



HELPING PROVIDERS HELP THEIR PATIENTS

HealthSourceRI

Chief Operating Officer, Meg Ivatts

May 13, 2019

What is HealthSourceRI (HSRI)?

We are a State Agency offering health coverage options to Individuals and Families who do not have access through an Employer.

We are a resource for Rhode Islanders trying to navigate health coverage and its financial impacts. Two stressful areas of life!

We have a program for small businesses for 50 employees or less, HSRI for Employers

We work closely with DHS and EOHHS to refer customers to other human service programs they are eligible for

We work closely with Health Plan Carriers

How can Providers help their patients with health coverage and its financial impacts?

- Advise patients that **financial help for health coverage** is readily available
- Advise patients **when** they can sign up for coverage
- Advise patients on **how** to select a Plan and navigate **costs**
- Advise patients certain **preventative services** are available for free when they have coverage

How can customers sign up for coverage?

- Call or visit HSRI
 - 1-855-840-4774
 - 401 Wampanoag Trail, East Providence RI
 - Open: Mon-Fri 8am-6pm
- Go online to HealthSourceRI.com
 - Online application
 - Cost savings tool
- Meet one on one with a Navigator
 - Call 211 to find nearest location
 - Directory of Navigator Agencies and HSRI Enrollment Events at HealthSourceRI.com under the “Get Help” tab

Directory of Navigator Agencies

Burrillville

WellOne Primary Medical and Dental Care
36 Bridge Way, Pascoag | 401-568-7661
www.welloneri.org

Central Falls

Blackstone Valley Community Health Care
9 Chestnut St., Central Falls | 401-722-0081
www.blackstonechc.org | Spanish

Charlestown

Narragansett Indian Health Center
51 Old Mill Road, Charlestown | 401-364-1265
Services limited to eligible Native Americans
and Alaskan Natives only

Coventry

CCAP/Family Health Services
191 MacArthur Blvd., Coventry | 401-828-5335
www.comcap.org

Cranston

CCAP/Family Health Services
1090 Cranston St., Cranston | 401-943-1981
www.comcap.org | Cambodian (Khmer), Spanish

East Providence

East Bay Community Action Program
100 Bullocks Point Ave., Riverside
401-437-1000 x313
www.ebcap.org

Foster

WellOne Primary Medical and Dental Care
142A Danielson Pike, Foster | 401-647-3702
www.welloneri.org

Hopkinton

Wood River Health Services
823 Main St., Hope Valley | 401-539-2461
www.woodriverhealthservices.org

Johnston

Tri-Town Community Action Agency
1126 Hartford Ave., Johnston | 401-351-2750
www.tri-town.org | Spanish

Newport

East Bay Community Action Program
19 Broadway, Newport | 401-847-7821 x348
www.ebcap.org

North Kingstown

WellOne Primary Medical and Dental Care
308 Callahan Rd., North Kingstown | 401-295-9706
www.welloneri.org

Pawtucket

Blackstone Valley Community Health Care
39 East Ave., Pawtucket | 401-722-0081
www.blackstonechc.org | Cape Verdean Creole,
Portuguese, Spanish

Memorial Hospital of Rhode Island

111 Brewster St., Pawtucket | 401-729-3059
www.mhri.org | Spanish

Providence

Amos House
460 Pine St., Providence | 401-272-0220 x224
www.amoshouse.com

Butler Hospital

345 Blackstone Blvd., Providence | 401-455-6240
www.butler.org

Women and Infants Hospital

101 Dudley St., Providence | 401-274-1100
www.womenandinfants.org | Spanish

Center for Southeast Asians

270 Elmwood Ave., Providence | 401-274-8811
www.cseari.org | Cambodian (Khmer), Thai, ASL, Lao

Providence Community Health Centers

PCHC at Central | 239 Cranston St. | 401-444-0580
PCHC at Chafee | 1 Warren Way | 401-444-0530
PCHC at Prairie Avenue | 355 Prairie Ave. | 401-444-0570
PCHC at Olneyville | 100 Curtis St. | 401-444-0540
PCHC at Capital Hill | 40 Candace St. | 401-444-0550
www.providencechc.org | Spanish

South Kingstown

Thundermist Health Center
1 River St., Wakefield | 401-783-0523
www.thundermisthealth.org

Warwick

CCAP/Everett C. Wilcox Health Center
226 Buttonwoods Ave., Warwick | 401-732-9090
www.comcap.org | Spanish

Kent Hospital

455 Toll Gate Rd., Warwick | 401-736-3707
www.kentri.org

West Warwick

Thundermist Health Center
186 Providence St., West Warwick | 401-615-2800
www.thundermisthealth.org | French

Woonsocket

Community Care Alliance
245 Main St., Woonsocket | 401-235-6039
www.communitycareri.org | Spanish

Thundermist Health Center

450 Clinton St., Woonsocket | 401-767-4100
www.thundermisthealth.org | Spanish

Statewide

Rhode Island Parent Information Network
1210 Pontiac Ave, Cranston | 1-855-747-3224
www.ripin.org

United Way of Rhode Island

50 Valley St., Providence | 401-519-0360
www.uwri.org | Spanish



When can customers sign up for coverage?

For Medicaid:

Anytime throughout the year

For HSRI QHP Plans:

- Open Enrollment:
 - **Nov 1 – Dec 31**
- Outside of Open Enrollment:
 - **Patient experiences a life event**
 - **Moving into RI**
 - **Birth, divorce, marriage**
 - **College graduate**
 - **Loses coverage; unemployed, self-employed**
 - **Turns 26 and is no longer eligible for parent's plan**

Financial help is readily available

8 out of 10 customers qualify for financial assistance

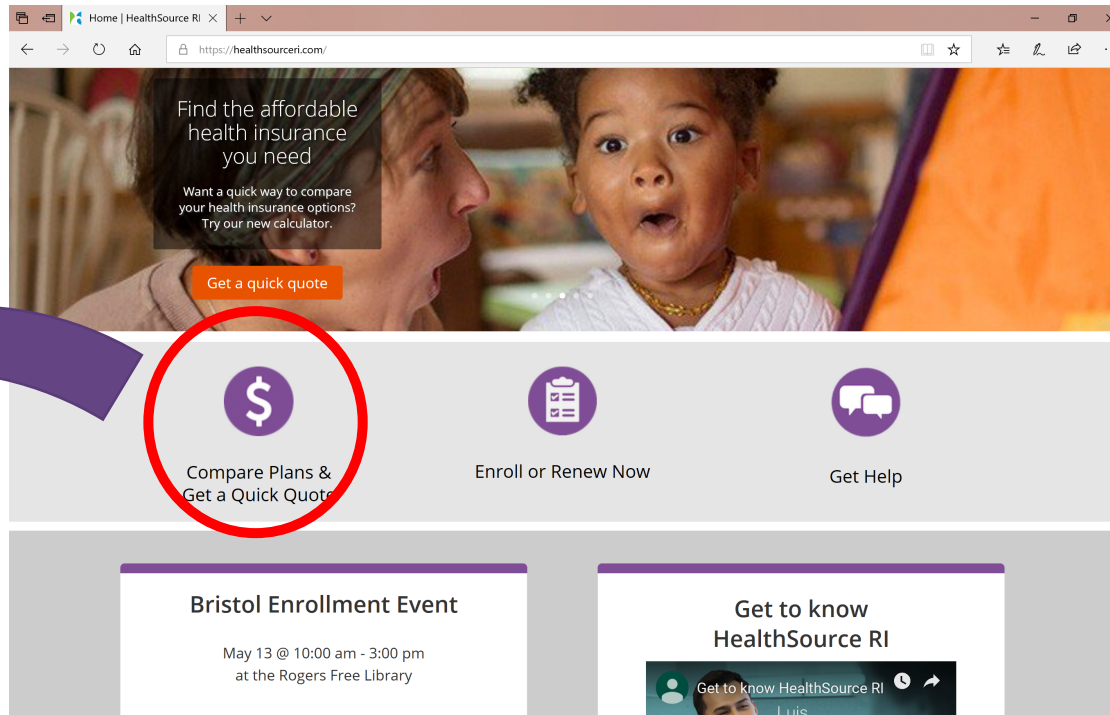
Terms to Know: Tax Credit and Cost Share Reduction (CSR)

If you are:		You may qualify for:
Individual:	Income of Less than \$16,753	<ul style="list-style-type: none">• FREE coverage through Medicaid• Sign up all year
Family of 4:	Income of Less than \$34,638	
Individual:	Income of \$16,753 - \$48,560*	<ul style="list-style-type: none">• Tax credits to help pay for insurance premiums with a QHP• Sign up during HSRI Open Enrollment
Family of 4:	Income of \$34,638 - \$100,400*	

*Lower end of income range: May qualify for **Cost Sharing Reductions (CSRs)**

*Use our **Cost Savings tool** to understand what's available to you!

Plan Selection:



- ❖ Go to www.healthsourceri.com and look for the 'Compare Plans & Get a Quick Quote' icon on the front page

How to select a Plan?

- **Premium:** set monthly cost of your Plan
- **Deductible:** Amount you pay out of pocket for certain services before the Health Plan begins to pay
- **Copays:** Fixed dollar amount that you must pay for certain services each time you use them (\$20 office visit copay)
- **Coinsurance:** Percentage of the total cost of certain services that you must pay; usually applies after you have met your deductible (20% of surgery)
- **Maximum Out-of-Pocket:** The most you could have to pay in deductibles, copays and coinsurance during the year.

How do these things impact a Patient's healthcare choices?

Free Preventative Services under the Affordable Care Act (ACA)

All Marketplace Plan's must cover certain preventative services without charging a co-pay or co-insurance

Continue to educate patients on free preventative services:

1. For adults: annual well visit and certain screenings
2. For women: routine mammograms and other screenings
3. For children: Shots, screenings and well visits (age-based)

Provider Networks and Plan Choice

Patients should always check their plan for: **Network and Prescription coverage**

HSRI has 2 Carriers in the Individual/Family market:

- BCBSRI: 2 Network options
 - Broad RI network and full national network
 - **Narrow** RI network (**limited** to specific provider network) and no national network
- Neighborhood Health Plan: Offers 1 Network option
 - Broad RI network and no national network

MAGI Medicaid customers Plan options are:

- Neighborhood Health Plan
- United Health Plan
- Tufts Health Plan

Buyer Beware!

Short Term Limited Duration Plans

- Telemarketer calls
- Coverage is terrible!
- Office of Health Insurance Commissioner is trying to ban them from being sold in RI
 - none are sold or approved for sale in RI currently



QUESTIONS?