

Advocacy Meeting Agenda: 3-22-2023

Affordable Health Insurance

Meeting Recording link (anyone in UL Lafayette has access & it doesn't expire): https://ullafayette-my.sharepoint.com/:v:/g/personal/c00400485_louisiana_edu/EZCLnkSLar1GszFbkUKhrtQBKUle4T75QDN4vwuZ1kMSaA?e=VPLaY1

The meeting started at 4:03 PM.

Attendance: **Ahmed Hossain, Mary McMahon, Sumona Mumu, Pierre Pier**, Clement Okolo, Benjamin Vidrine, Elizabeth Boyd, and Faryal Atif

- Welcome/ Check-in Survey (5 min)
- Welcoming Jennifer Kansas and talking briefly about the goals of the meeting; finding resources of affordable health insurance/ care for people with dependents, international students, and people who receive a low income.
- SWLAHEC Presentation by Jennifer Kansas
 - Jennifer works at the SWLAHEC location for Region 4- Lafayette Acadia to Calcasieu Parish and is one of their Navigators.
 - Staff in all Medical Locations to access people in Urban and Rural areas to provide education on low- to no-cost health insurance.
 - **They want to reach out to organizations to assist with providing affordable healthcare.**
 - They offer one on one meetings to assist people in navigating the programs that they are eligible for. They also help people locate providers based on their insurance and help locate affordable insurance that corresponds with their provider if possible.
 - Eligibility is greatly determined by Federal Poverty Guidelines for all programs.
 - **Medicaid** – offers health insurance plans to cover medical benefits for eligible adults, children, pregnant women, elderly adults, and people with disabilities.
 - Medicaid has a 5-year waiting period for anyone who is entering the country.
 - March 2020- temporarily waived certain requirements to continue aiding people during the pandemic. They are currently in the process of reassessing cases to make sure people are still eligible.
 - It is required for people on Medicaid to keep their information up to date so that they can keep their benefits.
 - Individuals who are 100%- 138% are eligible for Medicaid.
 - 45% of Louisiana's population is on Medicaid.
 - **Louisiana Children's Health Insurance Program (LaCHIP)**- provides health insurance coverage to uninsured children up to age 19.
 - Measures for COVID also affected LaCHIP, they are reviewing these cases as well. It is vital for people with LaCHIP to keep their information up to date.
 - Pays for hospital care, doctor visits, prescription drugs, shots, and more.
 - **Marketplace Plan**
 - International Students qualify for a Marketplace Plan (with tax credits and no waiting period at all) if they are lawfully present in the U.S.

- Depending on income (as long as you do not exceed \$54,000 dollars a year currently for a family size of one, the more dependents the more income you can make and still be eligible for tax credits) students could pay nothing to \$10 or \$15 dollars a month for a quality health plan.
- Open enrollment periods are offered annually and special enrollment periods are offered throughout the year (if you no longer qualify for Medicaid you will qualify for a special enrollment period)
- Part of the Affordable healthcare act, Marketplace is a place to shop for healthcare that is within budget and meets their needs.
- Healthcare plans are required to have a minimum of 10 essential healthcare benefits:
 - Pediatric Services, Ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health services, prescription drugs, rehab services and devices, laboratory services, and preventative services (prostate screenings, mammograms, pap smears, etc.).
 - These services are no extra charge to consumers.
- May qualify for tax credits to reduce costs
- College students or anyone under the age of 30 can get a catastrophic health plan; plans that have high deductibles but are relatively inexpensive and are just in case something bad happens.
- APEC Scholars Program- a scholarship program that provides a \$1000 stipend per year (\$500 a semester) to Cover health professionals including medicine, dentistry, nursing, nurse practitioners, public health, social work, and more.
 - It is an ongoing application process, and the scholars are chosen every Fall Semester.
 - To qualify they need to only have 2 more years of schooling left.
 - Get in touch with Brooke Voorhies through email at brooke.voorhies@swlahec.com and by phone at 337-989-0001 for more information.
- Q&A:
 - Question #1: Because Marketplace relies on tax credits to make the insurance affordable, does this mean that the international student would have to pay the upfront deductible cost and then wait till the following year to file their tax return to get credit?
 - Answer #1: No, you will get the tax credits upfront and you will be deciding how much of those tax credits you want to use. So, for example, let's say that your policy is \$1500 dollars a month and you get a tax credit for \$1200 dollars or even more than that because oftentimes, people pay nothing, you will be eligible for these tax credits upfront.
 - Question #2: On a W2 visa, the spouses of international students are considered their dependents even though they are over the age of 18. Will the Marketplace cover them as well as their children if they have any?

- Answer #2: They can still qualify for a plan with their spouses and children with the tax credits.
- Question #3: How do people get in touch with medical practitioners that correlate with the insurance?
- Answer #3: We do provide coverage to care. We can call Medicaid and find out what other services you need, for example, dental. We can do this if you have Medicaid, Marketplace, or any insurance you have regarding the affordable programs we can connect you with. Also if you have a trusted nurse practitioner or doctor, we can make sure that your preferred healthcare provider accepts the insurance plan you chose.
- Question #4: How long will the navigator take to get to people?
- Answer #4: In the Lafayette office we have 3 navigators, me and 2 others, 2 in the Lake Charles area but even with the smaller number of staff there is not a long wait to get an appointment. We get to appointments within one or a couple of days.
- Connect with them:
 - Connect directly with a local navigator
 - Call 1-800-435-2432
 - Email navigator@swlahec.com
 - Fill out the online form on their website to
- Concluded with a thank you to all participants at the advocacy meeting and stated that these resources will be put on the UL website in the resources tab on the GSO webpage so that they are always visible and accessible. (Will be up within the next 2 weeks)
- Promise to email meeting minutes, recordings, and materials from Jennifer Kansas to all Graduate Student Representatives to disseminate.

The meeting ended at 4:38 PM.

P.S.

- We are emailing Madeline Husband, the Chief Administrative Officer for Student Health Services who oversees the insurance bidding process on campus for graduate students, and Paul Thomas, our Chief HR Officer, to spread the knowledge of these resources to aid in both graduate student and employee coverage.