



HEALTH CARE OPTIONS FOR CTEP AMERICORPS MEMBERS



All CTEP members must have health insurance coverage during their term of service. CTEP currently offers coverage to all members through the Corps Network, a provider that provides health care to AmeriCorps programs. However, **given your annual income, you most likely qualify for subsidized health insurance plans with better coverage.**

Directions: We would like each incoming member to review the options that you have available below, and email Joel Krogstad at krogstad@spnn.org to let CTEP know:

- 1) How are you currently insured?
- 2) Are you going to stay on this insurance during AmeriCorps, or if not, which of the other options will you pursue?

If you are choosing an option that is not the AmeriCorps insurance (OPTION 4), you will need to enroll in the coverage prior to starting with CTEP, and ideally by July 15, so that your coverage is in place by the start date of the program. **In that event, you will need to send us a copy of your insurance card prior to the program start date.** If it is impossible for you to enroll in a state or private plan prior to the start date, we may need to temporarily enroll you in the AmeriCorps insurance plan on your first day of service until you are able to enroll in the better option to ensure that you have coverage. We look forward to hearing from each of you.

OPTION 1: Family Healthcare Coverage

If you are 26 or younger and on a parent's plan, or married and covered by a spouse's plan, you may continue this coverage during your term of service. If you have this option available to you, it may be your best option.

OPTION 2: Subsidized State Health Insurance Plans

This will probably be your best option if you do not plan to have family healthcare coverage. CTEP members can secure individual insurance on the public exchange. Members may qualify for Medicaid or other subsidized health care plans as outlined below. CTEP members who elect coverage on the public exchange must provide the Corps with proof of insurance and proof of premium payment; the Corps will reimburse the member for the cost of the plan premium monthly.

Medical Assistance (the program for Medicaid in Minnesota) or MinnesotaCare

These are the two subsidized state health insurance plans with different benefits and eligibility. Individuals with annual incomes **up to \$16,104** qualify for Medical Assistance. Typically, annual income is derived by showing the state any paystubs from the previous few months. Medical Assistance has the best benefits, and includes better coverage for dental and vision than the AmeriCorps plan. If you qualify for Medical Assistance, you pay **NO PREMIUMS** and **NO DEDUCTIBLE**. Co-pays, the amount that you have to pay when you visit a doctor, is usually less than 5 dollars. [Apply for Medical Assistance here](#). There are different provider networks under Medical Assistance, and I have heard from a few CTEP members that Health Partners offers a better network than Hennepin Health.

You do not need to be currently employed to apply for Medical Assistance, and we recommend you applying as soon as possible (even before your service year begins). When you apply for these programs, you will be asked if you are offered health insurance through your employer. **You should indicate “No” because AmeriCorps members are technically not employees. In the application, members should select “I’m not eligible for insurance through my employer or a family member’s employer”.**

Individuals with annual incomes of **\$16,105 to \$23,340** qualify for MinnesotaCare. MinnesotaCare has small premiums, not more than around \$50/month. Typically co-pay costs are much less with these programs than a CTEP member would pay for with AmeriCorps insurance (Option 4), in many cases \$10 or less. CTEP would cover your monthly premiums under this plan, but not your co-pays. Contact the CTEP office if you wish to pursue this option, and remember that the vast majority of CTEP members qualify for the better plan above, Medical Assistance.

OPTION 3: Private Insurance through MN’s Online Marketplace

- If you make above the amounts above for subsidized programs (more than \$23,341) and you don’t qualify for insurance through a family member, CTEP members may apply for private health coverage via the state’s marketplace: www.mnsure.org, only if you have a life event that qualifies you for a special open enrollment, such as losing your previous insurance, or moving. To apply for coverage under the Special Enrollment Period, AmeriCorps members may also contact the Marketplace call center at 1-800-318-2596.
- Individuals with annual incomes of **\$23,341 to \$46,680** qualify for subsidies (tax credits) that can be used immediately to lower your premiums. These subsidies are only available if you apply through the MNSure website, and are not available if you buy through the private carrier directly.
- The Corps will reimburse members the cost of monthly premiums up to the amount of the second lowest cost Silver Plan on the state exchange.
- This is typically a more expensive option for members, who will most likely have to be paying a more expensive deductible or co-pay, as compared to the subsidized programs above (Medical Assistance and MinnesotaCare).

OPTION 4: The Corps Network Plan through AmeriCorps

If you make above the amounts for the subsidized programs in Option 2 (more than \$23,341) and you don’t qualify for insurance through a family member, you could also choose to accept the Corps Network Plan through AmeriCorps. It is an Affordable Care Act compliant policy with CIGNA. The basic framework of the policy is: \$100 deductible (which would be reimbursed by CTEP), 80% in network/60% non-network coinsurance, \$2,000 out-of-pocket maximum, and 80% prescription drug coverage. These benefits are not as strong as the subsidized plans above (Medical Assistance or MinnesotaCare), but this a good option if you do not qualify for those plans. Members enroll in this plan in person on your first day of service.

This is also a good option if you do not have insurance through a family member, and you are moving to Minnesota only a few weeks before your CTEP service begins. That is because you need to reside in Minnesota to apply for Medical Assistance. Once you arrive, you should apply for Medical Assistance immediately, and then you can start on the Corps Network Plan while you wait for Medical Assistance to become active.

QUESTIONS?

Healthcare can be a complicated topic. Please contact Joel Krogstad, CTEP Program Director, at krogstad@spnn.org (preferred method) or 651 556 1384. I am happy to help!