    - Having a baby
    - Moving to a new state
    - Getting married
  - Losing coverage due to life circumstances may trigger a SEP
Survivors of domestic violence can now enroll in coverage year round

- Must use call center to start the application
  - Cannot enroll online for the SEP for DV
- Must use the phrase “survivor of DV”
- No documentation is needed
- 60 days to pick a plan and enroll after SEP is granted
Special Enrollment Rule for DV

- Special enrollment rule for survivors who are still married
- Rule allows survivor to apply for their own benefits separately and based on their income only
- To qualify they must be:
  - Legally married
  - Live apart from their spouse
  - Plan to file taxes separately
- When applying, survivors should mark “unmarried” on their application even though they are still married
- No documentation is needed to prove domestic violence
  - Will need to “attest” on taxes
Hardship Exemption

- ACA establishes a penalty for those who do not have health insurance
- DV survivors are eligible for a tax waiver
- Hardship exemption application is online at healthcare.gov
- No documentation is needed to prove DV
Hardship Exemption

- How to file for the exemption:
  - Survivors must mail application **before** they file taxes
  - Waiver takes about 2-3 weeks to be approved
Advocates’ Role

- Support survivors who want to get involved
- Provide information about options that are available for survivors of domestic violence
  - Toll-free call center: 1-800-318-2596
  - Healthcare.gov
  - In-person assistance: https://localhelp.healthcare.gov
For More Information

- www.healthcaresaboutipv.org
- www.healthcare.gov