



# **Health Reform Implementation Forum: Eligibility, Enrollment, and Retention**

**May 30, 2013**

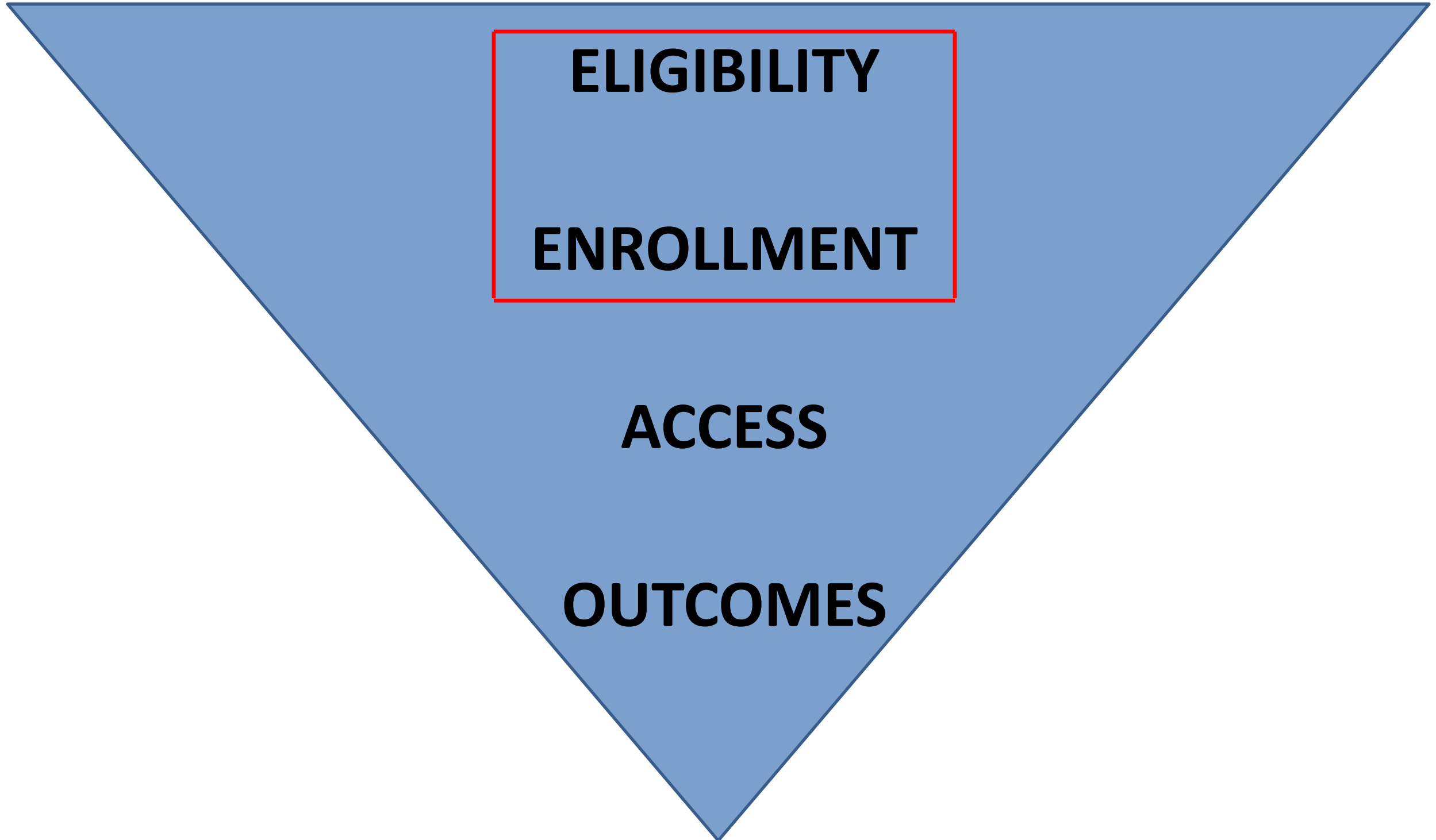
# SPEAKERS

- **Njeri McGee-Tyner** – Eligibility and Enrollment Director, Alameda Health Consortium
- **Randy Morris** – Assistant Agency Director, SSA
- **Rachel Metz** – Policy Director, HCSA
- **Lisa Forti** – Policy Director, SSA
- **Danice Cook** – HealthPAC Administrator, HCSA

# OBJECTIVES FOR THE MEETING

- Share what we know about Health Care Reform impacts on eligibility, enrollment, and retention.
- Update on local implementation opportunities and challenges
- Answer questions
- Provide resources for ongoing information sharing

# OUR CHALLENGE



**ELIGIBILITY**

**ENROLLMENT**

**ACCESS**

**OUTCOMES**

# OUR 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 GOALS

- Increase enrollment in all public benefits that individuals and families are eligible for.
- Promote uninterrupted enrollment in, and access to, those benefits.

# 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 CARE REFORM**

Changes to Eligibility, Enrollment, and Retention



# 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.



**COVERED**  
**CALIFORNIA**

# **COVERED CALIFORNIA**

UPDATES

# “COVERED CALIFORNIA”



- The Exchange
- CalHEERS 
- Call Centers 
- Application Assister and Navigator Program 

# THE EXCHANGE AKA “COVERED CALIFORNIA”

- 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).

# 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.
- **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 ASSISTERS TIMELINE

In-Person Assistance Program	Date
Assister Enrollment Entity Application Release	Summer 2013
Assister Enrollment Entity Training Begins	Summer 2013
In-Person Assister Training and Certification Begins	August 2013
Open Enrollment Begins	Fall 2013

Navigator Program	Date
Navigator Grant Application Release	Late-June
Navigator Grant Application Submission Due	Mid-August
Navigator Grant Award	Early -October 2013
Navigator Training and Certification Begins	Mid-November 2013
Navigator Entities begin Enrollment Assistance	Early -December 2013



# Assister Enrollment Entity Registration Process

Entity completes application from Covered California website.



Covered California reviews and approves applications that meet eligibility requirements



Entity completes training and is registered as an Assister Enrollment Entity

QUICK LINKS

- About Us
- Assisters Program
- Covered California Consumer Webpage
- News
- Outreach and Education Program
- Public Records Act Requests

RELATED LINKS

- California Department of Health Care Services
- California Department of Insurance
- California Department of Managed Health Care
- California Department of Public Health
- California Health and Human Services Agency

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.

May 3, 2013: Assisters Program Webinar

Covered California will host a stakeholder webinar to present the Assisters Program Draft State Regulations.

Friday, May 3, 2013, from 9:30 am to 11:00 am PST

[Click Here to View a Recording of the Webinar](#)

[Presentation Slides](#)

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](#)

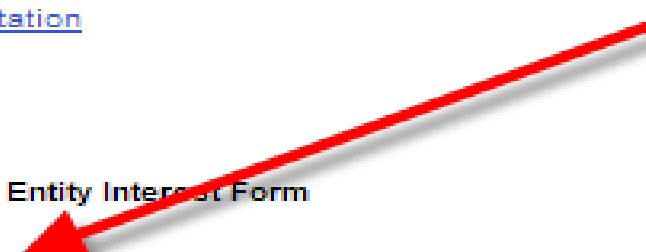
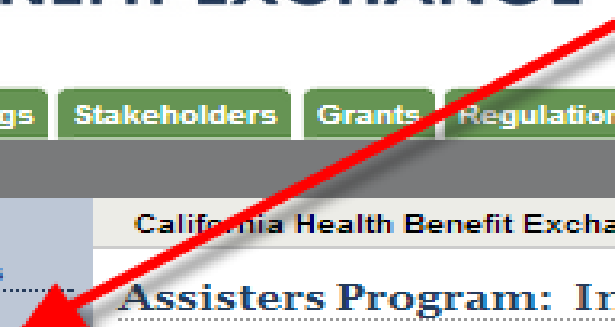
[Click Here to Download the Presentation](#)

[Webinar Q&A](#)

Covered California Assister Enrollment Entity Interest Form

[Click Here to Download the Form](#)

Scroll Down



## **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](mailto:assisterinfo@ccgrantsandassisters.org)

# **CHANGES IN 2014**

# WHAT HAPPENS IN 2014?

## Existing Programs

1. Medi-Cal (low-income **AND** “linked” to CalWORKS, Foster Care, Adoption, SSI, Refugee, aged (65+), blind, or disabled PLUS asset test
2. HealthPAC Medi-Cal Coverage Expansion (MCE) **AND** “no linkage” children, parents/caretakers, & pregnant women on Medi-Cal
3. HealthPAC Health Care Coverage Initiative (HCCI) “no linkage”
4. HealthPAC County (not eligible for MCE or HCCI and are between 0 and 200% of FPL)



## After January 1, 2014

Non-MAGI\* Medi-Cal, 0-138% FPL with linkage + asset test

MAGI\* Medi-Cal  
0-138%FPL, citizen/LPR

Exchange  
138-200% FPL,citizen/LPR

County Program  
Eligibility TBD

\*MAGI = Modified Adjusted Gross Income

# SCENARIO 1

**TODAY:** A 35 year old single adult is disabled. His income is less than \$7,000 per year and assets are less than \$2,000. He recently applied for SSI and was approved and is now receiving Medi-Cal.

**2014:** Nothing will change for this individual. He will continue to receive Medi-Cal.

# SCENARIO 2a

**TODAY:** A single adult that is a US citizen has an annual income of \$10,000 (under 100% FPL) and is currently on HealthPAC MCE.

**2014:** This person will be newly eligible for Medi-Cal.

# Scenario 2b

**TODAY:** A 40 year old single adult is disabled, with income less than \$10,000. His assets are \$6,000 currently. Currently, he is enrolled in HealthPAC.

**2014:** This person will be eligible for MAGI Medi-Cal under the new eligibility rules.

If, in time, his assets are reduced, he will be able to apply for non-MAGI Medi-Cal under the old rules.



# SCENARIO 3

**TODAY:** A married couple has an annual income of \$23,000 per year (150% FPL) and they both currently are enrolled in HealthPAC because they do not qualify for Medi-Cal.

**2014:** The couple will still not be eligible for Medi-Cal, even under the new eligibility rules, as their income is too high.

The couple will be eligible to purchase insurance on the Exchange and will qualify for a projected \$661 in monthly federal subsidies. The estimated “silver plan” premiums would be \$75/month, after subsidies.

# SCENARIO 4

**TODAY:** A family of 4 makes \$30,000 per year (under 138% FPL).

Both parents are undocumented and have HealthPAC. Both children are US citizens. The 4 year old child is on Medi-Cal. The 8 year old child was on Healthy Families, but recently transitioned to Medi-Cal.

**2014:** Both parents will still be eligible for HealthPAC. They will not be eligible for full-scope Medi-Cal, but they will be eligible for Restricted Medi-Cal (generally for emergency situations).

Both children will remain on Medi-Cal, unchanged.

# WHAT DOESN'T CHANGE

- If you are aged (65+), blind or disabled and on Medi-Cal, nothing changes. The Medi-Cal asset test still applies.
- If you receive Medi-Cal through CalWORKS, SSI, Foster Care or Adoption Assistance, nothing changes. The Medi-Cal asset test still applies.
- If you are undocumented, nothing changes. You are not eligible for full-scope Medi-Cal or for an Exchange-based program.
- If you receive Medicare, nothing changes. You cannot apply for subsidized coverage on the Exchange if you receive Medicare.

# STILL TRACKING....

- **Status of Legal Permanent Residents with Less Than 5 years Residency**
- **Long-Term Care (LTC) Benefits for Newly Eligible Medi-Cal Population**
- **Mental Health Benefits for Newly Eligible Medi-Cal Population**
- **State Take-Back of 1991 Realignment Funding**

**\*\* We are hopeful that questions around the FY13-14 State Budget, and any federal approval that impacts health care reform, will be answered by late Summer 2013.\*\***



# **ALAMEDA COUNTY**

## **UPDATES**

# SSA CHANGES



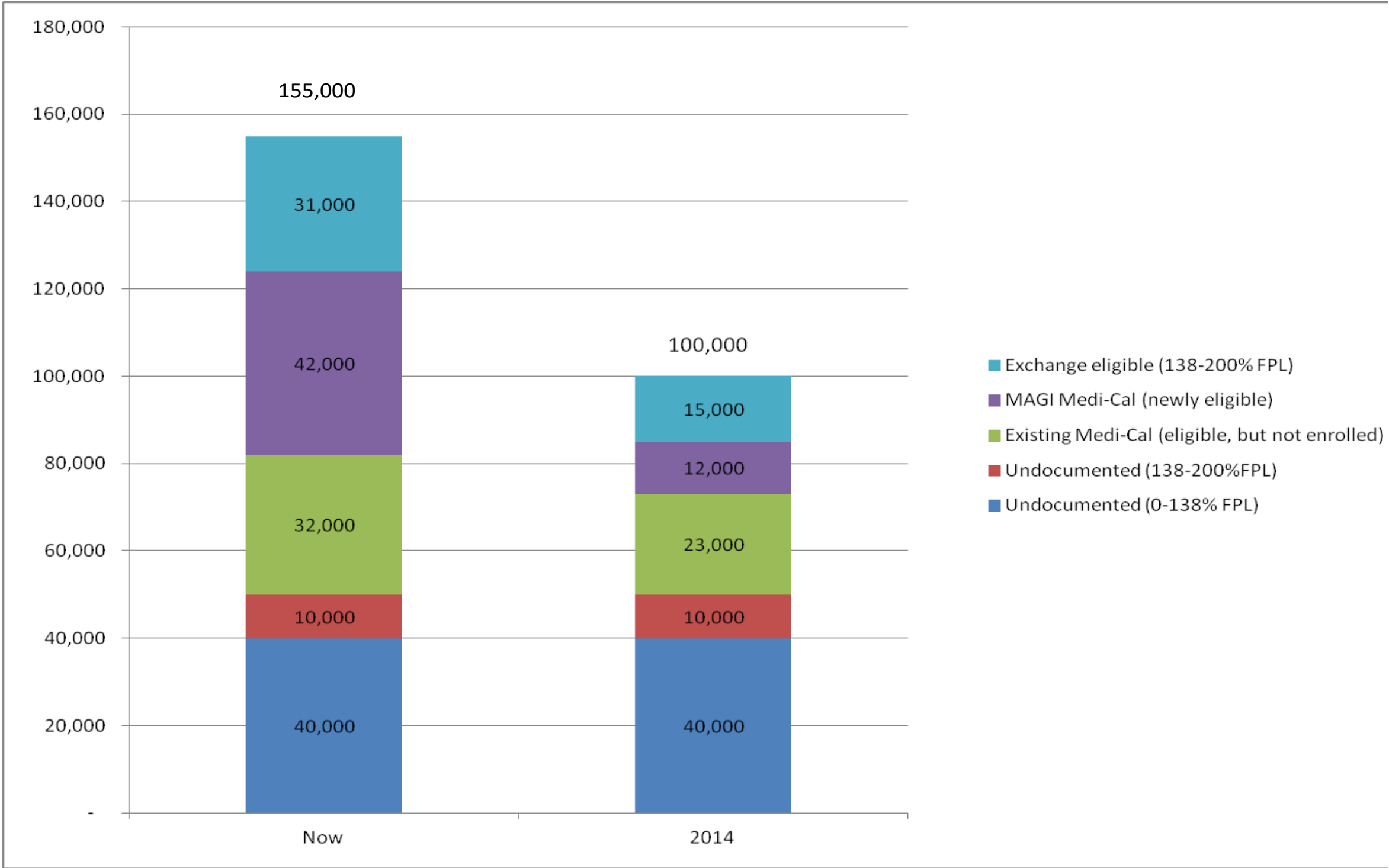
- Medicaid/Medi-Cal rules simplification = changes to process
- New Technology = new Roles / Responsibilities: CalHEERs and CalWIN system interface- both directions
  - ✓ Make final determination for Non-MAGI applications started in CalHEERs.
  - ✓ Resolve inconsistencies for MAGI and Non-MAGI Medi-Cal 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”



# 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 remaining uninsured in Alameda County under 200% FPL after Health Care Reform (undocumented and eligible but not enrolled).

# ALAMEDA COUNTY UNINSURED (UNDER 200% FPL)



Data From:  
UC Berkeley Labor Center and  
Alameda County HealthPAC  
Program



# 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.
  - ✓ Also, pre-enrollment for MAGI Medi-Cal 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).

# **ON-GOING COMMUNICATION**

**STAY CONNECTED**

# ONGOING COMMUNICATIONS, INFORMATION AND MATERIALS

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

# COVERED CALIFORNIA MEDIA CAMPAIGN

<http://www.coveredca.com/>



 **COVERED CALIFORNIA**

[HOME](#) [ABOUT US](#) [GETTING COVERED](#) [RESOURCES](#) [LANGUAGE: ENGLISH ▼](#)

## 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](#)

# ENROLL TODAY

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## For Medi-Cal

Check your eligibility and apply online at [www.mybenefitscalwin.org](http://www.mybenefitscalwin.org) or Call **510-COVERUS**

## For HealthPAC

Call **1-800-422-9495** or visit [www.achealthcare.org](http://www.achealthcare.org) to find the location nearest you

## For the Child Kaiser Health Plan

Call **1-800-422-9495** to set up an enrollment appointment. For enrollment information, visit [http://info.kaiserpermanente.org/html/child\\_health\\_plan](http://info.kaiserpermanente.org/html/child_health_plan)

## For Exchange Coverage

Exchange Coverage beginning Jan. 1, 2014 - Go to [www.CoveredCA.com](http://www.CoveredCA.com)

## Unsure

Call **1-800-422-9495** to set up an enrollment appointment

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# ENROLL TODAY

See “How to Enroll Today” Handout for More Information

Remember: Individuals who Enroll in HealthPAC today may be able to transition to Medi-Cal or the Exchange on January 1, 2014.

**Enroll now to maintain coverage during this transition!**

# Health Care Alameda County CALIFORNIA

AA ESPAÑOL 中文

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

Ages

Address, City or ZIP

Within

Preferred Language

## 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**



Easy access to housing information and critical health and human services available 24 hours a day. Call **211** or visit [211alamedacounty.org](http://211alamedacounty.org).

## MEDIA, ADVOCATES & POLICY MAKERS

### Announcements

[Health Insurance Sign Up Help for Families](#)

[Health Reform Implementation Forums for CBOs](#)

[Oakland ID Card](#)

[Health Reform preparation in Alameda County](#)

[Data and Reports on the uninsured in Alameda County](#)

[HealthPAC Alameda County launches program for the uninsured](#)

[Connecting Kids to Coverage Efforts in Alameda County to enroll all eligible children in health insurance](#)

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### Community

Subscribe to an email list on health reform implementation by [clicking here](#)



# SAVE THE DATE

- **September 20:** 9am – 12pm. Nile Hall, Preservation Park, 1233 Preservation Park Way, Oakland.
  - ICPC Forum, “Alameda County Children’s Policy Forum Series: Serving Children and Families in the Age of Health Care Reform”
- **October 10:** 10am – 12pm. Location TBD
- **November 15:** 10:00 – 12:00. Location TBD
- **RSVP** – [www.achealthcare.org](http://www.achealthcare.org)

# FEEDBACK & SUGGESTIONS

- Questions, feedback and suggestions
- Please fill out cards
- Email ongoing questions to [healthreform@acgov.org](mailto:healthreform@acgov.org)
  - ✓ Replies
  - ✓ Answers posted in FAQs on [achealthcare.org](http://achealthcare.org)