Health Reform Implementation Forum: Eligibility, Enrollment, and Retention

October 10, 2013
SPEAKERS

Gloria Crowell –
Director of Development,
Allen Temple

LaTrelle Martin –
Medi-Cal Program Specialist,
SSA

Danice Cook –
HealthPAC Administrator,
HCSA

Robert Ratner –
Housing Services Director,
BHCS
PRESENTATION OVERVIEW

Federal: The Affordable Care Act (ACA)
State: Creation of Covered California
Local: Alameda County Impacts and Updates
Ongoing Communications and Information
<table>
<thead>
<tr>
<th>OBJECTIVES FOR THE PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share what we know about Health Care Reform impacts on eligibility, enrollment, and retention.</td>
</tr>
<tr>
<td>Update on local implementation opportunities and challenges</td>
</tr>
<tr>
<td>Answer questions</td>
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<td>Provide resources for ongoing information sharing</td>
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</tbody>
</table>
Federal: AFFORDABLE CARE ACT
HEALTH CARE REFORM & YOU

✓ IF YOU ARE INSURED with:
  ✓ Medicare
  ✓ Medi-Cal
  ✓ Employer-Based Insurance
  ✓ Private Insurance

**Nothing requires you to change your coverage**
The Affordable Care Act AKA “Obamacare”

Federal Law passed in 2010

Supreme Court upheld in 2012

Includes:
- Access for uninsured with pre-existing conditions
- Continued coverage for young adults until 26 on a parent’s plan
- Free coverage for preventive services and women’s health
- Ban on lifetime/annual coverage caps
- Tax credits for small business owners who offer health insurance
- Plans must cover 10 essential health benefits
# HEALTH REFORM IS A BIG DEAL

| 48 million Americans are Uninsured | ✓ 8 million in California  
<table>
<thead>
<tr>
<th></th>
<th>✓ 200,000 in Alameda County</th>
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</table>
| Begins to Control Health Care Costs | ✓ Health costs increasing 5x the rate of wages  
|                                   | ✓ Now, big investments in prevention  
|                                   | ✓ Biggest deficit reduction measure in a generation |
| Provides New Consumer Protections | ✓ 80% of your premium has to be spent on health care costs and not administrative costs  
|                                   | ✓ Ensures affordable care and essential coverage |
| Instills Confidence in Coverage   | ✓ Ends denials because of health status  
|                                   | ✓ Bans lifetime and annual caps on coverage |
### HOW TO GET HEALTH INSURANCE

#### Employer

- Nationally, about 55% of the population has employer-based health insurance

#### Government

- Medicaid (Medi-Cal in California)
- Medicare
- Veterans’ Health Insurance Plans (i.e. Tricare)

#### Buy Your Own

- New Insurance Marketplaces – “Exchanges” – Covered California
- Outside, Private Market
State: COVERED CALIFORNIA
“COVERED CALIFORNIA”

- The Exchange
- CalHEERS
- Call Centers
- Certified Enrollment Entity and Navigator Programs
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).
# Public and Private Insurance Companies

## Health Insurance Plans

- Alameda Alliance for Health
- Anthem Blue Cross of California
- Blue Shield of California
- Chinese Community Health Plan
- Contra Costa Health Plan
- Health Net
- Kaiser Permanente
- L.A. Care Health Plan
- Molina Healthcare
- Sharp Health Plan
- Valley Health Plan
- Western Health Advantage

## Dental Insurance Plans

- Anthem Blue Cross of California
- Blue Shield of California
- Delta Dental of California
- LIBERTY Dental Plan of California
- Premier Access Dental and Vision
Making Care More Affordable

Eligibility is based on:

<table>
<thead>
<tr>
<th>Number of People in Your Household</th>
<th>Annual Household Income</th>
<th>Premium Assistance</th>
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<tr>
<td>1</td>
<td>$0 - $15,856</td>
<td>$15,856 - $45,960</td>
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<td>2</td>
<td>$0 - $21,404</td>
<td>$21,404 - $62,040</td>
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<td>3</td>
<td>$0 - $26,951</td>
<td>$26,951 - $78,120</td>
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<td>4</td>
<td>$0 - $32,499</td>
<td>$32,499 - $94,200</td>
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<tr>
<td>5</td>
<td>$0 - $38,047</td>
<td>$38,047 - $110,280</td>
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</tbody>
</table>
### The Taylor family

**Oakland, Calif.**

<table>
<thead>
<tr>
<th>Health insurance plan</th>
<th>Metal level</th>
<th>Premium</th>
<th>Premium assistance</th>
<th>Taylors pay (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>blue of california EPO</td>
<td>Silver</td>
<td>$972</td>
<td>$623</td>
<td>$349</td>
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<tr>
<td>Anthem BlueCross PPO</td>
<td>Silver</td>
<td>$1093</td>
<td>$623</td>
<td>$470</td>
</tr>
<tr>
<td>Kaiser Permanente HMO</td>
<td>Silver</td>
<td>$1117</td>
<td>$623</td>
<td>$494</td>
</tr>
<tr>
<td>Alameda Alliance for Health HMO</td>
<td>Silver</td>
<td>$1175</td>
<td>$623</td>
<td>$552</td>
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</tbody>
</table>

**Age:** John, 42; Maria, 40  
**Marital status:** Married  
**Annual income**: $58,000  
**Dependents:** 2 children  
**Pricing region:** 6  

*Modified adjusted gross income*
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
Covered California Certified Enrollment Entity and Navigator Program

Certified Enrollment Entities are entities with individual “Certified Enrollment Counselors” 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.
**Step 1.** Fill out Certified Enrollment Entity (CEE) Application Online and be approved by Covered California.

**Step 2.** Once approved by Covered California and eligible for training, register and complete CEE training.

**Step 3.** Individuals connected to a CEE must complete a Certified Enrollment Counselor (CEC) disclosure form, be fingerprinted, and undergo a background check.

**Step 4.** Once approved by Covered California, individuals must complete training and pass a certification test. CECs begin in-person enrollment assistance on October 1, 2013.
ELIGIBILITY AND SERVICE IMPACTS
EXPANSION AND CHANGES TO MEDI-CAL

California approved Medicaid Expansion (Medi-Cal in CA) to childless, non-disabled adults ages 19-64 and under 138% FPL.

New eligibility rules for most...

✓ New Federal income rules* for Medicaid (Medi-Cal in California) for most recipients and the elimination of the asset test.

...but not all

✓ Old income rules and asset tests still exist for those who receive Medi-Cal through Adoptions Assistance, Foster Care, CalWORKs and SSI, or individuals who are aged, blind or disabled.

California ALSO expanded Medi-Cal for Foster Care Youth

✓ Extended Medi-Cal coverage to former foster care youth up to age 26 from any state
✓ The ACA only required states to extend Medicaid to former foster youth from their own state

*Modified Adjusted Gross Income (MAGI)
### ELIGIBILITY FOR FREE OR SUBSIDIZED COVERAGE BY FPL

<table>
<thead>
<tr>
<th>Eligible Population</th>
<th>0 – 100% FPL</th>
<th>100 – 138% FPL</th>
<th>139 – 200% FPL</th>
<th>138 – 250% FPL</th>
<th>250 – 400% FPL</th>
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<tr>
<td>Children 0 – 19</td>
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<td></td>
<td>Medi-Cal full scope</td>
<td>Covered California</td>
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<td>Adult legal immigrants residing in US &lt; 5 years – with children in, or eligible for, Medi-Cal</td>
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*With affordability and benefit “wraps”*
SERVICE CHANGES

Beginning in May 2014 limited dental care will be available for adults through Medi-Cal

✓ Does not include partial dentures; root canals on a case-by-case basis

2014 Medi-Cal Expansion Scope of Services includes broader Substance Use Disorder (SUD) benefits than expected.

✓ BHCS is awaiting the State’s policy/direction on SUD benefits, program costs and revenues to plan local benefit package

Foster kids will continue to receive BHCS services through Medi-Cal; eligibility requirements are based on youth’s age and status.

Alameda County HealthPAC services for indigent population will continue.
Affordable Care Act
Coverage Improvements

Essential health benefits:

- ambulatory patient services
- emergency services
- hospitalization
- maternity and newborn care
- mental health and substance use disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services and chronic disease management
- pediatric services
Local: SSA AND HCSA UPDATES

What We Are Doing
BHCS CHANGES

Communication and Focus on Coverage

- Hired a Communications Specialist to develop and coordinate internal and external communications
- Developing monthly updates for staff and BHCS contract providers
- Planning BHCS staff meetings and contract provider meetings in September and October
- Focus on expanding provider involvement and capacity to help clients with health insurance enrollment and retention
SSA CHANGES

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<th>Medicaid/Medi-Cal rules simplification = changes to process</th>
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| New Technology = new Roles / Responsibilities:          |
| CalHEERS and CalWIN systems will interface – go both directions |

- SSA will resolve inconsistencies for Medi-Cal applications.
- SSA is responsible for case management of all Medi-Cal beneficiaries.

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<th>Created new Customer Service Telephone Center (CSTC)</th>
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- Align local center with the new Covered California State Call Center
SSA CUSTOMER SERVICE CENTER

Will receive likely Medi-Cal eligible callers transferred from Covered California Call Center.

SSA to answer 80% of calls within 30 seconds.

Hours of Operation During Open Enrollment:

- October 1, 2013 through March 31, 2014
- Monday – Friday, 8am to 8pm and Saturdays 8am to 6pm
HEALTH PROGRAM OF ALAMEDA COUNTY (HEALTHPAC)

Alameda County has had a robust program to provide care to low-income Alameda County residents.

HealthPAC started on July 1, 2011.

- The Low Income Health Program (LIHP) was implemented as a “Bridge to Health Care Reform”
- It allowed counties to receive federal funding to expand services to populations who will be newly eligible for coverage under health care reform
- Alameda County has one of the most successful programs (according to a UCLA study, we enrolled almost 95% of the eligible population, more than any other county).

HealthPAC will continue, but it will change post-health care reform.
Currently all Alameda County residents under 200% FPL who are not eligible for other federal programs are eligible.

Current Recommendation:

- Keep 200% FPL level
- Continue to not allow those eligible for Medi-Cal to participate
- Increase co-pays for 138-200% FPL
- Carefully assess each year
HEALTHPAC ENROLLEE TRANSITIONS

Now   2014

HealthPAC MCE
0-133% FPL | Citizen or LPR > 5 years
43,000 Enrollees (47% of current HealthPAC)
Transition process facilitated by HCSA staff to convert MCE clients to Medi-Cal on Jan 1, 2014

Medi-Cal

HealthPAC HCCI
133-200% FPL | Citizen or LPR > 5 years
7,000 Enrollees (8% of current HealthPAC)
Go through Covered California eligibility determination

133-138% FPL: Medi-Cal
139-200% FPL: Exchange
Clients who are exempt or can’t afford the Exchange will be eligible for HealthPAC County

HealthPAC County
0-200% FPL | Ineligible for other programs
41,000 Enrollees (45% of current HealthPAC)
There will be a process to identify enrollees who may be eligible for Covered California (LPRs < 5 years)

0-138% FPL: HealthPAC County and Restricted Medi-Cal
139-200% FPL: HealthPAC County
Questions about the move to Medi-Cal

Q: Is the HealthPAC MCE still my health coverage program?

Q: Will my benefits change?
A: Your health benefits will not be changed. You will continue to have all the same services prior to December 31, 2013. Some of the services you get now, such as dental and vision may change. Watch your mail for more information.

Q: What do I need to do to stay enrolled?
A: Be sure to read and answer all letters about your eligibility or status. Call HealthPAC Customer Service to let them know if your income, address or phone number changes.

Q: Will I be able to go to the same doctor or clinic when I have Medi-Cal?
A: Probably. You will be enrolled in a Medi-Cal health plan that works with your current doctor or clinic, if there is one in your county. You can choose to change plans or doctors/clinics if you like.

Q: How will I be notified about my change to Medi-Cal?
A: You may receive information by mail, phone or email.
HealthPAC Enrollees

- 2013:
  - HealthPAC MCE: 43,000
  - HealthPAC HCCI: 7,000
  - HealthPAC County: 42,000

- 2014:
  - HealthPAC County: 42,000

Reduction of 51%

49%
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
HealthPAC Funding

- **2012-2013**
  - Federal: $49,000,000
  - 1991 Realignment: $42,000,000
  - General Fund: $38,000,000
  - HCSA Measure A: $5,000,000
  - Total: $134,000,000

- **2014-2015**
  - Federal: $5,000,000
  - 1991 Realignment: $7,000,000
  - General Fund: $39,000,000
  - HCSA Measure A: $5,000,000
  - Total: $56,000,000

Reduction of 62%

38%
HCSA: DELIVERY SYSTEM REFORM

Enrollment does not equal access.

Access to services remains a challenge.

We are looking at reforms to improve access.
HOW TO ENROLL,
BECOMING A CERTIFIED ENROLLMENT ENTITY,
AND
OUTREACH EFFORTS

Information to Get Involved
Open Enrollment for Covered California began October 1, 2013*
Coverage begins January 1, 2014
Go to www.CoveredCA.com or Call 1-888-975-1142

* Open Enrollment is from October 1, 2013 through March 31, 2014. You must enroll by December 15, 2013 for a January 1, 2014 start date.

If you need health coverage TODAY, contact:

For Medi-Cal
Check your eligibility and apply online at:
www.mybenefitscalwin.org or Call 510-COVER-US

For HealthPAC
Call 1-800-422-9495 or visit www.achealthcare.org to find the location nearest you
SO...WHO WILL HELP ME?

- **Covered California Call Centers**: Call 1-800-300-1506 to enroll in Covered California plans, or transfer to counties for Medi-Cal enrollment.

- **Certified Enrollment Entities**: In-person assistance to help you enroll in both Covered California plans and Medi-Cal.

- **Social Services Agency (SSA)**: SSA will complete Covered California applications if not eligible for Medi-Cal. Covered California will transfer Medi-Cal applicants to Alameda County SSA.
Received an Outreach and Education grant from Covered California to focus outreach efforts on those with access and language barriers

- They have multi-lingual, multi-cultural staff, including those who speak: Farsi, Dari, Pashto, Mandarin, Cantonese, Vietnamese, Spanish, Mam, Punjabi, Hindi, Korean, and English

They can attend large or small events with access to families and potential Covered CA consumers

- Weekends and evenings OK

Tell EBAC about events of interest such as health fairs and other community events to have them attend and table
ON-GOING COMMUNICATION

STAY CONNECTED
TIMELINE

October 1, 2013:

- Open Enrollment (pre-enrollment) for Exchange Programs began, using CalHEERS technology through www.CoveredCA.com.
- Also, pre-enrollment for newly eligible Medi-Cal population through www.CoveredCA.com.

January 1, 2014:

- California Health Benefit Exchange “Covered California” Goes Live (HealthPAC HCCI transition to the Exchange).
# Ongoing Communications, Information and Materials

## Web materials for CBOs:
- [✓] www.achealthcare.org
- [✓] Meeting materials and presentations
- [✓] Fact sheets and FAQs

## County:
- [✓] www.achealthcare.org
- [✓] www.alamedasocialservices.org
- [✓] www.acgov.org/health

## State:
- [✓] www.healthexchange.ca.gov (policy site)
- [✓] www.CoveredCA.com (consumer site)

## Email:
- [✓] Email questions to healthreform@acgov.org

- [✓] Medi-Cal – 1-510-268-3787
- [✓] HealthPAC – 1-800-422-9495
- [✓] Covered CA – 1-800-300-1506
# ALAMEDA COUNTY RESOURCES

## Eligibility Chart | Health Care in Alameda County: 2014

**Version as of September 11, 2013**

For Provider Enrollment Questions, Contact healthinform@acgov.org

<table>
<thead>
<tr>
<th>Status</th>
<th>Residency</th>
<th>Income (Adjusted)</th>
<th>Healthcare Eligibility in 2014</th>
<th>What Will I Have to Pay for Covered Services?</th>
<th>Who Do I Contact for Enrollment?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Age 0-17</td>
<td>Citizenship/PR &gt;5 years</td>
<td>0 - 250% FPL</td>
<td>Medicaid</td>
<td>No cost Medicaid</td>
<td>Kaiser Child Health Plan (KCHIP)</td>
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<tr>
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<td>250-500% FPL</td>
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<tr>
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<tr>
<td>County Resident (Uninsured)</td>
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<td>HealthMAC &amp; Emergency/Restricted Medical 1</td>
<td>HEW/HEW discount on income</td>
<td>Kaiser Child Health Plan (KCHIP)</td>
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<tr>
<td>Foster Child/Youth Age 0-24</td>
<td>Citizenship/PR &gt;4 years</td>
<td>0 - 100% FPL</td>
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<td>Exchange/Partial/Full Coverage</td>
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<tr>
<td>Adult Age 18-64</td>
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<tr>
<td>English Language</td>
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<tr>
<td>Legal Permanent Resident (LPR) Age 65+</td>
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## How to Enroll in Health Coverage in Alameda County

### Kaiser Child Health Plan
- **Medi-Cal in California**
- California’s public health insurance program for low-income individuals not covered under private or employer insurance plans.
- [Apply in person or call an Alameda County Social Services Agency Office at 1-800-359-9830.](https://www.acgov.org/socialservices/)
- [Call the Health Insurance Technician (HIT) Unit at 1-800-422-0405](https://www.acgov.org/socialservices/)
- [Apply online at www.mybenefitexaminer.org](https://www.acgov.org/socialservices/)
- [Apply online at www.CoveredCA.com](https://www.acgov.org/socialservices/)

### Access for Infants & Mothers (AIM)
- Women and children residing in California who are between 200 – 269% FPL, may be eligible for AIM and AIM-Linked health coverage through pregnancy and up to 90 days after birth.
- [Visit www.acgov.org/socialservices/](https://www.acgov.org/socialservices/)
- For more information on how to enroll, eligibility, and a paper application call for enrollment help at 1-800-225-3711.

### Medicare
- Medicare is the federal health insurance program for people age 65 and older and individuals with disabilities.
- [Apply online using the online application at www.SSA.gov/medicare/](https://www.SSA.gov/medicare/)
- Visit your local Social Security office at: [https://secure.ssa.gov/oldmyssa/](https://secure.ssa.gov/oldmyssa/)
- Call Medicare at 1-800-639-4578

### How To Get Help
- **HealthMAC** is a health program that covers the cost of medical services within a limited network for low-income Alameda County residents who do not qualify for full scope Medi-Cal.
- Visit in person or call Kaiser Health Plan on Medi-Cal at 1-800-422-0405.
- [Call the HIT Unit at 1-800-422-0405](https://www.acgov.org/socialservices/)
- [Visit www.CoveredCA.com](https://www.acgov.org/socialservices/)
- [Call the Covered Cal call center at 1-800-975-1142](https://www.acgov.org/socialservices/)

**Alameda County will continue to provide the most updated information at www.acgov.org/socialservices, version as of September 11, 2013.**
Purpose of this guide

Affordable health care coverage in Alameda County is undergoing dramatic changes and expansion. In 2014, many people who were previously ineligible for public health coverage will become eligible for new or different programs.

Alameda County provides this guide for our community-based partners and providers who are assisting Alameda County residents with health care, whether it be through providing enrollment assistance or medical and mental health services.

We recognize that the many health care changes are difficult to understand and explain to clients who look to you, our community partners, to answer their questions.

This guide is a resource that outlines the changes to Alameda County health care in 2014 in simple and transparent terms.

At the time of print, many questions about specific programs are still being answered. Although this guide represents the most accurate and current information available to date, many decisions are still being made at the federal and state level that may significantly impact the information provided in this guide. Alameda County will continue to make updates as new information becomes available.

SAVE THE DATE

November 15: Hayward City Council Chambers
10am – 12pm

RSVP – www.achealthcare.org
FEEDBACK & SUGGESTIONS

Please fill out question cards

Email ongoing questions to: healthreform@acgov.org

✔ Replies
✔ Answers posted in FAQs on www.achealthcare.org