Health Reform Implementation Forum:
Eligibility, Enrollment, and Retention

November 15, 2013
SPEAKERS

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Alameda County
District 2

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Eligibility and Enrollment
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Alameda Health Consortium

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Policy Director,
SSA

Toni Tullys –
Deputy Director,
BHCS

Leila Saadat –
Chief Strategy Officer,
Alameda Alliance

Danice Cook –
HealthPAC Administrator,
HCSA
PRESENTATION OVERVIEW

Federal: The Affordable Care Act (ACA)

Eligibility and Service Changes

- California’s Health Benefit Exchange – Covered California
- Medi-Cal
- HealthPAC (Alameda County’s indigent care program)

Ongoing Communications and Information
OBJECTIVES FOR THE PRESENTATION

Share what we know about Health Care Reform impacts on eligibility, enrollment, retention and services.

Update on local implementation

Answer questions

Provide resources for ongoing information sharing
Federal: AFFORDABLE CARE ACT
HEALTH CARE REFORM & YOU

✓ IF YOU ARE INSURED with:
  ✓ Medicare
  ✓ Medi-Cal
  ✓ Employer-Based Insurance
    **Nothing requires you to change your coverage**
  ✓ Private Insurance
    **Previously, those with private insurance may have been sent a notice that their plan does not comply with the health reform law and that they had to purchase new coverage beginning January 1, 2014.**

    **In a statement on Nov. 14, 2013, President Obama announced that these individuals could keep their plans for one year, before being required to purchase a conforming health plan. Health plans who have already kicked off people have the option to allow customers to re-join for this last year.**
# HEALTH REFORM IS A BIG DEAL

## 48 million Americans are Uninsured
- 8 million in California
- 200,000 in Alameda County

## Begins to Control Health Care Costs
- Health costs increasing 5x the rate of wages
- Free coverage for preventative services and women’s health
- 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 10 essential health benefits

## Instills Confidence in Coverage
- Ends denials because of pre-existing conditions
- Bans lifetime and annual caps on coverage
- Continued coverage for young adults until 26 on parent’s plan
HOW TO GET HEALTH INSURANCE

**Employer**

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

**Government**

- Medicaid (Medi-Cal in California)
- Indigent Care Programs (HealthPAC in Alameda County)
- Medicare
- Veterans’ Health Insurance Plans (i.e. TriCare)

**Buy Your Own**

- New Insurance Marketplaces – “Exchanges” – Covered California
- Outside, Private Market
ELIGIBILITY and SERVICE CHANGES
<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>
</tr>
</thead>
<tbody>
<tr>
<td>Children 0 – 19</td>
<td>Medi-Cal full scope</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults 19 – 64</td>
<td>Medi-Cal full scope</td>
<td></td>
<td></td>
<td>Covered California</td>
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</tr>
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<td>Adult legal immigrants residing in US &lt; 5 years – with children in, or eligible for, Medi-Cal</td>
<td>Medi-Cal full scope</td>
<td>Covered California</td>
<td>With affordability and benefit “wraps”</td>
<td>Covered California</td>
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Buy Your Own

✓ New Insurance Marketplaces – “Exchanges” – Covered California
✓ Outside, Private Market
THE EXCHANGE AKA “COVERED CALIFORNIA” ELIGIBILITY

✔ 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).
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
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 the newly eligible Medi-Cal population.

✓ Accepts applications for Medi-Cal and forwards applications to County Social Services Agencies

✓ Works with external interfaces (IRS, state systems, insurance plans) for eligibility verification
Call 1-800-300-1506 to enroll in Covered California plans, or transfer to counties for Medi-Cal enrollment.

In-person assistance to help clients enroll in both Covered California plans and Medi-Cal.

SSA will complete Covered California applications if not eligible for Medi-Cal.

Covered California will transfer Medi-Cal applicants to Alameda County SSA.

SO...WHO WILL HELP CLIENTS?
POTENTIAL ROLES AND OPPORTUNITIES FOR COMMUNITY PARTNERS

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.
HOW TO BECOME A CERTIFIED ENROLLMENT ENTITY

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.
**HEALTH INSURANCE PLANS**

<table>
<thead>
<tr>
<th>* Alameda Alliance for Health</th>
<th>Kaiser Permanente</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Blue Cross of California</td>
<td>L.A. Care Health Plan</td>
</tr>
<tr>
<td>Blue Shield of California</td>
<td>Molina Healthcare</td>
</tr>
<tr>
<td>Chinese Community Health Plan</td>
<td>Sharp Health Plan</td>
</tr>
<tr>
<td>Contra Costa Health Plan</td>
<td>Valley Health Plan</td>
</tr>
<tr>
<td>Health Net</td>
<td>Western Health Advantage</td>
</tr>
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</table>

* The Alliance is currently waiting for its commercial license and expects to be an option in Jan. 2014.

**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
All issuers offering products on Covered CA must cover the same benefits and cost-sharing structures.

The offerings of each issuer differ by:

- Plan design (EPO, PPO, HMO, HAS)
- Premium costs
- Provider network
ALAMEDA ALLIANCE AND COVERED CA

The Alliance is one of 4 issuers offering products in Alameda County on the exchange

✔ **AllianceSELECT** is the name of the Alliance’s product

Temporarily unavailable but will be back on Covered California before the enrollment period ends

✔ Enrollment period: October 1, 2013 through March 31, 2014
AllianceSELECT

Here to help shoppers and those with questions navigate this new, complex world of health insurance

- Despite being temporarily off of Covered CA, the call center remains open to provide general information about changes related to health care reform

Strong provider network

- The Alliance’ strategy for AllianceSELECT relies heavily on the robust network

Local – we are a part of the community we serve
HOW TO GET HEALTH INSURANCE

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Buy Your Own

- New Insurance Marketplaces – “Exchanges” – Covered California
- Outside, Private Market
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

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*Modified Adjusted Gross Income (MAGI)*
MEDI-CAL ENROLLMENT CHANGES

Medicaid/Medi-Cal rules simplification = changes to process

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.

Created new Customer Service Telephone Center (CSTC)

✓ Align local center with the new Covered California State Call Center
SSA CUSTOMER SERVICE TELEPHONE 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
OPEN ENROLLMENT UPDATES

Lobby Intake Units

 ✓ Total Applications Received:
   ✓ Week 1 = 155
   ✓ Week 2 = 392
   ✓ Week 3 = 361
   ✓ Week 4 = 323
   ✓ Week 5 = 328

Customer Service Telephone Center (CSTC)

 ✓ Total Phone Calls Received: 1065
 ✓ Total Applications: 578
 ✓ Average time to answer call: 7 seconds

Numbers as of November 2, 2013.
ENROLLMENT STRATEGIES

✓ Partnerships with School Districts
✓ We have had long-standing relationships with our HealthPAC network to enroll and retain low-income clients in health coverage
✓ BHCS is working with its provider network to increase enrollment and retention
✓ Exploring other outreach and enrollment strategies, including the limited-English community, the homeless and the re-entry population
ALAMEDA ALLIANCE AND MEDI-CAL

Medi-Cal Managed Care used to be predominantly comprised of “moms and babies” (the CalWORKs population).

- May 2010 – expansion of Medi-Cal Managed Care to seniors and persons with disabilities (SPDs) who only have Medi-Cal
- June 2014 – expansion of Medi-Cal Managed Care to dual eligibles

Approx 45,000 in the County will be eligible for Medi-Cal on 1/1/14

- HealthPAC MCE members
- Those previously eligible, but unaware or not enrolled

Services/Benefits

- Long term Services and Supports – including long term care, Community-Based Adult Services, Multi-purpose Senior Services Program, In-Home Supportive Services
- Medi-Cal Benefit package upgrade to new Essential Health Benefits
- Coverage for pregnant woman upgraded to full scope
MEDI-CAL 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 youth will continue to receive BHCS services through Medi-Cal; eligibility requirements are based on youth’s age and status.

The newly eligible population will also be eligible for long-term services, but may be required to pass an asset test – this is pending federal approval.
BHCS SERVICES UNDER MEDI-CAL

✓ Outpatient, community-based mental health services across the lifespan

✓ Outreach and Crisis Services

✓ Hospital and Sub Acute Care

✓ Substance Use Disorder Services: broader array of outpatient and residential care
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✓ New Insurance Marketplaces – “Exchanges” – Covered California
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Alameda County has had a robust program to provide care to low-income Alameda County residents.

- HealthPAC is NOT insurance. Clients who are eligible for insurance but not enrolled are subject to a tax penalty even if they are on HealthPAC.

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.

HealthPAC will continue, but it will change post-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 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
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
- Starting January 2015 people eligible for Covered California will not be eligible for HealthPAC
- Carefully assess each year
HEALTHPAC SCOPE OF SERVICES

The HealthPAC services mirror the Medi-Cal Scope of Services as defined in Section 14132 of the California Welfare and Institutions Code.

Specialty behavioral health services are provided through Alameda County Behavioral Health Care Services (BHCS) or a contractor of BHCS.
ON-GOING COMMUNICATION

STAY CONNECTED
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
- Remember: open enrollment ends March 31, 2014

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

**Contact Numbers:**
- [ ] Medi-Cal – 1-510-268-3787
- [ ] HealthPAC – 1-800-422-9495
- [ ] Covered CA – 1-800-300-1506
# Eligibility Chart | Health Care in Alameda County: 2014

**Version as of October 31, 2013**  
For Provider Enrollment Questions, Contact: healthinfo@acgov.org  
More Information at: www.achealthcare.org

## ALAMEDA COUNTY RESOURCES

<table>
<thead>
<tr>
<th>Status</th>
<th>Residency</th>
<th>Income</th>
<th>Healthcare Eligibility in 2014</th>
<th>What must I have to pay for covered services?</th>
<th>Will there be a Contract for Services?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child</td>
<td>Citizen/USP ≥ 5 years*</td>
<td>Full time ≤ 150% poverty line</td>
<td>Medicaid</td>
<td>Red cost Medicaid</td>
<td>No cost Medicaid</td>
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<tr>
<td></td>
<td>Citizen/USP ≥ 5 years*</td>
<td>Part time ≤ 150% poverty line</td>
<td>Exchange/Health Insurers/Provider High Risk Pool</td>
<td>Exchange/Health Insurers/Provider High Risk Pool</td>
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</table>

**Note:** Exchange may not be available to individuals who are not legal residents of California.

### How to Enroll in Health Coverage in Alameda County

#### Kaiser Child Health Plan

- Kaiser Child Health Plan is the low-cost private health insurance program for children who do not qualify for Medi-Cal.
- Application must be made within 30 days of employment.
- Visit mybenefitsca.gov for enrollment assistance.

#### MedCal

- MedCal is California’s public health insurance program for low-income individuals not covered under private or employer-based health insurance plans.
- Application must be made within 30 days of employment.
- Visit mybenefitsca.gov for enrollment assistance.

#### Covered California

- Covered California is a marketplace where individuals can enroll in health insurance plans.
- Application must be made within 30 days of employment.
- Visit www.coveredca.com for enrollment assistance.

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**Note:** Enrollment deadlines and deadlines for renewals vary by program. Please check the program websites for the most accurate information.

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**ALAMEDA COUNTY SOCIAL SERVICES AGENCY LOCATIONS**

- **Healthline** (866) 308-5800
- **Health Insurance** (866) 308-5800
- **Housing & Workforce** (866) 308-5800

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**Enrollment Assistances**

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Purpose of this guide

Affordable health care coverage in Alameda County is undergoing historic 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.

Sarah Yuen
Interagency Children’s Policy Council

Gabriela Ueno
Social Services Agency

This guide was created through collaboration among the Alameda County Interagency Children’s Policy Council, Social Services Agency, and Health Care Services Agency.

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
FEEDBACK & SUGGESTIONS

Please fill out question cards

Email ongoing questions to: healthreform@acgov.org

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