Health Reform Implementation Forum:

Eligibility, Enrollment, and Retention

March 28, 2013
OBJECTIVES FOR THE MEETING

- Health Care Reform is a great opportunity.
- Implementation = change, some that is challenging.
- Many unanswered questions
- Today: share what we know to date about changes regarding eligibility, enrollment, and retention.
- We’ll document & post answers to your questions
- Launch ongoing communication plans for 2013:
  - FAQ's, more forums, website
Opportunity

- Over 50,000 newly eligible for Medi-Cal and over 100,000 eligible for the Exchange
- Simplification of Medicaid (Medi-Cal in California) income rules
- New technologies and pathways being created to simplify enrollment and renewal processes
- **It Takes A Village:** Collaboration between HCSA and SSA, in partnership with our community members
  - Key to enrolling & retaining current and newly eligible.
Our Challenge

- Eligibility
- Enrollment
- Access
- Outcomes
PRESENTATION OVERVIEW

1. Changes to Eligibility, Enrollment, and Retention
2. State: Creation of Covered California
3. Preparation in Alameda County
4. Ongoing Communications and Information
### Health Coverage Options Today and in 2014

**Medi-Cal**
- Low-income children and adults automatically receive Medi-Cal through “linkage” with CalWORKS, SSI, foster care, and adoption assistance.
- Aged (over 65 yrs), blind, disabled and refugees in the U.S. for 8 months or less: must pass asset test; income determines if there is a share of cost (SOC)
- Children: age (0-21) and income (up to 200% FPL) determine if there is a share of cost
- Parents/adult caretakers with linkage through a qualifying child (up to 133% FPL)
- Pregnant women (up to 133% FPL for full-scope Medi-Cal, 133-200% FPL for pregnancy services)

**HealthPAC - Low Income Health Program, Medi-Cal Expansion (LIHP-MCE)**
- Adults between 0-133% FPL, 19-64 years old
- Not eligible for Medi-Cal
- Must be a citizen or Legal Permanent Resident (LPR) for 5+ years
- Alameda County Resident

**HealthPAC – LIHP Health Care Coverage Initiative (LIHP-HCCI)**
- Between 133-200% FPL, 19-64 yrs old
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**HealthPAC County**
- Between 0-200% FPL
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**Private Health Insurance**
- Any consumer may buy insurance on the individual market, or it is provided through their employer, with some exceptions for certain children and women’s programs (AIM, WIC, Share of Cost Medi-Cal)
- There are other private programs, such as Kaiser Permanente’s Child Health Plan, which offer insurance for certain populations (low-income children, individuals with certain disabilities, etc.) who do not otherwise qualify for a public or private health plan.

**January 2013**

**January 2014**

**Non-MAGI* Medi-Cal**
- Low-income children and adults automatically receive Medi-Cal through “linkage” with CalWORKS, SSI, foster care, and adoption assistance.
- Aged (over 65 yrs), blind, disabled and, to be determined (TBD), refugees in the U.S. for 8 months or less: must pass asset test; income determines if there is a share of cost
- *MAGI – Modified Adjusted Gross Income - the new methodology for calculating income thresholds using IRS rules that excludes an asset test. Non-MAGI applicants will still use an asset test.

**MAGI Medi-Cal**
- Children: age (0-19) and income (up to 250% FPL) determine if there is a premium
- Parents/adult caretakers with linkage through a qualifying child (up to 138% FPL)
- Pregnant women (up to 138% FPL for full-scope Medi-Cal, 138-200% FPL for pregnancy services)

**“Newly Eligibles:” Adults 19-64 between 0-138% FPL, no asset test, and must be a citizen or LPR for 5+ years
- This former LIHP MCE population will transition to Medi-Cal in 2014 and will be referred to as the “newly eligibles”**

**Exchange-Based Programs (Private Health Insurance Through Covered California)**
- Between 138-200% FPL
- This population will be eligible for the Exchange and must enroll in a Qualified Health Plan (QHP), which is a plan that provides a comprehensive package of services, broken down into 10 essential health benefits.
- They will qualify for a federal sliding scale subsidy to help pay for the cost of insurance premiums
- May be required to be a citizen or LPR for 5+ years in order to receive subsidy (TBD)

**HealthPAC County**
- The County Program is still TBD, based on available funding.
- Available funding will still be dedicated towards serving the residually uninsured.

**Private Health Insurance**
- Federal law requires everyone to enroll in a QHP (the Individual Mandate) either outside the Exchange, on the Exchange, or through their employer
- If you do not have health insurance (public or private) and do not qualify for an exemption, you are at risk to pay a penalty
- The Exchange will offer enrollment in certain QHPs, making it easier for consumers to compare plan. Those between 138-400% FPL will be eligible for a subsidy to help pay for insurance premiums for Exchange-based programs.

This chart provides a general overview of all programs. Eligibility requirements, especially FPL, vary by specific program and require a case-by-case analysis for an accurate determination of program eligibility.
REGULATORY CHANGES

• Adults ages 19-64, between 0-138% FPL, are eligible for coverage (e.g. childless, non-disabled adults)
  ✓ The “MAGI Population” or “Newly Eligibles”

• Assets test for these adults is **removed** for Medi-Cal eligibility

• Assets test **still exists** for elderly, disabled, Foster Care, Adoption Assistance and CalWORKS-linked applicants

• Subsidies available for those 138-400% FPL (citizen and Legal Permanent Resident for 5+ years) for purchase of health insurance on the Exchange
STATE OF CALIFORNIA

COVERED CALIFORNIA
“COVERED CALIFORNIA”

- Exchange
- CalHEERs
- Call Centers
- Application Assister and Navigator Program
EXCHANGE

• Online marketplace for individuals, families, and small businesses

• Compare and purchase insurance through a “Qualified Health Plan”

• Subsidies available for people 138-400% of FPL

• You can still obtain health coverage outside of the Exchange (public benefits programs, purchasing directly from an Insurance Company).

• The Exchange is simply to make it easier to compare plans, as well as offer more affordable options.
CALHEERS

- California Healthcare Eligibility, Enrollment, and Retention System
- Web-based eligibility and enrollment system
- Determines eligibility and assists in plan selection for Exchange programs and MAGI Medi-Cal
- Accepts applications for non-MAGI Medi-Cal and forwards applications to County Social Services Agencies
- Works with external interfaces (IRS, state systems, insurance plans) for eligibility verification
CALL SERVICE CENTERS

- Designed to handle all questions and customer service needs for thousands of new Medi-Cal eligible citizens, as well as those qualifying for Exchange Health Plans.
- Screening for subsidy eligibility for Exchange and Medi-Cal eligibility
- Assist with CalHEERs enrollment
- Refer to assisters and navigators locally
- Multi-lingual capacity
POTENTIAL ROLES AND OPPORTUNITIES FOR COMMUNITY PARTNERS

Covered California Assistor and Navigator Program

- **Assisters** are entities/people that the Exchange will compensate for successfully enrolling and renewing individuals in Exchange health plans. Compensation is per application.
  - **To Be Determined** - Compensation will also be available through The California Endowment for Medi-Cal applications and renewals.

- **Navigators** are entities/people that will help the Exchange outreach to specific populations still uninsured after the initial enrollment period. This is a grant program.
# PROJECTED TIMELINE

## In-Person Assistance Program

<table>
<thead>
<tr>
<th>Program</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assister Enrollment Entity Application Release</td>
<td>Spring 2013</td>
</tr>
<tr>
<td>Assister Enrollment Entity Training Begins</td>
<td>Summer 2013</td>
</tr>
<tr>
<td>In-Person Assister Training and Certification Begins</td>
<td>August 2013</td>
</tr>
<tr>
<td>Open Enrollment Begins</td>
<td>October 1, 2013</td>
</tr>
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</table>

## Navigator Program

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<tr>
<td>Navigator Grant Application Release</td>
<td>June 2013</td>
</tr>
<tr>
<td>Navigator Grant Application Submission Due</td>
<td>Mid-July 2013</td>
</tr>
<tr>
<td>Navigator Grant Award</td>
<td>Early October 2013</td>
</tr>
<tr>
<td>Navigator Training and Certification Begins</td>
<td>Mid-November 2013</td>
</tr>
<tr>
<td>Navigator Entities begin Enrollment Assistance</td>
<td>Early December 2013</td>
</tr>
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</table>
Assister Enrollment Entity Registration Process

1. Entity completes application from Covered California website.
2. Covered California reviews and approves applications that meet eligibility requirements.
3. Entity completes training and is registered as an Assister Enrollment Entity.
Assisters Program: In-Person Assistance and Navigators

We will use this page to post general information for organizations and individuals interested in the Assisters Program.

March 14, 2013: Assisters Program: 2nd In-Person Assistance (IPA) and Navigator Stakeholder Webinar

Thursday, March 14, 2013, from 1:00 pm to 2:30 pm PST

Click Here to View a Recording of the Webinar
Presentation Slides

February 7, 2013: Assisters Program: In-Person Assistance (IPA) and Navigator Stakeholder Webinar

Thursday, February 7, 2013, from 1:30 pm to 3:30 pm PST

Click Here to View a Recording of the Webinar
Click Here to Download the Presentation

Covered California Assister Enrollment Entity Interest Form

Click Here to Download the Form
ASSISTER HELP DESK

General questions on how to access and complete Assisters Interest Form

Monday-Friday, 8:00am – 5:00pm

Phone Number : 888-402-0737

assisterinfo@ccgrantsandassisters.org
SSA CHANGES

• Medicaid/Medi-Cal rules simplification: = changes to process

• New Technology = new Roles / Responsibilities: CalHEERs and CalWIN system interface- both directions
  ✓ Make final determination for Non-MAGI applications started in CalHEERs.
  ✓ Resolve inconsistencies for MAGI and Non-MAGI Medi-Cal applications.
  ✓ Responsible for case management of MAGI and Non-MAGI beneficiaries.

• Call Center: Align local call center with new State Call Centers
  ✓ Hours of operation
  ✓ 30 second “warm hand off”
ENROLLMENT PORTALS

Benefits Continuum
Administered by SSA

- HealthPAC County
- HealthPAC LIHP MCE
- HealthPAC LIHP HCCI

130% FPL

CalFresh

HCSA Indigent Programs

SSA Medi-Cal Programs

The Exchange

- Small Employer Health Option Program (SHOP)
- Individuals

CalWORKS

General Assistance (GA)

0% FPL

- Healthy Families (HF) Transition to the Targeted Low-Income Children’s Program (TLICP) under Medi-Cal
- Access for Infants and Mothers (AIM)
- Other Medi-Cal Programs
  - Foster care, Adoption, Pregnancy, Disability

Health Care Coverage Continuum
Administered by HCSA, SSA and the Exchange

400% FPL
HCSA: FUTURE OF HEALTHPAC

• Post 2014 HealthPAC eligibility criteria and scope of services are still being determined (based on available funding).

• There will still be an estimated 100,000 residually uninsured in Alameda County under 200% FPL after Health Care Reform (undocumented and eligible but not enrolled).
ALAMEDA COUNTY UNINSURED (UNDER 200% FPL)

Now

- Exchange eligible (138-200% FPL): 40,000
- MAGI Medi-Cal (newly eligible): 32,000
- Existing Medi-Cal (eligible, but not enrolled): 10,000
- Undocumented (138-200% FPL): 10,000
- Undocumented (0-138% FPL): 10,000

2014

- Exchange eligible (138-200% FPL): 40,000
- MAGI Medi-Cal (newly eligible): 15,000
- Existing Medi-Cal (eligible, but not enrolled): 23,000
- Undocumented (138-200% FPL): 10,000
- Undocumented (0-138% FPL): 10,000
PREPARING FOR 2014

• Maximize enrollment in Alameda County: Working toward “no wrong door” entry for HealthPAC, Medi-Cal, and the Exchange
  ✓ Enroll in other public benefit programs (eg., CalFRESH)

• Step 1: Mapping of current system
• Step 2: Analysis of alternatives moving forward
• Step 3: Implementation
TIMELINE

• October 1, 2013: Open Enrollment (pre-enrollment) for Exchange Programs to begin, using CalHEERS.

• January 1, 2014:
  ✓ Medi-Cal Expansion for Newly Eligible Population (HealthPAC MCE enrollees transition to Medi-Cal).
  ✓ California Health Benefit Exchange “Covered California” Goes Live (HealthPAC HCCI transition to the Exchange).
  ✓ Projected start CalHEERs starting to accept Medi-Cal applications.
ON-GOING COMMUNICATIONS AND INFORMATION

STAY CONNECTED
ONGOING COMMUNICATIONS, INFORMATION, AND MATERIALS

- Web materials for CBOs – www.achealthcare.org
  - Meeting materials and presentations
  - Fact sheets
  - FAQ
- Email questions – healthreform@acgov.org
- Newsletter updates
- County websites:
  - www.achealthcare.org
  - www.alamedasocialservices.org
  - www.acgov.org/health
- State website:
  - www.healthexchange.ca.gov (policy site)
  - www.coveredca.com (resident site)
COVERED CALIFORNIA MEDIA CAMPAIGN

http://www.coveredca.com/

COVERING CALIFORNIA FAMILIES
Starting in January 2014, individuals and families will have many new options for health insurance through Covered California. For families that qualify, financial assistance will help make insurance more affordable. Read More.

294 DAYS 14 HRS 28 MINS
UNTIL NEW COVERAGE BEGINS FOR MILLIONS OF CALIFORNIANS
Health care coverage begins January 1, 2014

COST-ESTIMATE CALCULATOR
Starting in 2014, most people will be required to have health insurance. Find out how much your health insurance might cost by using our calculator.

ESTIMATE YOUR COST
Health Care Alameda County California
An information resource for uninsured Alameda County residents seeking free or low-cost health care

Home Health Insurance Info FAQ Other Resources About Us

find▶ a free or low-cost doctor or health clinic
I need Doctor or clinic ▼
Ages Any ▼
Address, City or ZIP ▼
Within Any ▼
Preferred Language English ▼
Search

get info▶ on qualifying for health insurance

learn▶ about other services
FOOD, HOUSING & MORE

FOR FURTHER ASSISTANCE PLEASE CALL

Alameda County Public Health Clearinghouse
For referrals to general health care and pregnancy resources in Alameda County call 1-888-604-4636

211
Easy access to housing information and critical health and human services available 24 hours a day. Call 211 or visit 211alamedacounty.org.

MEDIA, ADVOCATES & POLICY MAKERS

Announcements
Health Reform Implementation Forums for CBOs ▶
Oakland ID Card ▶
Youth Empowerment Conferences ▶

Health Reform implementation efforts in Alameda County ▶

Data and Reports on the uninsured in Alameda County ▶

HealthPAC Alameda County launches program for the uninsured ▶

Join Us on Facebook and Twitter

Community
Sign up for a newsletter on health reform implementation by clicking here
SAVE THE DATE

- **May 30:** 10:00 – 12:00: Fremont Family Resource Center, 39155 Liberty Street, Fremont (Pacific Room)

- **September:** Date and Location TBD. ICPC Forum, “Alameda County Children’s Policy Forum Series: Serving Children and Families in the Age of Health Care Reform”

- **October 10:** Date and Location TBD

- **November 15:** 10:00 – 12:00: Eden Area Multi-Service Center, 24100 Amador Street, Hayward (2nd Floor – California Poppy’s Room #225-226)
FEEDBACK & SUGGESTIONS

• Questions, feedback, and suggestions

• Please fill out cards

• Email ongoing questions to healthreform@acgov.org
  ✓ Replies
  ✓ Answers posted in FAQs on achealthcare.org
Looking to Enroll in a Health Coverage Program Today?
Current Programs and Ways to Enroll in Coverage through December 2013

Check www.achealthcare.org for updates on how enrollment and eligibility will change in January 2014

**Medi-Cal**

Medi-Cal is a health insurance program for children, parents, seniors, and persons with disabilities. Income, citizenship, and family size will affect eligibility for Medi-Cal.

**Ways to Apply:**
- Check your eligibility and apply online at www.mybenefitscalwin.org
- Apply in-person at an Alameda County Social Services Agency Office:

<table>
<thead>
<tr>
<th>Location</th>
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<tbody>
<tr>
<td>North County Multi-Service Center</td>
<td>2000 San Pablo Ave. Oakland CA 94612 (510) 891-0700</td>
</tr>
<tr>
<td>Alameda County Social Services- Enterprise Office</td>
<td>8477 Enterprise Way, Oakland, CA 94621 (510) 777-2300</td>
</tr>
<tr>
<td>Alameda County Social Services- Fremont Family Resource Center</td>
<td>39155 Liberty St Ste C330, Fremont, CA 94536 (510) 670-6000</td>
</tr>
<tr>
<td>Alameda County Social Services- Eden Multi-Service Ctr</td>
<td>24100 Amador St., Hayward, CA 94544 (510) 670-6000</td>
</tr>
<tr>
<td>Alameda County Social Services – Eastmont Center</td>
<td>6955 Foothill Blvd Suite 100 Oakland CA 94605 510-383-5300</td>
</tr>
<tr>
<td>Alameda County Social Services- Livermore Outstation</td>
<td>3311 Pacific Ave, Livermore, CA 94550 (925) 455-0747</td>
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- Call 510-COVERUS to request a Medi-Cal application be mailed to you at home, or to start an application over the phone.
- **Apply** at a community-based health clinic or other community-based location. Call the Health Insurance Technician Unit at 1-800-422-9495 to find a location, or visit www.achealthcare.org

**HealthPAC**

HealthPAC is a county-based coverage program that covers the cost of medical services for low-income Alameda County residents who do not qualify for full-scope Medi-Cal, or who qualify with a high share of cost. Some of the individuals who enroll in HealthPAC today will be eligible for Medi-Cal or the Exchange on Jan 1, 2014.

**Ways to Apply:**
- There are many health clinics and community-based locations Alameda County that can enroll residents in the HealthPAC program. Call 1-800-422-9495 or visit www.achealthcare.org to find the location nearest you.

**Kaiser Child Health Plan**

The Kaiser Child Health Plan is a low-cost private health insurance option for children who do not qualify for Medi-Cal.

**Ways to Apply:**
- Call the Health Insurance Technician Unit at 1-800-422-9495 to set up an enrollment appointment.

**Unsure what health coverage program you and your family members may qualify for?**

- Call the Alameda County Health Care Services Agency Health Insurance Technician Unit at 1-800-422-9495 to set up an enrollment appointment at a health clinic or community-based location where you can be screened for both Medi-Cal and HealthPAC. Some locations also will screen for the Kaiser Child Health Plan (ask the customer service representative for current locations).
## What is the Exchange?

- The Affordable Care Act of 2010 (ACA), upheld as constitutional by the U.S. Supreme Court in June 2012, calls for states and federal agencies to set up “Exchanges,” or web-based health insurance supermarkets, by October 1, 2013.

- This “Exchange” is an online marketplace for individuals, families and small businesses to compare, and purchase, different health insurance plans. California’s Exchange has been named “Covered California.”

- Covered California notifies individuals if they qualify for federal financial assistance (Medi-Cal or a federal sliding scale subsidy) that can lower the cost of health insurance plans available on the Exchange.

## What is CalHEERS and How Does it Relate to the Exchange?

- CalHEERS stands for California Healthcare Eligibility, Enrollment and Retention System.

- CalHEERS is the web-based system that will determine eligibility and facilitate plan enrollment for Exchange health plans, federal subsidies, and for MAGI* Medi-Cal.

- An applicant or application Assister will input information, and CalHEERS will complete an electronic verification (income, social security identification, etc). Barring problems, the applicant will be enrolled without any additional follow-up.

- If additional information is required for a MAGI Medi-Cal applicant, Alameda County Social Services Agency staff will complete follow-up and verification as necessary.

- If additional information is required for a non-Medi-Cal Exchange applicant, Covered California staff will complete follow-up and verification as necessary.


## What are the Call Centers?

- Covered CA established a State Call Center to take calls from individuals inquiring and applying for health insurance, as a complement to the web-portal.

- State-employed agents will conduct an eligibility assessment through a Quick Sort process, where the applicant answers several questions about their family characteristics and income. If applicants are potentially MAGI or non-MAGI Medi-Cal eligible, the agent will transfer the call to the individual’s home county as quickly and seamlessly as possible. They are expected to stay on the line until the county agent answers. This has been labeled a “warm handoff.”
  - The current service standard is that the County will answer 80% of calls within 30 seconds.
  - County Social Service Agencies, who administer Medi-Cal, must establish corresponding call centers to take these calls and finish eligibility and enrollment in Medi-Cal programs.

- If an individual was mistakenly transferred, the County will still complete an Exchange application using the Covered California website, so as to minimize “bouncing” of a customer back and forth.
Health Reform 101 – California’s Health Exchange aka “Covered California”

What is the Assister and Navigator Program?
• Assister entities will be compensated by the Exchange for successfully enrolling and renewing individuals in Exchange health plans during the initial enrollment period from October 2013 through March 2014 ($58/successful application and $25/successful renewal).
  o Compensation will also be available through The California Endowment for Medi-Cal applications and renewals. Details To Be Determined.

• Navigator entities will help the Exchange outreach to specific groups still uninsured after the initial enrollment period. These entities will be sustained through the Exchange’s operating costs and will be paid through a block grant, rather than a fee-for-enrollment program.

• Insurance Agents can use the CalHEERS system, but will not be compensated through Covered California for the application assistance.

• Entities and affiliated individuals must apply to be certified, as only trained, enrolled and certified individuals will generate compensation for their certified entities.

• Entity and Individual Assister Applications should be released in early-April 2013. Organizations can now go on the website and fill out an “interest form.”

• Application Assisters, including SSA workers, will be able enroll Exchange applicants during pre-enrollment from October 2013 to January 2014 and ongoing after pre-enrollment.

• Application Assisters will be able to use CalHEERS to apply for Medi-Cal (projected start data of January 1, 2014).

• Additionally, all Assisters will be able to help Medi-Cal and Exchange beneficiaries with Plan selection.

How Does the County Social Services Agency (SSA) Work with the Exchange to Promote “No Wrong Door”?
• Applicants will be able to apply for health insurance through different portals, including the Covered California Website, the State Call Center, and County SSA offices.

• SSA’s CalWIN system will interface with CalHEERS and allow SSA to complete Covered California applications in CalWIN and screen for eligibility in Exchange subsidy programs, MAGI and Non-MAGI Medi-Cal.

• SSA will confirm Non-MAGI Medi-Cal eligibility for those applicants that begin their application through Covered California (MAGI applications are determined in CalHEERS and SSA follows-up if there is an inconsistency).

• SSA will be responsible for case management of MAGI and Non-MAGI beneficiaries. The Exchange will be responsible for case management of Exchange and federal subsidy beneficiaries.

For more information on California’s Exchange, go to their website at: www.CoveredCA.com.

Updates, Assister Entity Interest forms and Applications will be found on the Exchange Board’s website at: www.hbex.ca.gov.
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