



San Francisco's Application Assistors Make Universal Health Coverage a Possibility

Did You Know?

264

The estimated number of Application Assistors in San Francisco trained to help the uninsured and underinsured, gain access to health coverage.

171,916

The number of children and adults, as of September '08 were enrolled in a public health program in San Francisco.

While several counties throughout the State have cut back on safety net programs, San Francisco continues to be a leader in providing health care coverage to its local residents.

Despite the difficult economic times we are experiencing, our Application Assistors have continued reaching out to uninsured and/or underinsured residents of San Francisco.

The success of San Francisco's universal health coverage effort has been, in great part, due to the support and work of Application Assistors. As of October '08 there were:

- **123, 271 beneficiaries** enrolled in Medi-Cal
- **11,654 members** benefiting from the Healthy Families Program
- **5,779 members** insured through the Healthy Kids program
- **31,000 participants** with access to health care thanks to *Healthy San Francisco*

These numbers not only reflect people having access to health care, they show the commitment of Application Assistors, and availability of local resources to connect people with some type of health coverage.

The efforts of Application Assistors are supported by local government, health care advocates, practitioners and providers. This network of health workers keeps the door to affordable health care open for people who need it.

San Francisco continues to lead the way by achieving what no other city has done: **providing access to universal health coverage to its residents.** This is not to say San Francisco is not being affected by the bigger picture of what is happening in the State. We are starting to see the effects of our current economic crisis, which include:

- **Premium increases** for Healthy Families Program and Healthy Kids
- **Dental cap** for Healthy Families Program and Healthy Kids
- **Mid year income status** reporting for Medi-Cal

It is possible there are more changes yet to come, and we are hopeful these changes will not put San Francisco's effort for universal health coverage at risk.

Application Assistors will be instrumental in helping public health programs to reach their full potential in San Francisco. With your help, we hope to soon see all San Francisco residents with some type of health care coverage. You are leading the way toward enrolling uninsured and underinsured individuals in our public health programs, and ensuring that renewals are completed!



Sources:

Health & Human Services, California Health and Human Services Agency, DOF Special Session Document, November 2008 CHHS Write-up, <http://www.chhs.ca.gov>

Healthy Kids October 2008 Monthly Report, San Francisco Health Plan.



Application Assistor Spotlight

MC Canlas at the South of Market (SOMA) Health Center.

You have probably seen MC Canlas at one of our luncheons. You may have also noticed that he is a man with multiple talents, dedicated to seeking what's in the best interest of his community and the people with whom he works.

MC was interviewed by a SFHP Community Outreach Specialist, Claudia Cristales.

Claudia: MC, where are you from and what brought you to San Francisco?

MC: I was born in the Philippines and worked as a university professor, an academic historian, and a political activist in the democracy movement. During my time there, I was an advocate and worked for non-profit causes. I came to the U.S. in 1984 to join my extended family. In 1988, I came to San Francisco and continued the journey I started in the Philippines, which is to serve my community.

Claudia: How did your service to the community start in San Francisco?

MC: I have worked as a gang specialist. I have also worked at Healthy Start, and the Philippine American Foundation.

I currently write a column in the *Filipino Insider* and *Manila Bulletin*, and work at the South of Market (SOMA) Health Center. I've worked at the SOMA Health Center for several years. I started in the Outreach Enrollment and Retention Utilization Program, helping increase the enrollment of children who were eligible for Medi-Cal and Healthy Families. I also helped create strategies to retain families already enrolled in these programs so they could continue receiving benefits. The program ended after 1½ years due to lack of funding. I was disappointed but soon after, the opportunity to work as a *Healthy San Francisco* Assistor at the Center became available. I had the chance to continue working with the uninsured at the SOMA Health Center.

Claudia: Why are you so interested in helping people gain access to health coverage?

MC: I am passionate about improving the quality of life of people in the neighborhood and reaching out to people who think health care is not important. I want to show them that health care does not have to be expensive, and is necessary in non-medical emergencies. I try to give people the bigger picture of how important health care is, of the advantages of preventive care, annual check-ups, etc.

Claudia: How do you try to convince people that health care is important?

MC: It's difficult because people have priorities, such as sending money to their home country. They also fear that health insurance is expensive, or are scared to see a doctor because they may find out they are actually sick.

I believe we are the bridge to health care for people. From the time people come to me, I welcome them and try to learn as much as possible about them during the pre-screening process. This helps when completing their program application and allows me to earn their trust. Earning their trust helps me start changing their mind set towards health.

I take a genuine interest in each and every person who comes to my desk. I do this by giving them information about other resources available in the community that may be useful to them. In a way, I have become a "community directory," and they are more willing to hear what I have to say about health.

Claudia: MC, can you say that you base your work on trust?

MC: Yes, but trust isn't everything. You have to be well informed. I consider myself well-versed on the different public health programs San Francisco has to offer. You have to be informed about updates and developments. If you are not, you limit yourself and the families you are trying to help.

Claudia: Do you feel you have been able to accomplish your goal to service the community at the SOMA Health Center?

MC: Yes, the SOMA Health Center has given me the opportunity to best implement the *Healthy San Francisco Program*. I share the same goal as the SOMA Health Center, which is to provide access to health care for the uninsured. I feel I am making a difference in the lives of people, and they are certainly making a difference in mine!

Update

We will soon distribute tools that will provide you with details about program updates regarding the Healthy Families Program, the Healthy Kids program, and *Healthy San Francisco*. The following are changes you should be aware of:

Healthy Families Program:

- **Monthly premium increases** for incomes that fall under Categories B (\$3 increase) & C (\$2 increase), effective **February 1, 2009**.
- **Open Enrollment** from November 15, 2008 to December 31, 2008.
- **Anthem Blue Cross** is no longer a health plan option in San Francisco effective February 1, 2009. (Current options are *Blue Shield, Health Net, Kaiser, San Francisco Health Plan*)
- **\$1,500 Dental cap**, effective **July 1, 2009**.

Healthy Kids:

- **Healthy Kids** moves to a three tier premium rate structure. Increased premiums effective **February 1, 2009**.
 - **Incomes under Category A** (between 0% - 150% FPL*) will pay **\$48** a year per applicant
 - **Incomes under Category B** (between 151% - 200% FPL*) will pay **\$81** a year per applicant
 - **Incomes under Category C** (between 201% - 300% FPL*) will pay **\$126** a year per applicant*The Premium Assistance Program is still available for applicants that qualify.*
- **\$1,500 Dental cap** effective **July 1, 2009**.

Medi-Cal:

- **Mid-year income status** reporting is required for children, effective date to be determined

Healthy San Francisco:

- Income limit is increased to 500% of the **FPL***.
The effective date is tentatively scheduled for January 30, 2009.
- *FPL= Federal Poverty Level

Breaking News

Further changes to our public health programs are still possible. We will update you as soon as there is a resolution to the following proposals.

Healthy Families Program:

An operational deficit in the internal budget of the Managed Risk Medical Insurance Board (MRMIB), is likely to affect the Healthy Families Program (HFP). On December 17, 2008, MRMIB will announce if it is necessary to place a freeze on enrollment, and a create a wait list, starting December 18, 2008. It is important to understand the consequences of a HFP enrollment freeze:

- **In San Francisco**, approximately 270 children a month would be placed on a waiting list.
- The Single Point of Entry (SPE) will still be active. **Children screened for the HFP** will be placed on a waiting list, and will not be provided coverage. During the screening process, applicants who may be eligible for Medi-Cal will be forwarded to the Medi-Cal program.
- **Children found eligible** for the HFP during the renewal process, **will remain in the program**; however,
- **Eligible children who become disenrolled**, will not be able to re-enroll. They may re-apply and will be placed on a waiting list. Approximately **4 out of 10** disenrollments from the HFP can be avoided. This means it is crucial for Application Assistors to take action, and avoid disenrollments by:
 - > **Emphasizing** the importance of paying premiums.
 - > **Making sure** members receive their Annual Eligibility Review (AER) packet.
 - > **Ensuring members** submit a complete AER packet with all required documentation.

Medi-Cal

- New mid-year cuts are being proposed by the State to make up for the \$11 billion State budget deficit. Proposals are seeking to eliminate certain Medi-Cal benefits, allowing only services provided by a physician to be covered, and limiting health care to immigrants.

Sources:

Health & Human Services, California Health and Human Services Agency, DOF Special Session Document, November 2008 CHHS Write-up, <http://www.chhs.ca.gov>
100% Campaign, State Budget Proposals Slash the Children's Healthy Safety Net, <http://www.100percentcampaign.org>

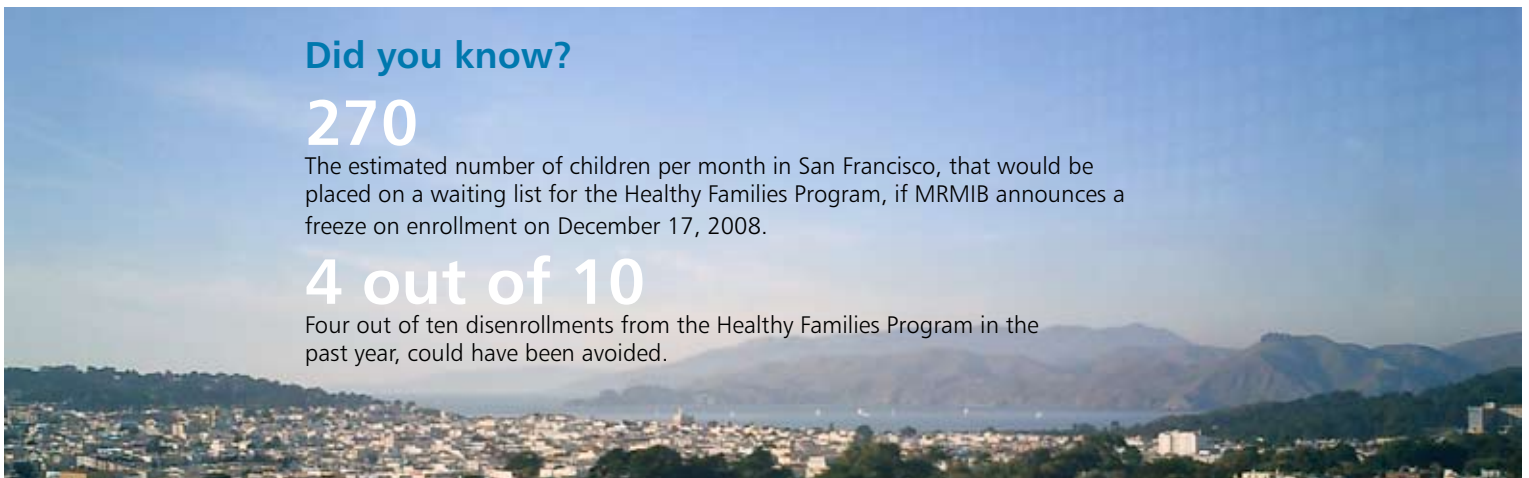
Did you know?

270

The estimated number of children per month in San Francisco, that would be placed on a waiting list for the Healthy Families Program, if MRMIB announces a freeze on enrollment on December 17, 2008.

4 out of 10

Four out of ten disenrollments from the Healthy Families Program in the past year, could have been avoided.





201 Third Street, 7th Floor
San Francisco, CA 94103

Events Calendar

GGHI Luncheon at SFHP

Friday February 26, 2009.
11:45am – 1:30pm

San Francisco Health Plan
201 Third Street, 7th Floor, SF
Please RSVP to Pauline Ong at
(415) 615-4257 or
pong@sfhp.org

13th Annual Vietnamese New Year Tet Festival

Sunday, January 18, 2009.
9:00am – 6:00pm

Larkin Street, Little Saigon
San Francisco
(Located in the Tenderloin District)

Healthy Kids Training

Thursday, February 5, 2009.
9:00am – 5:00pm

San Francisco Health Plan
201 Third Street, 7th Floor, SF
For more information contact:
Claudia Cristales at **(415) 615-4493**
or **ccristales@sfhp.org**

Asian Youth Cultural Festival

Saturday, February 21, 2009.
(Time to be determined)

Lincoln High School
2162 24th Avenue, SF
(Subject to change)



Welcome Aboard Claudia

We are pleased to announce that Claudia Cristales joined the San Francisco Health Plan's Community Relations team in September.

Claudia comes to us with a wealth of knowledge and experience working with low income communities throughout the San Francisco Bay Area. Her focus has been assisting people in the Latino community in obtaining access to social services, and providing them with tools to overcome the challenges of poverty. She has helped women start their own businesses, made it possible for people to buy their first home, and, even helped families send their children to college.

At San Francisco Health Plan, Claudia continues to indulge her passion of building opportunities for people. She will be a resource for Application Assistors, uninsured, and underinsured individuals in San Francisco.

Claudia is looking forward to helping our network members, and welcomes your feedback, ideas and input. Please feel free to contact Claudia at **(415) 615- 4493** or **ccristales@sfhp.org**. Claudia will always greet you with a smile, answer your questions, and help you achieve your mission of enrolling uninsured individuals in a public health program.

Welcome aboard Claudia!

