Leveraging Health Insurance

To Achieve Health Equity for LGBT People

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Please Note that the Information Contained in this Informational Presentation does not Constitute Legal Advice and does not Establish an Attorney-Client Relationship
SILVER PRIDE PARTNERSHIP

- Adults Ages 50 Years Young and Up
- 200% of the Federal Poverty Level
- Self-Identify as Lesbian, Gay, Bisexual, Transgender, Queer/Questioning, Plus (LGBTQ+)
“Health Equity is when everyone has the opportunity to be as healthy as possible.”

- Centers for Disease Control and Prevention
EQUALITY VS. EQUITY
MEASURING HEALTH EQUITY – IDENTIFYING INEQUITIES

- Length of Life
- Quality of Life
- Rates of Disease
- Disability
- Rates of Death
- Severity of Disease
- Access to Treatment
WHAT CAUSES HEALTH INEQUITIES?

- **Social Determinants of Health**
  - Healthcare Access and Quality
  - Education Access and Quality
  - Social and Community Context
  - Economic Stability
  - Neighborhood and Built Environment

*See Centers for Disease Control and Prevention, [https://www.cdc.gov/socialdeterminants/about.html](https://www.cdc.gov/socialdeterminants/about.html)*
ACCESSING THE HEALTH CARE SYSTEM
BARRIERS TO LGBT HEALTH EQUITY

- **LGBT Health Inequities**
  - Homelessness (40% LBT Youth)
  - Substance Use
  - Mental Health Challenges
  - Suicide (attempts by LGBT youth 2-3 times more likely)
  - HIV & Sexually Transmitted Diseases
  - Higher Prevalence for Transgender Individuals

- **LGBT Access to Health Insurance**
  - LGBT Persons More Likely to be Uninsured
  - **2014 Gallup Report**
    - LGBT Uninsured: 17.6%
    - Non-LGBT Uninsured: 13.2%
    - Reports Struggling to Afford Healthcare
      - LGBT: 25%
      - Non-LGBT: 17%


TRYING TO EXPLAIN LGBT HEALTH INEQUITIES

- Difficulty Accessing Family Health Plan
- History of Discrimination
- Barriers to Care Through Health Plan Exclusions
- Lack of LGBT-Affirming Providers
- Higher Levels of Poverty

HOW CAN WE INCREASE HEALTH EQUITY FOR LGBT PEOPLE?

1. Foster Awareness of Types of Health Insurance & Eligibility Criteria
2. Increase Knowledge of Appeal Rights and Advocacy Tips
3. Seek Out Culturally Competent, LGBT-Affirming Medical Practitioners
(1) FOSTERING AWARENESS OF TYPES OF HEALTH INSURANCE & ELIGIBILITY CRITERIA
SIX COMMON WAYS PEOPLE GET HEALTH INSURANCE

(1) Employer
(2) Family’s Employer
(3) Employee Retirement
(4) Medicare
(5) Medicaid
(6) Marketplace
SIX COMMON WAYS PEOPLE GET HEALTH INSURANCE

1. Employer
2. Family’s Employer
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5. Medicaid
6. Marketplace
**Medicare Eligibility**

- **Age 65 and Up → You and/or Spouse is Eligible for Social Security Benefits**
  - Working and Paying Social Security Taxes for 10 Years (40 Working Quarters)
  - Penalties for Late Enrollment

- **Below Age 65 →**
  - Entitled to Social Security Disability Benefits for 24 Months
  - Diagnosed with Lou Gehrig’s Disease or Permanent Kidney Failure (end-stage renal disease)
Medicare Programs

- Medicare Part A: Hospital Insurance
  - Most People Don’t Pay Premium
- Medicare Part B: Medical Insurance
  - Standard Premium $144.60/month (2020)
- Medicare Advantage: Combines Parts A & B
  - Premium Varies by Plan
- Medicare Part D: Prescription Drug Coverage
  - Premium Varies by Plan
MEDICARE BASICS

- Medicare Open Enrollment:
  - October 15 – December 7
- For More Information:
  - Visit www.medicare.gov
What is Medicaid?

“Medicaid provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities”

-Medicaid.gov
MEDICAID BASICS

Medicaid Programs

- Community Medicaid
  - Pay for Services in Community
  - Look-Back Period: 30 Month*

- Long Term Care Medicaid
  - Pay for Skilled Nursing Home
  - Look-Back Period: 60 Month

*Community Look-Back Effective 10/1/2020
Medicaid Eligibility: 2020 Income Limits

- **Individual:**
  - $895 in Monthly Income
  - $15,750 in Resources

- **Married Couples (Both on Medicaid):**
  - $1,304 in Combined Monthly Income
  - $23,100 in Combined Resources

- **Married Couples (One on Medicaid):**
  - $3,216 in Combined Monthly Income
  - $15,750 in Resources for Recipient
  - $74,820 in Resources for Non-Recipient

*Consult with a Professional to Discuss Your Individual Eligibility*
MARKETPLACE COVERAGE

- Purchase Health Insurance
  - Ineligible for Other Coverage OR
  - Involves Lower Costs
- For More Information in NYS, Visit:
  - https://nystateofhealth.ny.gov/
- Or Speak with a Professional
(2) INCREASING KNOWLEDGE OF APPEAL RIGHTS AND ADVOCACY TIPS
YOUR RIGHT TO APPEAL

- Check Your Plan Description and Notice of Non-Coverage for Appeals Rights
- Conduct Research on Applicable Rules
- Consult with a Professional
MEDICARE APPEALS RIGHTS

MEDICAID APPEALS RIGHTS

- First Exhaust Internal Review
- Requesting a Fair Hearing in Front of Administrative Law Judge
APPEALS TO ENSURE LGBT HEALTH EQUITY

- Appealing Denials as Discriminatory
- **Transgender Health**
  - Appealing Denials for Gender Transition Procedures and Hormone Therapy Treatments
  - See Upcoming Blog Post on Center for Elder Law & Justice’s Website:
  - [https://elderjusticeny.org/about/news/](https://elderjusticeny.org/about/news/)
(3) SEEKING OUT CULTURALLY COMPETENT, LGBT-AFFIRMING MEDICAL PRACTITIONERS
FINDING PROVIDERS

GLMA
Health Professionals
Advancing LGBTQ Equality

For Patients

Find a Provider

Are you lesbian, gay, bisexual, transgender or queer and looking for a healthcare professional you can trust?

GLMA’s online Provider Directory can help. Search for primary care providers, specialists, therapists, dentists and other health professionals in your area.

The service is free and you do not need to register.

Search our Provider Directory.

Important Information:

- We do not screen providers and therefore cannot make any guarantees. Read about ways we try to ensure quality.

- By using this Directory you agree to our Terms of Use.

- Confirm that the provider accepts your insurance before your visit.

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