

# October 1 Changes: Common Questions and Answers Scripts 09-30-13

---

A. General Question Scripts-		
Question #	Question	Answer
01	Is this ObamaCare?	Some changes in eligibility rules are due to the Affordable Care Act (ACA). Some people refer to it as ObamaCare. But Medicaid and CHIP, called KanCare here, is not ObamaCare.
02	Can I apply for insurance through you?	You may apply for KanCare coverage with us. If you are not eligible, your application may be sent to the Marketplace to determine if you qualify for health insurance assistance.
03	Can I apply for KanCare? What happens if I don't qualify?	Yes. If you don't qualify for KanCare coverage, your application may be sent to the Marketplace to determine if you qualify for health insurance and assistance.
05	I don't have access to the internet. How can I apply for assistance?	I can mail you an application or you can pick up a paper application at your nearest Department for Children and Families (DCF) office. You can also visit your local library to see if they will allow you to access the internet there.
06	How do I send my proof of income if I apply online?	You may fax or mail your proof of income.
07	Why did you call my employer? I didn't give you permission to contact them. I didn't want them knowing I'm applying for help.	We only contact an employer when necessary. You gave us permission to do so when you filed and signed the application.
08	I've called several times to check on my application. Why didn't you tell me I needed to submit this information before now?	When you called before, we hadn't yet reviewed your application so we did not know that we needed more information. An eligibility worker has now looked at your application and decided what else is needed.
09	Why are you asking for all this additional information? I've never had to provide this before.	We have new eligibility rules. This information is now required to make determinations because of those new eligibility rules.

10	Why is my application still pending?	It could take up to 45 days to process an application. You will be notified of the outcome once the application has been processed.
11	You sent my application where?	Your application was sent to the Marketplace to determine if you qualify for health insurance and assistance.
12	What is FPL?	FPL is the acronym for Federal Poverty Level. It is the income guideline used to determine your eligibility for medical assistance.
13	What is MAGI?	MAGI is the acronym for Modified Adjusted Gross Income. It refers to the new budgeting and household rules used to determine your eligibility for medical assistance.

#### B. Affordable Care Act & Health Insurance Marketplace Scripts-

Question #	Question	Answer
01	What is the Affordable Care Act?  What is ObamaCare?	The Affordable Care Act allows people who don't qualify for KanCare coverage to obtain health insurance through an insurance marketplace, sometimes called the Exchange. For more information, you can visit the Health Insurance Marketplace website at <a href="http://www.healthcare.gov">www.healthcare.gov</a> , or call 1-800-318-2596.
02	Would I be eligible for ObamaCare?	To see if you are eligible to obtain health insurance through the federal Marketplace please visit, the Health Insurance Marketplace <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
03	You're required to give me coverage because of ObamaCare/Affordable Care Act now.	The Affordable Care Act is not changing the qualifying guidelines. You may file an application to see if you qualify.
04	I was denied for being over income but I can't afford private insurance. How am I supposed to avoid being fined next year when I file my taxes?	You may be able to obtain health insurance through the federal Marketplace. You may check the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website for more information. You may also consult a Navigator for help.
05	I do not qualify for Medicaid or for a subsidy through the Health Insurance Marketplace? What can I do? Is there a program available for me?	Please contact the nearest Federally Qualified Health Center to see about affordable health care options. Contact the Kansas Association for the Medically Underserved (KAMU) at 785-233-8483 or visit their website <a href="http://www.kamuonline.org">www.kamuonline.org</a> and they can provide you with a listing of the FQHCs or safety net clinics in your area.

06	Is all of this because of ObamaCare/affordable Care Act?	Some changes are required by the Affordable Care Act. Others are because we will be using a new computer system.
07	How will the Affordable Care Act (ObamaCare, ACA, PPACA, Exchange, and Marketplace) affect me and my children's coverage?	The new rules might change your coverage, but it won't happen right away. When we process your next review, we'll use the new rules. You will be sent a letter if anything changes.
08	How do I find out more about the Marketplace (Exchange)?	You may visit the Health Insurance Marketplace website at <a href="http://www.healthcare.gov">www.healthcare.gov</a> . You may also phone 1-800-318-2596 for help.
09	What is the Marketplace phone number?	You may call the Marketplace at 1-800-318-2596.
10	What is the Marketplace?  What is the Federally Facilitated Marketplace (FFM)?	The Marketplace is where you may apply for, compare and enroll in private health insurance coverage. You may check the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
11	What will I need to apply for insurance through the Marketplace?	You may check the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
12	What tax penalties will I have if I don't have any health insurance?  What can I do to avoid paying a tax penalty in 2014?	You may be able to obtain health insurance through the federal Marketplace and find out more about tax penalties for not having health insurance. Please visit the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
13	What is a Navigator?  What do Navigators do?	A Navigator is a person who helps people apply and enroll for medical coverage through the Health Insurance Marketplace. For more information you may visit the Kansas Insurance Department website at <a href="http://www.KSinsurance.org">www.KSinsurance.org</a> .
14	What are Insurance Affordability programs?	You may be able to obtain health insurance through the federal Marketplace. You may check the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
18	I have health insurance. How will I be impacted?	If you receive your health insurance through your employer, contact them for more information. If you purchase your own health insurance, you may check the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
19	Will you transfer me to the Marketplace?	You may visit the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.

C. Eligibility & Coverage Scripts-		
Question #	Question	Answer
01	How will the changes on 10/01/2013 affect me and my children?	The new rules might change your coverage, but it won't happen right away. When we process your next review, we'll use the new rules. You will be sent a letter if anything changes.
02	Are the guidelines to qualifying changing?	Yes, there are some changes to the rules we use to see who can get medical coverage. Your assistance will be based on your family relationships and who is claimed as a tax dependent. Most current recipients will continue to be eligible. You will be notified if there is a change in your coverage.
03	As an adult I was denied for being over the income guidelines. When do the ObamaCare changes go into effect?	The Affordable Care Act will go into effect as of October 01, 2013. To see if you are eligible to obtain health insurance through the federal Marketplace please visit, the Health Insurance Marketplace <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
04	Are we making changes due to ACA/ ObamaCare to cover adults?	No. Kansas is not extending coverage to adults at this time. Adults who do not qualify for KanCare coverage may still seek assistance through the Marketplace.
05	Does this mean an adult can get coverage now?	The new rules will not change who may receive assistance. Adult parents and caregivers are able to get coverage if they meet the eligibility guidelines to qualify for coverage.
06	Does this mean I can apply for my 19+ year old child since I still claim them on my taxes?	Not usually, but there are some exceptions so I encourage you to apply and find out if they qualify
07	Does this mean I can apply for a child I claim as a dependent if they are not in the home?	Not usually, but there are some exceptions so I encourage you to apply and find out if they qualify
08	How will the changes on 10/01/2013 affect my spenddown?	The new rules will not affect your coverage until the next review. There will be no change for you until that time.
09	Is Health Insurance purchased through the Federal Marketplace/ ObamaCare better than a spenddown?	It might be. You may check the <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information.
10	I'm over 65. How will the new law affect me?	Not at all. The new guidelines do not change the eligibility rules for beneficiaries who are 65 or older.
11	What is a copayment?	An insurance copayment is the amount of the medical bill you have to pay for the particular service provided.
12	What is coinsurance?	Coinsurance is the portion of the medical bill

		you have to pay after the insurance deductible has been met.
13	What is a deductible	An insurance deductible is the amount of the medical bill you have to pay before your insurance will pay.
14	Caller indicates that they need more information to some specific problem related to Medicaid/ CHIP eligibility and coordination with the FFM may be needed.	I am unable to answer your questions related to the Federal Marketplace, however let me transfer you to (Name of Out stationed Eligibility Worker) and they will gladly discuss any issues or problems related to you Medicaid/ CHIP eligibility. <b>(Note: Staff will need to obtain the area the person is calling from and then choose the appropriate out station staff member for the call transfer.)</b>
15	I have applied to the FFM and need to know the status of my application.  The FFM advised they transferred my application to you. What is the status?	(Staff instruction: Check Status of Application and if one is not found): I am unable to answer your questions related to this process, however let me transfer you to (Name of Out stationed Eligibility Worker) and they will gladly discuss any issues or problems related to you Medicaid/ CHIP eligibility. <b>(Note: Staff will need to obtain the area the person is calling from and then choose the appropriate out-station staff member for the call transfer)</b>

D. Income Scripts-		
Question #	Question	Answer
01	Will my income count for my grandchild now?	No. Your income will only count if you are applying for yourself, your spouse or your children.
02	Will my spouse's income count for my children now if he is not their father and we're not applying for any adults?	Yes. Your spouse's income will count if he is in the home.
03	How is the income going to be counted now?	In general, income will be counted the same way. There are some types of income that we don't count anymore, like child support. The income used for the determination is any income from those people being counted in the determination that are in the home.

E. Household Scripts-		
Question #	Question	Answer
01	How are the household sizes going to be counted?	Your household size is based on who is in your tax household. It is based on how people are related, who lives in the home, and who is claimed as a dependent on your taxes.
02	Why are you asking about all the other people in my home if I'm not applying for them and they are not financially responsible for us?	Your eligibility will be determined based on your family relationships and who is claimed as a tax dependent. Unrelated people who are not a tax dependent will not be part of your case.

F. Tax Information Scripts-		
Question #	Question	Answer
01	Why do I have to provide my tax information?	There is a change in how we determine your eligibility, as required by federal law. Your assistance will be based on your family relationships and who is claimed as a tax dependent.
02	I haven't filed my taxes yet. How do I answer the tax questions?	Answer the tax questions based on your current situation as if you were going to file today.
03	I don't file taxes (or haven't in several years). What information do you need?	There is a question on the application that asks if you plan to file taxes: Answer that question no. Then you can skip the next two questions and just answer the 3rd question about whether someone else claims you as a tax dependent.
04	I've already provided you with my income information. Why do you need my tax information too?	We only need your household information from your taxes, not your income information.

G. October 1 Scripts- To be used when a customer has received a denial notice advising that we will be re-processing their coverage request a later date to check for MAGI eligibility.		
Question #	Question	Answer
01	I need to know about my determination immediately. I cannot wait until you relook at my eligibility.	To see if you are eligible to obtain health insurance through the federal Marketplace please visit, the Health Insurance Marketplace <a href="http://www.healthcare.gov">www.healthcare.gov</a> website or call 1-800-318-2596 for more information. We will send you a letter when we redetermine your eligibility for KanCare.

## KDHE Outstationed Workers - Work Locations

This information is needed when transferring a caller to an out stationed worker when instructed from the scripts above.

Name	Contact Telephone Numbers	Work Location/Area
Wanda Esping	KDHE Outstationed Worker Supervisor Cell: 785-577-7169 KDHE District Office: M-F 8 am – 5 pm	Salina, Kansas
Bricia Espino	Cell: 620-290-9476 United Methodist Mex-Amer Hlth Ministry Office: 620-275-1766 M, W, TR 8:30-5:00 P.M. UMMAM Office: 620-356-4079 3 <sup>rd</sup> Tues of month 9:00-4:00 P.M. UMMAM Office: 620-225-0625 1 <sup>st</sup> & 3 <sup>rd</sup> Fri of month 9:00-4:00	Garden City, Kansas
Teresa Flores	Cell: 620-655-6751 United Methodist Mex-Amer Hlth Ministry Office 620-624-0463 M-TR 8:30-5:00 P.M. UMMAM Office: 620-356-4079 1 <sup>st</sup> & 3 <sup>rd</sup> Tues 9:30-4:00 P.M. UMMAM Office: 620-225-0625 Friday 9:30-4:00 P.M.	Liberal, Kansas
Myrna Scott	Cell: 785-338-2540 Salina Family Healthcare Ctr TR: 785-825-7251 M-TR 8:00-5:00 Saline County Health Dept. Office: 785-826-6600 M 8:00-4:30	Salina, Kansas
Mimi Leonard	Cell: 785-338-2539 Shawnee County Health Dept. Office: 785-251-2164 M, W, TR, F 8:00-5:00 P.M. T 10:00-7:00 P.M.	Topeka, Kansas
Debbie Dunlap	Cell: 620-779-0270 Mercy Hospital Office: 620-332-3283 M-F 8:00-5:00 P.M.	Independence, Kansas
Pat Satterlee	Cell: 620-282-3555 Heart of Kansas Family Healthcare Office: 620-792-5700 Ext. 125 M-f 8:00-5:00 P.M.	Great bend, Kansas
Cindy Proett	Cell: 620-615-1795 Prairie Star Health Center Office: 620-663-8484 Ext. 146 M-TR 7:30-4:15 P.M. Friday 7:30-3:00 .	Hutchinson, Kansas
Kate Steeves	Cell: 785-307-3461 Riley County Health Dept. Office: 785-776-4779	Manhattan, Kansas
Ruth Becker	Cell: 913-602-4205 Turner House Children's Clinic Office: 913-342-2552 Ext. 113 Silver City Health Center Office: 913-945-7300	Kansas City, Kansas
Sandra Zeh	Cell: 316-323-8957 Wichita Public Schools Office: 316-973-4503	Wichita, Kansas
Brandy Ney	Cell: 785-259-8614 First Care Clinic Office: 785-621-5147 M-TR 8:00-5:00. Russell Co Health Dept. Office: 785-483-6433 Fri 8:00-5:00.	Hays, Kansas
Robin Evans	Cell: 785-207-0563 PBP Nation Health Ctr Office: 785-966-8267 M, W, F 8:00-5:00 Kickapoo Health Ctr (Tribal) Office: 785-486-2154 TR 8:00-4:30 White Cloud Health Station Office: 785-595-3450 T 8:00-4:30.	Ks Prairie Band Pottawatomie & Kickapoo Nation & Sac and Fox Nation; Jackson County, KS