



Better Together

Enrolling Families in Affordable Health Care
and the Potential, Powerful Role of EITC
Outreach and Free Tax Preparation
Campaigns

Tuesday, June 25, 2013

1:00 – 2:00 pm eastern

The Webinar will Begin Shortly

Webinar Overview

- During presentations, audience will be on “listen only mode.”
- We will take questions during the Q&A portion.
- How to ask a question:
 - Use the “chat function” on your screen
 - Raise your hand by pressing *1 on your phone.
 - To lower your hand press #.

Webinar Overview

I. Welcome

- Ann McMillian, Grantmakers In Health
- Ami Nagle, EITC Funders Network

II. Presentation

- Judy Solomon, Center on Budget and Policy Priorities
- Steve Holt, Holt Solutions

III. Brief Q&A

IV. Roundtable Discussion

- Judy Solomon, Center on Budget and Policy Priorities
- Steve Holt, Holt Solutions
- Diane DiGiacomo, Piton Foundation
- Patrick Hain, Annie E. Casey Foundation

V. Q&A

Who We Are

- ❖ **Grantmakers In Health (GIH)** is a nonprofit, educational organization dedicated to helping foundations and corporate giving programs improve the health of all people. Its mission is to foster communication and collaboration among grantmakers and others, and to help strengthen the grantmaking community's knowledge, skills, and effectiveness.
- ❖ The **GIH Health Reform Resource Center Fund**, established in 2010, allows GIH to increase staff resources and programming in order to inform and connect funders sponsoring work related to health reform implementation, and to provide sound, strategic, and actionable information to funders in a timely fashion.

Who We Are

EITC

Funders Network

Goals

The goals of the EITC Funders Network include:

- Increase communication among funders about EITC-related projects across the country;
- Explore issues confronting the field;
- Discuss ways to sustain and scale-up EITC work; and
- Leverage funding for EITC-related projects

Thematic Pillars

- Outreach and Tax Preparation
- Policy
- Benefits Access
- Financial Empowerment

Our Members

- More than 220 members
- Members in every state in the union

What We Do

- Meetings
- Webinars
- eNewsletter
- Website
- Consultation



Webinar Panelists



Judy Solomon



Steve Holt



Diane DiGiacomo



Patrick Hain

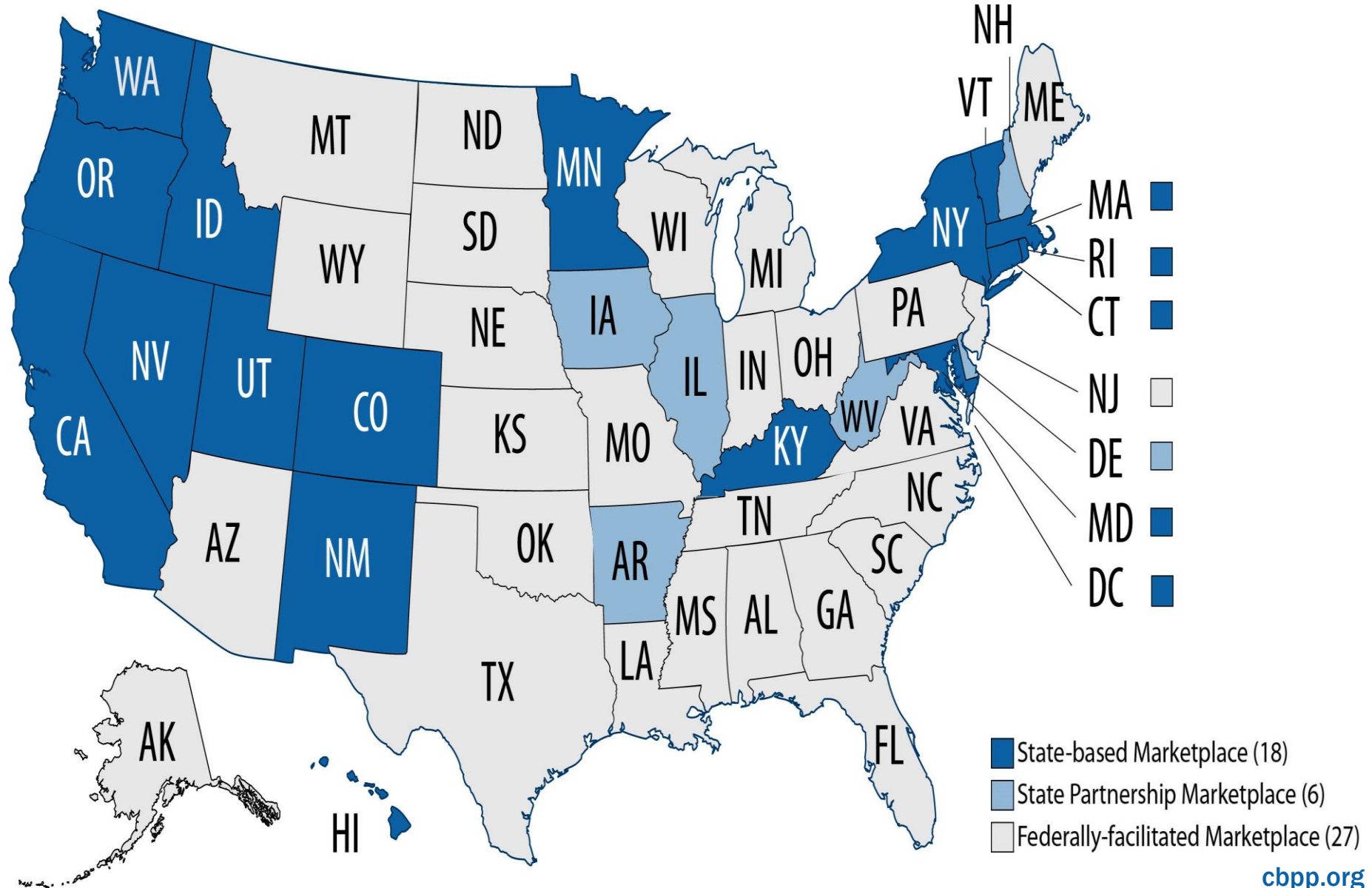


Major Components of the Affordable Care Act Become Effective January 1, 2014

- ***Insurance reforms*** that allow everyone to purchase coverage
- ***Individual mandate*** to have coverage
- Creation of ***Health Insurance Marketplaces (Exchanges)*** to make buying insurance easier
- ***Help paying for insurance***
 - Medicaid expansion
 - Premium tax credits and cost-sharing subsidies for low- to moderate-income individuals and families.

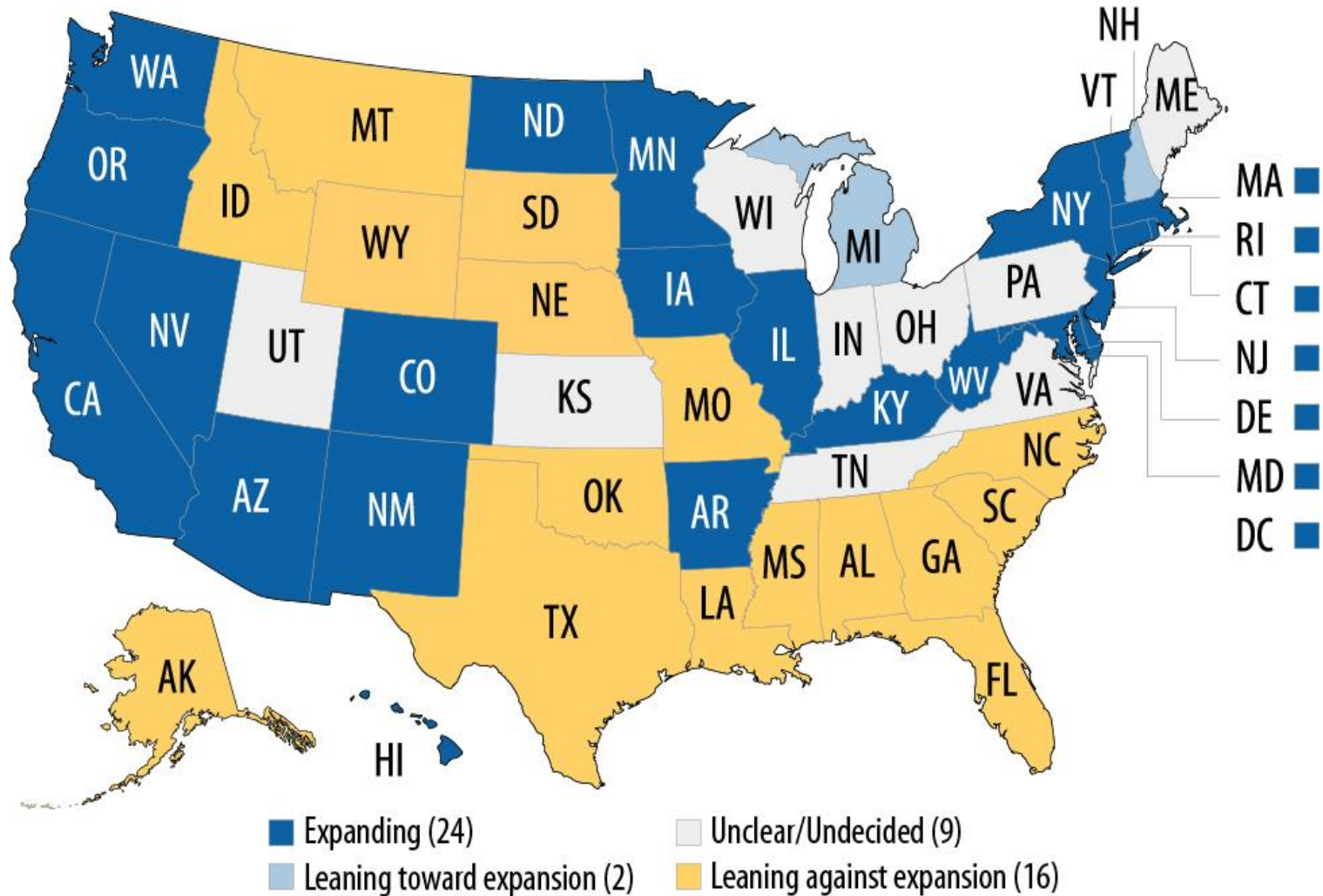


Status of Marketplaces in 2014





Status of State Medicaid Expansion for 2014



* As of June 13, 2013



ACA Provides Assistance to Help People Meet the Individual Mandate

Medicaid Expansion

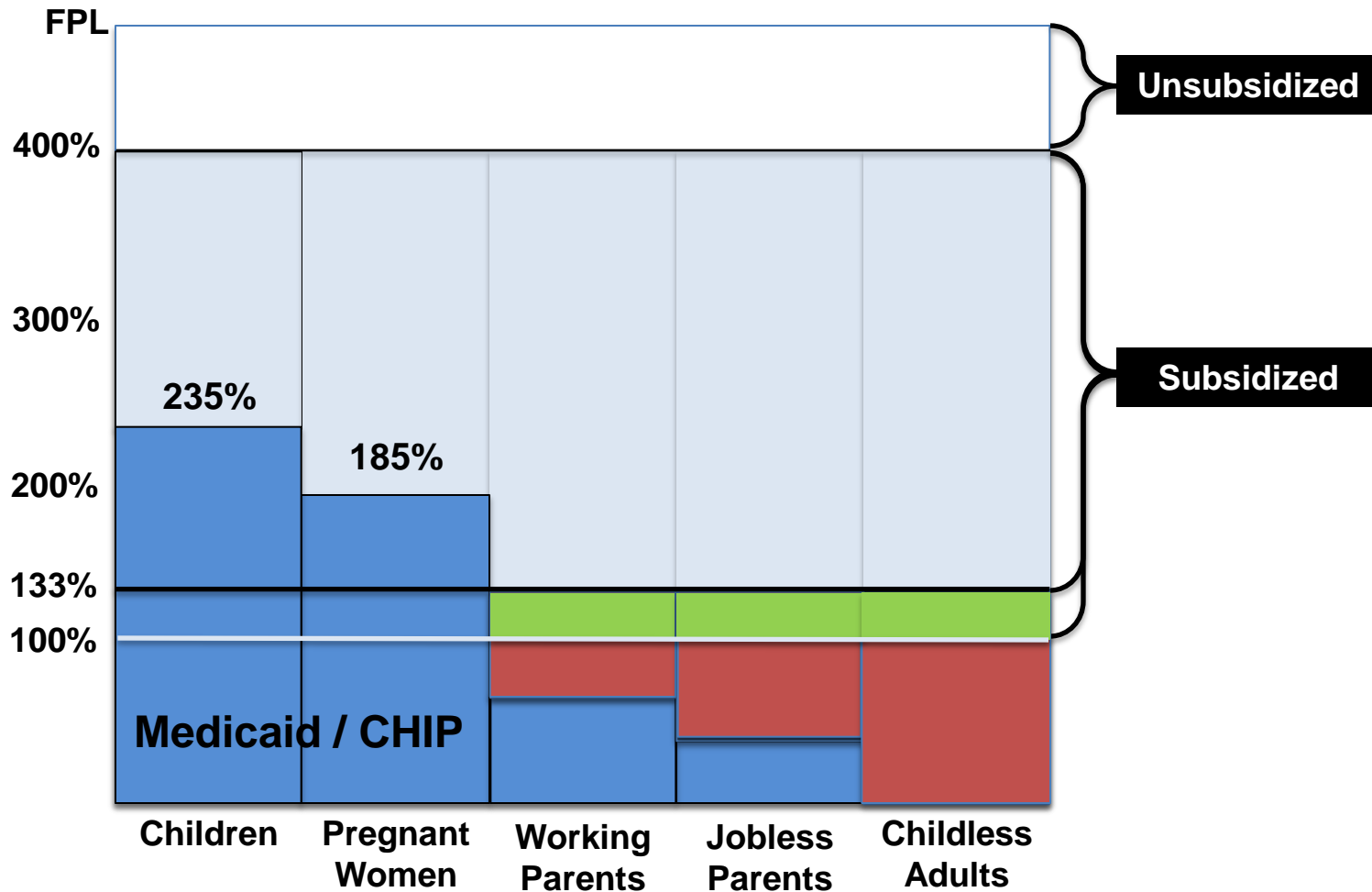
- Expansion to individuals and families with income up to 133% FPL
- States decide whether to expand
- **13 million** newly-eligible enrollees by 2023

Premium Tax Credit

- Income 100 – 400% FPL
- Available in every state
- **19 million** will use the APTC by 2023
- Average exchange subsidy will be **\$7,900** by 2023



Coverage Landscape in 2014



Medicaid and CHIP coverage, based on 2012 eligibility levels in a typical state
Source: Kaiser Commission on Medicaid and the Uninsured



Who Is Eligible for Premium Tax Credits?

- Individuals and families with income between 100% to 400% FPL
- Must be US citizens or lawfully present in the US
- Must not be eligible for:
 - Medicare, Medicaid, or most other public coverage
 - Employer-sponsored coverage that meets certain requirements
- Must file a tax return for the year in which the credit is used

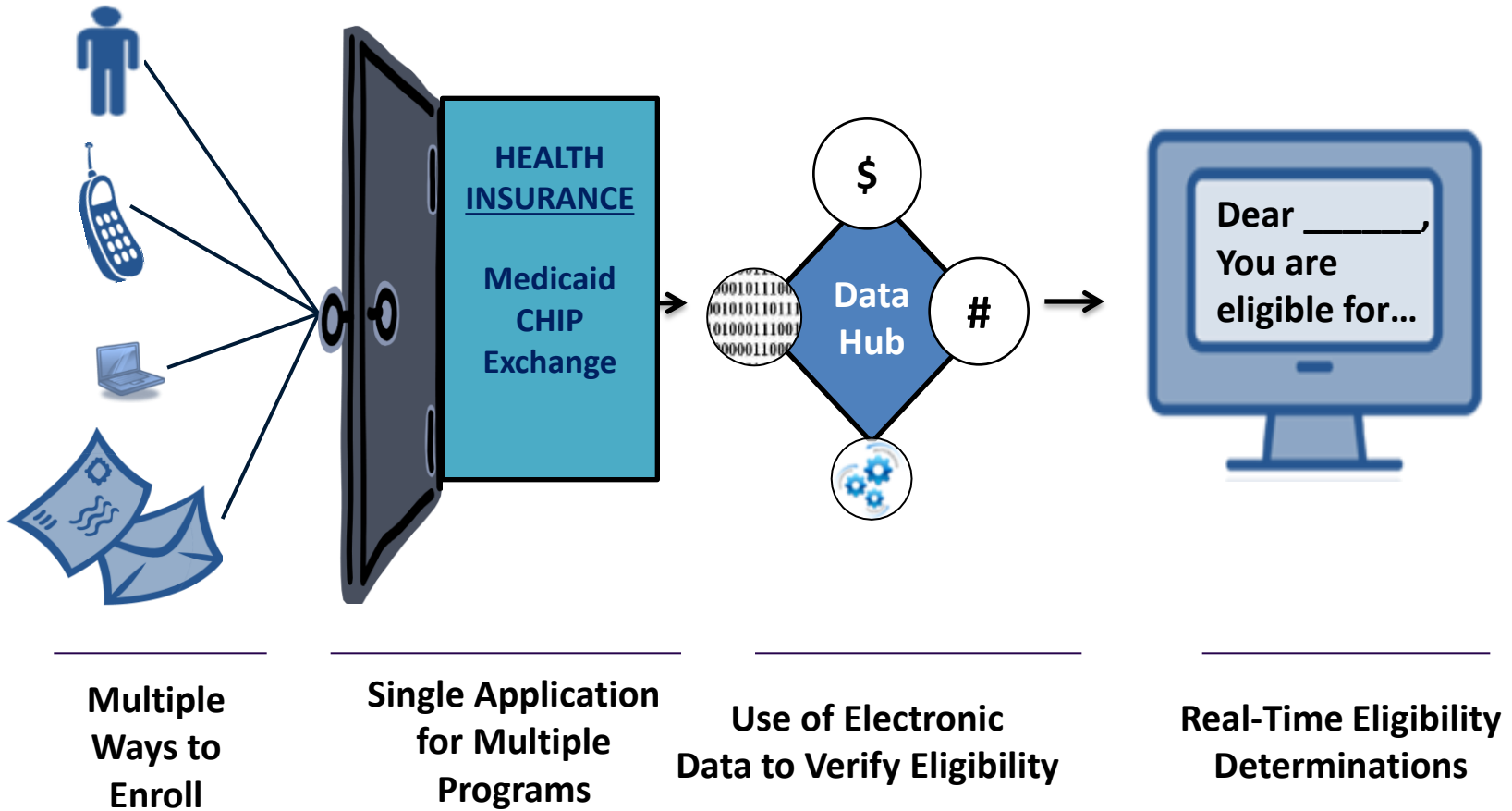


How Do People Get Premium Credits?

- Can wait until tax filing and claim on return
 - Only available for months enrolled in a Marketplace health plan
- Submit application to the Marketplace for advance payment of credits
 - Marketplace estimates amount of advance payment based on projected income
 - Credit is sent directly to insurer, individual pays insurer balance of premium
 - At tax filing time, advance payments received are reconciled with actual credit amount

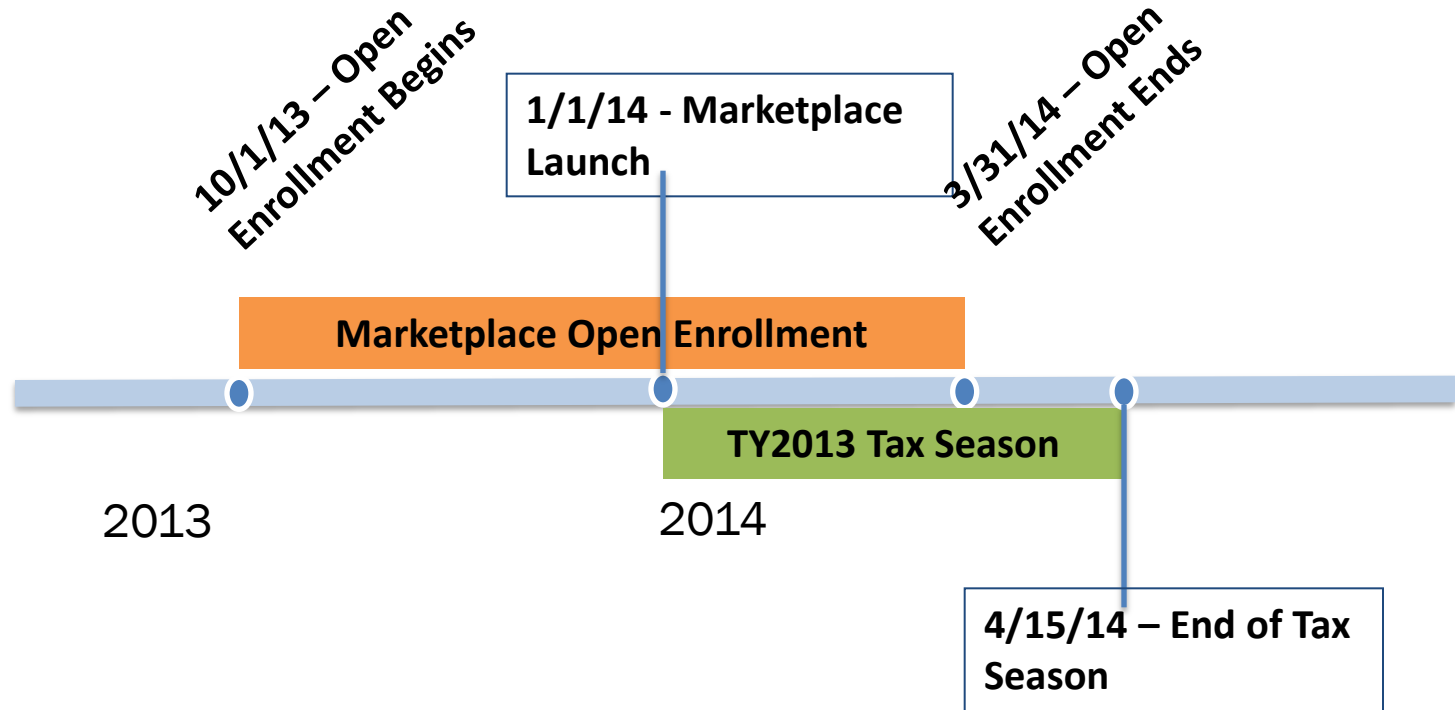


Streamlined Enrollment





Timeline for Enrollment and Opportunities for Involvement in 2014



EITC Basics

- Earned Income Tax Credit
- Supplements earnings / Varies by number of children at home
- Encourages work, reduces poverty
- Can add up to \$6,000 to a federal tax refund
- Biggest if income \$13,000-\$17,000;
phased out up to \$38,000 to \$51,000
- Received by 27 million households

EITC “Movement”

- Extensive community infrastructure to facilitate one of federal government’s largest anti-poverty programs
- Widely-distributed network of connections & expertise
- Two resources for ACA implementation:
 - Outreach Campaigns
 - Community-Based Service Delivery

EITC Outreach –

Community Awareness Campaigns

- To receive EITC, must claim on tax return
- 25 years of community marketing to increase awareness & promote take-up
 - Mass market advertising
 - Grocery bags, fast food tray liners, etc.
 - Tailored materials to targeted populations
 - Partnership networks
- Ongoing need to raise awareness due to fluctuations in eligible population

EITC Delivery – Community Tax Programs

- National network of community-based programs preparing tax returns for free
- Serving household incomes up to \$51,000
- Most often volunteer preparers using donated space & equipment
- Primarily January-April, but some programs provide services year-round
- Some programs offer additional services, such as benefits screening & credit checks

Q&A

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Webinar Panelists



Judy Solomon



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Patrick Hain

Piton's ACA Strategy

- Launching statewide public information campaign that targets low- to moderate-income individuals and families
- Partnering with Connect for Health Colorado's health assistance sites to conduct outreach and enrollment at Tax Help Colorado free tax sites

THE PITON FOUNDATION



Tax Help  Colorado

Outreach Campaign

- Utilizing our EITC network of thousands of partner organizations to distribute more than one million pieces of educational materials statewide.
- Overarching strategies include:
 - Community outreach
 - Employer outreach
 - Direct mail – including 2013 tax site clients
 - Traditional public relations and advertising
- Working with other agencies and organizations that are participating in ACA outreach to align efforts

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Tax Help  Colorado

Unique Audience

Outreach will focus on low- to moderate-income individuals and families who could be eligible for free coverage under Medicaid OR low-cost insurance through the marketplace:

- Medicaid-eligible population: 138% FPL and below
- Tax credit- and subsidy-eligible population: 138% - 250% FPL

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Tax Help  Colorado

Tax Site Education & Enrollment

- Working to link Connect for Health Colorado's 58 health assistance sites with Tax Help Colorado's 26 free tax sites
- Free tax locations serve as outreach and enrollment centers where trained health coverage guides will be available to offer in-person enrollment assistance
- Provide informational materials at tax sites to help educate clients about new options under ACA

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Tax Help  Colorado

Linking These Two Moments

- Stronger families through access to healthcare and refundable tax credits
- New partnership opportunities for organizations operating within our communities

Q&A

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For more information:

- **EITC Funders Network**
 - www.eitcfunders.org

- **Grantmakers In Health**
 - www.GIH.org