

# Health Coverage for San Franciscans

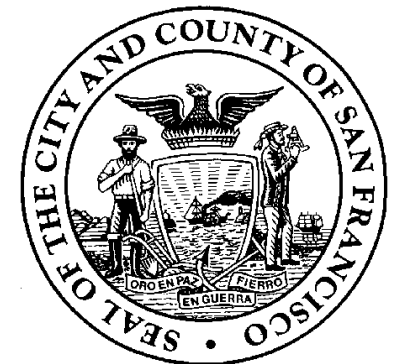
## SF FES Council – Affordable Care Act

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*The following presentation is not for consumer use and is for informational purposes for the 2014 Stronger Bridges to Health Forum.*

# Today's Topics

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- Estimated Medi-Cal Eligibles in SF
- Health Coverage Programs Available in SF
- What makes someone eligible for Medi-Cal
- Medi-Cal vs. Covered California
- How to apply for Medi-Cal
- CalFresh Express Lane
- Former Foster Youth

# 2014 Citywide Estimated Enrollment

SFDPH - Office of Policy & Planning

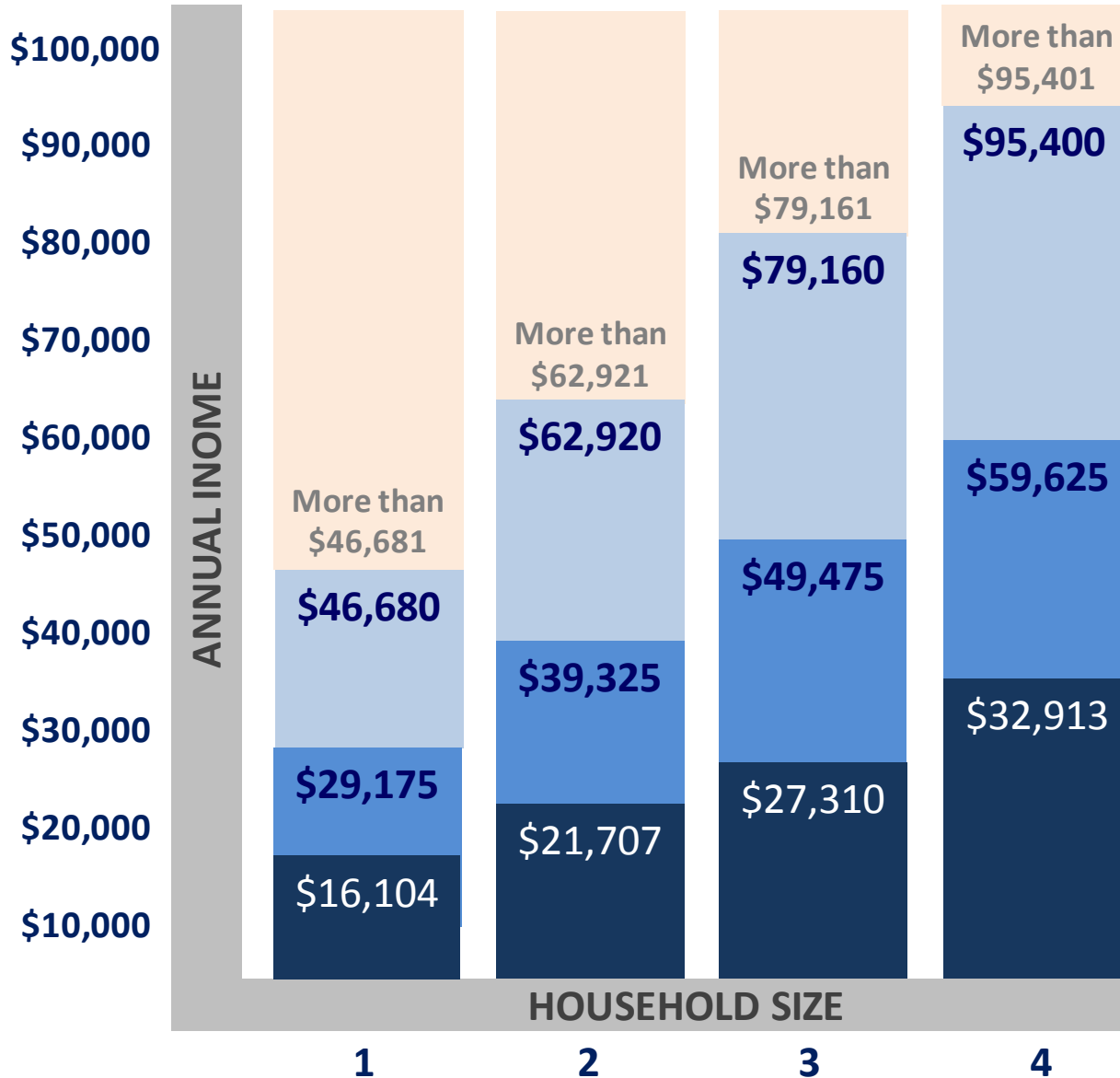
	Current Status	# Eligible	# Likely to Enroll	% Likely to Enroll
<b>Medi-Cal</b>	Uninsured	37,000 – 42,000	29,000 – 33,000	78-79%
	Direct-purchase	15,000 – 18,000	8,000 – 13,000	52-70%
	Employer	29,000 – 35,000	2,600 – 3,800	9-11%
		<i>81,000 – 95,000</i>	<i>39,600 – 49,800</i>	
<b>Covered CA w/ Subsidy</b>	Uninsured	26,000 – 31,000	13,000 – 24,000	49-75%
	Direct-purchase	17,000 – 21,000	16,000 – 20,000	95%
		<i>43,000 – 52,000</i>	<i>29,000 – 44,000</i>	

# Health Coverage Programs for San Franciscans

Program	Who qualifies?
 <p>Medi-Cal</p>	<ul style="list-style-type: none"> <li>• Adults within low-income households (&lt;138% FPL)</li> <li>• Children within low-income households (&lt;250% FPL)</li> <li>• Seniors and Persons with disabilities</li> </ul>
 <p>Covered California</p>	<ul style="list-style-type: none"> <li>• Legal residents</li> <li>• Subsidies for low-income households (&lt;400% FPL)</li> </ul>
 <p>Healthy San Francisco</p>	<ul style="list-style-type: none"> <li>• Uninsured adults within low-income households who do not qualify for Medi-Cal or Covered California (&lt;500% FPL)</li> </ul>
 <p>Healthy Kids</p>	<ul style="list-style-type: none"> <li>• Uninsured children within low-income households who do not qualify for Medi-Cal or Covered California (&lt;300% FPL)</li> </ul>

# Eligibility for Free Medi-Cal and Covered CA subsidies\*

\* Based on 2014 Federal Poverty Level (FPL)



400+% FPL	<b>ALL:</b> Not eligible for subsidies
<400% FPL	<b>ALL:</b> Eligible for Covered CA Premium Subsidies
<250% FPL	<b>ADULTS (19+):</b> Eligible for Covered CA Premium & Cost Sharing Subsidies  <b>CHILDREN:</b> Eligible for Free Medi-Cal
<138% FPL	<b>ADULTS (19-64) &amp; CHILDREN:</b> Eligible for Free Medi-Cal

# Pre-ACA Programs that are continuing

- Medi-Cal for Seniors (65+) and Persons w/ Disabilities
  - Asset and Resource Rules for eligibility
  - Income level determines 'share of cost'
- Healthy San Francisco (Adults 18-64)
  - Uninsured adults within low-income households who do not qualify for Medi-Cal or Covered California
  - Health Insurance is better than Healthy SF
- Healthy Kids (Children up to age 18)
  - Uninsured children within low-income households who do not qualify for Medi-Cal or Covered California
  - Health insurance is better than Healthy Kids

## Eligibility for Healthy SF (<500% FPL)



Household Size	Annual Income
1	\$58,350
2	\$78,650
3	\$98,950
4	\$119,250

## Eligibility for Healthy Kids (<300% FPL)

Household Size	Annual Income
1	\$35,010
2	\$47,190
3	\$59,370
4	\$71,550



# Medi-Cal vs. Covered California for San Franciscans

<b>Medi-Cal</b> 	<b>Covered California</b> 
<ul style="list-style-type: none"><li>• Free or low-cost health insurance for those eligible</li></ul>	<ul style="list-style-type: none"><li>• Private health insurance for purchase</li><li>• Subsidies for those eligible</li></ul>
<ul style="list-style-type: none"><li>• Two Insurance Plans<ul style="list-style-type: none"><li>• San Francisco Health Plan</li><li>• Anthem Blue Cross</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Five Insurance Plans<ul style="list-style-type: none"><li>• Anthem Blue Cross</li><li>• Blue Shield</li><li>• Chinese Community Health</li><li>• Health Net</li><li>• Kaiser Permanente</li></ul></li></ul>
<ul style="list-style-type: none"><li>• Year-Round enrollment</li></ul>	<ul style="list-style-type: none"><li>• Annual Open Enrollment Period</li><li>• Special Enrollment Period (SEP)</li></ul>



# Health Reform: Ten Minimum Essential Benefits

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*Beginning January 1, 2014 all health insurance must include ten minimum essential benefits:*

1. Ambulatory Patient Services
2. Emergency Services
3. Hospitalization
4. Maternity and Newborn Care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription Drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory Services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

# How to enroll? - No Wrong Door



***“No wrong door” to apply for Covered California or Medi-Cal.***

ONLINE	<ul style="list-style-type: none"><li>• <a href="http://www.coveredca.com">www.coveredca.com</a></li><li>• <a href="http://www.mybenefitscalwin.org">www.mybenefitscalwin.org</a></li></ul>
CALL	<ul style="list-style-type: none"><li>• Covered California: (800) 300-1506, M-F 8am-8pm, Sun &amp; Sat 8a – 6pm</li><li>• SF BenefitsNet: (855) 355-5757, M-F 8am – 5pm</li></ul>
VISIT	<ul style="list-style-type: none"><li>• SF BenefitsNet: 1440 Harrison OR 1235 Mission, M-F 8a – 5pm</li><li>• Certified Enrollment Entities Locator: <a href="https://www.coveredca.com/enrollment-assistance/">https://www.coveredca.com/enrollment-assistance/</a></li></ul>
MAIL	<ul style="list-style-type: none"><li>• SF BenefitsNet: Human Services Agency, PO Box 7988, SF, CA 94120</li><li>• Covered California, PO Box 989725, West Sacramento, CA 95798-9725</li></ul>

# CalFresh Express Lane Enrollment (ELE)

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- Beginning Feb 2014 individuals enrolled in CalFresh are categorically eligible to Medi-Cal
- Eligible individuals should have received a letter with instructions on how to enroll and a mandatory PIN
  - Website (<http://www.dhcs.ca.gov/pages/ExpressLane>)
  - Phone number for HCO (M-F, 8am – 5pm at 1-844-212-0003)
  - Mail the 'Join Medi-Cal Form' using the postage paid envelope provided with the letter
- If they did not receive, or lost, the letter contact SF Human Services Agency at 1-877-366-3076.

# Former Foster Youth

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- Former Foster Youth are eligible for Medi-Cal if they:
  - Were in foster care in ANY state at age 18,
  - Currently live in California, AND
  - Are under the age of 26
- Regardless of income
- One page application
- Enrolled in Medi-Cal through age 26
- Youth aging out of Foster Care today will automatically be enrolled in the Former Foster Youth Medi-Cal program

# City & County of San Francisco Key Messages

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- New and affordable options for health coverage are here for every San Franciscan!
- If you qualify, health insurance is better than Healthy San Francisco or Healthy Kids
- If you do not qualify, Healthy San Francisco and Healthy Kids will be here for you



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**GET COVERED!**

Affordable Care Act  
History in the Making