



## Rite Care Parents Losing Coverage: What is Happening and How to Help Them

The budget passed by the General Assembly in June included a provision that the Rite Care eligibility limit for parents would be "rolled back" from 175% FPL (\$34,177 for a family of 3) to 138% FPL (\$26,951 for a family of 3) on December 31, 2013. Children enrolled in Rite Care will keep their coverage - there is no change in the income limit for children. And beginning January 2014, families will no longer need to pay a monthly premium to keep their children enrolled.

### What is happening:

On December 6, the Executive Office of Health and Human Services (EOHHS) sent out a [letter](#) and [factsheet](#) to parents who are losing Rite Care coverage due to the roll back.

Parents losing Rite Care coverage can enroll in a commercial health care plan through [HealthSourceRI](#). In order to ensure that parents have coverage beginning in January, EOHHS will automatically enroll the parents in "Neighborhood VALUE," a commercial insurance plan offered by Neighborhood Health Plan of Rhode Island (NHPRI). EOHHS will pay the parent's premium for January. (Parents are eligible for a federal tax credit to help pay the monthly premium cost. The state will estimate the amount of the credit, based on the income in the EOHHS records. The state will pay the balance of the premium amount so there will be no out of pocket cost for the parent.)

A parent can opt-out of the auto-enrollment by filling out the [opt-out form](#) or calling NHPRI by December 12. We expect and hope that most parents will not do this so that they will have coverage in January. (If the parent wants to enroll in a different plan for January, he/she can apply for health insurance using the on-line process through HealthSource RI.)

In January, parents will have help completing the full application through HealthSourceRI. At that time, they will see what it will cost to stay enrolled for the rest of the year, they will be able to switch plans, and some parents may still be eligible for Rite Care, based on the new income counting rules.

Before EOHHS can terminate a parent's coverage, they must send a formal Closing Notice to the parent. This Notice was recently mailed to parents. The parent may request a hearing to challenge the proposed termination if they think that EOHHS used the wrong information (e.g., income has changed or household size has changed) in making the decision.

### How to help parents:

1. Remind parents that children will not lose Rite Care coverage and parents will not have to pay to keep their children enrolled.
2. Encourage parents NOT to Opt-out of Neighborhood VALUE (unless they want to enroll in a different plan and can complete the on-line application process by December 31.)
3. Encourage parents to complete the full enrollment process in January so they can:
  - o Find out whether they are still eligible for Rite Care, and
  - o Learn how much it will cost to continue to be enrolled in a plan through HealthSource RI and decide which plan is best for them.

### More to come:

We will send out more information on how the full enrollment process will work for parents when it becomes available