

Addressing All Needs

The Affordable Care Act, How to Assist
Clients in Obtaining and Maintaining
Health Insurance and Linking Them to a
Medical Home

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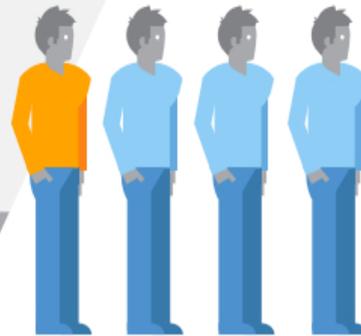
Health Care Reform Affordable Care Act (ACA) ObamaCare

...are names for the federal health law signed March 23, 2010.

- ❑ **Increases health care coverage**
- ❑ **Reduces health care costs**
- ❑ **Improves people's health**

WebMD

CAN YOU AFFORD NOT TO HAVE HEALTH INSURANCE?



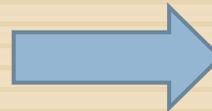
1 in 4

With No Insurance

Lose Almost All Savings to Pay Medical Bills

Why Do People Need Health Insurance?

Now: 7 Million
Uninsured in California



2019: 3-4 Million
Uninsured in California

Who Didn't Have Health Insurance?



- 18% of Californians (7 million) lacked Health Insurance.
 - ▣ California had the highest number of uninsured of any state.
 - ▣ 1 in 4 California workers are uninsured.



- 17% of Americans (50 million) lacked health insurance.
 - ▣ 7.3 million of the nation's uninsured are kids.
 - ▣ 1 in 7 U.S. workers are uninsured.

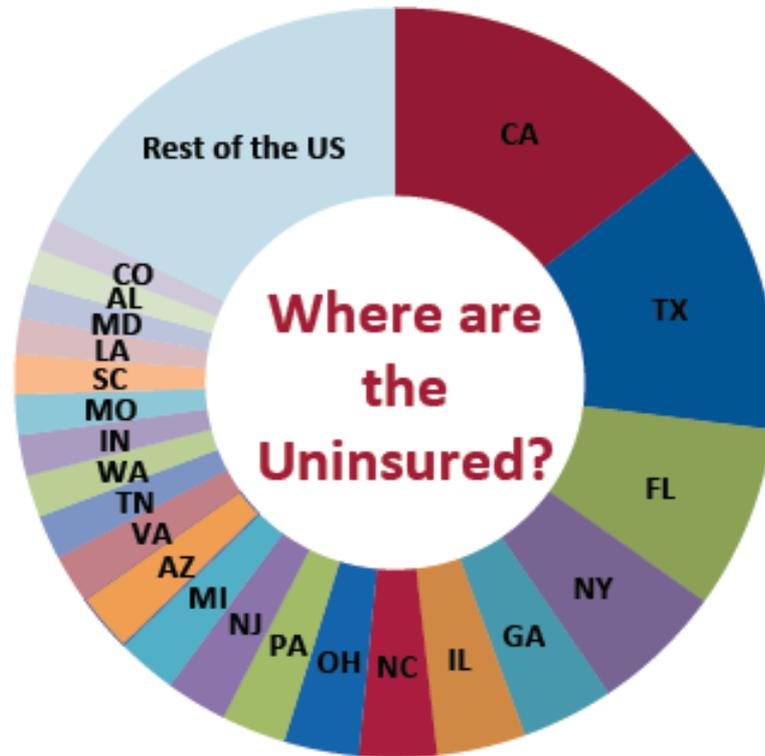
Numbers After ACA Implementation



- Over 3 million Californians are now insured
 - ▣ Through Medi-Cal expansion and Covered CA
 - ▣ Remaining 3 – 4 million Californians will remain uninsured by 2019

- Now 13% of Americans lack health insurance
 - ▣ Lowest recorded rate since 2008

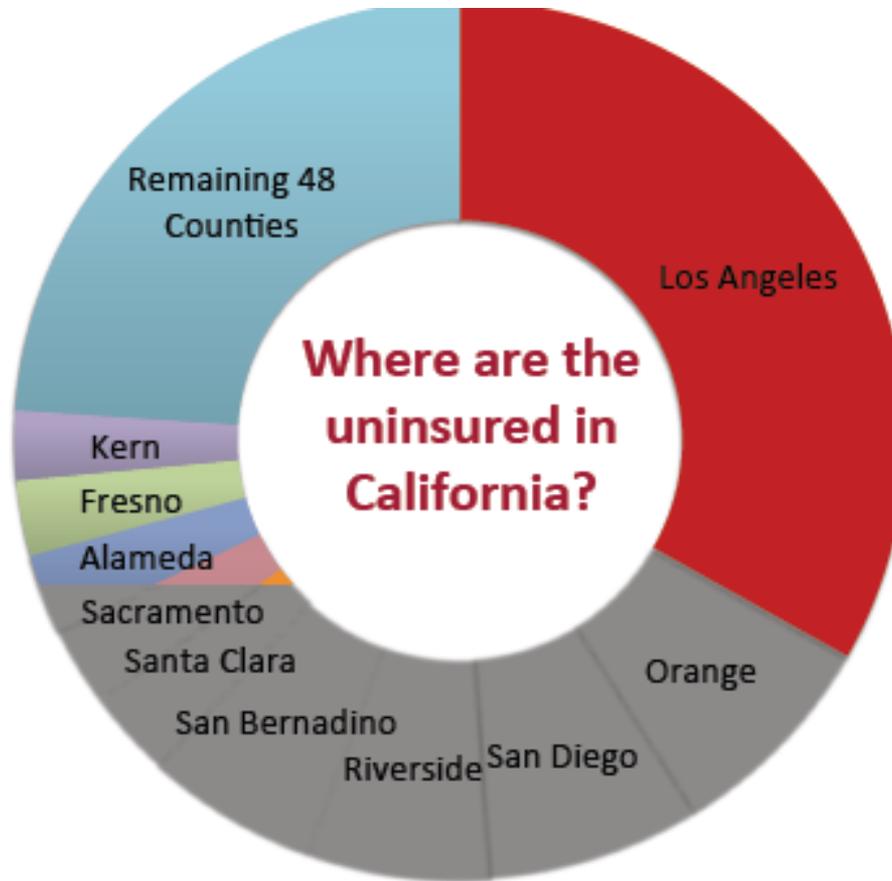
Where are the Uninsured?



Two-thirds of the uninsured live in **12 states**

- Arizona
- California
- Florida
- Georgia
- Illinois
- Michigan
- New Jersey
- New York
- North Carolina
- Ohio
- Pennsylvania
- Texas

Where are the Uninsured in California?



If You Had....

- ❑ Health Insurance through your Employer
- ❑ Medi-Care (64 and older)
- ❑ Medi-Caid (Medi-Cal)
- ❑ General Relief (GR) *HWLA
- ❑ Are Permanently Disabled *Medi-Caid

....**Little Changed for You**

Except....

NEW Patient Protections

- ❑ Health insurance has to include most **preventive care for FREE**
- ❑ Young adults can stay on their parents' insurance until they're **26**.
- ❑ Insurance companies **can't cancel your insurance** if you get sick
- ❑ **No limits to the care you can get** each year or in your lifetime
- ❑ Insurance companies **can't deny kids care** because they're sick now or have been sick in the past
- ❑ Insurance companies **must spend 80% of your money on health care** or give money back



The “Two Doors” to Coverage under Health Reform

- 1. Medi-Cal Expansion (Under 138% FPL)**
- 2. Covered California/Exchange (Over 138% FPL)**

Medi-Cal vs Covered California



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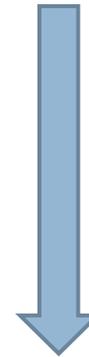
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Under 138% FPL

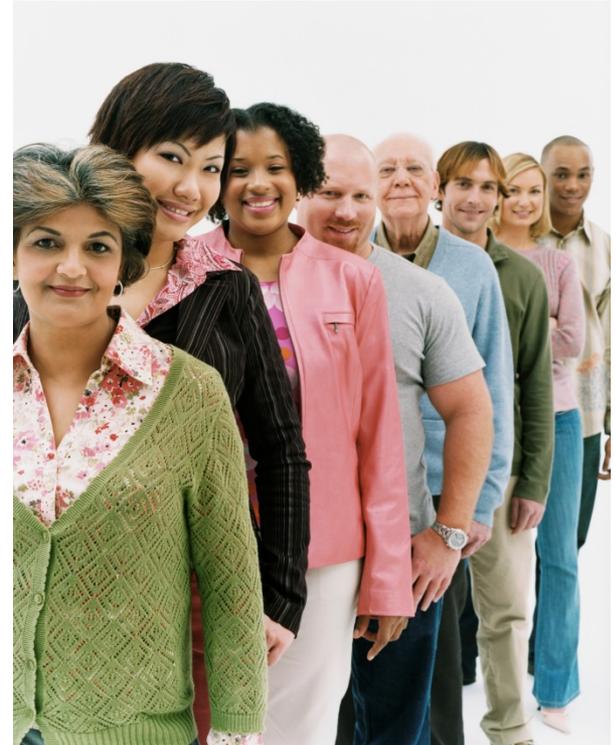


Over 138% FPL



What is Healthy Way LA?

- An L.A. County program that provides health coverage for citizens and 5 year legal permanent residents age 19-64
- Adults who couldn't qualify for Medi-Cal (before 2014) could get HWLA
- This program became Medi-Cal on December 31, 2013



Continuity of Care for HWLA

Primary Care:

- ❑ Added benefits in Medi-Cal: Substance Use Disorders and expanded Adult Dental (May 2014)

Mental Health/Substance Abuse Disorder Treatment:

- ❑ Both are programs/services continuing without change.

Drugs/Formularies:

- ❑ Medi-Cal members are able to use a pharmacy of their choice, they do not need to pick up prescriptions at their community clinic

HWLA Transition and Troubleshooting

- HWLA members were automatically transitioned to Medi-Cal January 1, 2014
 - HWLA members should have received packet to choose Managed Care Plan (Insurance Plan) and PCP (Primary Care Provider)
 - If HWLA members did not complete packet, they were auto selected into Managed Care Plan and their PCP should stay as their HWLA PCP
 - Not all homeless patients had correct address in HWLA system, so many did not receive or complete this packet

HWLA Transition and Troubleshooting

- There were some problems
 - Not everyone automatically transitioned to Medi-Cal
 - Not everyone was assigned to the correct PCP
- Appropriate steps to take for clients:
 - If a client did not automatically transition, need to call DPSS to find out why or notify them to fix problem
 - Contact a Certified Enrollment Counselor at your local Community Health Center for assistance
 - If a client was assigned to an incorrect PCP, the client can call their Managed Care Plan to request a change

Important Numbers for Medi-Cal

- Medi-Cal
 - To request a new Benefits Identification Card (BIC) call: (310) 258-7400 or (626) 569-1399
- Health Net
 - To request a new Health Net card, change PCPs, and verify enrollment call: (800) 675-6110
- L.A. Care
 - To request a new L.A. Care card, change PCPs, and verify enrollment call: (888) 452-2273
- Health Care Options
 - To change the Managed Care Plan, call: (800) 430-4263

VA Medical Benefits

- If you get health services through the VA, then you meet the “minimum essential coverage” for the individual mandate
 - ▣ You will not be subject to the penalty
- If you get health services through the VA, you can still enroll in supplemental health insurance:
 - ▣ You can buy private insurance through Covered CA but will NOT get premium assistance
 - ▣ You **can** apply for Medi-cal if you meet the income requirements (under \$1,322 a month for a household of 1)

Medi-Cal Expansion

BEFORE 2014 Medi-Cal was for:

1. Children with household incomes up to 250% FPL
2. Parents with dependent children (up to 100% FPL)
3. Pregnant Women (up to 200% FPL)
4. Low income seniors (up to 133% FPL)
5. People with Disabilities (up to 133% FPL)

ON JANUARY 1ST 2014, Medi-Cal became for.....

1. **EVERYONE** age 19-64 whose income is at or below 138% FPL!
(Must be citizen or legal permanent resident, 5 year rule does not apply)

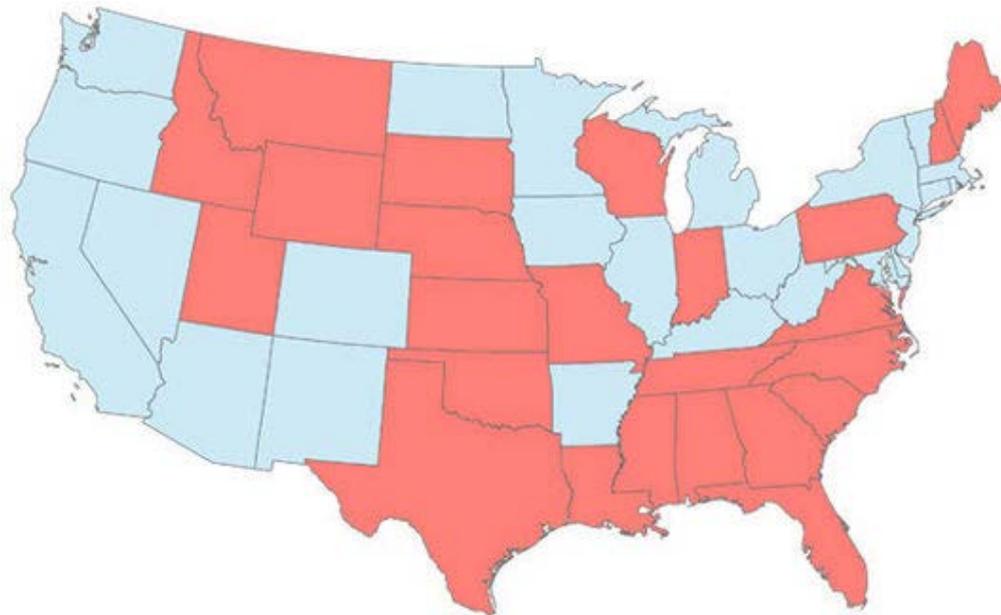
(Plus! Former **foster youth** who had Medi-Cal at age 18 will be automatically eligible for Medi-Cal up to age 26)

Medical Expansion

The Supreme Court gave States the option in July 2012 to expand Medicaid or not....

Medicaid expansion

Expanded Medicaid Not expanded



Medicaid Expansion

In California, approximately **1.5 million people** are eligible for **Expanded Medi-Cal!**



Screening Your Clients for Medi-Cal

- If you have a client who does not have insurance
 - Check if they are a citizen or LPR
 - If yes... Check their income
 - If they make under \$1,322 a month, they are eligible!
 - Refer them to DPSS to apply or to make an appointment at a Community Health Center

Screening Your Clients for Medi-Cal

- If your client is eligible, please assist them in getting together the necessary documents:
 - I.D.
 - Proof of Citizenship/LPR (passport, birth certificate, green card)
 - Social Security Card (not sufficient POC, but helpful to have)
 - Proof of Income (GR/SSI statement, or do a written affidavit)
 - Proof of Residency (letter, bill, I.D., affidavit)
 - Bank Statement (if applicable)
 - Car Registration (if applicable)

Assisting Your Clients with Medi-Cal

- If your client is pending approved for MC, they will get a letter telling them they have an appointment
- It is very important your client checks their mail for their status and goes to this appointment
- Their case will be dropped if they miss the appointment or if the letter comes back “Return To Sender”
 - This is clearly a barrier for homeless clients without stable mailing addresses



The “Two Doors” to Coverage under Health Reform

- 1. Medi-Cal Expansion (Under 138% FPL)**
- 2. Covered California/Exchange (Over 138% FPL)**

What is Covered California?

Covered California (or the California Health Exchange) is a virtual “marketplace” where individuals, families and employers can purchase affordable health insurance.

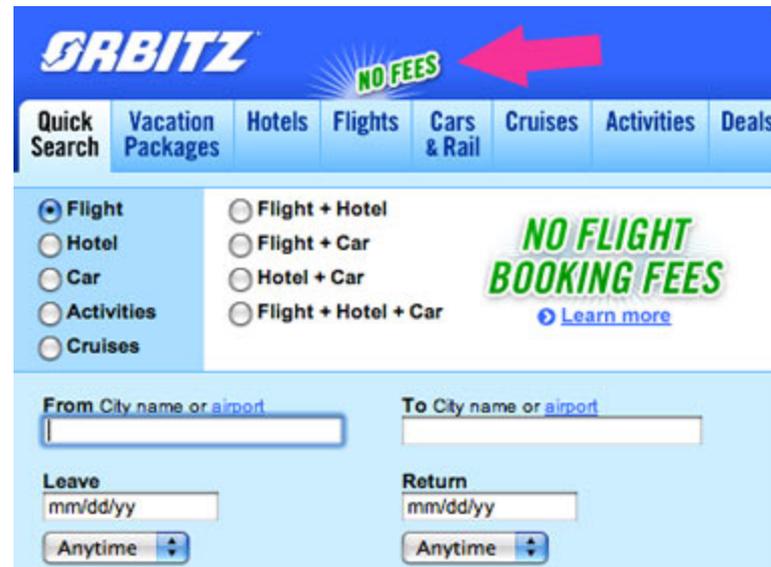


On January 1, 2014, coverage became available to citizens/legal permanent residents of 1 or more years who make more than 138% **FPL**

(\$15,856 for one person / year)

Covered California

Buying Insurance on Covered California....



The image shows a screenshot of the Orbitz website's flight booking interface. At the top, the Orbitz logo is on the left, and a green 'NO FEES' badge with a pink arrow pointing to it is on the right. Below the logo is a navigation bar with tabs for 'Quick Search', 'Vacation Packages', 'Hotels', 'Flights', 'Cars & Rail', 'Cruises', 'Activities', and 'Deals'. The 'Flights' tab is selected. Underneath, there are radio button options for 'Flight', 'Hotel', 'Car', 'Activities', 'Cruises', 'Flight + Hotel', 'Flight + Car', 'Hotel + Car', and 'Flight + Hotel + Car'. A green 'NO FLIGHT BOOKING FEES' badge is positioned to the right of these options, with a 'Learn more' link below it. At the bottom, there are input fields for 'From City name or airport', 'To City name or airport', 'Leave' (with a date format 'mm/dd/yy' and an 'Anytime' dropdown), and 'Return' (with a date format 'mm/dd/yy' and an 'Anytime' dropdown).

... will be a little bit like buying an airplane ticket...

(except the government might help you with the cost)

Covered California

13 Health Plans are participating in Covered California
(6 in Los Angeles County)

Individual and Family Plans (in L.A.):

- Anthem Blue Cross of California
- Blue Shield of California
- Health Net
- Kaiser Permanente (VFC doesn't take)
- L.A. Care Health Plan
- Molina Health Care

Businesses Plans (50 or less employees):

- Blue Shield of California
- Health Net
- Kaiser Permanente



Covered California

Health plans **MUST** cover **ESSENTIAL HEALTH BENEFITS!**



- Preventative and Wellness care/
Disease Management
- Pediatric Care
- Maternity and Newborn Care
- Laboratory Services
- Rehabilitative Services**
- Prescription Drugs
- Mental Health/Substance Abuse***
- Hospitalization
- Emergency Services
- Ambulatory Patient Services

Covered California



Open Enrollment began Oct 1, 2013

....and ended **March 31, 2014** unless you:

- ❑ Change or lose your job
- ❑ Get Married or Divorced
- ❑ Have a death in the family
- ❑ Experience an event that caused you to lose your health insurance.



Next Open Enrollment

Begins October 2014



Where do I enroll?

Call **Covered California** at 1-800-300-1506 or www.coveredca.com

Covered California

In California, approximately **5.3 million people** are eligible for **Covered California!**





The Individual Mandate

The Individual Mandate

- **If you don't get insurance you pay a penalty...**
 - \$95 or 1% of income in 2014
 - \$395 or 2% of income in 2015
 - \$695 or 2.5% of income in 2016 and after

- **Although there are exceptions for some people:**
 - Financial hardship
 - If you do not make enough to file taxes, you will not get penalized
 - Religious objection
 - Undocumented
 - Incarcerated



The Remaining Uninsured

400,000 people in Los Angeles County are unlikely to be eligible for coverage under Health Care Reform.

Dept. Health Services in a Snapshot

- **830,000 patients** seen every year by DHS and Community Partners
- **2.8+ million outpatient visits annually**
(including 700,000 visits at community clinics)
- **330,000+ Emergency Room Visits Annually**
- **80%** with incomes below 200% FPL

The Remaining Uninsured

Los Angeles County residents who can't be on other programs because of citizenship, residency, age or other reasons can find a clinic near them at: www.ladhs.org/wps/portal/clinicsearch.

- Healthy Way LA Unmatched and County ATP Program
- Access for Infants and Mothers (AIM)
- Family PACT
- Emergency Medi-Cal
- L.A. Care's Healthy Kids (0-5)
- California Children's Services

Outreach to the Uninsured

- ❑ **47%** of California residents don't know they are eligible for Medi-Cal Coverage under the ACA.
- ❑ **43%** of California residents believe they are not eligible for federal subsidies under Covered California when they probably are.



Questions?

Adapted from Presentation by: Amy Luftig Viste (aviste@dhs.lacounty.gov)

Los Angeles County Department of Health Services

Your Client Has Medi-cal, Now What?

- Case Management
- Mental Health Services
- Primary Health Care



Case Management Services

- Emotional support
- Referral to community resources
- Basic needs services, including grocery, transportation and financial grant assistance
- Crisis intervention
- Goal identifying, planning and problem solving
- Connection to Housing
- Housing Authority and Landlord liaison
- Once housed move-in set up and assistance



Mental Health Services

- Short term therapy with on staff clinicians
- Mental health assessments
- Crisis intervention
- Connection to emergency psychiatric facilities
- Psychiatric services with on staff psychiatrist
- Outside referrals to mental health agencies for long term therapy and psychiatric needs

Primary Health Care- Why is it important?

- Consistency in care
- Relationship building
- Maintenance of chronic conditions
- Routine medication management
- Decreases utilization of emergency services



What is A Medical Home?

- The medical home model of care offers one method of transforming the health care delivery system
- Medical homes can reduce costs while improving quality and efficiency through an innovative approach to delivering comprehensive patient-centered preventive and primary care
- Designed around patient needs and aims to improve access to care, increase care coordination and enhance overall quality, while simultaneously reducing costs.

Who Is the Medical Home?

- ❑ **The Client**
- ❑ **The Team-** such as physicians, nurses, nutritionists, pharmacists, social workers and case manager all working together to provide the best holistic care.
 - ❑ This approach offers the potential to improve physical health, behavioral health, access to community-based social services and management of chronic conditions.

What are Some Barriers to Care?

- Mental Health
 - ▣ Untreated mental illness, including paranoia, anxiety etc.
- Distrust of systems
- Fear
- Substance Use
- Stigma
- Ambivalence
- Lack of education and knowledge
- Health not being a priority
- History of Trauma



The Connection

- Transitions taking place
 - ▣ Trusting a stranger
 - ▣ Being in a new environment
 - ▣ Connecting to new services, including physical and mental health
 - ▣ Follow through on responsibilities
- Ways to ease transition
 - ▣ Timing can be everything
 - ▣ Frequent check ins
 - ▣ Accompanying the client to their “firsts”
 - ▣ Researching the area together
 - ▣ Creating maps together

Health Care Collaboration

□ Making Connections

- Community collaboration meetings with other social service agencies and health centers
- Introductions
- Schedule facility tours
- Educate yourself on agencies in the clients area
- Warm handoffs



Health Care Collaboration

- Types of agencies
 - ▣ Social service agencies
 - ▣ Hospitals
 - ▣ Mental health centers/psych ERs
 - ▣ Day centers
 - ▣ Primary care facilities
 - ▣ Substance use treatment programs
 - ▣ Police
 - ▣ Fire
 - ▣ Shelters

Cooperative Health Care for the Homeless Network (CHCHN)

- CHCHN has worked with homeless healthcare partners to provide medical care, dental care, case management, behavioral health care services, alcohol/substance abuse treatment and outreach to those in need, regardless of their ability to pay for services.
- The 14 health care agencies that make up the CHCHN provide complete health care services to at least 41% of the LA County homeless population at several sites throughout the county.

Cooperative Health Care for the Homeless Network (CHCHN)

- San Fernando Valley
 - ▣ Northeast Valley Health Corporation
- Westside Los Angeles
 - ▣ Venice Family Clinic
- South Los Angeles
 - ▣ Central City Community Health Center
- East Los Angeles
 - ▣ Clinica Msr. Oscar Romero Community Health Center
 - ▣ City Help, Inc.

Cooperative Health Care for the Homeless Network (CHCHN)

- Hollywood
 - ▣ The Saban Free Clinic
 - ▣ Childrens Hospital Los Angeles- High Risk Program
- Downtown Los Angeles
 - ▣ JWCH Center for Community Health
 - ▣ UCLA School of Nursing at the Union Rescue Mission
 - ▣ UCLA School of Dentistry at the Union Rescue Mission
 - ▣ Homeless Health Care Los Angeles

Cooperative Health Care for the Homeless Network (CHCHN)

- Pasadena
 - ▣ Community Health Alliance of Pasadena
- Long Beach
 - ▣ The Children's Clinic
- West Covina
 - ▣ East Valley Community Health Center

Other Community Health Centers

- Tarzana Treatment Center
- Les Kelly Clinic
- Watts Health Center
- Westside Family Health Center



Questions?