

Overview of Public Health Programs

Local, State & Federal programs for children, adults & special populations

Health Forum Workshop 2011

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Outline

- What is a health program?
- Overview of health coverage programs for groups:
 - Children
 - Adults
 - Special Populations (Seniors, People w/ disabilities, HIV/Aids, etc)
- Eligibility & Requirements
- Questions
- All while playing BINGO!

BINGO INSTRUCTIONS

Basic idea

- 1) Presenter hands out BINGO cards to participants.
- 2) Presenter then delivers parts of the presentation
- 3) Interspersed short-answer questions will appear and will be read
- 4) Participants play BINGO by identifying the answers on their cards
- 5) First participant to get five-in-a-row must shout out “BINGO!”
- 6) Presenter will check the participant’s Bingo card to approve and hand out prize
- 7) Same process will continue until presentation has concluded

More than one winner possible!

Expectations...



- General knowledge of public health programs
- Leave the details to the experts
- Review the packet of information regularly for your reference
- Know where to refer your clients

Health Program vs. Health Plan (what's the difference?)

Public Health Coverage Programs

- Determines eligibility & rules for program
- Processes applications (new & renewals)
- Pays providers (health plans, dental plans, providers, etc)
- Handles program premiums (if applicable)
- Handles program communication

Health Plans

- Helps individuals manage their health care through preventive & specialized health services.
- Made up of a network of doctors, hospitals, clinics, and other health providers
- Pays providers and medical groups
- Handles plan and benefit communications

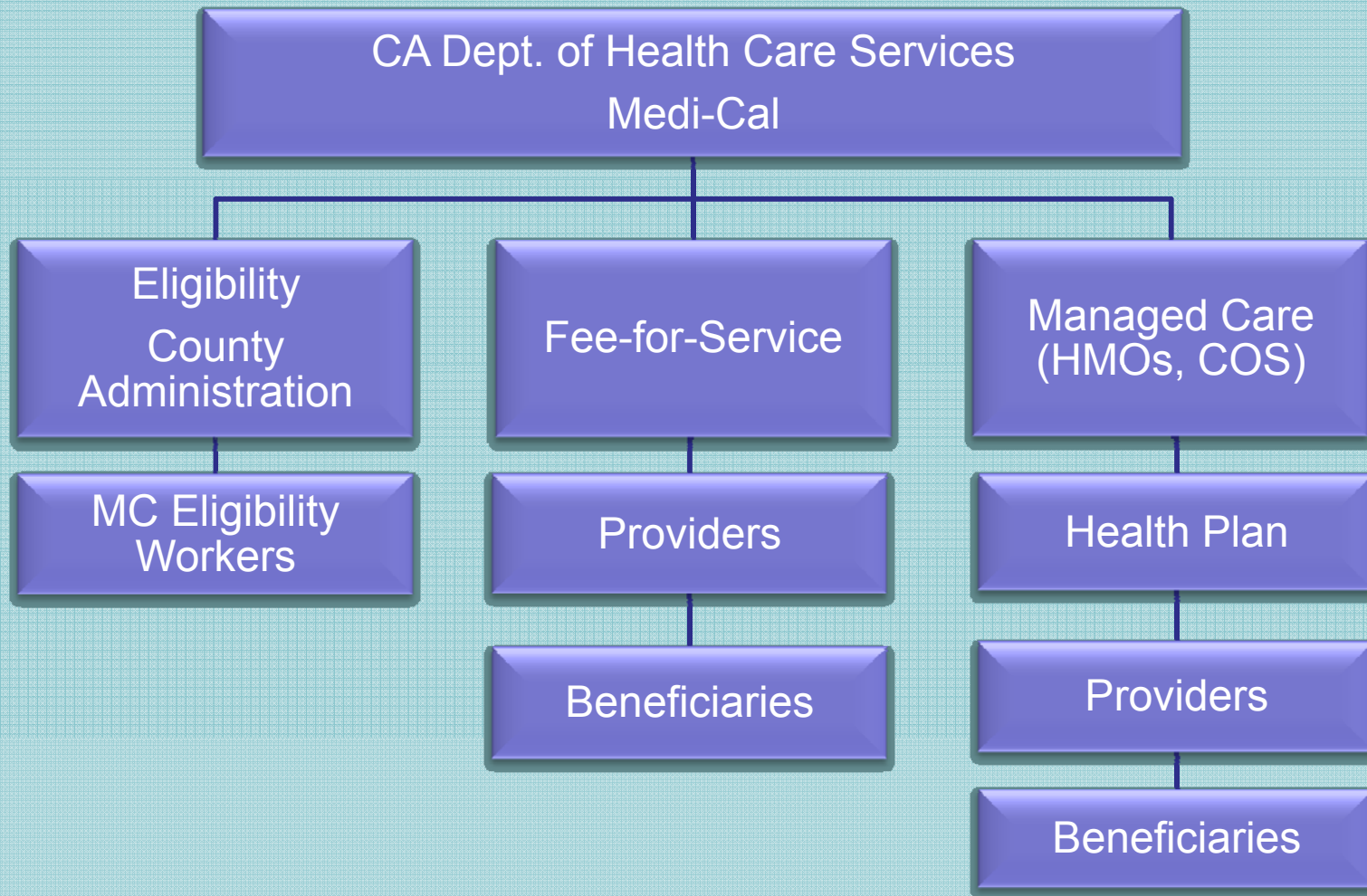
Eligibility Factors

- Factors when determining eligibility:
 - ✓ Age
 - ✓ Federal Poverty Level (FPL)
 - Family Size
 - Household Income
 - ✓ Immigration Status
 - ✓ Other (assets, past coverage, etc.)

Basic Medi-Cal (Medicaid) Overview

- ❖ Medi-Cal = Medicaid ≠ Medicare
- ❖ Federal & State Cooperative Program
(MC laws & funding)
- ❖ For some people with low-income & limited resources
 - ❖ Entitlement Program
- ❖ State Program Admin: CA Dept. Health Care Services

Basic Medi-Cal (Medicaid) Overview



*MC = Medi-Cal

Medi-Cal (Managed Care)

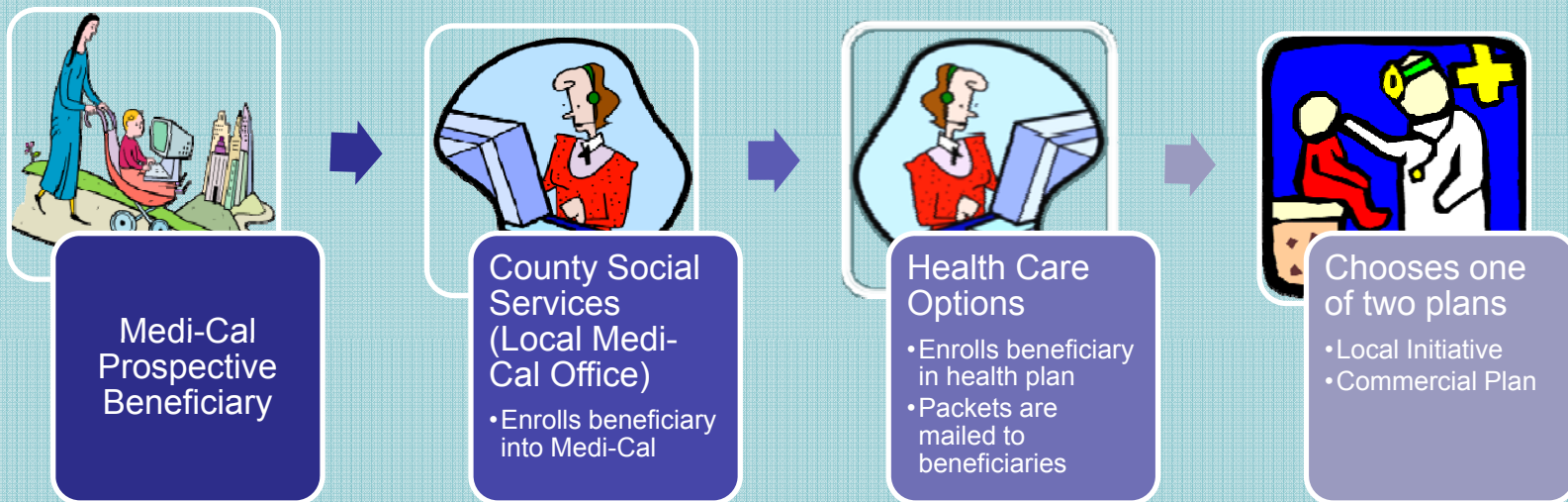
Delivery of Benefits and Services

San Francisco is a Two-Plan Model

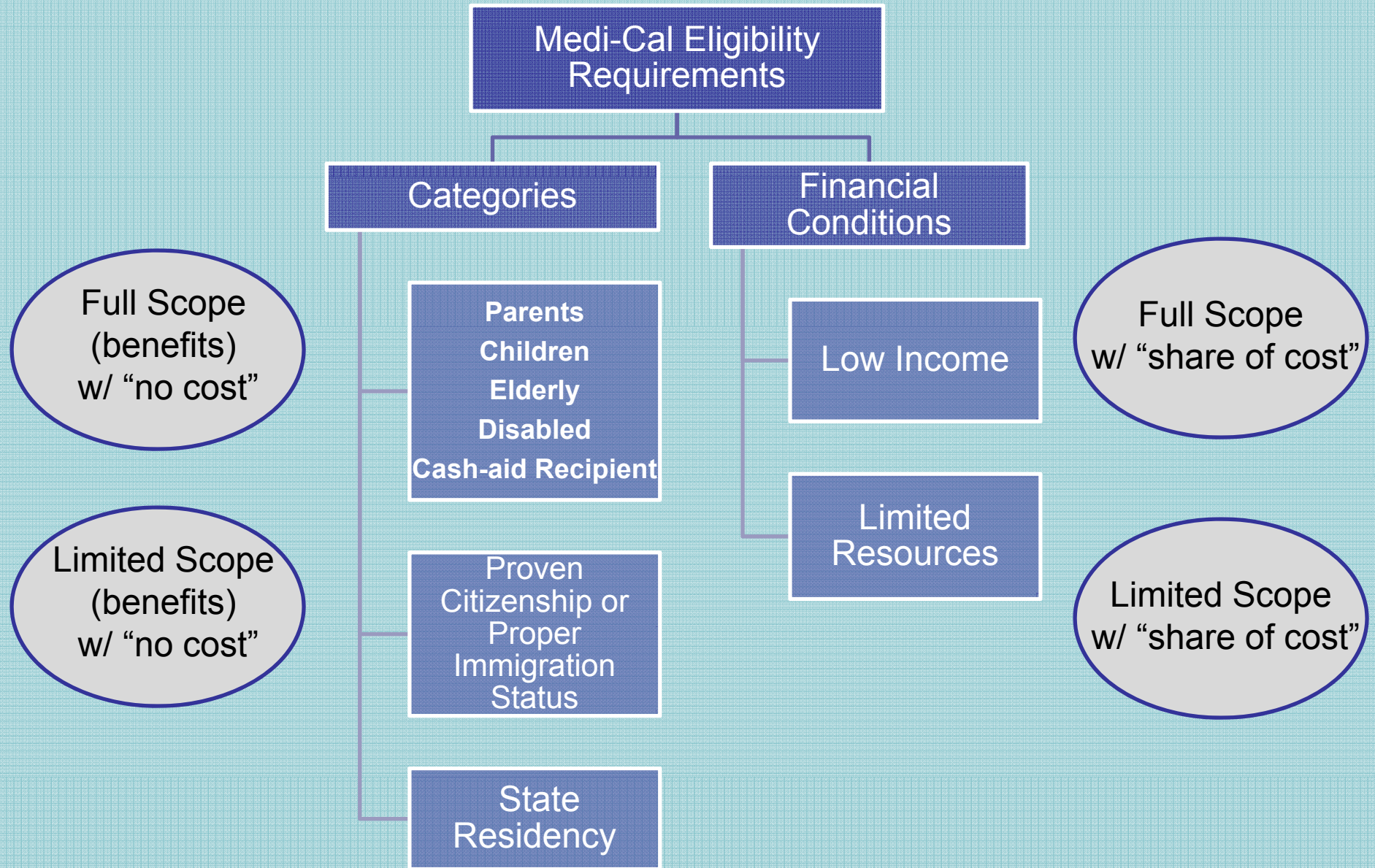
Exists in 12 counties, including Bay Area Counties (San Francisco, Contra Costa, Alameda and Santa Clara)

Two plans in SF are:

- a local health plan (San Francisco Health Plan)
- a commercial health plan (Anthem Blue Cross)



Medi-Cal Eligibility



BINGO

Q. An agency made up of a network of doctors, hospitals, and pharmacies is what?

A Health Plan

Q. Health coverage through local, state, and federal governments are known as what?

Public Health Programs

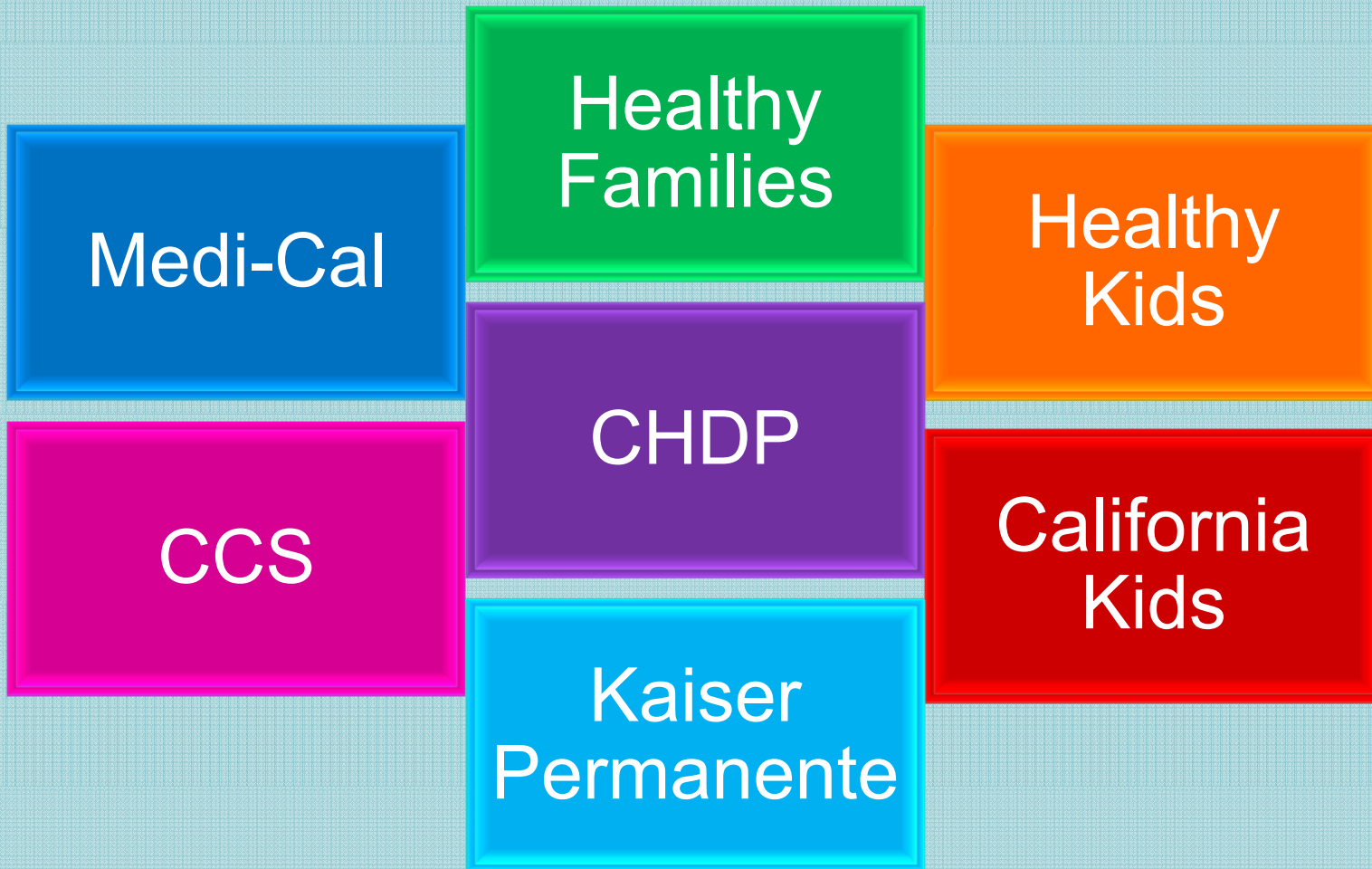
Q. Which eligibility factor takes into account a person's household income and family size?

Federal Poverty Level

Q. 12 Bay Area Counties consist of a Medi-Cal delivery system where a beneficiary can choose between a local or a commercial health plan – this is called?

A two-plan model

Public Health Programs for Children & Adolescents





Medi-Cal for Children



Percent Programs

- ❖ Infants to age 1: Income must \leq 200% of FPL
- ❖ Ages 1 to 5: Income must be \leq 133% of FPL
- ❖ Ages 6 to 18: Income must be \leq 100% of FPL

Services Include:

- Primary, specialty, mental health care
- Vision, dental, and prescription meds

Is there an income or property limit?

- Income limits noted above
- Family's property is disregarded (Income Disregard Program)

How much does it cost?

Nothing

Is Citizenship or Legal Residency Required?

Yes



Medi-Cal for Children

Minor Consent Program



- ❖ Children ages 12 through 21 w/ Medi-Cal
- ❖ Children under age 19 w/ family income \leq 200% FPL

Services Include:

- Confidential family planning and pregnancy-related services
- Mental Health and substance abuse services

Is there an income or property limit?

No (minor does not need to show parents proof of income or assets)

How much does it cost?

Nothing

Is Citizenship or Legal Residency Required?

Citizenship and legal status info is requested however, documentation is **NOT** required



Healthy Families

- ❖ Children under the age of 19
- ❖ Not eligible for Full-scope/No Cost Medi-Cal
- ❖ Federally and State funded

Services Include:

- Preventative health care services
- Full medical, dental, vision care

Is there an income or property limit?

- Yes, income must be at or below 250% FPL.
- No property limits

How much does it cost?

- Low monthly premiums and co-pays depending on health plan

Is Citizenship or Legal Residency Required?

Yes



Healthy Kids

- ❖ Uninsured children under age 19
- ❖ Ineligible for No-Cost Medi-Cal & Healthy Families
- ❖ Local County Program

Services Include:

- Preventative health care services
- Full medical, dental, vision care

Is there an income or property limit?

- Yes, income must be \leq 300% FPL.
- No property limits

How much does it cost?

Low cost yearly premiums and co-pays for some services

Is Citizenship or Legal Residency Required?

No.

BINGO

Q. This program is a federal and state cooperative for people with low-income and limited resources – it has various smaller programs for different populations, this program is called?

Medi-Cal

Q. True or False. Between a health program and a health plan, the health program is where eligibility is determined?

TRUE (programs determine who's eligible)

Q. What is the name of the local program designed for children who are undocumented or do not qualify for “no-cost” Medi-cal or other public health programs?

Healthy Kids

Q. Medi-Cal beneficiaries whose incomes exceed Medi-Cal limits and must pay for a portion of their services are referred to as having a what?

A share-of-cost



Kaiser Permanente Child Health Plan (KPCHP)

- ❖ Uninsured children through their 19th birthday
- ❖ Ineligible for public health programs (MC/HF/CCS)
- ❖ Living in KP service area in California

Services Include:

- Comprehensive health care (medical, dental, vision, etc.)
- Includes additional services

Is there an income or resource limit?

- Yes, income must be \leq 300% FPL
- No resource limits

How much does it cost?

Monthly premiums range \$5-\$18; most services \$5 co-pay

Is Citizenship or Legal Residency Required?

Social Security information is requested but documentation is **NOT** required



California Kids

- ❖ Children ages 2 through 18 (unmarried & living w/ parent or guardian)
- ❖ Privately funded (non-profit)

Services Include:

- Primary care: doctor office visits, dental and mental health care
- Hospitalizations /major surgery are not covered.
- Vision is not a covered benefit.

Is there an income or property limit?

None

How much does it cost?

Monthly premium of \$75 per child

Co-pays range from \$5-\$25 depending on service

Is Citizenship or Legal Residency Required?

Social Security information is requested but documentation is **NOT** required



Child Health & Disability Prevention Program (CHDP)

- ❖ Children under age 21 receiving Medi-Cal
- ❖ Low-income children without satisfactory immigration status
- ❖ Federal & State Program

Services Include:

- Physicals , Immunizations, and health screenings
- Vision, hearing, and dental screenings
- Providers assist w/ diagnosis and treatment

Is there an income or property limit?

- Yes, income must be at or below 200% FPL.
- No property limits

How much does it cost?

Nothing

Is Citizenship or Legal Residency Required?

No



California Children Services (CCS)

- ❖ Children under age 21 w/ serious medical or disabling conditions*
- ❖ State Program

Services Offered:

- Doctor visits & care, hospital stays, and surgery
- Medical case management and medical therapy
- Additional services

Is there an income or resource limit?

- Income must be < 40k or
- CCS eligible condition costs higher than 20% of family's income.
- No property limits

How much does it cost?

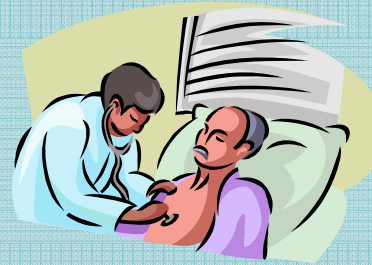
Sliding scale based if income is over 40K

Is Citizenship or Legal Residency Required?

CA residency is required to receive services

Public Health Programs for Adults

Medi-Cal

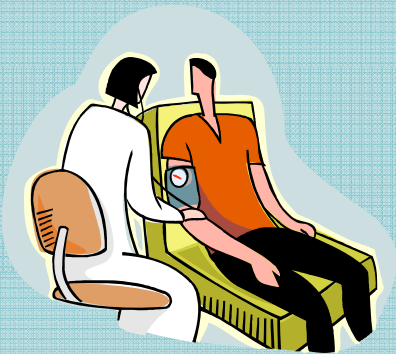


HSF

FPACT



AIM





Medi-Cal for Families

1931 (b) Program

- ❖ Families (parents or caretakers) & children (until age 21)
- ❖ All CalWORKS beneficiaries

Services Include:

- Primary, specialty, and behavioral health care
- Children benefits vision and dental care

Any limits on income or property?

Yes, based on federal poverty level (family size and income)

How much does it cost?

- Free (“no cost”) Medi-Cal for those with net income \leq 100% FPL
- “Share of cost” for those over Medi-Cal limits

Is Citizenship or Legal Residency Required?

- Required for full benefits coverage Medi-Cal
- Limited or restricted benefits coverage for undocumented residents



Medi-Cal for Families

Transitional Medi-Cal Program

❖ Families who lose CalWORKS or 1931(b) coverage due to increased earnings

Includes:

- Full Medi-Cal coverage for up to 12 months
- No share of cost

Four-month Continuing Medi-Cal Program

❖ Families who lose CalWORKS or 1931(b) coverage due to increased child or spousal support

Includes:

- Full Medi-Cal coverage for 4 months
- No share of cost (regardless of income)

***Both Programs require:** Beneficiaries to have received CalWORKS/1931(b) for 3 of the last 6 months before losing benefits

BINGO

Q. Medi-Cal beneficiaries receiving full coverage Medi-Cal at “no cost” must select a health plan under this type of care which is called?

Managed Medi-Cal

Q. Which program covers children up to their 19th birthday who do NOT qualify for free (“no-cost”) Medi-Cal because of income?

Healthy Families

Q. This program provides health, vision, and dental screenings to kids in low-income families who are waiting for Medi-Cal determination, it is called?

Child Health & Disability Prevention (CHDP)

Q. This Medi-Cal program for participants under age 21 provides confidential services such as pregnancy-related services and sexually transmitted disease screening – it is called?

Minor Consent Program



Medi-Cal for Pregnant Women

- ❖ Pregnant women
- ❖ Presumptive eligible women

Services Include:

- Prenatal care, family planning, and postpartum care
- Other pregnancy related care

Any limits on income or property?

- Yes, income must be \leq 200% FPL
- No property limits

How much does it cost?

Nothing

Is Citizenship or Legal Residency Required?

California residency is required



Access for Infants and Mothers

❖ Pregnant women ineligible for “no-cost” Medi-Cal

(babies resulting from AIM-covered pregnancy are usually eligible for Healthy Families)

Services Include:

- Prenatal care and hospital delivery
- All primary and specialty care, and prescription meds

Is there an income or property limit?

- Income must be 200%-300% of FPL
- No property limits

How much does it cost?

- 1.5% of adjusted annual family income (paid over 12 mos. Or in one lump sum)
- No premiums

Is Citizenship or Legal Residency Required?

CA residency is the only requirement



Family Pact

❖ Men and women

Services Include:

- Birth control, emergency contraception, pregnancy testing
- STD testing and treatment, HIV screening and more

Is there an income and/or property limit?

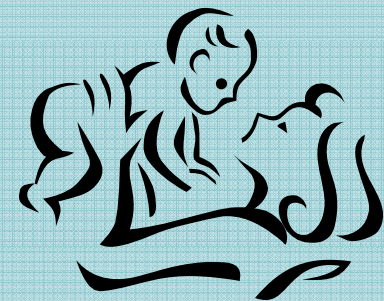
- Yes, family income must be \leq 200% FPL
- No property limits

How much does it cost?

Nothing

Is Citizenship or Legal Residency Required?

CA residency is required





Healthy San Francisco

- ❖ Adults ages 18-64 ineligible for public health programs
- ❖ Local program for uninsured San Francisco residents

Services Include:

- Primary, specialty, mental health care
- No dental or vision coverage

Is there an income and/or property?

- Sliding scale program allowing income & assets up to 500% FPL

How much does it cost?

- Based on participants income level.
- Participant fees range from \$0-\$450/ quarter
- Point-of-service fees from \$10-\$30 depending on medical home

Is Citizenship or Legal Residency Required?

No, however San Francisco residency is required.

*HSF is not insurance. It is a program that provides access to certain health services.

Public Health Programs for Special Populations

Medi-Cal

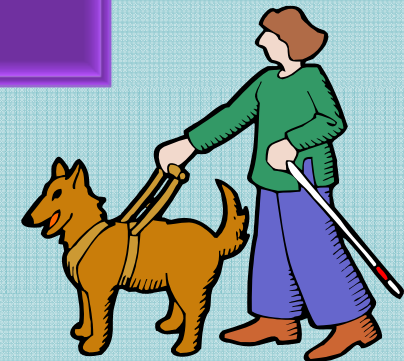
ADAP

MRMIP

GHPP

PCIP

HIPP





Genetically Handicapped Persons Program

❖ **Adults with certain genetic diseases (and children not eligible for CCS)**

- Diseases of the Blood
- Cystic Fibrosis
- Diseases of the Brain and Nerves
- Other Diseases

Services Include:

- Coordinated care, hospital stay, outpatient care
- Surgeries, DME, and other services

Is there an income limit?

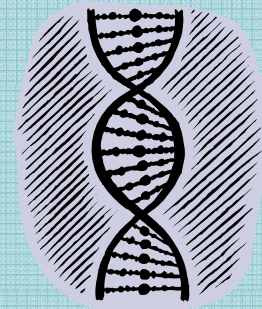
No

How much does it cost?

Based on household income (sliding scale)

Is Citizenship or Legal Residency Required?

CA residency is required





Major Risk Medical Insurance Program

- ❖ Persons unable of obtaining health coverage on their own because of their medical conditions
- ❖ State Program (subsidized by Tobacco Tax Funds)

Services Include:

- 36 continuous months of hospital inpatient care, medical and surgical services
- Prescription drugs, mental health, & certain transplants

How much does it cost?

- Premiums modeled after premium cost for private coverage
- Cost is shared between MRMIP & the participant

Is Citizenship or Legal Residency Required?

Requires California residency only

Is dependent coverage offered?

Yes



Pre-Existing Condition Insurance Plan

- ❖ Persons with pre-existing conditions & no health insurance
- ❖ New state program (preparation for 2014 Health Reform)

Services Include:

- Doctor visits (primary and specialty care)
- Hospital care and prescription drugs

How much does it cost?

Depends on a person's age and area where they live

- Monthly premiums
- Per visit co-pays

Is Citizenship or Legal Residency Required?

Yes, both are required.

Is dependent coverage offered?

No

BINGO

Q. What is the name of the state program for children under age 21 with serious medical or disabling conditions?

California Children's Services (CCS)

Q. This program is not health insurance but provides access to healthcare services to uninsured adults living in a particular city.

Healthy San Francisco

Q. This state program offers prenatal and hospital delivery to pregnant women who do not qualify for free "no-cost" Medi-Cal is called what?

Access for Infants and Mothers (AIM)

Q. If you have a pre-existing condition and no health insurance you may qualify for this "new" program called ?

PCIP (CA Pre-existing Condition Insurance Program)



Health Insurance Premium Payment Program

❖ Medi-Cal beneficiaries with a share-of-cost of \$200 or less (if any) and an expensive medical condition (in addition to other requirements) who also have a current health insurance policy such as COBRA .

Benefit Includes:

- Payment assistance to cover the cost of private health insurance premiums
- Medi-Cal covers the services not available under the private policy

How much does it cost?

Nothing, unless participant has a share-of-cost

Is Citizenship or Legal Residency Required?

Yes

California AIDS Drug Assistance Program

- ❖ HIV-positive uninsured or under-insured individuals
- ❖ CA state residents 18 years or older
- ❖ Limited or no prescription drug coverage

Provides:

- Medications to treat HIV disease or prevent related serious deterioration of health

How much does it cost?

- Depends on household income
- Must be $\leq 400\%$ to avoid a “share of cost”

Is Citizenship or Legal Residency Required?

Only CA residency.





Medi-Cal for the Ederly or Persons with Disabilities

❖ **ABD (Aged/Blind/Disabled) FPL Program**

- Would normally get MC through SSI, but over income
- State enables people to be eligible for this program by ignoring a portion of their income
- With this income exemption this group's income falls \leq 100% FPL (allowing for eligible income)

❖ **250% Working & Disabled Program**

- Working disabled adults
- Whose disability-related income is exempt
- Most retirement accounts are exempt (e.g. IRAs, 401K, pensions, etc)
- Only program for this population where monthly premiums exist (sliding scale basis)
- Minimal work requirement

BINGO

Q. Which program provides up to 36 months of continuous care for Californians with pre-existing conditions unable to obtain individual health coverage?

MRMIP (Major Risk Medical Insurance Program)

Q. Which federal program is often confused for Medi-Cal that is offered to Seniors and persons with disabilities?

Medicare

Q. What is the national name for Medi-Cal?

Medicaid

Q. Which program offers confidential family planning services to any uninsured man or woman with an income at or below 200%?

FPACT (Family Pact)

Thanks for playing!

Please remember to take your
2011 Health Access Guides.

