

# *Stronger Bridges to Health 2009*

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## Overview of Health Program

Frances Culp, Senior Health Program Planner  
San Francisco Department Public Health

Pauline Ong, Community Relations Specialist  
San Francisco Health Plan



**STRONGER  
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HEALTH FORUM 2009**

# Overview of Health Program

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**STRONGER  
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# Overview of Health Programs

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- ❖ Access for Infants & Mothers (AIM)
- ❖ California Children's Services (CCS)
- ❖ Cancer Detection Programs-Every Women Counts
- ❖ Child Health & Disability Prevention Program (CHDP)
- ❖ Family Pact
- ❖ Healthy Families (HFP)
- ❖ Healthy Kids (HK)
- ❖ Healthy San Francisco (HSF)
- ❖ Kaiser Permanente Child Health Plan
- ❖ Medi-Cal for Adults
- ❖ Medi-Cal for Children
- ❖ Medi-Cal for Families
- ❖ Medi-Cal for Long-Term Care
- ❖ Medi-Cal for Minor Consent Program
- ❖ Presumptive Eligibility Medi-Cal
- ❖ Medi-Cal for Pregnant Women
- ❖ Medicare Program
- ❖ Women, Infants and Children (WIC)
- ❖ Sliding Scale Program



# Overview of Health Program

## ACCESS FOR INFANTS & MOTHERS (AIM)

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### What is AIM?

- AIM is for middle-income families who don't have health insurance and whose income is too high for no-cost Medi-Cal
- AIM is also available to those who have health insurance if their deductible or co-payment for maternity services is more than \$500.

### Who can qualify?

- Pregnant: You must be pregnant, but not more than 30 weeks pregnant, as of the application date.
- A California Resident
- Not enrolled in other programs
- Not covered by private insurance costing \$500 or less
- Within the AIM income guideline: Income must be between 200% and 300% of Federal Poverty Level



# Overview of Health Program ACCESS FOR INFANTS & MOTHERS (AIM)

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## How much will AIM cost?

- 1.5% of your adjusted annual household income after income deductions. This is a total cost, not a monthly premium
- AIM does not charge co-payments or deductibles.

## What services are covered in AIM?

- All medically necessary services from start date until the 60<sup>th</sup> day after your pregnancy has ended.



# Overview of Health Program California Children's Services (CCS)

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## What is California Children's Services (CCS)?

- Specialized medical care & rehabilitation services for children with serious health care needs.

## Who can qualify?

- Children 0 to 21 with certain disabilities.
- Income <\$40,000/ year or the child's expenses more than 20% of income (some exceptions).
- Medi-Cal or HFP members with qualifying conditions.
- Annual assessment fee and/or enrollment fee.



# Overview of Health Program

## Cancer Detection Services: Every Woman Counts

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### What is Cancer Detection Services: Every Women Counts?

- Screening & diagnostic services for breast & cervical cancer.
- Participating providers will assist with enrollment, to eliminate barriers to these services.

### Who can qualify?

- Breast cancer screening & dx for women 40 +
- Cervical cancer screening & dx for women 25 +
- Income < 200% FPL.
- No cost.



# Overview of Health Program

## Child Health & Disability Prevention Program (CHDP)

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### What is Child Health & Disability Prevention Program (CHDP)?

- Regular check-ups and necessary screenings – no treatment.
- The CHDP Gateway allows children to be enrolled in Medi-Cal after their CHDP appointment.

### Who can qualify?

- Children under 21 with Medi-Cal.
- Children under 19 with family income at or < 200% FPL.



# Overview of Health Program Family PACT

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## What is Family PACT?

- Confidential family planning services, and testing/treatment for HIV and other STDs.
- Family PACT providers can enroll applicants immediately.

## Who can qualify?

- Any man or woman at or < 200% FPL with no other source of family planning coverage.
- Under 18, only his/her income considered.
- No age requirement.

# Overview of Health Program

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## Scenario

Camilla is 30 years old and is 14 weeks pregnant. Camilla and Jose earn \$3053 (200% FPL) a month and her health insurance plan does not cover pregnancy related services. What programs does Camilla qualify for? What may the baby qualify for?

## Answer:

Camilla: AIM & Cancer Detection Program

Baby (Jose Jr.): Healthy Families



# Overview of Health Program Healthy Families (HFP)

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## What is Healthy Families?

- Healthy Families is low cost insurance for children and teens. It provides health, dental and vision coverage to children who do not have insurance and do not qualify for free Medi-Cal.

## Who can qualify?

- Uninsured & under 19 years of age
- California residents, US citizens, nationals, or eligible qualified immigrants
- Not eligible for no-cost Medi-Cal
- Not covered by employer-sponsored health insurance in the last three months
- Within the income guidelines



# Overview of Health Program Healthy Families (HFP)

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## How much will Healthy Families cost?

- Premium: The monthly premium for children is determined by income category, which includes *family size, family income, and the health plan you choose.*
- Community Health Plan
  - Cost: \$4 to \$14 per month per child.  
up to a maximum of \$42 for all children in a family per month
- Commercial Health Plan
  - Cost: \$4 to \$15 per month per child.  
up to a maximum of \$45 for all children in a family per month

## What services are covered in Healthy Families ?

- The Healthy Families Program offers comprehensive health, dental and vision coverage through insurance plans



# Overview of Health Program Healthy Kids (HK)

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## What is Healthy Kids?

- Healthy Kids is a health insurance program offered exclusively by San Francisco Health Plan to eligible San Franciscans through age 18.

## Who can qualify?

- Uninsured and under 18 years of age
- San Francisco residents, US citizens, nationals, eligible qualified immigrants, or undocumented immigrants
- Not eligible for no-cost, full-scope Medi-Cal or the Healthy Families Program
- Within the income guidelines



# Overview of Health Program Healthy Kids (HK)

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## How much will Healthy Kids cost?

- \$48 to \$126 per year per child
- Premium assistance is available

## What services are covered in Healthy Kids?

- Regular check-ups and immunization
- Dental Care
- Vision Care
- Hospital & Emergency Room Care
- Prescription Drugs
- Mental Health Services



# Overview of Health Program Healthy San Francisco (HSF)

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## What is Healthy San Francisco?

- Local program that provides health care services to the uninsured.
- Enrollees are assigned to a medical home (DPH or community clinic and more) for primary care.

## Who can qualify?

- SF residents, ages 18-65.
- No insurance for 90 days.
- Not eligible for other programs.
- Income < 500% FPL
- Those with income above 100% FPL pay a quarterly participation fee.
- “Point of Service” for some services.



# Overview of Health Program

## Kaiser Child Health Plan

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### **What is Kaiser Child Health Plan?**

- Comprehensive health coverage.
- All services through Kaiser Permanente medical offices and hospitals.
- Dental included.

### **Who can qualify?**

- Children 0-18 who reside in covered areas (incl. SF).
- Income <300 FPL
- Monthly premiums vary on income.
- Co pays \$5-\$10 per service.

# Overview of Health Program

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## Scenario

Lucy and Jack both monthly income is \$4000/month. They have two children, Julie and Daniel. Daniel is 10 years old who is undocumented. Julie is 5 years old. They do not have health insurance coverage. What may this family qualify for?

Answer:

Lucy & Jack: HSF

Daniel: Healthy Kids

Julie: Healthy Families



# Overview of Health Program

## Medi-Cal for Adults

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### What is Medi-Cal for Adult?

- Medi-Cal is the medical assistance program in California for persons who receive CalWORKs/Temporary Assistance for Needy Families (TANF) and SSI and selected other indigent individuals

### Who can qualify?

- SSI and CalWORKs/TANF are automatically eligible for Medi-Cal coverage.
- 65 or older; under 21; blind; disabled; pregnant; a refugee; or they receive care in a skilled nursing home and have limited income and resources



# Overview of Health Program Medi-Cal for Adults

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## How much will Medi-Cal for Adult Cost?

- Free with “no cost” Medi-Cal
- “Share of Cost”, depending on the amount of monthly income

## What services are covered in Medi-Cal for Adult?

- Comprehensive preventive, primary and specialty health care including medical office visits, vision care, dental care, mental health services, hospitalizations and prescription medicines.



# Overview of Health Program Medi-Cal for Children

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## What is Medi-Cal for Children?

- Medi-Cal is a program that pays for medically necessary health and mental health services for many low-income people. Under Medi-Cal, children access healthcare services through the percentage program.

## Who can qualify?

- Children from birth up to their 19<sup>th</sup> birthday.
- Children whose families qualify for food stamps or the free and reduced School Lunch Program may be eligible.



# Overview of Health Program

## Medi-Cal for Children

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### **How much will Medi-Cal for Children cost?**

- If a child is eligible for Medi-Cal, and their income fits within the guideline, then there is no cost for this program.

### **What services are covered in Medi-Cal for Children?**

- Under fee-for-service or “regular” Medi-Cal, any doctors, clinics, hospitals or pharmacies that accepts Medi-Cal may be used.
- Under a managed care health plan, children go to the doctors, clinics, hospitals, and pharmacies that are included as options under their health plan.



# Overview of Health Program Medi-Cal for Families

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## What is Medi-Cal for Families?

- The program covers parents, some caretaker relatives, and children under 21 in families where deprivation criteria are met.

## Who can qualify?

- In order for parents or caretaker relatives to qualify for this program, the deprivation criteria must be met. At least one parent is absent, deceased, incapacitated or unemployed.
- Parents income is at or below 100% FPL.
- Families must be California residents to be eligible



# Overview of Health Program Medi-Cal for Families

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## How much will Medi-Cal for Families cost?

- Families whose incomes are at or below 100% FPL receive free services.
- Families who have “share-of-cost” Medi-Cal, where they pay for part of their services and Medi-Cal pays for the rest.

## What services are covered in Medi-Cal for Families?

- Family members go to providers, hospitals, clinics and pharmacies that participate in their selected health plan.



# Overview of Health Program Medi-Cal for Long Term Care

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## What is Medi-Cal Long Term Care?

- Medi-Cal covers a wide array of long-term care services through more than 20 different programs
- It refers to a wide range of services provided to elderly individuals and people with disabilities who need ongoing care due to chronic conditions.

## Who can qualify?

- Low-income families
- Age, blind, or disabled individuals of all ages.



# Overview of Health Program Medi-Cal for Long Term Care

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## How much will Medi-Cal for Long Term Care cost?

- No, families incomes are at or below 100% FPL receive free services.
- Yes, families who have “share-of-cost” Medi-Cal, where they pay for part of there services and Medi-Cal pays for the rest.

## What services are covered in Medi-Cal Long Term Care?

- Medical care, therapy, rehabilitation, case management, protective supervision, and assistance with “activities of daily living”
- Assistance with “instrumental activities of daily living” such as meal preparation, shopping, and taking medication.



# Overview of Health Program Medi-Cal Minor Consent Program

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## What is Medi-Cal Minor Consent Program?

- This program allows minors up to 21 years of age to access certain Medi-Cal benefits on their own without their parents' consent.

## Who can qualify?

- Teens who live with their parents or away at school but still financially supported by their parents (claimed as tax dependent).
- Parent's incomes are not considered and parents are not informed about the applications.
  - \* There are no Social Security number or pregnancy verification requirements.



# Overview of Health Program Medi-Cal Minor Consent Program

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## How much will Medi-Cal Minor Consent Program cost?

- No cost unless the teens report significant income and resources. In the case, it would be based on a sliding scale depending on their income.

## What services are covered in Medi-Cal Minor Consent Program?

- Services are limited to treatment for sexually transmitted disease, drug and alcohol abuse, family planning, sexual assault, pregnancy and pregnancy-related issues, and mental health outpatient care.



# Overview of Health Program

## Presumptive Eligibility Medi-Cal

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### What is Presumptive Eligibility Medi-Cal?

- Presumptive eligibility Medi-cal is immediate, temporary pregnancy related health care for low-income women.

### Who can qualify?

- Any women who thinks she is pregnant and whose family income is under a certain amount is eligible.
- Income must be at or below 200% FPL



# Overview of Health Program

## Presumptive Eligibility Medi-Cal

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**How much will Presumptive Eligibility Medi-Cal cost?**

- **Nothing**

**What services are covered in Presumptive Eligibility Medi-Cal?**

- Presumptive eligibility Medi-Cal pays for pregnancy related care, including abortion and miscarriage.
- Most doctor, clinic, and emergency room visits are covered.
- Prenatal vitamins and most medications are covered.
- Dental and mental health visits related to pregnancy are covered.
- DOES NOT cover hospital labor and delivery care or any other hospital inpatient care.



# Overview of Health Program Medi-Cal for Pregnant Women

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## What is Medi-Cal for Pregnant Women?

- This Program provides pregnant women with medical services during pregnancy and for 60 days postpartum

## Who can qualify?

- Pregnant women who are California residents with family incomes at or below 200% FPL are eligible to receive services at no cost.



# Overview of Health Program Medi-Cal for Pregnant Women

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## How much will Medi-Cal for Pregnant Women cost?

- Pregnant women with family income at or below 200% FPL can receive services at no cost
- Pregnant women with income above 200% FPL will have a share-of –cost under Medi-Cal
- If their incomes are between 200% and 300% FPL, they may be eligible for the Access for Infants and Mothers (AIM) program.

## What services are covered in presumptive eligibility Medi-Cal?

- Women with satisfactory immigration status are eligible for comprehensive medical services
- Women without satisfactory immigration status are eligible for pregnancy–related services only
- All pregnant women also qualify for emergency dental services.



# Overview of Health Program Medicare

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## What is Medicare?

- Health insurance coverage for older adults & disabled.
- Coverage includes
  - Part A = hospital
  - Part B = outpatient
  - Part D = drug benefit

## Who can qualify?

- Older individuals qualify at 65.
- Some disabled individuals.
- Some costs; lower income may receive assistance through the QMB or SLMB programs.



# Overview of Health Program

## Women, Infants & Children: WIC

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### What is Women, Infants & Children (WIC)?

- Food vouchers (milk, eggs, juice, etc.)
- Breastfeeding promotion.
- Nutrition education.
- Referrals to health care services.

### Who can qualify?

- Women who are pregnant, breast-feeding, or post-partum.
- Children <5 who are at risk.
- Income <185% FPL.



# Overview of Health Program DPH Sliding Scale Program

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## What is Sliding Scale Program?

- The uninsured seeking services through the DPH system are required to pay through the sliding scale program

## Who can qualify?

- SF residents with no other coverage.
- Services sought/ received at DPH clinics or SFGH.
- Payment based on income level, family size & cost of services.

# Overview of Health Program

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## Scenario

The Smith family, who all were born in San Francisco. Carl and Lindsey Smith are married and have one children together Tangi, aged 2. Lindsey is 16 weeks pregnant and just got laid off 2 weeks ago . Carl is earning \$2200/month. They have \$3000 in their saving account

Answer:

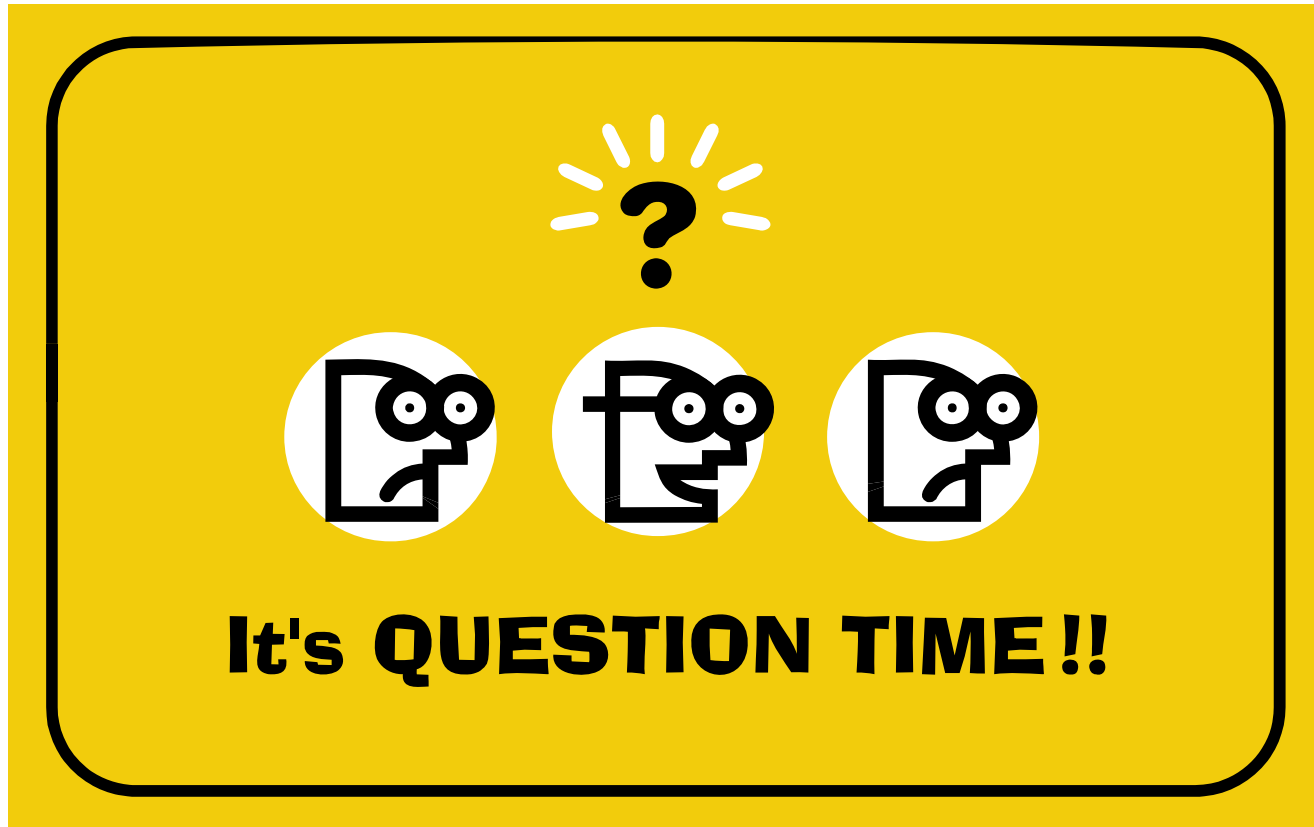
Lindsey: Medi-Cal for pregnant women

Tangi: Medi-Cal for Children

Carl: Share-of-cost Medi-Cal

# Overview of Health Program

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# Overview of Health Program

