

Constituent and Business Calls Covered California, Business and More

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Goal: Be seen as helpful enough to be reassuring, but be able to hand off to the experts

- Present the overall background on ACA
- How it's being implemented in CA
- Overall messaging for Covered California
- When constituents call for information
- When businesses call for information



Quick Background: Components of the ACA

- Cost: Insurance Market Reforms
- Coverage: Coverage Reforms
- Care: Delivery System Reforms



Coverage: Insurance Reforms

- Pre-existing conditions no longer a disqualification (for children now, adults as of 1/1/14)
- No lifetime limits on coverage
- Coverage provided for adult children to age 26
- No cost preventative services



Cost: Insurance Market Reforms

- Premium Variance
 - Age Bands Reduced to three
 - Geography
 - Family Size



Care

- Covers Preventive Care at No Cost to Patient
- You can seek emergency care at a hospital outside of your health plan's network.
- Many Small Businesses receive a tax credit for providing insurance for their workers
- Workforce Expansion: Scholarships and loan repayments for primary care doctors and nurses working in underserved areas.



Up Next in California

- Medi-Cal Expansion
 - Approved by Legislature and Governor
- Health Insurance Exchange: Covered California
 - Independent Entity, Independent Board



Current eligibility categories & income standards

- Infants and children (ages 0-19), up to 250% FPL
 - \$28,725/year for an individual
 - \$58,875/year for a family of 4
- Pregnant women, up to 200% FPL
 - \$22,980/year for an individual
 - \$47,100/year for a family of 4
- Seniors and persons with disabilities, up to 133% FPL
 - \$15,282/year for an individual
- Parents with dependent children, up to 100% FPL
 - \$11,170/year for an individual
 - \$23,550/year for a family of 4

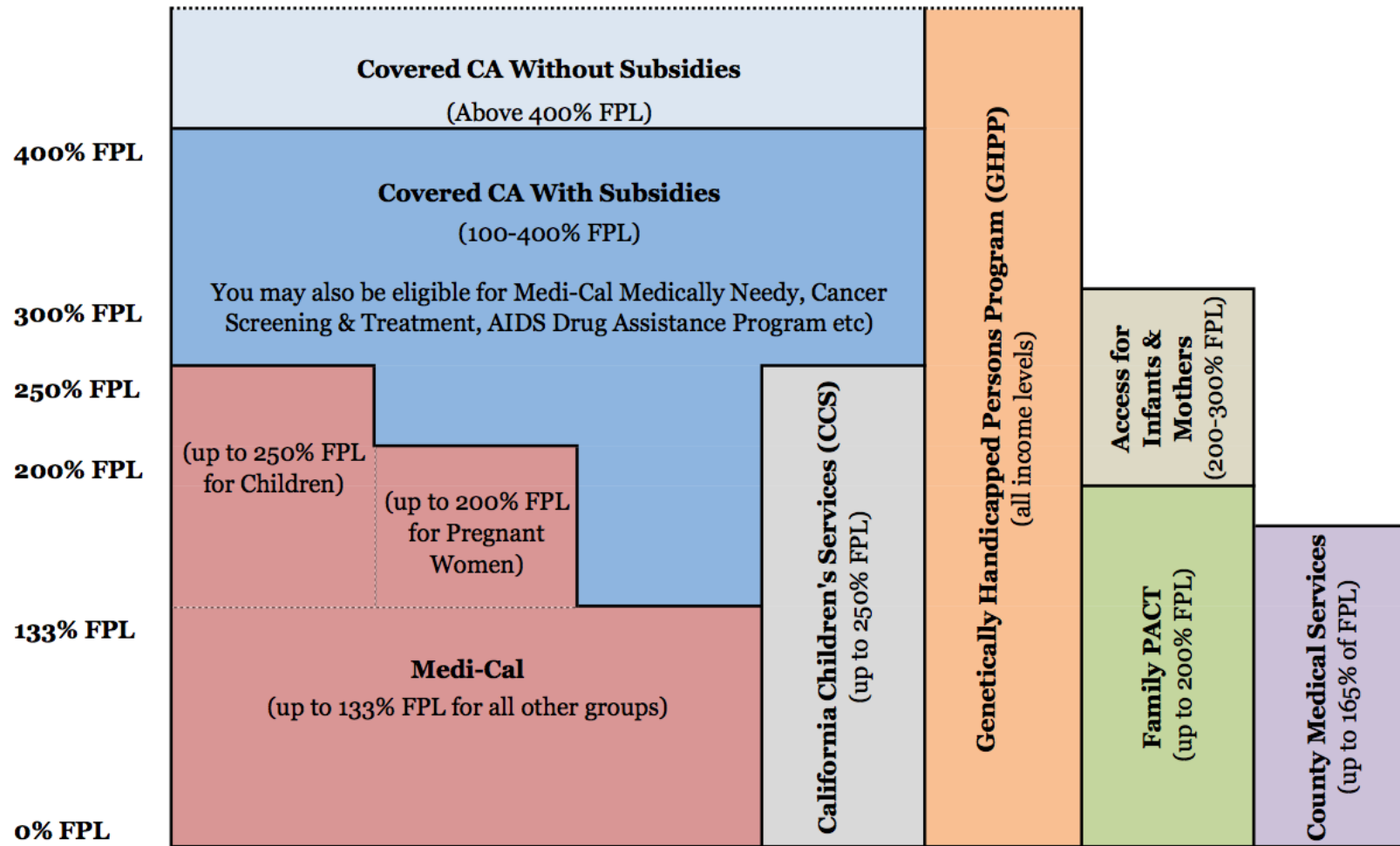


Quick Review: Medi-Cal Expansion

- Single Adults
- Up to 138% of FPL = \$24,000 for family of four
- Many County funded patients (indigent) will be able to receive Medi-Cal



Coverage Breakdown





Covered California



What is the target market?

5.3 million uninsured or purchase own insurance

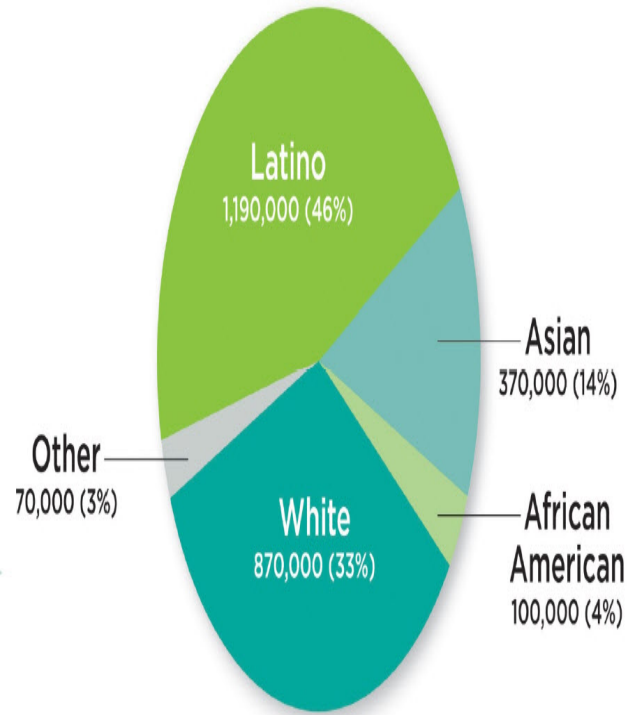
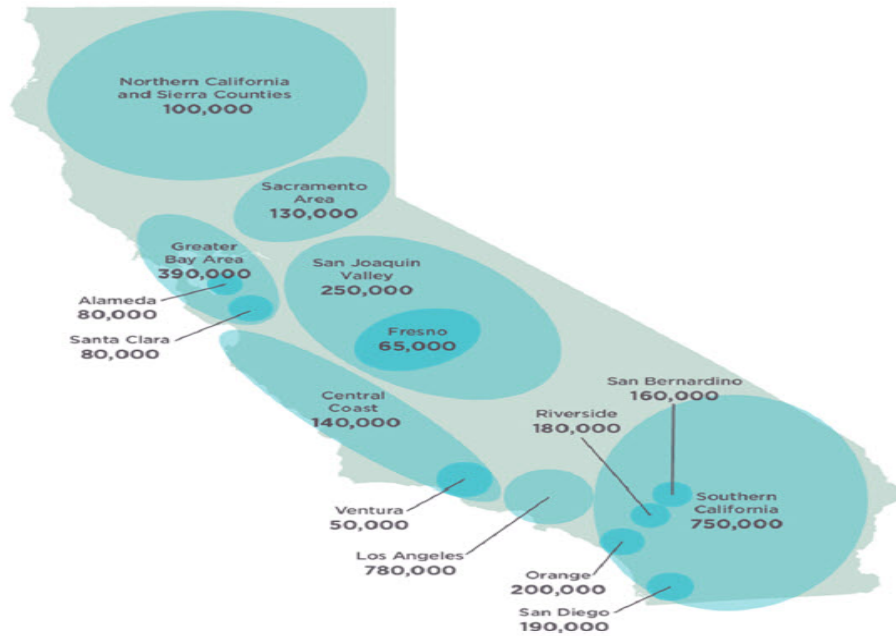
2.6 million qualify for subsidies

2.7 million purchase affordable care

1.4 million newly eligible for Medi-cal



Target Audience



Ethnic Mix of Californians¹ Eligible for Financial Help

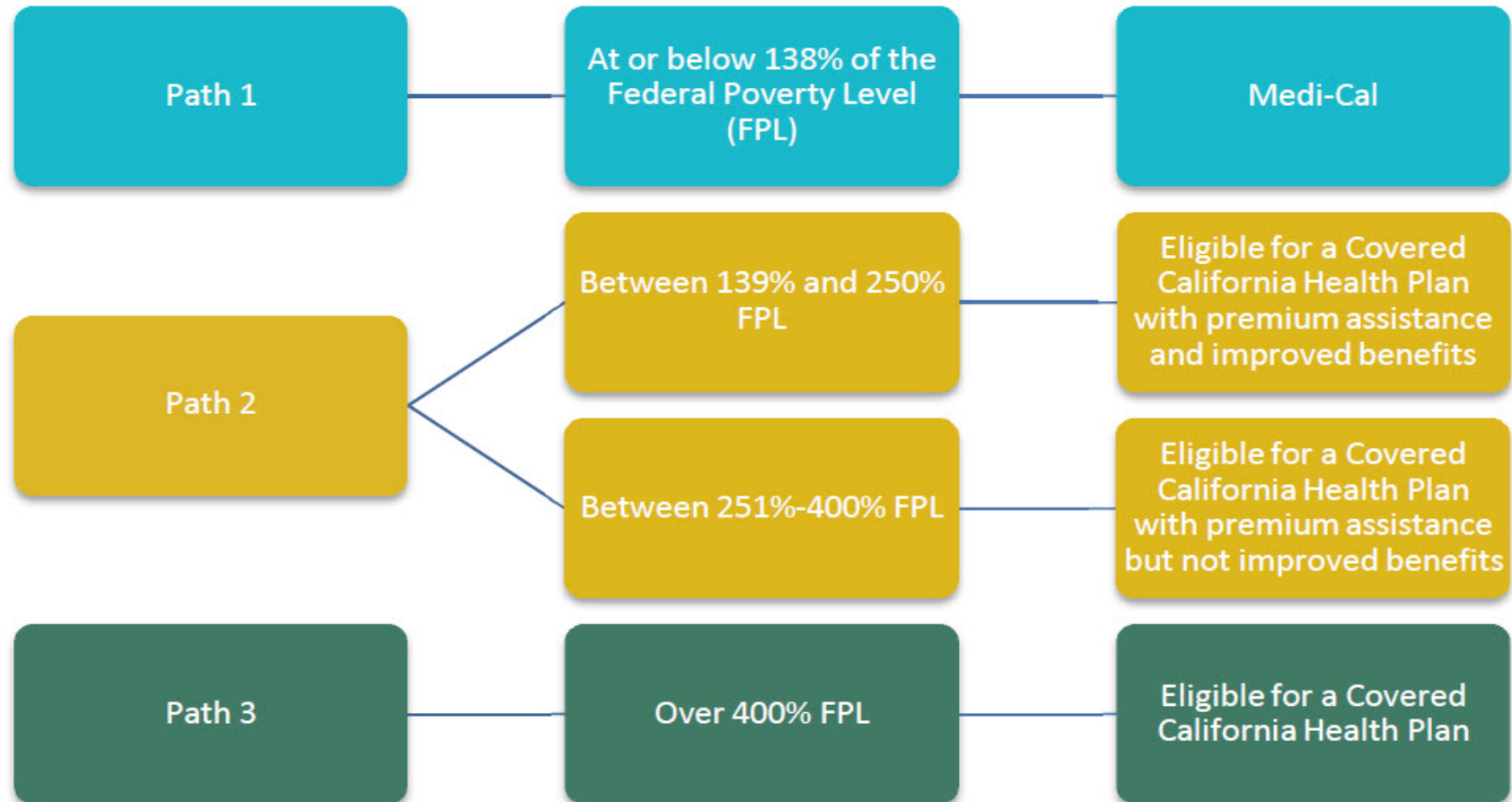
- 46 percent Latino
- 33 percent Caucasian/White
- 14 percent Asian
- 4 percent African American

Essential Health Benefits

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and Newborn Care
- Mental health and substance use disorder services, including behavioral health treatment
- Rehabilitative and habilitative services (e.g. physical therapy and occupational therapy, speech therapy, etc.) and devices
- Laboratory Services
- Preventative and wellness services and chronic disease management
- Pediatric services, including dental and vision care
- Prescription drugs

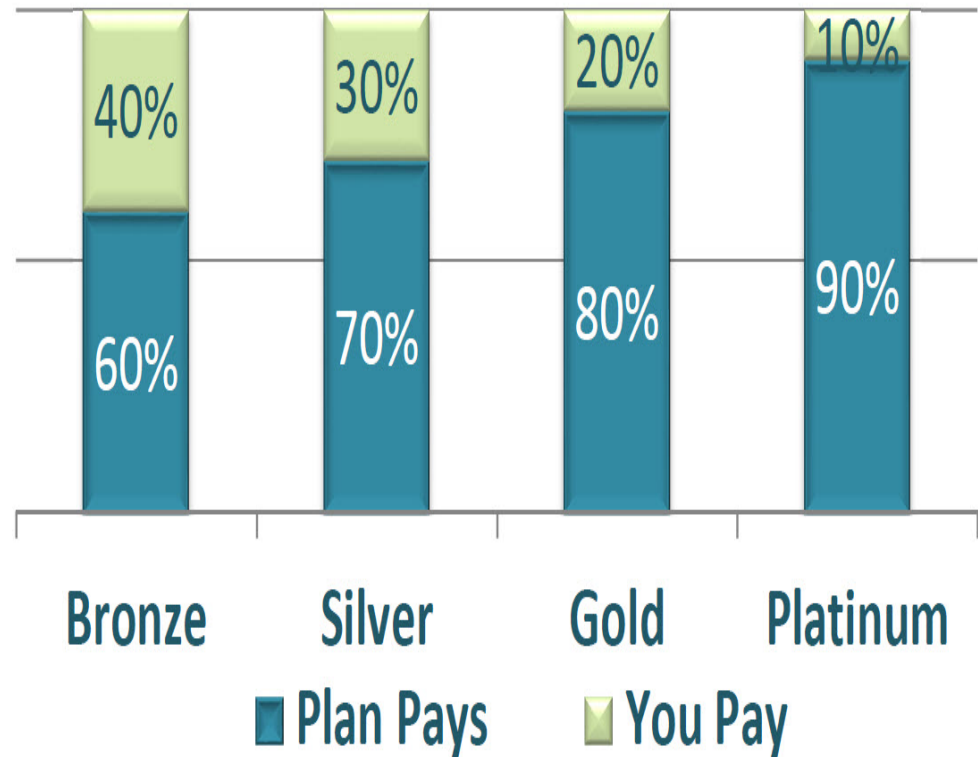


Premium Assistance and Cost Sharing



Tier Metals

- Choose best option for needs of family
- Higher metal value, higher the percentage of health care expenses paid by health plan
- Minimum Coverage Plan
 - High deductible
 - Under 30
 - Low Risk





HOUSEHOLD INFORMATION

Number of people in the household

Annual household income



ENROLLEE INFORMATION

Only enter members of your household who would enroll in Exchange coverage.

Age of the first adult

Age of spouse

Number of children under age 21

Number of children age 21-25

\$ BREAKING DOWN THE MONTHLY COST

Estimated monthly silver plan premium (without subsidy)

Estimated tax credit from the government

Your estimated monthly silver plan premium



THE PENALTY TO NOT HAVING COVERAGE

Required to pay the penalty when filing taxes at end of year

Pay the greater of ...		
Year	Percentage of family income	Set dollar amount
2014	1%	\$95 per adult and \$47.50 per child (up to \$285 for a family)
2015	2%	\$325 per adult and \$162.50 per child (up to \$975 for a family)
2016 and beyond	2.5%	\$695 per adult and \$347.50 per child (up to \$2,085 for a family)

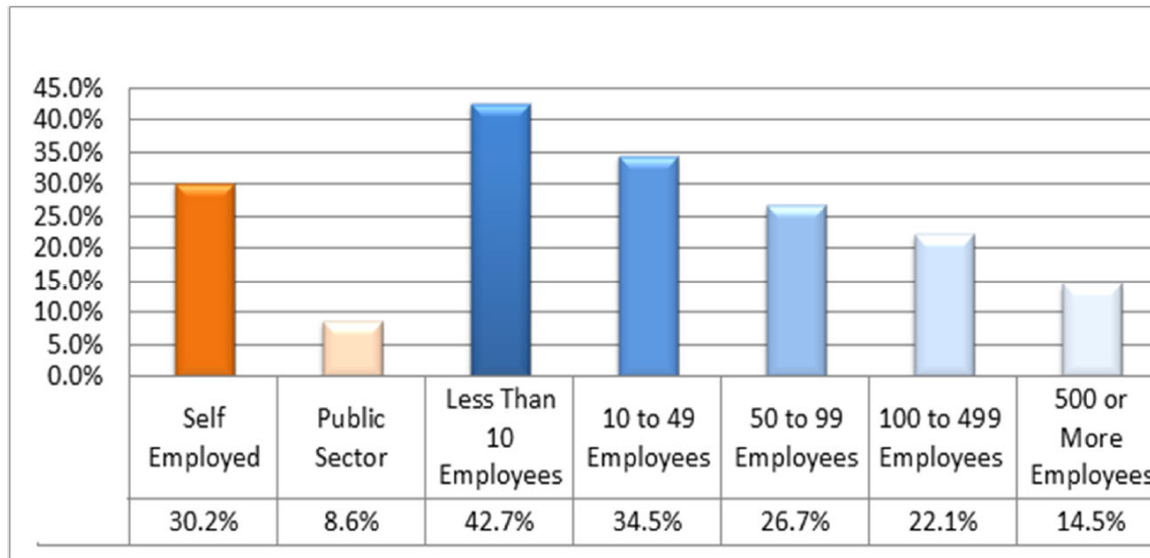
*The total penalty for the taxable year will not exceed the national average of the annual premiums of a bronze-level health plan offered through the health insurance marketplaces, like Covered California.



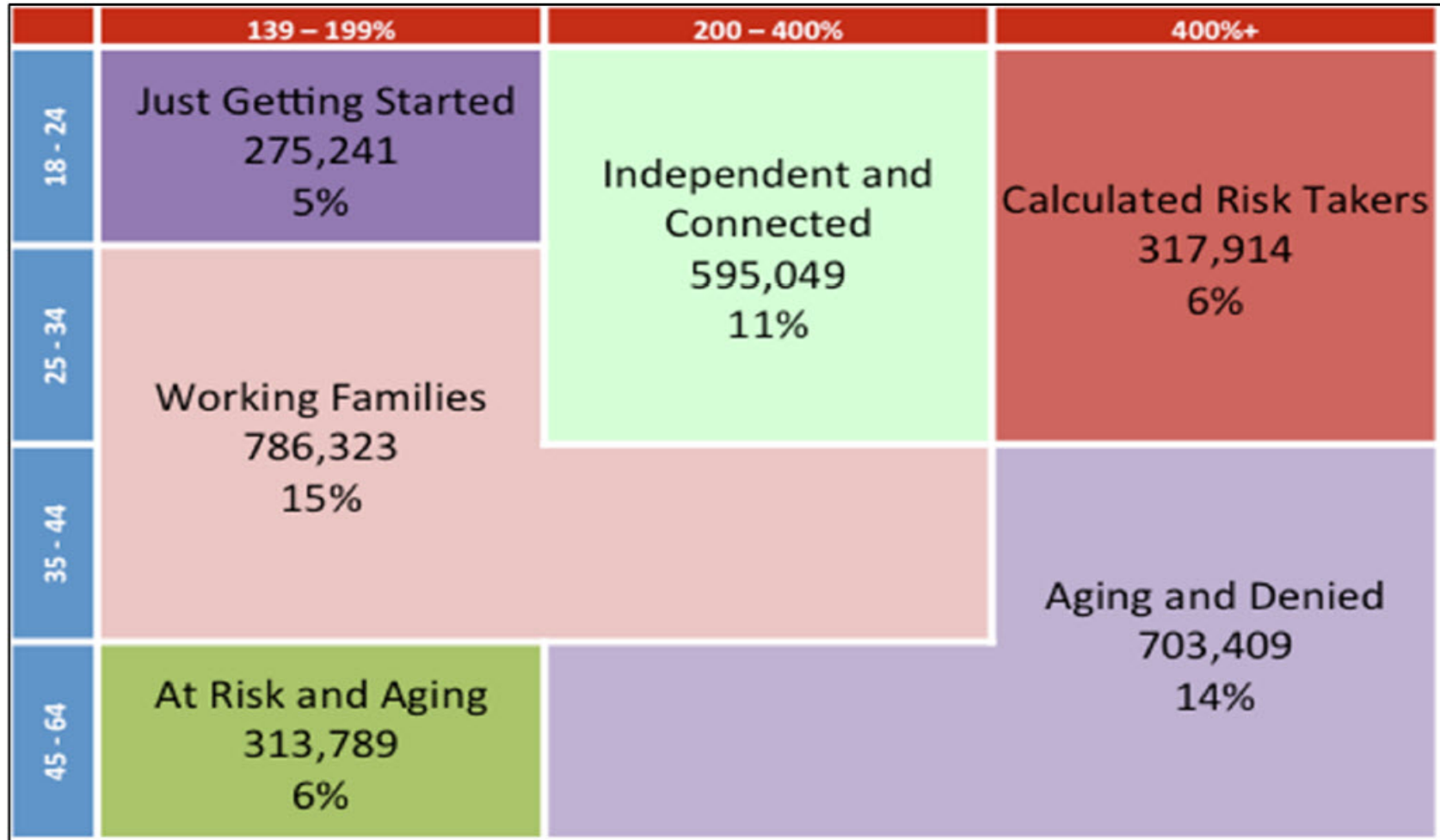
SHOP

Small Business Health Option Plan

- Roughly half of all Californians get their insurance through their job
- Highest % of those uninsured occur in business with less than 50 employees
- SHOP will manage the financial and administrative tasks of running an employer health plan



Messaging for Covered California



Regional Providers



- Anthem-EPO,HMO
- Blue Shield-PPO
- Health Net-PPO,HMO
- Kaiser Permanente-HMO
- Molina-HMO
- SHARP Health Plan-HMO



Next Steps

- **Initial Enrollment: Oct 1st-March 31st**
- **Open enrollment specialist will contact consumer after lead input by certified outreach specialist**
- **Covered CA follows up (call center, certified enrollment counselors and insurance agents)—still open for entities to apply for enrollment**
- **CalHeers California Healthcare Eligibility, Enrollment and Retention System**
- **Tax Penalties in 2014**



Lead Grantees





Target: Primarily over the phone education and outreach collaborating with Los Angeles and Riverside (Southern California region)

- 25% local community events

Examples of when to call:

- Those who want over the phone personal assistance
- Business (Currently working on relationships with Chamber of Commerce and business communities)
- Covering all of Southern California

Program Contact:

Karis Grounds

kgrounds@211sandiego.org





Target: Community clinics and health center organizations (Imperial and San Diego County)

- 70% small community events

Examples of when to call:

- Hospital or clinic events (partnering with 10 community clinics)
- Community center events
- Spanish/Vietnamese/Arabic focused

Program Contact:

Lauren Abrams

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618-542-4368





Target: Parents, young invisibles, limited English proficiency Spanish speakers (Focus city of San Diego)

- 90% community events, some presentations
- **Examples of when to call:**
 - Youth Events “young invisibles”
 - Family events

Program Contact:

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Collaboration Efforts

- 211 is facilitating Monthly Meetings with grantees, county and interested organizations
 - Shared Learning: Barriers/Successes
 - Events suitable for each organization
 - Shared Calendar of Events



When constituents call for information

- Refer to each grantees website for local upcoming events on Covered California

211 San Diego www.211sandiego.org

Council of Community Clinics www.ccc-sd.org

SAY San Diego www.saysandiego.org

- Go to Covered California website: www.coveredca.com
- Contact each organizations point of contact to request staff at event
- Call **2-1-1** San Diego 24/7 for more information



Potential Areas of Confusion for Constituents

- Pediatric Dental is purchased separately
- Children under 250% FPL covered for dental under Medi-Cal
- Covered CA does not contract/interaction with Medicare
- No wrong door – Five options for enrollment
- In general, anyone can buy into the Exchange, but not everyone will receive a subsidy



Why Call 2-1-1?

CALL 211 because:

- We will provide the clients with knowledge and necessary next steps to be enrolled
- Remove barriers or misconceptions
- Knowledge of population, target audiences and community
- Certified Educators
- Established trusted relationships



211 Role within Covered CA

Working in Imperial, Los Angeles and Riverside

Outreach and Education: Primarily Over Phone and Community Events

- Raise awareness through screening for individuals who fall within FPL and those without health insurance
- One-on-one education about:
 - Subsidies/cost sharing using calculator to educate customer about affordability of health insurance
 - Metal tier information
 - Open Enrollment
- Provide follow up to enrollment specialist
- Educate and refer to enroll in Medi-cal (in house benefits/enrollment team)



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