Health Care Reform Eligibility and Enrollment Implementation Information Session

June 27, 2013

SPEAKERS

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

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 community-based organizations, and 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.
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.
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

*MA GI = 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

“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).

COVERED CA HEALTH PLAN
40 year old single person

<table>
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<tr>
<th>Plan</th>
<th>150% FPL</th>
<th>200% FPL</th>
<th>250% FPL</th>
<th>400% FPL</th>
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<tr>
<td>Blue Shield EPO</td>
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<td>Anthem Blue Cross PPO</td>
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<td>Kaiser Permanente HMO</td>
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<td></td>
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<tr>
<td>Alameda Alliance HMO</td>
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<td>$300</td>
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EPO – Exclusive Provider Organization
HMO – Health Maintenance Organization
PPO – Preferred Provider Organization
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 (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.

POTENTIAL 2014 SCENARIOS
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.

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**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.

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**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.
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
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

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
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

• 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
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”

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
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.

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)
ENROLL TODAY

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<tr>
<td><strong>For Medi-Cal</strong></td>
<td>Check your eligibility and apply online at <a href="http://www.mybenefitscalwin.org">www.mybenefitscalwin.org</a> or Call <strong>510-COVERUS</strong></td>
</tr>
<tr>
<td><strong>For HealthPAC</strong></td>
<td>Call <strong>1-800-422-9495</strong> or visit <a href="http://www.ahealthcare.org">www.ahealthcare.org</a> to find the location nearest you</td>
</tr>
<tr>
<td><strong>For the Child Kaiser Health Plan</strong></td>
<td>Call <strong>1-800-422-9495</strong> to set up an enrollment appointment. For enrollment information, visit <a href="http://info.kaiserpermanente.org/html/child_health_plan">http://info.kaiserpermanente.org/html/child_health_plan</a></td>
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<tr>
<td><strong>For Exchange Coverage</strong></td>
<td>Exchange Coverage beginning Jan. 1, 2014 - Go to <a href="http://www.CoveredCA.com">www.CoveredCA.com</a></td>
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<tr>
<td><strong>Unsure</strong></td>
<td>Call <strong>1-800-422-9495</strong> to set up an enrollment appointment</td>
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