

# What Would You Do If . . .

## Ethics Questions for CAAs

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## What kind of problems do health consumers face?

- Lack of health care due to:
  - high cost of insurance
  - unaware of availability
  - fear of public charge
- Barriers to health care access:
  - lack of knowledge re: how to use available health care systems
  - linguistic
  - geographic
  - transportation

## What kind of problems do health consumers face? (cont.)

- Denial of necessary services, medications and treatments
- Poor quality services
- Medical debt
- Medicare Part D

## What would you do if...

A participant tells you how happy they are that you assisted them in applying for Healthy San Francisco, and they give you a gift certificate for \$25.

- Write a thank you note and use the \$25 to buy something for the office
- Ask your supervisor about the office policy on gifts
- Return the gift certificate and inform the participant that their appreciation is all the thanks you can accept
- Remind the participant that they will receive a renewal notice 90 days before their term date that they must return to stay on Healthy San Francisco

## What would you do if...

### LESSONS:

- NEVER accept gifts, fees or money from clients in exchange for assisting with applications.
- Ask your office about gift acceptance policies and be sure that your office has a written policy on application assistance.
- Return any gifts, money or fees offered, even if offered with kindness and appreciation.

## What would you do if...

A single mother of two small children tells you that she just lost her job and her daughter is in the middle of treatment for leukemia. She tells you that she needs money to pay the Healthy Families premiums to continue the treatment.

- Call the doctor to ask for free treatments until mother finds a new job
- Take up an office collection to pay the premium
- Determine if the family is now eligible for Medi-Cal and/or the daughter is eligible for CCS
- Tell the mother that she can skip one month's premium and pay more when she gets a new job

## What would you do if...

### LESSONS:

- Screen clients for all possible programs!
- When income drops, family may be eligible for no share-of-cost Medi-Cal.
- Remember the CCS carve out!

## What would you do if...

Your client tells you that she has “off the record” income that she does not want to disclose on the application because it would mean that her children would not be eligible for Medi-Cal.

- Advise the client that if she does not put all the income on the application you will have to disclose her income to a Medi-Cal worker.
- Advise the client that she would be liable for fraud if the income is not reported
- Advise the client that the children might be eligible for Healthy Families even with the additional income
- Advise the client that the children are not eligible for any program because of the income

## What would you do if...

### LESSONS:

- Duty of confidentiality to your clients.
- Duty to provide unbiased information about eligibility for all programs.
- Duty to inform clients of rules and potential consequences for failing to provide full and complete information on the application.
- Duty to not knowingly assist with application if information is false.

## What would you do if...

A family's income qualifies the children for Medi-Cal but the parents have \$5,000 in the bank and they ask you how they can get medical care for the father's high blood pressure.

- You explain the resource rules and tell the parents that they are not eligible for Medi-Cal.
- You explain the resource rules and tell the parents that they can spend down their assets to become eligible for Medi-Cal.
- You refer the parents to a private insurance broker who agrees to give you \$50 per referral.
- You refer the parents to a County or PPP clinic.

## What would you do if...

### LESSONS:

- Responsibility to assist all members of the family to the extent you are able.
- Duty to explain program rules to your clients.
- Duty to not enrich yourself at the expense of your clients or use your position of trust to influence your clients.

## What would you do if...

You work for a HMO that has a Healthy Families contract. You are planning to do outreach to eligible families. Can you . . .

- Make door-to-door solicitations in a family oriented community?
- Mail solicitations to families with children at the local public school?
- Staff a resource table at a community health fair?
- Make telephone calls to families with children enrolled in local sports programs?
- Offer infant car seats to families who enroll?

## What would you do if...

### LESSONS:

If you work for a Health Plan, you cannot:

- Do in-person, telephone or mail solicitations (Insurance Code)
- Offer sign-up gifts for enrollment
- Accept fees for application assistance
- Mail in application for client
- Coach or recommend one plan over another

AND you MUST:

Wear a photo ID that states the plan name and your name.

## What would you do if...

A mother asks you for guidance in selecting the health plan that would be best for her child.

- You advise her that “Best Baby” is the health plan that would be best for her, just as the name implies.
- You advise her to call the child’s pediatrician to find out if the doctor is currently enrolled in any Healthy Families plan.
- You advise her that you can provide neutral information on all plans and that she has the right to select any plan available.
- You advise her that for a fee you can help her choose the best plan.

## What would you do if...

### LESSONS:

- Remain impartial
- Provide unbiased information but do not coach to select one plan over another
- Never accept money from applicants

## What would you do if...

A non-English speaking family asks you to assist them in completing the application. The parents are afraid to provide income information because of fear that someone will find out about the parent's immigration status.

- Because you do not speak their language, you misunderstand what they are asking for, and you fill in information based upon what you think the income is.
- Because you speak their language, you understand their fear and you fill in information based upon what you think the income should be.
- You ask another CAA who speaks their language to explain that the parents' immigration status does not matter and that enrolling the children in Healthy Families will not be a Public Charge.
- You tell them that children of immigrants are not eligible for Healthy Families.

## What would you do if...

### LESSONS:

- If you cannot assist in the applicant's language, find someone who can. Do not use children as interpreters.
- Do not coach applicants or include information that you know is incorrect on an application.
- Provide accurate information to your clients. If you don't know or aren't sure of a particular rule, ask for help!