

# Covered California

## An Overview



# Patient Protection and Affordable Care Act

- Signed into law March 2010
- Coverage begins January 1, 2014
- Implements significant changes to health insurance:
  - Guarantees coverage to all eligible individuals and must cover pre-existing conditions
  - Dependents up to age 26 can be covered on parents' plan
  - All plans cover preventative care and cannot charge copayments or deductibles for such services
  - Plans must cover 10 "Essential Health Benefits" including prescription drug coverage
  - No lifetime or annual limits
  - Establishes penalties for not having coverage - \$95 per adult or 1% of income in 2014
  - Premium assistance and cost-sharing benefits to qualifying individuals based on income
  - Medi-Cal expansion to cover those at 138% FPL or below

# State or Federal Health Exchange?

States given option to participate in Federal exchange or create their own

- 17 State-run exchanges – California created Covered California (other examples include Washington, Oregon and Nevada)
- 7 Partnership Exchange (examples: Arkansas, District of Columbia, Delaware, New Hampshire)
- 27 States participating in Federal Exchange

# What is Covered California?

- California's Health Insurance Exchange
- Creates competitive marketplace of qualified, private insurance plans
- Offers consumers a choice of plans that all adhere to common rules
- Provides an “apples-to-apples” comparison of plans and easy access to plan information and eligibility for subsidies, including Medi-Cal
- 2-1-1 is currently outreaching to San Diegans, educating them on the benefits of Covered California and sending interested consumers to the Covered California call center for enrollment.

# How Does Covered CALIFORNIA work?

Legal residents of California without access to affordable health insurance through their employer or another government program will be eligible to purchase lower-priced health coverage through Covered California.

## **Eligibility Requirements to enroll through Covered California:**

- A California resident (or intention to reside in CA); and
- A U.S. Citizen, national or lawfully present in the U.S.; and
- Not incarcerated

# What is the target market?

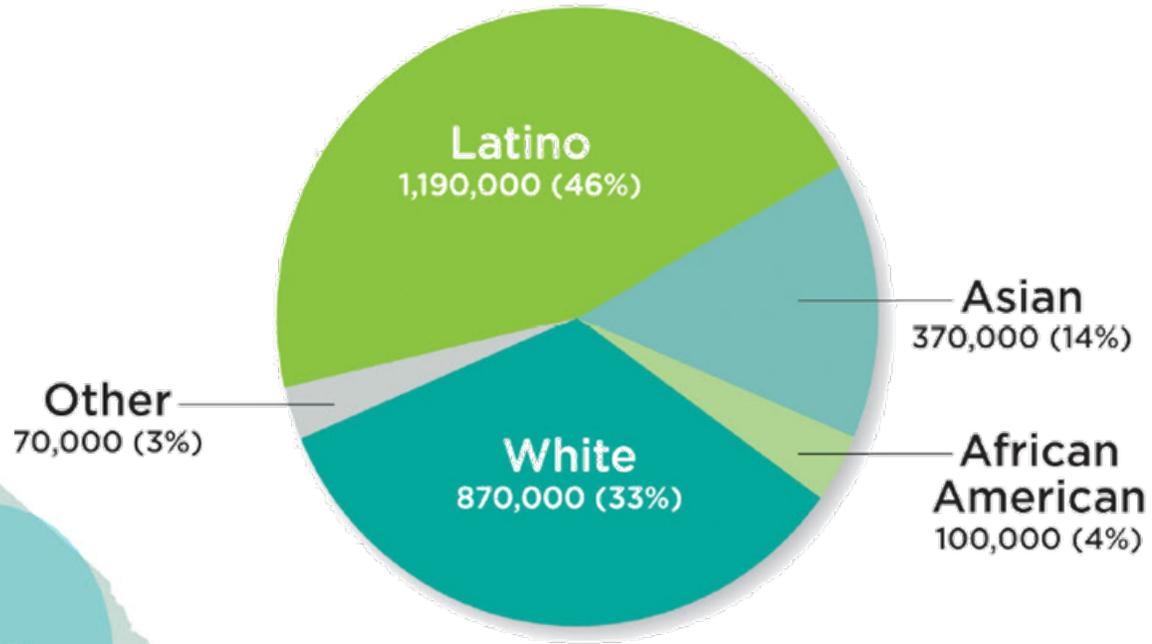
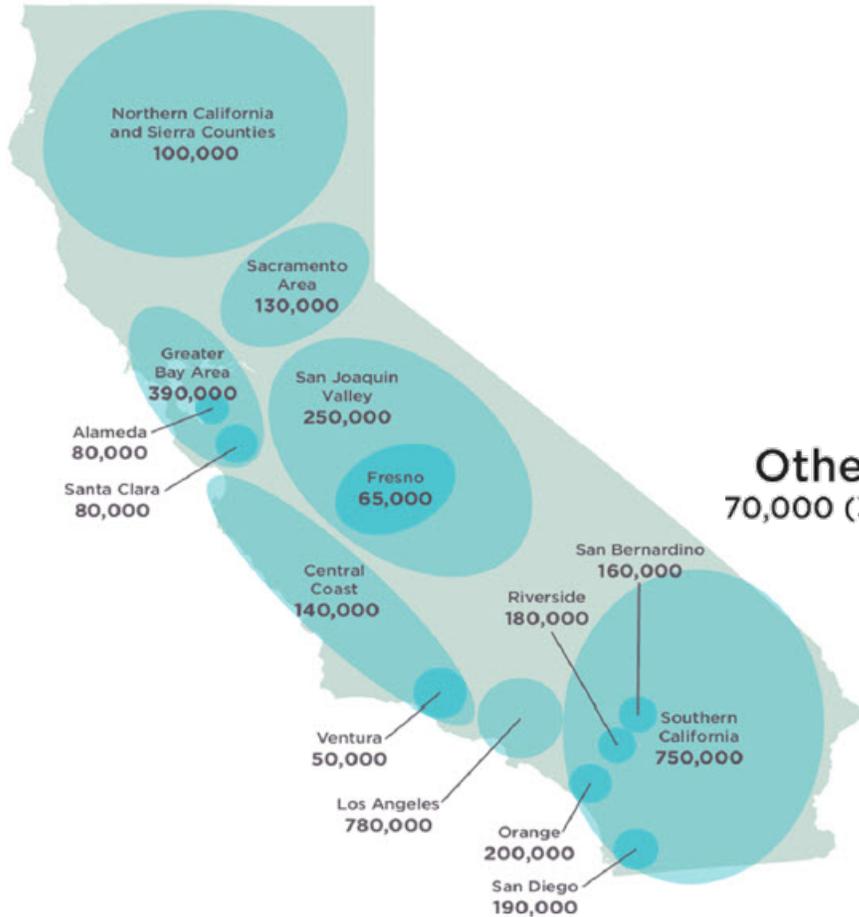
5.3 million Californians without health insurance in 2012

1.4 million Californians newly eligible for Medi-Cal

190,000 San Diegans without health insurance

30,000 estimated San Diegans newly eligible for Medi-Cal

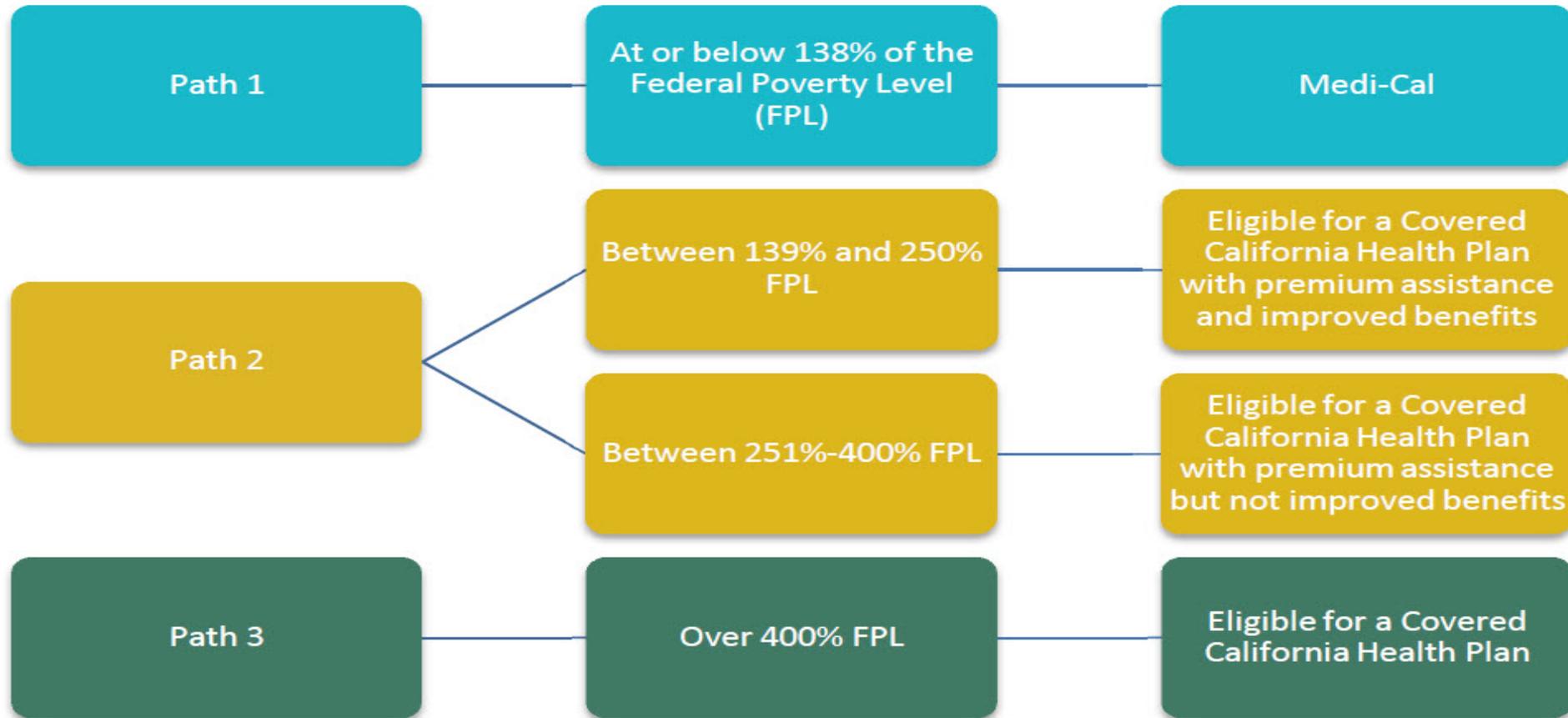
# Who and Where are Impacted the Most?



## Ethnic Mix of Californians<sup>1</sup> Eligible for Financial Help

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

# Pathways to Coverage



# Medi-Cal Expansion

January 1<sup>st</sup> any individual who falls below 138% of FPL could be eligible for Medi-Cal

Today	2014 and beyond
<p>Medi-Cal coverage for adults is limited to those who:</p> <ul style="list-style-type: none"><li>- Have children living at home</li><li>- Have a disability</li><li>- Are over the age of 65</li><li>- Are pregnant</li></ul>	<p>Most Childless adults who are at or below 138% of FPL will qualify for Medi-Cal.</p> <p>In addition, adults who meet one of the following criteria may also qualify for:</p> <ul style="list-style-type: none"><li>- Have children living at home</li><li>- Have a disability</li><li>- Are over the age of 65</li><li>- Are pregnant</li></ul>
<p>Foster youth are not eligible for Medi-Cal once they turn 18.</p>	<p>Former foster youth qualify for Medi-Cal up to age 26 if they were enrolled in Medi-Cal at age 18.</p> <p>Children in California families with income up to 250% FPL are eligible for Medicaid</p>

# Basic Levels of Coverage (Metal Tiers)



# 10 Essential Benefits

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and Newborn Care
- Prescription drugs
- Mental health and substance use disorder services, including behavioral health treatment
- Rehabilitative 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

# How are rates determined?

## **Rates are based on:**

- age
- ZIP code
- **household size & income**  
(to determine eligibility for premium assistance or Medi-Cal)
- **health plan and benefit level selected**

## **Rates are not based on:**

- health status
- gender
- **pre-existing conditions**
- tobacco usage

## Eligibility is based on:

Number of People in Your Household	Annual Household Income	
	Medi-Cal	Premium Assistance
1	\$0 - \$15,856	\$15,856 - \$45,960
2	\$0 - \$21,404	\$21,404 - \$62,040
3	\$0 - \$26,951	\$26,951 - \$78,120
4	\$0 - \$32,499	\$32,499 - \$94,200
5	\$0 - \$38,047	\$38,047 - \$110,280

# Special Plan Options

**Enhanced Silver Plans:** Available to income-eligible individuals who fall within 138%-250% FPL; reduces the out-of-pocket costs

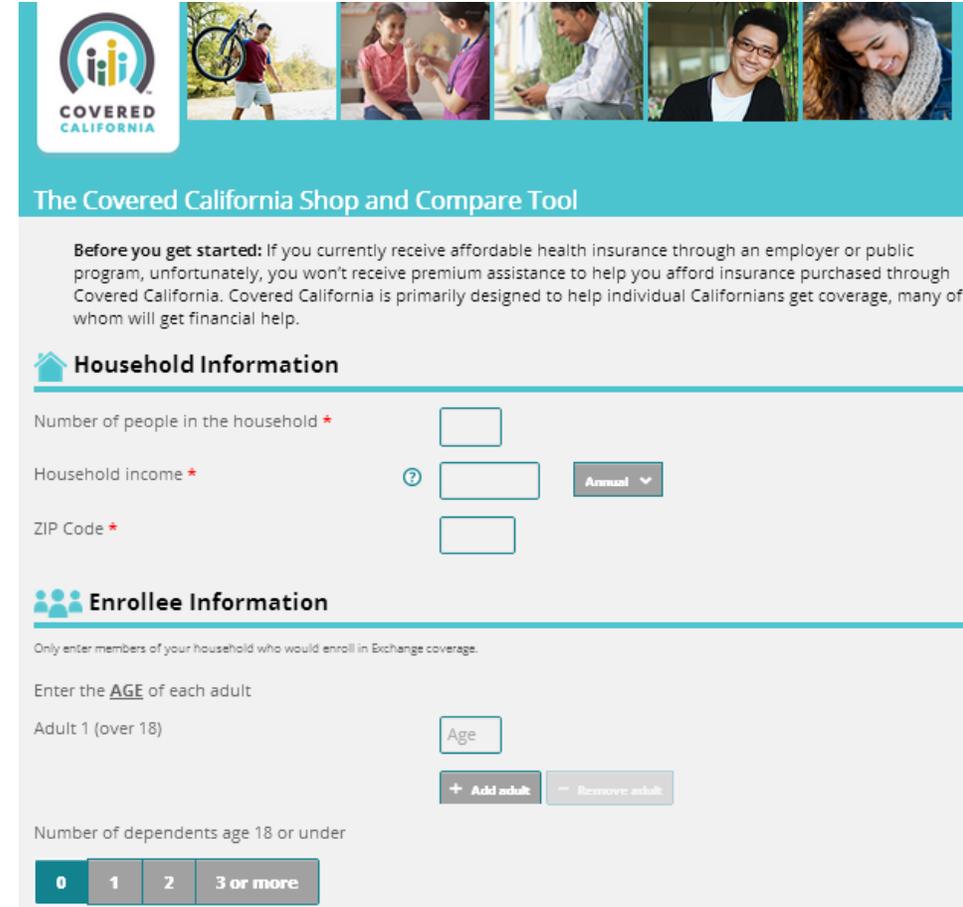
Plan	Plan Pays	You Pay
Regular Silver	70%	30%
Enhanced Silver 94	94%	6%
Enhanced Silver 87	87%	13%
Enhanced Silver 73	73%	27%

**Catastrophic Coverage:** For income-eligible individuals 30 years and under. Not for day-to-day coverage, but to cover excessive medical bills that occur due to serious hospitalization. Utilizers of this plan are also known as the “young invincibles.”

# SHOP and Compare

<http://www.coveredca.com/fieldcalc/#calculator>

Example: Family of 4; Annual income \$39,000; Age of adults 32 and 30 with two children



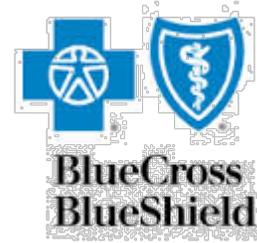
The screenshot shows the 'The Covered California Shop and Compare Tool' interface. At the top, there is a banner with the Covered California logo and a collage of photos showing diverse people. Below the banner, a teal header reads 'The Covered California Shop and Compare Tool'. A warning message states: 'Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you won't receive premium assistance to help you afford insurance purchased through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.' The main form is divided into two sections: 'Household Information' and 'Enrollee Information'. The 'Household Information' section includes fields for 'Number of people in the household \*' (with an empty input box), 'Household income \*' (with an empty input box, a help icon, and a dropdown menu set to 'Annual'), and 'ZIP Code \*' (with an empty input box). The 'Enrollee Information' section includes a note: 'Only enter members of your household who would enroll in Exchange coverage.' It asks to 'Enter the AGE of each adult' and shows 'Adult 1 (over 18)' with an 'Age' input box. Below this are '+ Add adult' and '- Remove adult' buttons. At the bottom, it asks for the 'Number of dependents age 18 or under' with a row of buttons for '0', '1', '2', and '3 or more', where '0' is currently selected.

# PROVIDERS in San Diego

Anthem



Blue Shield



Health Net



Kaiser Permanente



Molina Healthcare



Sharp Health Plan



# SHOP: Small Business Health Options

- Available to small business with fewer than 50 full-time employees
- Makes competitive group plans available to small businesses
- More options and lower cost than previously available to small businesses
- Helps small businesses remain competitive for recruiting and retaining talent
- Small Business Tax Credits available for businesses with fewer than 25 employees
- SHOP will manage the financial and administrative tasks of running an employer health plan

*\*For businesses with fewer than 50 full-time employees there are no penalties for not providing health insurance.*



# Penalties for not having health insurance

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)

# Open Enrollment

**This year:** October 1<sup>st</sup> through March 31<sup>st</sup>

**Annual Enrollment:** October 15<sup>th</sup> through December 7<sup>th</sup>



# Lead Grantees in San Diego



# 2-1-1's Role within Covered CA



**Outreach and Education: Primarily Over Phone (75%) and Community Events (25%)**

Efforts Based in: San Diego, Imperial

Partnering with: Riverside and Los Angeles

## Focus:

Those who want over the phone personal assistance and general callers to 2-1-1

Language line with over 200 languages, available 24/7

## We will provide:

One-on-one education about:

- Subsidies/cost sharing using calculator to educate consumer about affordability of health insurance
- Metal tier information
- Open Enrollment
- Leads sent directly to Covered CA enrollment specialists for enrollment
- Medi-Cal eligible are referred to enroll in Medi-Cal



# Changes made within 2-1-1 for ACA

- Incorporated messaging (IVR) about our partnership with Covered CA as a selection in the phone menu and within hold messaging
- Customized intake questions and call flow
- Screening individuals and informing those that are eligible about Covered California and health insurance options
- Customized landing page for Covered California with link to calendar of events for all San Diego lead agencies <http://211sandiego.org/coveredca>

# Council of Community Clinics Role

## Target Audience: San Diego and Imperial

Community clinics and health center organizations  
70% small community events



## Focus:

- Hospital or clinic events
- Spanish/Vietnamese/Arabic focused

## 10 Clinic Partners:

Borrego Community Health Foundation  
Clinicas de Salud del Pueblo  
Imperial Beach Community Clinic  
Indian Health Council  
San Ysidro Health Center

La Maestra Community Health Center  
Neighborhood Healthcare  
North County Health Services  
San Diego Family Care  
Vista Community Clinic



# SAY San Diego's Role

## Target Audience: City of San Diego

Parents, “young invincibles,” limited English proficiency Spanish speakers  
90% community events, some presentations

## Focus:

- Youth Events “young invincibles”
- Family events



# Where to Refer:

- Refer to each grantees website for local upcoming events on Covered California  
211 San Diego [www.211sandiego.org](http://www.211sandiego.org) –shared calendar  
Council of Community Clinics [www.ccc-sd.org](http://www.ccc-sd.org)  
SAY San Diego [www.saysandiego.org](http://www.saysandiego.org)
- Go to Covered California website: [www.coveredca.com](http://www.coveredca.com)
- Contact each organizations point of contact to request staff at event
- Call 2-1-1 San Diego 24/7 for personalized information



Questions?



[www.211sandiego.org](http://www.211sandiego.org)

