



**2014 Fall/Winter Edition**

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**Project Access Programs:**

- Specialty Care Coordination [SCC]
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**Featured Story:**

**Open Enrollment is Here, Again**

**The holidays remind us that we would rather spend time with our loved ones than worry about how we will pay for an unexpected illness or accident. Private health insurance plans from Assurant, Blue Cross Blue Shield, and Community Health Alliance are available for purchase beginning November 15th, 2014 – February 15th, 2015. The Marketplace which is the [www.healthcare.gov](http://www.healthcare.gov) website is simply a one-stop shop where individuals can compare the plans available in their area, see if they qualify for premium assistance or out-of-pocket reductions, and enroll in coverage.**

Story continues on Page 2

**Ready, Set, Go!**



Project Access's own Tracy Pate, Federally Certified Navigator, leads the Get Covered Appalachia Collaborative's Press Conference held at the Tri-Cities Regional Airport on 11/13/2014 announcing the Second Open Enrollment for Private Health Insurance Plans available through the [healthcare.gov](http://healthcare.gov) marketplace. Here she is holding up the new paper applications and explaining that in order for coverage to start January 1, consumers have until the end of the day on December 15th, 2014 to enroll in a plan. Go to [GetCoveredTN.org](http://GetCoveredTN.org) and click on the Appalachia region to see all area Enrollment Events.

**[Website ProjectAccessEastTN.org](http://ProjectAccessEastTN.org)**  
**[Email Staff@ProjectAccessEastTN.org](mailto:Staff@ProjectAccessEastTN.org)**  
**[Facebook Project Access-East Tennessee](https://www.facebook.com/ProjectAccess-East-Tennessee)**  
**[Twitter ProjectAccess1](https://twitter.com/ProjectAccess1)**

**There are 55 plans available to those of us in Upper North East TN across 4 different coverage levels: Bronze (the insurer pays approximately 60% of your medical costs), Silver (70%), Gold (80%), and Platinum (90%). Those with incomes between 100% - 250% of the Federal Poverty Level may qualify for Cost Sharing Reductions (on out-of-pocket costs such as Co-Pays, Deductibles, and Co-Insurance) when they choose a Silver Level Plan. This means that a Household of 3 can earn between \$19,790—\$49,475 and still qualify for CSRs. Those with incomes between 100% - 400% FPL may qualify for Advanced Premium Tax Credits. This means that a Household of 3 can earn between \$19,790-\$79,160 and still qualify for APTCs.**

**Those who go without health insurance coverage may be responsible for a penalty when they go to file their taxes. Year 2 will see penalties of \$325 per Adult and \$162.50 per child or 2% of income whichever is higher. There are exemptions and a list of these can be found at healthcare.gov.**

**It is important to remember that the Department of Human Services lost its contract with the State of TN as the sole determiner of TennCare eligibility. All new TennCare applications (as of 01.01.14) will need to go through the marketplace or healthcare.gov. Project Access has both Federally trained Navigators and Certified Application Counselors who can assist with application and enrollment for both private plans and TennCare.**

Facts & Figures

During the 2013—2014 TN Dept of Health’s Safety Net Grant Year, Project Access served 290 individuals per quarter.

5,445 medical encounters were provided to these patients, averaging \$1,276 per cost of encounter, for a total price tag of \$6.9 million dollars.

Project Access received \$138,100 from the State of Tennessee to provide this coordination which translates to a Return on Investment ratio of 1/49 (for every \$1 granted to Project Access we turned it into \$49 of medical care).

This November , Project Access surpassed \$37 million in cumulative donated care since we opened our doors in late 2007.



Project Access: One Mission, Three Programs

Meaningful Access to Healthcare through Specialty Care Coordination, Health Insurance Marketplace Navigation, and Insurance Premium Assistance

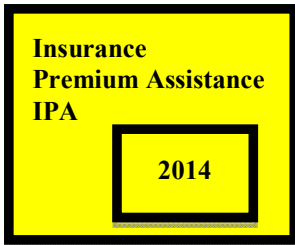


- ✓ Volunteer Physicians
- ✓ Donated Services
- ✓ Access to Charitable Network
- ✓ Screening Guidelines
- ✓ Case Management
- ✓ Tracking & Reporting

<b>Patients</b>
<b>Eligibility Screening</b>
Age - 19-64
Residency - Wash Co (Cart, John, Unic)
Uninsured ó No access to affordable coverage
Medical Need ó Urgent, Emergent, Chronic Unstable, Important
Financial Level ó Income + Assets, 200% FPL
<b>Case Management</b>
Needs Assessment
Social Service Programs
Community Resources
Patient Responsibility Agreement



- ✓Community Outreach
- ✓ACA, HIM, and Insurance 101 Education
- ✓In-Person Assistance:  
Private Plans & TennCare



- ✓Monthly Premium Coverage
- ✓Out-of-Pocket Write-Offs
- ✓Targeted Diagnoses

<b>Patients</b>
<b>Eligibility Screening</b>
Citizen or Legally Abiding Resident
Financial Level ó 100%-250% FPL, 100%-400% FPL
Household Composition ó Parents with Dependent Children (TennCare)
Private Plans ó Assurant, BCBS, Community Health Alliance
Assistance ó Advanced Premium Tax Credits, Cost Sharing Reductions
<b>Education</b>
Basic Terminology ó Premium, Co-Pay, Co-Insurance, Deductible
Utilization ó Network, EOB, Presenting Card

Navigators assisting with Open Enrollment, Special Enrollment Periods, Account Updates, and Appeals for 12 Counties in East and Upper North East TN: Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington.

Enrollment Assistance for Virginia Residents can be found by going to [healthcare.gov](http://healthcare.gov), searching for local assisters, and putting in a zip code. You can also contact Marcie Barnes, a Southwest Virginia Navigator with Enroll America at 1.855.207.5636 or [Marcie@enroll-virginia.com](mailto:Marcie@enroll-virginia.com).

<b>Patients</b>
<b>Eligibility Screening</b>
Targeted Diagnoses ó Oncology, Cardiology, Surgery, Combination of needs
Utilization ó High, Both Provider & Hospital services
Cost ó Lack of Subsidies, Lower FPL, High Debt=Low cash flow
<b>Education</b>
Billing - Insurer as Primary, AMPA as Secondary
Self-Management - Scheduling, Billing, Anticipating Cost, Advocating

**Project Access seeks Meaningful Access to Healthcare services for the residents of Upper Northeast TN regardless of their ability to pay. Patients are not charged, but must adhere to a set of behavioral expectations outlined in their Patient Responsibility Agreement. All household income and assets are reviewed. Patients are assigned to a Case Manager who works with them to set goals and coordinate their medical needs. Project Access relies on Grants and Individual Supporters to continue the work that we do. Please consider a financial contribution this Holiday Season.**

We do have a PayPal Account  
**Appalachian Mountain Project Access**  
Checks should be made out to **Appalachian Mountain Project Access**



Tier	Level	Title	Minimum Amount	Gift Range
I	1	Donor	\$1	\$1-\$249
I	2	Friend	\$250	\$250-\$499
I	3	Supporter	\$500	\$500-\$999
II	1	Contributor	\$1,000	\$1,000-\$2,999
II	2	Sponsor	\$3,000	\$3,000-\$5,499
II	3	Partner	\$5,500	\$5,500-\$9,999
III	1	Benefactor	\$10,000	\$10,000-\$14,999
III	2	Advocate	\$15,000	\$15,000-19,999
III	3	Steward	\$20,000	\$20,000-29,999