

Health Benefit Enrollment Toolkit

AHCCCS • KidsCare •
The Health Insurance Marketplace •
North Country HealthCare's
Sliding Fee Scale & More!



NORTH COUNTRY
HealthCare

This toolkit contains helpful information about signing up for affordable health insurance in Arizona including **AHCCCS** (Arizona's Medicaid Program), **KidsCare** (Arizona's Children's Health Insurance Program) and the **Health Insurance Marketplace** ([HealthCare.gov](https://www.healthcare.gov)). It also contains helpful information about North Country HealthCare's sliding fee scale and other benefits you may qualify for.

Our Mission:

To provide affordable, accessible, quality primary care in an atmosphere of dignity and respect where the health and well-being of patients and community are promoted through direct services, education, outreach, and advocacy.

North Country HealthCare serves 12 communities across northern Arizona, providing quality medical care to all while building healthier communities.

For enrollment assistance, call:

Bullhead City • 928.219.3350

Flagstaff • 928.522.1104

Holbrook • 928.524.7213

**Kingman • 928.718.4553 OR
928.718.4559**

Lake Havasu City • 928.505.7552

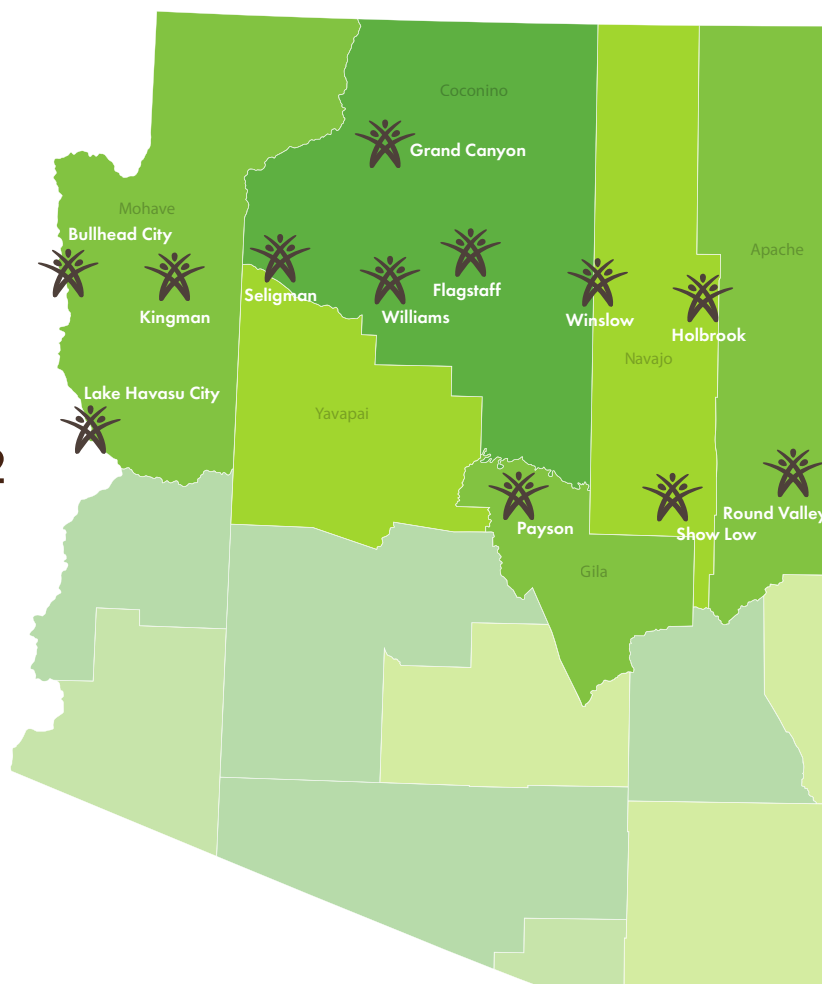
Payson • 928.472.3746

Round Valley • 928.333.7052

Show Low • 928.532.6958

Williams • 928.635.5850

Winslow • 928.288.8792



Request an in-person or over the phone appointment *(English & Spanish Available)*

northcountryhealthcare.org/get-covered

What Health Benefits Are Available?

Arizona Health Care Cost Containment System Medical Assistance (AHCCCS)

AHCCCS (pronounced access) is Arizona's Medicaid program. It covers medical care and behavioral health care at no cost to you. It also covers dental care for those under 21 and emergency dental care for those 21 and over.

While applying for AHCCCS through the Health-e-Arizona Plus (HEAplus) website, you can also apply for the Supplemental Nutrition Assistance Program (SNAP), KidsCare, Temporary Assistance for Need Families (TANF, also known as cash assistance), and Medicare Savings Program in the same application. You can apply for yourself, your family, or someone close to you.



KidsCare (Children's Health Insurance Program/CHIP)

KidsCare is offered through the Arizona Health Care Cost Containment System (AHCCCS) for eligible children under age 19 who do not qualify for AHCCCS health insurance. Unlike AHCCCS, there are minimal monthly premiums.



Health Insurance Marketplace (HealthCare.gov)

The Health Insurance Marketplace is a service that helps people shop for and enroll in health insurance. The federal government operates the Health Insurance Marketplace for Arizona.

When you apply for individual and family coverage through the Health Insurance Marketplace, you'll provide income and household information. You'll find out if you qualify for:

- Premium tax credits and other savings that make insurance more affordable
- Coverage through Medicaid and KidsCare in Arizona

What Other Benefits Are Available?

Supplemental Nutrition Assistance Program (SNAP)

Arizona's food assistance program is available to prevent families from being under-nourished.



SNAP provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency. SNAP benefits come on an Electronic Benefit Transfer (EBT) card, which works like a debit card. This program is formerly known as food stamps.

Temporary Assistance for Needy Families (TANF)

The Temporary Assistance for Needy Families (TANF) program provides families with financial assistance and related support services. State-administered programs may include childcare assistance, job preparation, and work assistance.



Sliding Fee Scale at North Country HealthCare

If you are eligible, based on income and family size, our sliding fee scale allows you to pay variable rates for your medical, dental and behavioral health care at North Country. For those that have insurance, North Country HealthCare also offers discounted fees and programs that can assist when insurance doesn't cover a service.

To apply, call the North Country HealthCare location nearest you.

Want to see if you might qualify for the programs listed above and more?
Use North Country HealthCare's Program Eligibility Tool

<https://northcountryhealthcare.org/program-eligibility/>

Basic Insurance Terms

Co-payment	A fixed amount (<i>for example, \$25</i>) you pay for a covered healthcare service, usually when you get the service.
Co-insurance	Your share of the costs of a covered healthcare service, calculated as a percent (<i>for example, 20%</i>) of the allowed amount for the service.
Deductible	The amount you owe for healthcare services before your health insurance plan begins to pay (<i>for example, \$2,000</i>).
Explanation of Benefits (EOB)	A summary of healthcare charges that your health plan sends you after you see a provider or get a service. It is not a bill.
Network	The facilities, providers and suppliers your health insurer or plan has contracted with to provide healthcare services.
Out-of-Pocket Maximum/Limit	The most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits. Monthly premiums are NOT included in this amount.
Premium	The amount that you must pay for your health insurance or plan (usually a monthly payment).

What Does AHCCCS Cover?

- Doctor's Visits
- Immunizations (*shots*)
- Prescriptions (*Not covered if you have Medicare*)
- Lab and X-rays
- Specialist Care
- Hospital Services
- Transportation to Doctor
- Emergency Care
- Podiatry Services
- Pregnancy Care
- Surgery Services
- Physical Exams
- Behavioral Health
- Family Planning Services
- Dialysis
- Early and Periodic Screening Diagnosis and Treatment (EPSDT) Services (*for children under age 21*)
- Glasses (*for children under age 21*)
- Vision Exams (*for children under age 21*)
- Dental Screening (*for children under age 21*)
- Dental Treatment (*for children under age 21*)
- Emergency Dental (*for adults 21 and older. Up to \$1000 per contract year*)
- Hearing Exams (*for children under age 21*)
- Hearing Aids (*for children under age 21*)

Timeline To Apply

1.5
Hours

Applying For the First Time

3-5
Business
Days

Waiting for an Assistance Appointment

30 - 45
Minutes

Finishing a Previously Started Application

30
Calendar
Days

Waiting for SNAP Approval/Denial

45
Calendar
Days

**Waiting for Medical Assistance
Approval/Denial**

45
Calendar
Days

**Waiting for Cash Assistance
Approval/Denial**

45
Calendar
Days

**Waiting for Medicare Saving Program
Approval/Denial**



AHCCCS Application Checklist

Documentation Needed

- **Social Security Card** (only if you have one)
- **Identification Card**
(drivers license, state, federal or local, Photo ID; tribal ID; school ID with photo)
- **Proof of Citizenship**
(Birth certificate, U.S. passport; or official military record)
- **Proof of Address**
(Utility bill with your name or Driver's License with current address)
- **Proof of Household Income**
(Pay stub(s); or a letter from any employers with their name, address and phone number and the exact income of the past 30 days)
- **Proof that your employment ended** (if applicable)
- **Proof of pregnancy and estimated due date**
(if applicable)
- **Proof of Dependent Care of Child/Adult Expenses for that month**
(if applicable)
- **Proof of any medical insurance other than AHCCCS** (if applicable)

HealthCare.gov Application Checklist

Documentation Needed

- **Your Personal Information**, plus the personal information for everyone applying for coverage (full name, date of birth, ect.)
- **Your Household Information**
- **Home and/or Mailing Address**
- **Social Security Numbers (SSN) for everyone on your application**
- **Immigration document information**
- **Information on how you'll file your taxes** (for the current year)
- **Employer and income information for everyone in your household**
- **Best estimate of your household income**
- **Health coverage information** (if applicable)
- **Employer information**
- **A completed "Employer Coverage Tool"**
- **Individual Coverage Health Reimbursement Arrangement (HRA) notice** (if applicable)

SNAP & TANF Application Checklist

- Proof of citizenship and identity for everyone who is applying for benefits.
- Alien Registration Cards, if there are non-U.S. citizens applying for benefits in your household.
- Social Security numbers for everyone, or proof that a Social Security number has been applied for.
- Proof of relationship, birth certificates may be used.
- Name, address & daytime phone number of landlord or neighbor.
- A statement verifying your address and the names of everyone living with you. The statement must be made by a non-relative who doesn't live with you. It must be signed, dated and include that person's address and telephone number.
- Proof of ALL money your household received from any source last month and this month.
- Proof that your employment ended and last date paid. (if applicable)
- Bank or credit union (savings or checking) complete statement for the most recent month.
- Proof of savings bonds, securities, retirement plans and life insurance.
- Proof of rent/mortgage and utility bills (electric, water, gas, etc.) for the most recent month.
- Proof of child care expenses for the most recent month.
- Proof of all medical expenses for those applying for benefits who are age 60 or older or receive disability benefits.

Frequently Asked Questions

How long is the Health Insurance Marketplace open for?

November 1st - December 15th

*Due to COVID-19 the Marketplace is open from February 15- August 15 2021

Can I get help applying for health coverage?

YES

North Country HealthCare offers free enrollment assistance, both in-person and over the phone at all our locations. We have application assisters who speak both English and Spanish. To schedule a free enrollment appointment, visit

northcountryhealthcare.org/get-covered

Can I apply for others in my family?

YES

What ages qualify for KidsCare?

Ages 0-19

Do I need to have children to apply for Nutrition Assistance?

NO

Can I cancel my plan at any time?

YES AHCCCS, SNAP or TANF members who want to stop receiving assistance can stop benefits by logging into their Health-e-Arizona Plus account and asking for benefits to be stopped. Or they can call **1-855-HEAplus (1-855-432-7587)**

Do I Need a Social Security Number?

By law, you must provide a Social Security Number (SSN) for each person applying for benefits or show proof you have applied for one. Immigrants who are not legally able to get an SSN do not need to provide one. Providing an SSN for someone who does not want benefits is optional. However, not using an SSN may slow down the application process.

What benefits do undocumented immigrants qualify for?

Undocumented immigrants **ONLY** qualify for emergency medical assistance. However, if their children or other family members are lawfully present, that may qualify for other benefits such as AHCCCS or SNAP

What does Emergency Medical Assistance include?

- Delivery/Labor
- Life threatening conditions
- Severe behavioral health conditions

How can I submit my documents?

1. Upload via PDF on HEAPlus website
2. Send a fax using the fax cover sheet provided on HEAPlus
3. Email documents using the PIN provided on your HEAPlus account
4. Mail to: P.O.Box 19009, Phoenix, AZ 85005-9009
5. Hand in to any AHCCCS or DES/FAA office
6. Our application assisters have the tools to help you scan and upload all the necessary documents directly to your HEAPlus account

Does KidsCare have copays and premiums?

There are small monthly premium costs for KidsCare, but it is never more than \$70 per month, no matter how many children are in your family. There are no copays for KidsCare services.

Do I have to give information about my citizenship status?

NO

Do I have to fill out different applications for AHCCCS and SNAP?

NO

Resources

- **SNAP Application:** www.healthearizonaplus.gov/Login/Default
- **KidsCare Application:** www.healthearizonaplus.gov/Login/Default
- **AHCCCS Application:** www.healthearizonaplus.gov/Login/Default
- **TANF Application:** www.healthearizonaplus.gov/Login/Default
- **Health Insurance Terms:** www.healthcare.gov/glossary
- **The Health Insurance Marketplace:** <https://www.healthcare.gov/>
- **North Country HealthCare Enrollment Assistance:**
northcountryhealthcare.org/get-covered
- **North Country HealthCare Sliding Fee Scale:**
<https://mk0northcountry99ncu.kinstacdn.com/wp-content/uploads/2020/04/Sliding-Fee-Scale-2020-2021.pdf>
- **North Country HealthCare Eligibility Tool:**
northcountryhealthcare.org/program-eligibility/

