

# HEALTHCARE REVIEW



West Virginians  
FOR AFFORDABLE HEALTH CARE

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WINTER 2022 | ISSUE 10

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## CANDIDATE FORUMS

In September and October, we hosted four candidate forums on health care issues facing the state. We had them in Cabell, Wood, Monongalia and Kanawha. We polled people in the state about their most pressing concerns from the cost of health care to reproductive rights to form our questions. A big thanks to the candidates that attended and all our partners that helped make them happen.

Our Kanawha County forum was centered on the topics of Social Determinants of Health and Health Equity at Grace Bible Church in Charleston. We worked with Dr. Shanequa Smith and the Black Voters Impact Initiative to ask federal, state and local candidates hard questions on disparities in health care accessibility. The CDC has declared racism a serious health threat. We asked candidates what policies they would support to address this in our state.

It was a wonderful evening, with two meet and greets so that everyone had a chance to speak to their candidates and ask them the questions that were most important to them and their families. Candidates had many interesting policy ideas to address inequities in school suspension numbers based on race, support the Herbert Henderson Office of Minority Affairs, training police officers to avoid racially motivated actions, pass the Crown Act, and revisit health equity bills that have already been passed, but weren't funded. West Virginia has a long way to go in this area, it was great to hear so many ideas to address these issues and so much public input.

Thank you to our partners at West Virginia Citizen Action Education Fund, Black Voters Impact Initiative, the ACLU, League of Women voters and all of the wonderful sponsors that helped make these forums a reality.

[More Great Stories Inside](#)

## CONGRESS PASSED THE INFLATION REDUCTION ACT: LOWERING HEALTH CARE COSTS FOR MILLIONS OF AMERICANS

After over a year of hard work, affordable health care advocates cheered the passage of the **Inflation Reduction Act** in August. The key to its passage was the support of Senator Joe Manchin. WVAHC and our colleague organizations turned that key and pushed open the door to lower health care costs for West Virginians. Our team brought together all our advocacy tools including flooding the Senator's office with phone calls, hosting media events and rallies, providing key state impact data to the Senator's staff, and lots of social media of course!

The Inflation Reduction Act will lower health care costs for millions of Americans and put money back in the pockets of American families and seniors in two significant ways:

### 1) Lower Marketplace health insurance premiums

In West Virginia, more than 20,000 residents depend on the Affordable Care Act's state marketplace health insurance premium subsidies (refundable, advanceable tax credits) to lower the cost of a quality health plan. The Inflation Reduction Act will reduce health insurance premiums by increasing the size of the subsidies and making them available to more people. Thanks to the Inflation Reduction Act, a middle-class West Virginia family of four will avoid a premium hike in 2023 of \$1,626, or **\$19,512 annually**. A pair of middle class empty nesters with one adult child on their insurance in West Virginia won't have to face monthly premium hike of \$2,087, or **\$25,044 annually**. A middle class couple about to retire in West Virginia will not be hit with a monthly premium hike of \$2,704, or **\$32,448 annually**."

### 2) Lower Medicare Prescription Drug Prices

The Inflation Reduction Act will lower prescription drug costs by giving Medicare – for the first time - the power to negotiate lower costs, and forces drug companies to give back money when prices rise faster than inflation. The bill also caps annual out-of-pocket prescription drug costs at \$2,000 for Medicare enrollees starting in 2025. The Act also will establish a \$35 monthly copay cap on insulin for Medicare enrollees.

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## **Biden Administration Builds on the Inflation Reduction Act**

More than Halloween candy was sweet in October. The Biden Administration sweetened the victories in the Inflation Reduction Act with two important executive actions to lower health care costs:

### **1) Ending the “Family Affordability Glitch”**

Thanks to the Biden Administration finalizing a rule that fixes the so-called “family affordability glitch,” an estimated **34,000 West Virginians** – mainly women and children - who were blocked from the state health insurance Marketplace and from premium assistance will now have the choice to buy a plan on the Marketplace for the first time. Nationally, **5.1 million working people** will now have a more affordable health insurance option available to them.

What is the “family affordability glitch”? Under the original Affordable Care Act, a “test of affordability” said that if a worker’s employer-based health insurance cost more than 9.38% of the worker’s household income, then it was “unaffordable”, and the worker had the option to buy insurance on the state Marketplace. Sadly, this test was misinterpreted since the state health insurance marketplaces were created.

Under the old rule, if a worker could buy his/her own coverage - just to cover the worker alone and not to cover the worker’s family - for less than 9.83% of the annual household income, then the worker was blocked from going to the state health insurance marketplace. But here is the crazy part. If coverage for the family cost the worker more than 9.83%, it didn't matter at all. The worker and the worker’s family were still blocked from going to the marketplace for coverage and receiving premium subsidies. That's the family glitch.

Under the **new rule**, the test of unaffordability for employer-based coverage will look at the cost of family coverage not just sole coverage for the worker. If a worker must pay more than 9.83% of the annual household income for family coverage, the worker has the choice to buy coverage on the state marketplace and get a robust premium subsidy for family coverage.

The Biden administration’s action will provide welcome financial relief to families across West Virginia and the nation during the current open enrollment period for 2023 plans that runs from November 1 to December 15.

### **2) Additional Approaches to Lowering Prescription Drug Costs**

The Biden Administration issued an **executive order** directing the Department of Health and Human Services to explore new actions it can take to lower prescription drug costs that will complement the Inflation Reduction Act provisions. The executive order relies on the authority of the “Innovation Center” at the federal Department of Health and Human Services, created by the Affordable Care Act, to test new ways of paying for Medicare services that improve the quality of care while lowering costs.

Stay tuned as WVAHC follows this issue. HHS will have 90 days to submit a report on how it will use new models of health care payment and delivery to lower drug costs and promote access to innovative drug therapies for beneficiaries enrolled in the Medicare and Medicaid programs.

## **PHE UNWIND: IS THE PANDEMIC REALLY OVER, AND WHAT DO MEDICAID ENROLLEES NEED TO KNOW?**

Nearly three years ago now, as Americans scrambled to stock up on toilet paper and adjust their lives to the onslaught of the COVID-19 pandemic, The U.S. Department of Health and Human Services declared a public health emergency (PHE) on January 31, 2020. This action gave the federal government flexibility to modify and even waive certain requirements for health and social safety net programs, including Medicare, Medicaid, and CHIP. It has been renewed every ninety-days since then.

Additional legislation tied to the duration of the PHE, such as the CARES and the Families First Coronavirus Response Acts, later guaranteed more support and flexibility to families. Possibly the most significant of these actions: the continuous enrollment requirement for Medicaid and CHIP members. This means that as long as we remain in an active public health emergency, no one can be kicked off their state-run health insurance due to a change in their eligibility status.

For Emily Basile, a data entry specialist residing in Kanawha County—the impending PHE unwind is significant because it means that she, along with 89.4 million others currently enrolled in Medicaid, will be put through the redetermination process which will decide whether or not they will remain on the program. Disenrollment may occur if a person has a change in income, marital status, or even for simple administrative reasons such as failure to verify one’s address. According to the Kaiser Family Foundation, between 5 and 14 million Americans are predicted to lose health care coverage during the unwinding process.

Emily’s health insurance is administered through the M-WIN program, which provides coverage to West Virginians with chronic health conditions or disabilities who are able and willing to work. Members pay a monthly premium based on their income that gives them access to Medicaid health care coverage while also affording them the ability to to earn and save more money than Medicaid traditionally allows.

“The monthly payment I make is on a sliding scale based on my income. There are no co-pays for doctors visits and the most I pay for any of my prescriptions is one or two dollars. It’s about \$96 a month, which is manageable for me. Without M-WIN, I wouldn’t have health care and I wouldn’t be able to go to work without that care.”

### **How does the PHE Unwind Impact WV Medicaid Enrollees?**

Estimates from the Department of Health and Human Services (HHS) predict that, of the possible 15 millions individuals who are disenrolled during the PHE unwind, as many as 6.8 million will actually still be eligible. Those people are likely to lose coverage due to administrative barriers, such as failure to understand or respond to forms and other attempts to verify their eligibility status.

Since the PHE has been in effect, Emily’s enrollment status and premium payments have been frozen, which afforded her some security and flexibility throughout the pandemic. A little over a year ago, Emily and her boyfriend decided to move in together to a house in another part of Kanawha County. Even though her income and eligibility status has remained the same, she must make sure to update her local DHHR on her change of address, or she may face disenrollment and a loss of coverage.

If you have questions about how the Public Health Emergency unwind impacts you or how to confirm your eligibility status, visit [www.wvpath.org](http://www.wvpath.org) or contact a West Virginia Navigator for free assistance with Medicaid renewals or for help choosing a plan through the health care marketplace. [www.wvnavigator.com](http://www.wvnavigator.com) // 304-356-5834 // [facebook.com/wvnavigator](https://facebook.com/wvnavigator)

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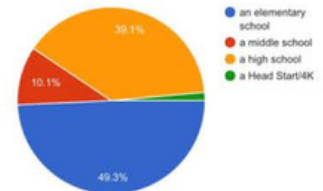
## WVAHC KIDS' HEALTH



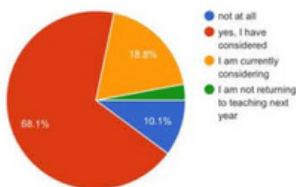
# SUPPORTING TEACHERS IN WEST VIRGINIA

In June we released a survey for West Virginia teachers focused on receiving direct feedback about the challenges they face every day. Following high vacancies nationally for teaching positions (more than 36,500 vacancies as of September) and continually losing teachers in state as well (more than 1,100 as of October), we went directly to the source. Children spend an average of 180 days a year in school. Our teachers are incredibly important to the health and wellbeing of our children. Our survey asked specific questions, leaving it open for anonymous feedback at the end of the survey from our teachers.

I teach in



Have you considered leaving your teaching position and changing careers?



We felt it was important to get a feel for how many teachers, currently, in WV schools were thinking about leaving or don't plan on returning to teaching next year at all. The top 5 factors chosen when given a list of 17 possible reasons for leaving the profession included:

1. **Inadequate pay and benefits**
2. **Stretched beyond the requirements of my position**
3. **Not feeling supported by school administration**
4. **Lack of mental health services for teachers**
5. **Lack of mental health services for students**

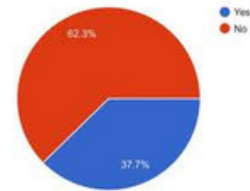
Not at all surprising, 100% of WV teachers surveyed agreed that they were not paid what they deserve for the work they are doing. "While being a teacher is an emotionally fulfilling job, it is not financially. People are making more money at jobs that don't require a degree in WV. Teachers and parents are responsible for whether a student succeeds or fails in life, and it is sad that teacher's salaries don't reflect that." -WV Teacher

Do you feel you receive adequate pay and benefits for your position?

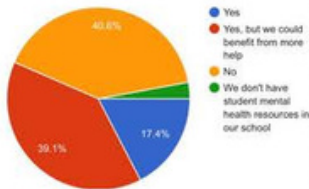


In addition to insufficient funds, if teachers are not provided with all the supplies that are needed for their classroom that leaves them to supplement from their own income. This puts extra stress on teachers to provide for students so they aren't lacking the tools they need to learn. "The level of stress has increased in this job and compensation is not enough."-WV Teacher

Are you provided with all the supplies that are needed for your classroom?



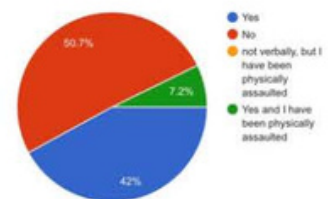
Do you feel your school has adequate access to resources to improve student mental health?



We started looking into the negative impact of the serious lack of mental health care in our state before the national youth mental crisis was declared. Parents were consistently reporting long wait times for the mental health care their children needed or providers that were not taking new patients because they were overwhelmed with patients already. We know more schools in WV are increasing school based mental health services and programs, which can help with early identification and treatment of mental health issues, so we decided to get teacher input on the in-school resources offered. Mentally Healthy children who have access to the supports they need are more prepared to learn, use appropriate problem solving skills and make positive connections to those around them. "I would like to see more help for all students (mental health, special education, students who have experienced trauma) and more respect from the legislature, parents, and the community."-WV Teacher

As of this year the National Education Association, the American Psychological Association, National Public Radio as well as other organizations have reported the rise nationally in violence against teachers and reinforced the need for it to be addressed. We wanted to find out if this was a concern for our state, a state that seems to be comfortable with the phrase "that doesn't happen here". While the percentage of actual assaults are low, the threats are high enough to be of significant concern. School violence impacts not only the children and their ability to learn in a healthy environment, but the entire community as well. "Student behaviors and lack of support, along with safety are the top reasons that I am considering to change careers out of education."-WV Teacher

Has a parent or student ever threatened you with violence?



"WE ARE AT THE INTERSECTION OF THE OPIOID EPIDEMIC WITH LACK OF RESOURCES TO HELP OUR MOST AFFECTED CHILDREN AND POLICY THAT KEEPS POOR PEOPLE POOR. SCHOOL IS NO LONGER VIEWED AS AN AVENUE OUT OF POVERTY BUT A PLACE TO KEEP THE MOST IMPOVERISHED FAMILIES DOWN OR FOR SOME FAMILIES TO SUPPORT DRUG DEALING IN OUR BUILDING SO WE NEED TO CHANGE THE CULTURE."

"THE COST OF EVERYTHING IS GOING UP AND WE NEED MORE PAY TO BE ABLE TO SURVIVE!"

"WE NEED SMALLER CLASSES, ESPECIALLY WITH ALL THE MENTAL HEALTH ISSUES STUDENTS HAVE TODAY."

**This survey is still open to WV teachers until the end of December at which time we will release the final report.**

**We want to hear your input on this. If you are a WV teacher and have not had the opportunity to view this survey, please reach out to [julianne@wvahc.org](mailto:julianne@wvahc.org) WVAHC Kids' Health holds the belief that children are healthier when their caregivers or any adult directly impacting their lives has the support that they need to be the healthiest versions of themselves. We look forward to the upcoming year and legislative session and thank policymakers, in advance, for prioritizing our children, teachers and parents. We know you will work to positively affect the lives of our children and we look forward to those changes!**

"THE TEACHER WORKLOAD IS AFFECTING ALL THE EDUCATORS. ESPECIALLY, WE HAVE UNDERSTANDING OF THE SITUATION OF OUR SCHOOLS, AS A RESULT WE HAVE A LOT OF PUNISHMENTS IN OUR SCHOOLS. THROUGH SOME NEWS ON THE NEWS WE'RE HEARD OF THE SITUATION AS A TEACHER WE NEED TO GET FROM THE STATE TO HELP TEACHERS GET PROPER TRAINING TO BE THESE PROFESSIONALS."

"THERE IS TOO MUCH PUT ON TEACHERS. WE ARE EXPECTED TO DO IT ALL AND NOT GET PAID FOR A MINUTE OF OVERTIME. IN ORDER TO KEEP AFOAT, I HAVE TO COME IN EARLY, STAY LATE, AND WORK ON THE WEEKENDS. IT'S RIDICULOUS."

"LEGISLATORS NEED TO STEP INTO THE SCHOOLS BEFORE TRYING TO IMPLEMENT POLICIES."



## We are only as strong as your support!

Thanks to the generous support of our volunteers, donors, and supporters like you, West Virginians for Affordable Health Care is able to defend and protect Medicaid and other important programs for West Virginians. On behalf of our staff and board we say thank you ensuring that every West Virginian has access to affordable, quality health care.

We know that in the coming years, there will be attempts in Washington and in Charleston to undermine these programs that protect the physical and financial health of West Virginians. More than 650,000 West Virginians – children, adults with disabilities, seniors, and hard-working low-wage families - rely on Medicaid. Our fight is truly about saving the lives of our family, friends, and neighbors.

Your support will make a real, lasting impact on the health and wellbeing of West Virginians. Please know that all donations are tax deductible.

### Membership Levels

\$20 Concerned Citizen

\$50 Health Booster

\$100 Mountain Strong

\$500 and up Health Care Champion

Action Supporter: Students/under-employed folks

Signup as a member and share information on issues with friends; write letters to the editor to share your concerns on health care topics, make your legislators aware of how much health care issues mean to you!

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*If you prefer to donate online, [please click here!](#)*



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