

FAMIS *Select*

Virginia's Premium Assistance Program for SCHIP Enrollees



FAMIS *Select*

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Virginia's SCHIP Programs

- **Combination state**
 - **Separate SCHIP program (FAMIS)**
 - **Medicaid Expansion (FAMIS Plus)**
- **HIFA waiver for:**
 - **Coverage of Pregnant Women (FAMIS MOMS)**
 - **Separate SCHIP premium assistance program (FAMIS Select)**



FAMIS Select

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Virginia's Former ESHI Program

- **Employer Sponsored Health Insurance (ESHI) program (10/01 – 8/05)**
 - **Limited enrollment (90 Children)**
 - **Cumbersome eligibility rules**
 - **Reluctant cooperation of employers**
 - **Complicated definition of cost-effectiveness**



FAMIS Select

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Impact of Required Employer Contribution

- Prior to *FAMIS Select*, program rules required verifying employers contributed a minimum 40% -- a barrier to enrollment:
 - Employers reluctant to provide contribution information
 - Enrollees had no control over employers responses
 - Premium assistance payment received was still insufficient to afford employer's plan



FAMIS Select
Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Barriers in ESHI

- **Administratively cumbersome**
 - Determination of each child's allowable premium assistance reimbursement
 - Reimbursement for co-pays, co-insurance, deductibles over the family cap
- **Additional cost to provide wrap-around benefits**
- **Self-employed and families without access to employer sponsored insurance could not participate**



FAMIS Select

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Virginia's Solution – FAMIS Select

- Submitted HIFA 1115 Demonstration Waiver in 2004 and was approved 2005
- Waived:
 - Designation of a required employer contribution
 - Supplementation of private coverage (wrap-around benefits)
 - Limitations on family cost-sharing
 - Reduced federally required period without coverage



FAMIS Select

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

FAMIS *Select*

FAMIS *Select* is a program that gives parents of FAMIS enrolled children the freedom to choose between covering their children with the FAMIS health insurance plan or with a private or employer's health plan.



FAMIS *Select*
Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Elimination of Cost-sharing Limitations

- Families are responsible for the cost-sharing requirements of the employer/private plan they choose.
 - Specific marketing materials readily available to address potential out-of-pocket expenses
 - Completely voluntary participation and prompt disenrollment from *FAMIS Select* when desired



FAMIS Select
Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Elimination of Wrap-around Benefits*

- Strict state insurance licensure standards
- FAMIS *Select* Coordinator encourages and assists families with comparing FAMIS benefits to those offered through their private/employer's plan
- Families may disenroll from FAMIS *Select* at any time & receive full FAMIS benefits

** Childhood immunizations are the only remaining wrap-around benefit*



FAMIS *Select*

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Reduction of Required Waiting Period

- **FAMIS *Select* enrollees are not subject to the federally required six month waiting period**
 - **To be eligible for FAMIS *Select*, the child must first be enrolled in FAMIS**
 - **Therefore all FAMIS *Select* enrollees have met the required Virginia four-month waiting period after dropping other insurance**



FAMIS *Select*

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

FAMIS *Select* Enhancements

- Administration
 - FAMIS *Select* Coordinator
 - Toll free phone number
 - FAMIS.org website with program information
 - Strategic marketing and outreach
 - Coordination with FAMIS Central Processing Unit
 - Simplified premium calculation
 - Automated monthly premium remittance process



FAMIS *Select*

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Administration of FAMIS *Select*

- Option for FAMIS *Select* information on FAMIS application
- Simple one page FAMIS *Select* application
- Separate benefit plan for FAMIS *Select* enrollees in the Medicaid Management Information system (VaMMIS)



FAMIS *Select*

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Administration of FAMIS Select

- Prospective reimbursement requirement
- Monthly verification process to ensure continued enrollment in employer/private plan
- Continued enrollment in FAMIS *Select* voluntarily unless ineligible for FAMIS



FAMIS Select

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

FAMIS Select

FAMIS *Select* provides families a payment of up to \$100 per child per month to help pay the child's part of the family premium.

Example: A family with 3 children on **FAMIS Select**

- Health plan family premium = \$350/month
- **FAMIS Select** premium assistance payment to family = \$300/month
- Cost to family = \$50/month + any co-pays, coinsurance, and deductibles



Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

FAMIS *Select* - Advantages

- May make health coverage affordable for the entire family
- May offer different network of providers and allow children to see special health care providers
- Cost-savings for Virginia – for every 5 children enrolled in FAMIS *Select*, Virginia can cover one additional child in FAMIS



FAMIS *Select*
Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Cost Effectiveness

- Avg. FAMIS PM/PM SFY2008 \$121.29
- Avg. FAMIS *Select Reimbursement* - 94.75
- Savings PM/PM \$ 26.54

- Avg. FAMIS *Select* Monthly Enrollment 395

- **Estimated Annual Savings \$125,720**



Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

How is FAMIS *Select* Working?



FAMIS *Select*
Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

FAMIS Select Enrollee Survey

- 89% of participants reported that they were “very satisfied” with the program
 - *“FAMIS Select was easy to enroll in and is a GREAT and easy program to follow”*
 - *“We were able to get coverage for a parent and two college students, one of whom is a diabetic...we say THANK YOU for FAMIS Select”*
 - *“We love being able to keep the doctor our children have seen since birth”*



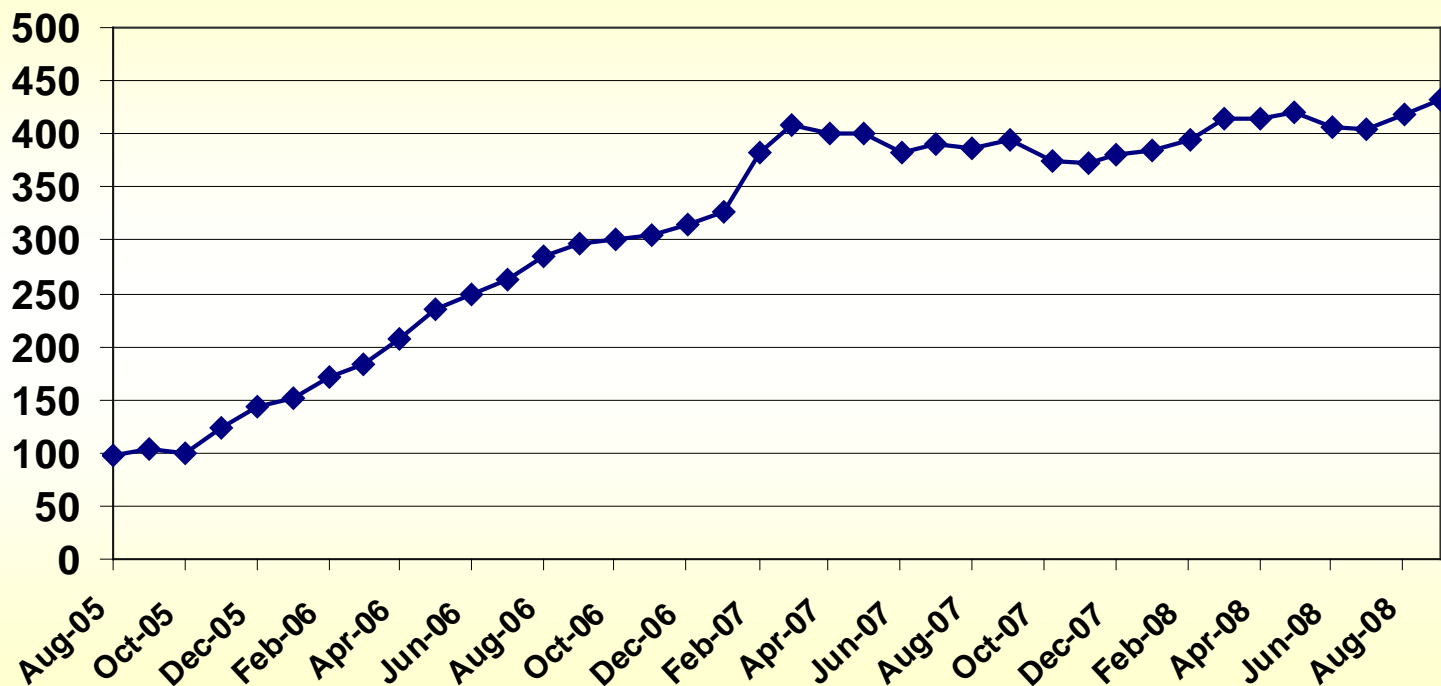
Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

FAMIS Select Enrollment

Total Children Enrolled on the Last Day of the Month



*** Total Children ever enrolled as of August 31, 2008 = 994**



FAMIS Select

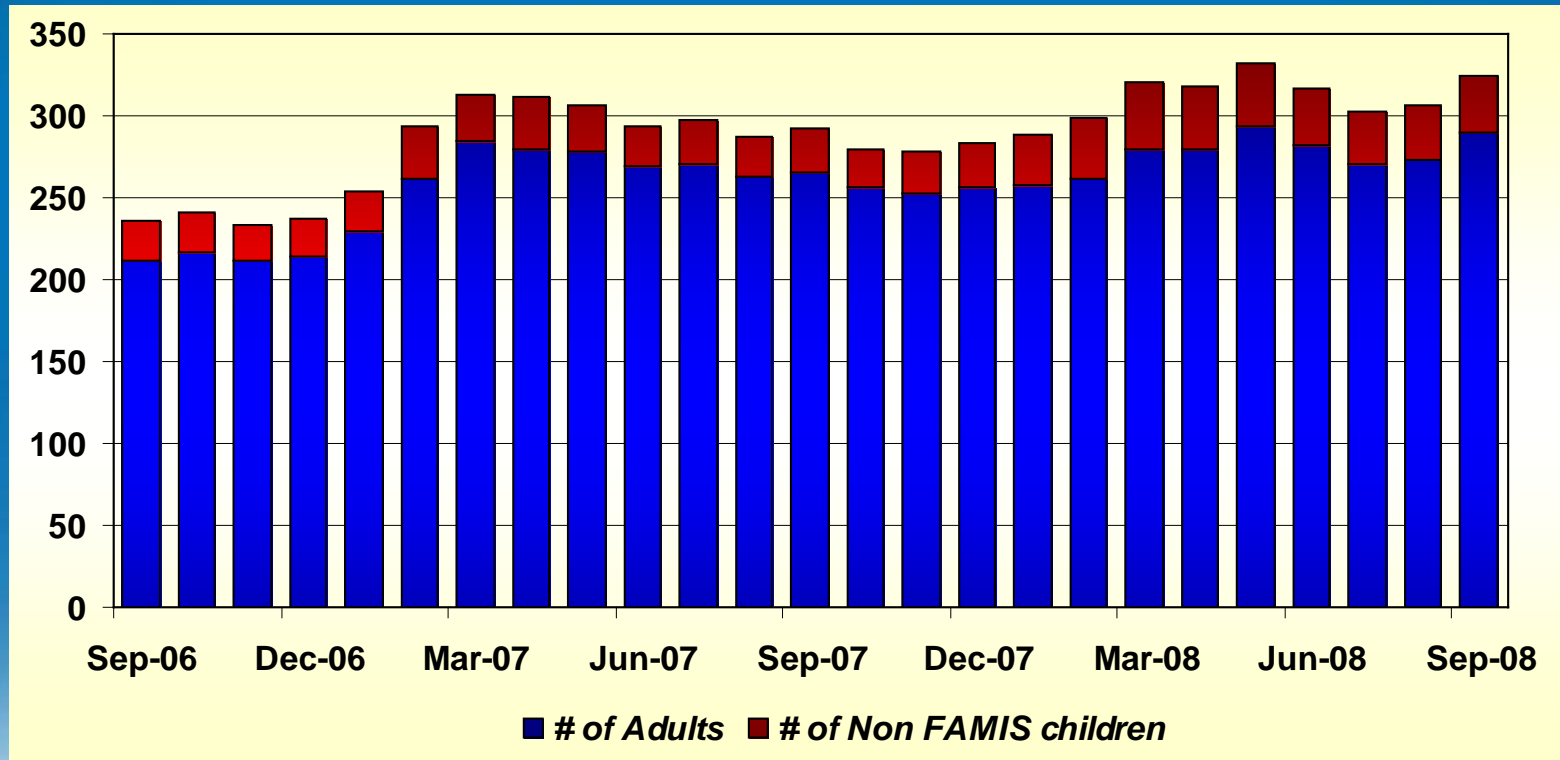
Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

Making Family Coverage Affordable



FAMIS Select

Premium Payment Assistance
for FAMIS Families

Covering Children With Affordable Health Insurance

1-866-87FAMIS

WWW.FAMIS.ORG

For More Information on Virginia's FAMIS *Select* Program

Contact: Janice Holmes
FAMIS Program Operations Manager
janice.holmes@dmas.virginia.gov
804-225-4280



Covering Children With Affordable Health Insurance
1-866-87FAMIS **WWW.FAMIS.ORG**



FAMIS

Covering Children With Affordable Health Insurance

1-866-87FAMIS WWW.FAMIS.ORG