



Alameda County
Health Care Services Agency

Health Care Reform Eligibility and Enrollment Implementation Information Session

June 27, 2013

1

SPEAKERS

- **Alex Briscoe** – Agency Director, HCSA
- **Rachel Metz** – Policy Director, HCSA
- **Danice Cook** – HealthPAC Administrator, HCSA
- **Alicia Alcalá** – Supervising Health Insurance Technician, HCSA
- **Toni Tullys** – Deputy Director, BHCS
- **Randy Morris** – Assistant Agency Director, SSA

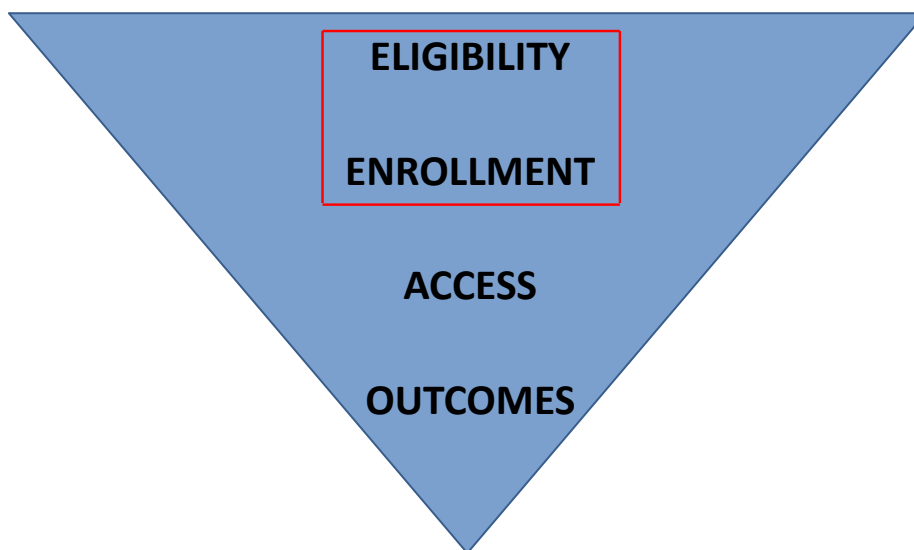
2

PRESENTATION OVERVIEW

1. Health Care Reform Changes in Eligibility and Enrollment
2. State: Creation of Covered California
3. Potential 2014 Scenarios
4. Alameda County: Preparation and Future
 - HCSA
 - SSA
5. Ongoing Communications and Information

3

OUR CHALLENGE



4

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 community-based organizations, and community members
 - ✓ Key to enrolling & retaining current and newly eligible.

5

OUR GOALS

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

6



HEALTH CARE REFORM

Changes to Eligibility, Enrollment, and Retention

7

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.

8

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

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.



COVERED CALIFORNIA

UPDATES

11

“COVERED CALIFORNIA”



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

12

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).

13

COVERED CA HEALTH PLAN

40 year old single person



Plan	150% FPL	200% FPL	250% FPL	400% FPL
Blue Shield EPO	\$18 \$300	\$81 \$236	\$153 \$164	\$317 \$0
Anthem Blue Cross PPO	\$57 \$300	\$121 \$236	\$193 \$164	\$357 \$0
Kaiser Permanente HMO	\$65 \$300	\$129 \$236	\$201 \$164	\$365 \$0
Alameda Alliance for Health HMO	\$84 \$300	\$147 \$236	\$220 \$164	\$384 \$0

EPO – Exclusive Provider Organization
 HMO – Health Maintenance Organization
 PPO – Preferred Provider Organization

14

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

15

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

16

POTENTIAL ROLES AND OPPORTUNITIES FOR COMMUNITY PARTNERS



Covered California Assistor (Enrollment Counselor) and Navigator Program

- **Enrollment Counselors** 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.

17

POTENTIAL 2014 SCENARIOS

18

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.

19

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.

20

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.

21

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.

22

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.

23

SCENARIO 5

TODAY: A couple makes \$20,000 per year (under 133% FPL). Both individuals are legal permanent residents (for three years) and have HealthPAC County.

2014: The couple will not be eligible for Medi-Cal, even under the new eligibility rules as they haven't been legal permanent residents for at least 5 years. The couple will be eligible for Covered CA with premium assistance provided by the State.

24



ALAMEDA COUNTY UPDATES

25

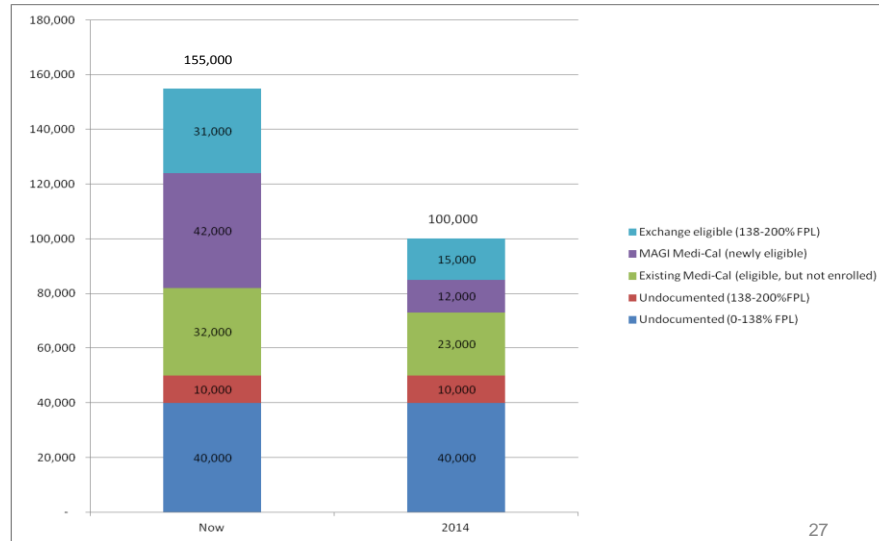


ALAMEDA COUNTY REMAINING UNINSURED

- There will still be an estimated 100,000 remaining uninsured in Alameda County under 200% FPL after Health Care Reform
 - undocumented
 - Eligible for Medi-Cal but not enrolled
 - Eligible for Covered California but not enrolled

26

ALAMEDA COUNTY UNINSURED (UNDER 200% FPL)



HCSA: FUTURE OF HEALTHPAC FUNDING

- HealthPAC is currently funded primarily by:
 - County funding,
 - State realignment
 - Federal funding.
- In 2014 funding changes:
 - Maintain County funding
 - State take-back of realignment: \$11 million in 2013-14
 - Federal funding goes away

HCSA: FUTURE OF HEALTHPAC ELIGIBILITY

- Currently all Alameda County residents under 200% FPL who are not eligible for other Federal programs are eligible.
- Current recommendation:
 - Keep 200% FPL income level
 - Continue to not allow those eligible for Medi-Cal
 - Increase co-pays for 138-200% FPL

29

BHCS CHANGES

- Benefits and HealthPAC Services
 - 2014 Medi-Cal Expansion Scope of Services includes broader SUD benefits than expected
 - BHCS needs to evaluate SUD benefits, program costs and revenues to plan benefit package
 - Level 2 HealthPAC services will continue
 - Committed to maintaining current HealthPAC services for indigent population

30

BHCS CHANGES

- Eligibility and Enrollment
 - Tracking enrollment by sites and across system
 - Exploring implementation of a Peer Navigator Program, which would assist clients and families in enrollment activities
 - BHCS Provider Relations/HITs working at county sites and collaborating with HCSA HITs
 - Enrollment language included in all provider contracts

31

BHCS CHANGES

- Communication
 - Hired a Communications Specialist to develop and coordinate internal and external communications
 - Developing monthly updates for staff and for BHCS contract providers
 - Planning BHCS staff meetings and BHCS Provider Health Reform Forums in summer/fall

32

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"

33

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

34

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).

35

ON-GOING COMMUNICATION

STAY CONNECTED

36



Working Together for the Health of Our Communities



Alameda County
Health Care Services Agency

2013 Health Care Reform Implementation Forums: Eligibility, Enrollment and Retention

- In March 2013, Alameda County HCSA, SSA and Alameda Health Consortium began hosting a series of regular health care reform implementation forums for community-based organizations that will go through November 2013. The forums focus on upcoming changes to Eligibility, Enrollment, & Retention systems.
- Great attendance at March (San Leandro) and May (Fremont) forums.
- Positive feedback from the first two forums.

37

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/consumer site)

38

ENROLL TODAY

For Medi-Cal

Check your eligibility and apply online at www.mybenefitscalwin.org or Call **510-COVERUS**

For HealthPAC

Call **1-800-422-9495** or visit 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

For Exchange Coverage

Exchange Coverage beginning Jan. 1, 2014 - Go to www.CoveredCA.com

Unsure

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

39

achealthcare.org
endeley

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.

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 ▶

Join Us on Facebook and Twitter

Community

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

40