



Private Option Enrollment Q & A

Eligibility Determination:

- **How do you perform verification for people who don't have any credit history with Experian?**

Response: The verification process is not through Experian. It is with the Federal Data Services Hub and it does not matter whether the person has a credit history.

- **Do pregnant women qualify for the Private Option? Or is it just pregnancy Medicaid?**

Response: Women who are currently pregnant and covered by Medicaid for pre-natal and delivery services will continue to qualify for post-partum Medicaid until the last day of the month of their 60th post-partum day. For example, if June 15, 2014 is the 60th day after delivery, the mother will continue to receive Medicaid until June 30, 2014. The recipient will be sent a notice that her Medicaid is ending and she should apply for the Health Care Independence Program (private option). Should the Health Care Independence Program recipient become pregnant again, they will be covered for pregnancy services through their existing private option plan.

- **We have had multiple questions regarding how income is determined. For instance, I have a client whose husband is covered under Medicare and receives Social Security. All his social security is not taxable income so how is that determined. Some guidance there would be helpful.**

Response: The Federal Data Services Hub is a database that will be used to facilitate the government backed Patient Protection and Affordable Care Act. The hub is used for both the Federally Facilitated Marketplace and the Access Arkansas site.

Information maintained in this system for individual applicant/enrollees includes, but may not be limited to, the applicant's first name, last name, middle initial, mailing address or permanent residential address (if different from the mailing address), date of birth, Social Security Number (if the applicant has one), taxpayer status, gender, ethnicity, residency, email address, and telephone number.

The system will also maintain information that will verify the information provided by the individual/enrollee or by the application filer on behalf of other applicants that will enable a decision about an applicant's eligibility. The system will collect and maintain information that the applicant or the application filer on behalf of other applicants submits pertaining to:

- (1) his or her citizenship or immigration status, because only individuals who are citizens or nationals of the U.S. or lawfully present are eligible to enroll*
- (2) enrollment in Federally funded minimum essential health coverage (e.g. Medicare, Medicaid, Federal Employees Health Benefit Program (FEHBP), Veterans Health Administration (Champ VA), Children's Health Insurance Program (CHIP), Department of Defense (TRICARE), Peace Corps)*
- (3) incarceration status*
- (4) Indian status*
- (5) enrollment in employer-sponsored coverage*
- (6) requests for and accompanying documentation to justify receipt of individual responsibility exemptions, including membership in a certain type of recognized religious sect or health care sharing ministry*
- (7) employer information*
- (8) status as a veteran*
- (9) limited health status information (pregnancy status, blindness, disability status) household income, including tax return information from the IRS, income information from the Social Security Administration, and financial information from other third party sources. Information will also be maintained with respect to the applicant's enrollment in a Qualified Health Plan through the Exchange, the premium amounts and payment history.*

Based on the application submitted, either online, by phone or by paper, income entered into the state eligibility system is compared to the federal and state data services hub for verification. The state data services hub utilizes information from the Department of Workforce Services, the Arkansas Health Department and other sources. If income or citizenship cannot be verified through the data services hub, or is not reasonably compatible (within 10%), the applicant will be sent a notice to provide proof of income or citizenship.

Medicare recipients do not qualify for Private Option services. If the applicant receives Social Security benefits and does not receive Medicare, this income is verified by the Social Security Administration.

If agents and brokers are using Access Arkansas to assist citizens in applying for health care coverage, and their reported income is above 138% (see attached chart) of the Federal Poverty Level (FPL), the system will deny the application and advise them to apply at the Federally Facilitated Marketplace. The system will eventually be configured to transfer the file of applicants with incomes higher than 138% of the FPL to the FFM without a need to enter another application. For this reason, it is not recommended that persons with income above 138% of the FPL use Access Arkansas.

- **If we have paper applications, how can we get them processed?**

*Response: Paper applications can be submitted to the local county DHS office or mailed to the DHS Jefferson County, PO Box 5670, Pine Bluff, AR 71611. Paper applications are keyed to Access Arkansas for an eligibility determination. If the applicant has income above 138% of the Federal Poverty Level, federal application forms can be mailed to the **Health Insurance Marketplace, Dept. of Health and Human Services, 465 Industrial Blvd., London, KY 40750-0001.***

Access Arkansas:

- **When you click on the yellow button, "Pre-Enroll for the Healthcare Independence program for coverage starting 1/1/14", all it tells me is that my browser is not compatible. I have tried with explorer and Firefox. I get the same message. When I updated my computer, it shows the new browser to be Explorer 11, which according to their error message is not compatible?**

Response: For technical assistance in submitting an application, please contact the Access Arkansas Call Center at 1-855-372-1084 and select option three for technical support.

- **What is the turn-around for approval letters? What are they doing to try and get as many processed prior to December deadline?**

Response: If all information needed to determine eligibility is entered and verified through the Data Services Hub, then an approval notice could be generated within a day or two of the eligibility determination. If verification is needed from the individual, then it will depend upon when the information is received and processed through the system.

- **How can we update their information if a job status changes and they need to change their income?**

Response: Contact their local county office to report a change. The recipient will be sent a notice regarding the impact of the change on eligibility. Changes in income status that may now disqualify a person will be uploaded to a batch file before being sent for enrollment in a private plan on December 15th.

- **If the system locks you out, you have to call the help desk to get it corrected. Can there be an automatic re-set somehow?**

Response: The state will have to determine the feasibility of this programming change.

- **Can the link be made clearer so that visitors can “see” exactly where to click to enroll?**

Response: Changes have been made to the Access Arkansas web site to better identify the link to apply for services. Please see <https://access.arkansas.gov/Welcome.aspx>

- **What is the verification process? Is it fully automated or not?**

Response: Please see prior response regarding verification of income. Information is immediately verified through the federal and state data services hub (if the hub is not working, there will be a message on the site). If the information entered by the applicant cannot be verified through the hub, the applicant will be sent a notice to provide additional information to determine eligibility.

- **When not automated, how long does it take for DCO to process and send out letters?**

Response: If all information needed to determine eligibility is entered and verified through the Data Services Hub, then an approval notice could be generated within a day or two of the eligibility determination. If verification is needed from the individual, then it will depend upon when the information is received and processed through the system.

- **How can the applicant know when their effective date will be up-front?**

Response: The applicant will be sent a notice with the effective date. If eligible for traditional Medicaid, cards will be mailed the last two weeks of December.

- **We have entered a number of clients on the website and by mail – there has been no acknowledgement from DHS and we have not received the opportunity to choose a plan. After we have entered the information online it has gone into a big black hole – no reply of any kind. The same for paper copies. When will there be some response to let us know if these clients are going to have coverage for 1/1. Going forward, how long should that take?**

Response: Once approved, applicants receive a notice to go to insureark.org and complete the medically frail questionnaire and select a plan. If a plan is not selected within 12 days of this notice, the consumer will be auto enrolled in a plan. The consumer will receive a notice regarding the plan they have been auto-enrolled in and that they have 30 days to change plans.

- **Example – This is a copy of the message from the system:**

“The members of the household below may need to provide additional documentation so we can verify the information entered on the application. If any such documentation is required, an agency representative will contact you to request it - alternatively, you can mail any supporting documentation to the following address, quoting the reference number provided when you submit your application:

DHS Jefferson County PO Box 5670 Pine Bluff, AR 71611

Name	Items which require verification
Susan	Wages and Salaries could not be verified.
Susan	Citizenship as US Citizen, National or Lawful Presence could not be verified.
Susan	SSN could not be verified.

Yet, she is a w-2 wage earner, 60 year-old, born in the U.S. Triple checked the SS#, address and date of birth information with her, so the system is not working. I estimate it gives false verification in 50% of my cases.

Response: If the applicant's name, date of birth and Social Security number can be provided we can investigate whether the data services hub is working. Please email this information to celeste.spiers-sorrells@arkansas.gov.

- **Can you explain the relationship and connectivity between the two systems (Access Arkansas and InsureArk.org)?**

Response: Currently, the only connectivity between the two systems resides in the verification that occurs when a person attempts to register with InsureArk.org. A web service that is hosted by the EEF is called and a resultant object is returned to denote eligibility in the Private Option program. In the Spring of 2014, there is a plan to implement Single Sign-on (SSO) that will allow users to transfer seamlessly to the InsureArk.org portal after successful completion of the application within the EEF.

- **When working, will the NPN number transfer from Access.Arkansas to InsureArk.org, or does it need to be entered again?**

Response: NPN is captured only on InsureArk (not on Access AR), therefore there is no transfer of that data between portals.

- **Will NPN pass from Healthcare.gov to Access.Arkansas?**

Response: NPN is captured on InsureArk.org and there is no functionality to transfer that data from Healthcare.gov to Access.Arkansas.

- **How can you go back in the application if you make an input error on a name or address once submitted?**

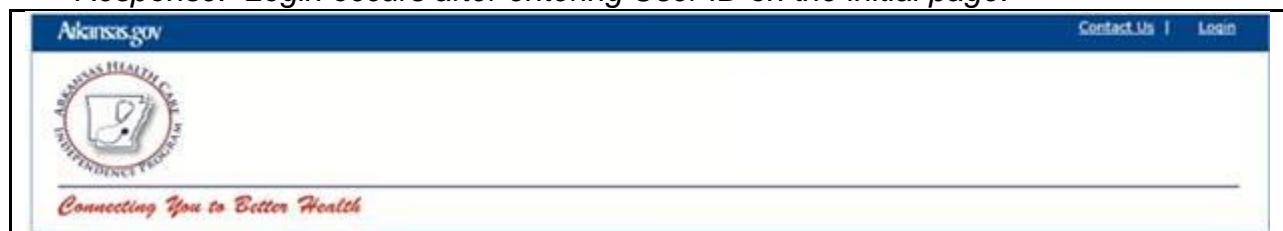
Response: Application cannot be modified once it has been submitted. The need to modify data after submission would have to be accommodated by the Issuers.

- **If the person wants to switch the plan in the first 30 days are they allowed to and if so how do they make that switch?**

Response: The concept of changing plans within 30 days is only applicable for enrollees who have been auto assigned to plans. These clients simply need to log into the portal and make the change on the plan selection page.

- **How do you log into the InsureArk portal?**

Response: Login occurs after entering User ID on the initial page:



?

Log In

[Where do I enter my password?](#)

Always log off and close all of your browser windows

If you're here, you should have already completed an application and been notified that you are eligible for private health insurance at no monthly cost to you, or in some cases, coverage through the Medicaid program. Just a few more steps and you'll be done. Start by registering. Then answer a few simple questions and pick the plan that's right for you. Yes, it's that easy!

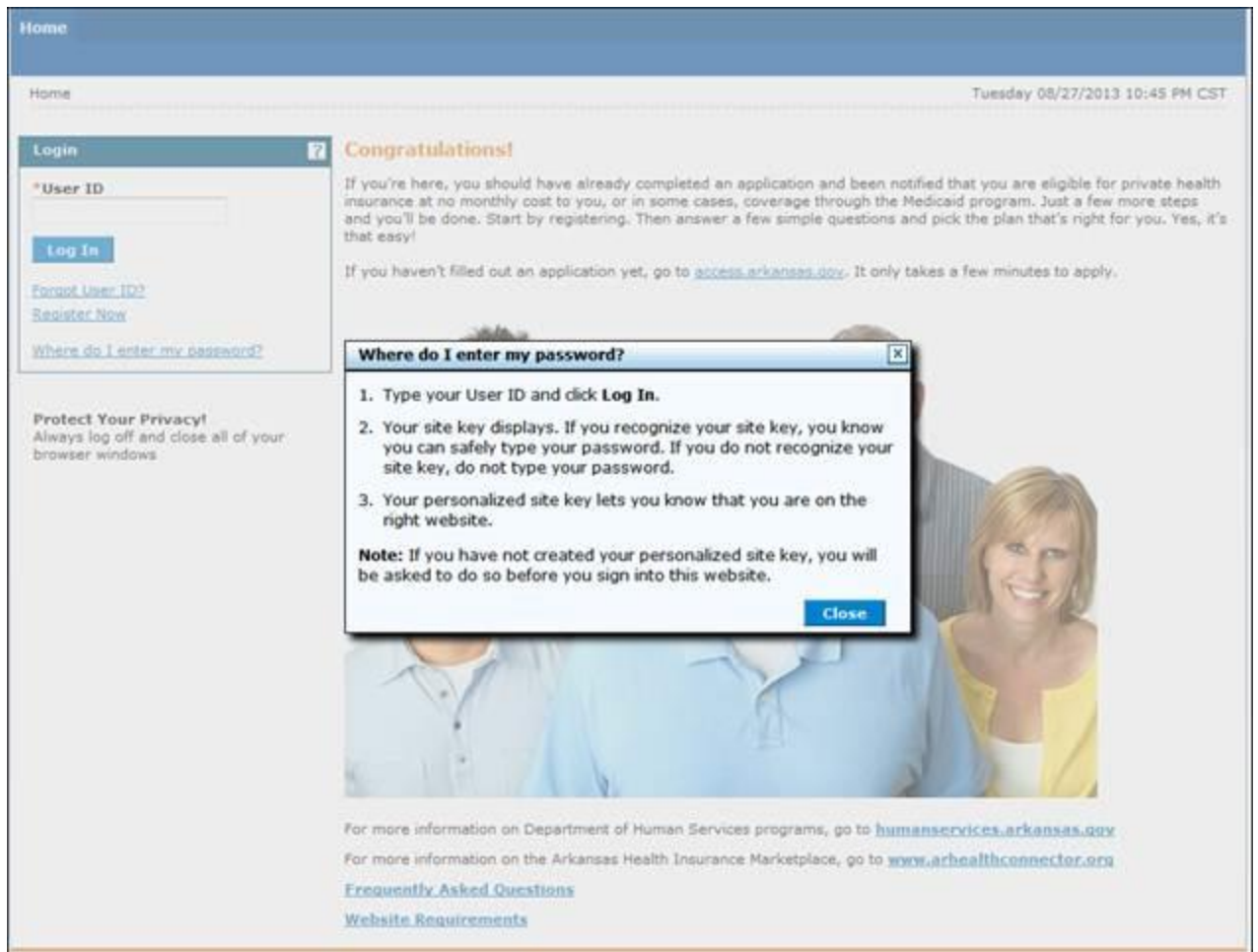
If you haven't filled out an application yet, go to access.arkansas.gov. It only takes a few minutes to apply.



For more information on the Arkansas Health Insurance Marketplace, go to www.arhealthconnector.org

Website Requirements

Further instructions can be obtained by clicking the “Where do I enter my password?” link under the Log In button.



- What information is required for account creation on the HP portal?

Response: Clients need to provide their First and Last Name, DOB and SSN to create an account on the HP portal

DHS:

- Can individuals who do not have computer access call in and apply online?

Response: Yes, by calling the Access Arkansas Call Center at 1-855-372-1084. There are also kiosks in the county office available for online use; however, an email account is required.

- Could there be an agent contact person assigned to work with agents?

Response: Agents can contact celeste.spiers-sorrells@arkansas.gov.

- **If additional documents are requested, how will they be requested and by whom. This brings up the situation of if they are called is the person calling truly calling to assist them or trying to “steal” their information – this question has come up many times because of the news saying be careful who you give your information to.**

Response: If the application is submitted online, the system will notify the person that additional verification is needed. If the application is being submitted by telephone, the call center operator taking the application will notify the applicant additional information is needed. In both these instances, and If submitted by paper and keyed to Access Arkansas, a system generated notice is always sent to the recipient identifying the type of information that is needed, the deadline date to provide, and the address. If the applicant is unclear about the needed information, they can contact the Access Arkansas Call Center at 1-800-372-1084. Applicants can also submit requested verification to the local DHS county office.