



## Introducing Patients to Covered California

*Funded by the Covered California Provider Education Grant*

# Disclosure

- The speaker has nothing to disclose.
- This presentation is funded by the Covered California Provider Outreach and Education Grant.



# Learning Objectives

- Review Covered California.
- Explain the benefits offered to patients through Covered California as a result of the Affordable Care Act.
- Describe the population targeted for coverage through Covered California.
- Identify ways providers can initiate conversations with their patients about the benefits available through Covered California.



# Target Audience

- Pharmacists
- Pharmacy Technicians
- Registered Nurses
- Nurse Practitioners
- Pharmacy and Nursing Students
- Medical Social Workers and Case Managers





## Ultimate Goal

- Every patient interaction includes an offer of information about accessing coverage through Covered California.



## Open Enrollment is Closed: What Now?

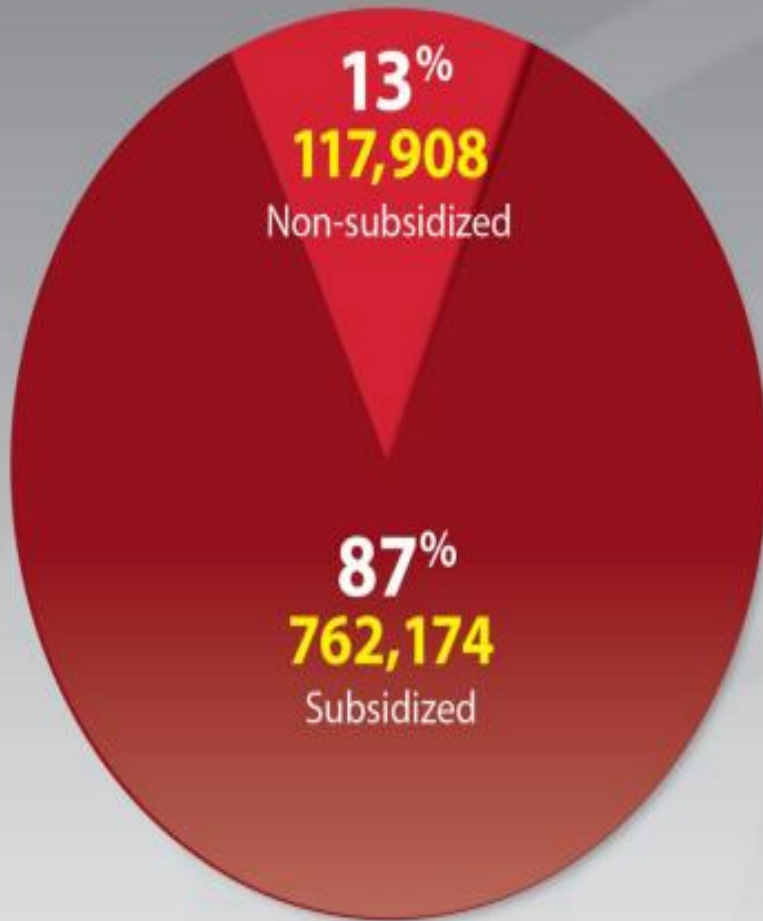
- Medi-Cal if qualified
- A qualifying life event



# Qualifying Life Events

- Loss of Medi-Cal due to increased income
- Loss of employer-sponsored or other insurance
- Marriage
- Divorce
- Birth or adoption of a child

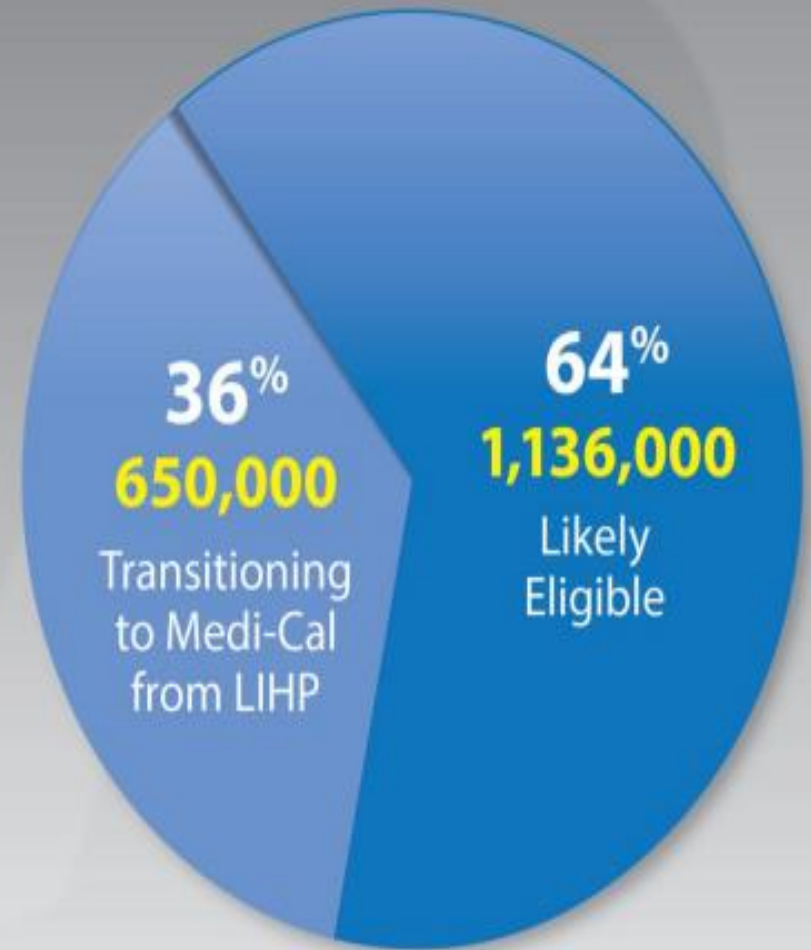
## Covered California



Applications Completed:  
**3,787,569**

Individuals Enrolled:  
**880,082**

## Medi-Cal



Individuals Enrolled:  
**1,786,000**





# Covered California

- **Patient Protection and Affordable Care Act**
  - Signed on March 23, 2010 by President Obama
  - Provided resources and flexibility to create optional state exchanges
  - Gave states option of expanding Medicaid: Medi-Cal in California
- **Operated by the State of California**
- **Charged with creating two new insurance marketplaces**
  - Individual Exchange
  - Small Business Health Options Program (SHOP)



# Covered California

- Open marketplace designed to maximize choice and competition
- Competitively priced health plans
- Coverage beginning in 2014



## How is Covered California Funded?

- **Covered California does not receive direct financial support from the state of California and, by law, cannot rely in any way on state general funds for its operation.**
- **It receives all of its startup funding from the federal government as part of the support to states implementing the federal Affordable Care Act. Those startup funds support Covered California through 2014.**
- **From 2015 forward, Covered California must be fully self-sustaining with funding derived from participation fees on health insurance plans in the Covered California marketplace.**



## Covered California Essential Health Benefits (EHBs)

- Ambulatory Patient Services
- Emergency Services
- Hospitalization
- Maternity & Newborn Care
- Mental Health & Substance Use Disorder Services
- Behavioral Health Treatment
- Prescription Drugs
- Rehabilitative & Habilitative Services and Devices
- Laboratory Services
- Preventive & Wellness Services
- Chronic Disease Management
- Pediatric Services Including Oral & Vision Care



COVERED  
CALIFORNIA

ABOUT US

COVERAGE

RESOURCES

PROGRAMS & PARTNERS

NEWS CENTER

LANGUAGES: ENGLISH



Medi-Cal enrollment continues year-round. Covered California open enrollment for 2014 has ended.

*Open enrollment for the 2015 coverage year will begin this fall.*

You may still qualify for Medi-Cal or have a qualifying life event that makes you eligible for coverage through a special-enrollment period. Small businesses can sign up for health insurance plans year-round.

[Apply Now](#) [Account Login](#) [How To Pay](#)

 Shop and Compare Tool

 Small Businesses

 Frequently Asked Questions (FAQs)

 Find Help Near You



# Enrollment Assistance



## Find Help Near You

You can get help in person from Certified Enrollment Counselors, Certified Insurance Agents and county human services agencies.



### Certified Enrollment Counselors

Certified Enrollment Counselors help individuals and families apply and select insurance.

#### Attention Consumers

Please contact the Certified Enrollment Entity (CEE) organization **prior** to going to the location to verify in-person assistance hours and available Certified Enrollment Counselors (CECs).

### Certified Insurance Agents

Agents help individuals and small-business employers and employees select insurance plans.

[Find an Agent »](#)

### County Human Services Agencies

County eligibility workers at human services agencies can tell you about your health coverage options, help you apply and determine your eligibility for assistance in covering all or a portion of the cost. They can also determine your eligibility for nutrition benefits and cash assistance.

## Request Enrollment Assistance

Please take a moment to fill out this form, and a representative will contact you with more information and application assistance.

[Request Enrollment Assistance](#)

## If you need to reach a Service Center representative, please call:

Covered California Service Center phone: 1-800-300-1506 (TTY: (888) 889-4500)

For SHOP Certified Insurance Agent and employer support, please call: (877) 453-9198

For Certified Enrollment Entity and Certified Enrollment Counselor support, please call: (888) 402-0737



## The Covered California Shop and Compare Tool

**Important note:** If you're currently receiving affordable health insurance through an employer or a public program, you won't receive premium assistance for insurance purchased via Covered California. These results provide an estimate only. You'll see actual quotes once you complete the application. You'll need to re-enter your information during the enrollment process.

### Household Information

Number of people in the household \*

Household income \*



Annual ▾

ZIP Code \*

### Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the AGE of each adult

Adult 1 (over 18)

+ Add adult

- Remove adult

Number of dependents age 18 or under



## Financial Assistance

- A sliding scale of financial subsidies are available in the form of premium assistance and cost sharing reductions.
- Small businesses will be able to purchase competitively priced insurance plans and offer their employees the ability to choose from an array of plans and may qualify for tax credits.





# 2014 Sliding Scale Benefits | SINGLE PERSON

Silver Plan (Eligible for Federal Subsidy)

Annual Income	\$15,856 – \$17,235	\$17,235 – \$22,980	\$22,980 – \$28,725	\$28,725 – \$45,960
<b>Consumer Portion of Monthly Premium for Silver Plans</b> (Balance paid by Federal subsidy)	<b>\$19 – \$57</b>	<b>\$57 – \$121</b>	<b>\$121 – \$193</b>	<b>\$193 – \$364</b>
Copays In the Yellow Sections are Not Subject to ANY Deductible and Count Toward the Annual Out-of-Pocket Maximum			Benefits In Blue are Subject to Either a Medical Deductible, Drug Deductible or Both	
Deductible (if any)	No Deductible	\$500	\$1,500 Medical Deductible	\$2,000 Medical Deductible
Preventative Care Copay	No Cost	No Cost	No Cost	No Cost – 1 Annual Visit
Primary Care Visit Copay	\$3	\$15	\$40	\$45
Specialty Care Visit Copay	\$5	\$20	\$50	\$65
Urgent Care Visit Copay	\$6	\$30	\$80	\$90
Lab Testing Copay	\$3	\$15	\$40	\$45
X-Ray Copay	\$5	\$20	\$50	\$65
Generic Medication Copay	\$3	\$5	\$20	\$25
Emergency Room Copay	\$25	\$75	\$250	\$250
High cost and infrequent services like Hospital Care and Outpatient Surgery	10%	15%	20% of your plan's negotiated rate	20% of your plan's negotiated rate
Brand medications may be subject to Annual Drug Deductible before you pay the Copay	No Deductible	\$50 then pay the copay amount	\$250 then pay the copay amount	\$250 then pay the copay amount
Preferred brand Copay after Drug Deductible	\$5	\$15	\$30	\$50
<b>MAXIMUM OUT-OF-POCKET FOR ONE</b>	<b>\$2,250</b>	<b>\$2,250</b>	<b>\$5,200</b>	<b>\$6,350</b>
<b>MAXIMUM OUT-OF-POCKET FOR FAMILY</b>	<b>\$4,500</b>	<b>\$4,500</b>	<b>\$10,400</b>	<b>\$12,700</b>



# Who is Eligible for Benefits?

- California Residents
- Lawfully Present
- Not Incarcerated



# Not Required to Have Coverage

- Those with religious reasons not to have coverage
- Native Americans and Native Alaskans
- Those who cannot afford coverage (due to an eligible financial hardship)



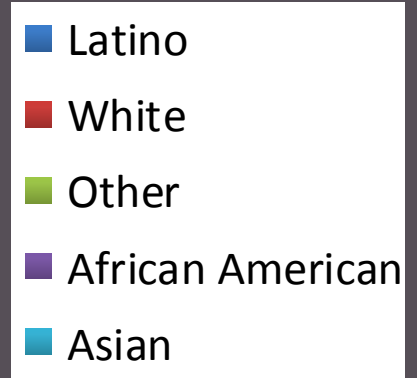
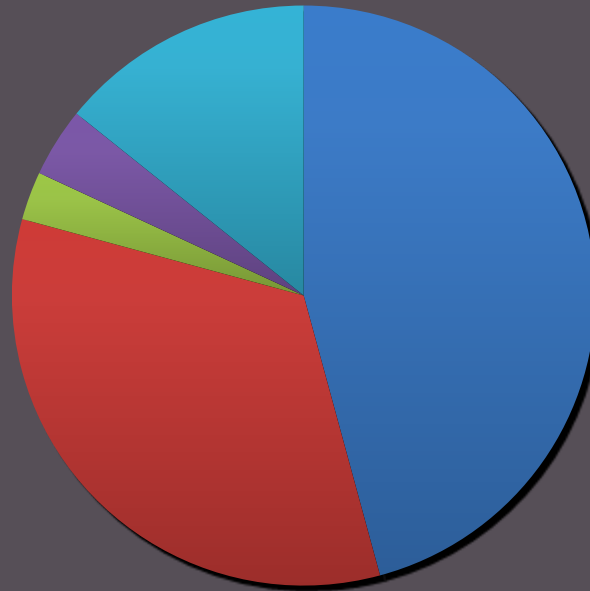
## Who is the Primary Population?

- The primary population for Covered California is California's uninsured that are eligible for premium assistance. It is estimated that 5.3 million Californians were without insurance in 2012 or 16% of the population under age 65.



# Who is the Primary Population?

- Ethnic breakdown





# Who is the Primary Population?

- **Geographic Mix**
  - **Southern California – 750,000**
  - **Los Angeles – 780,000**
  - **Greater Bay Area – 390,000**
  - **San Joaquin Valley – 250,000**



# Who is the Primary Population?

- **Linguistic Mix**
  - **42% Speak English Well**
  - **58% Limited English Proficiency**



# The Conversation

- Every touch is an opportunity to offer assistance.
  - Patient Check-Ins
  - Taking Vitals
  - Counseling on Medications
  - Point-of-Sale





# Conversation Starters

- The “Sticker Shock” example
- “Child yes, parent no” example
- “What would you do?” example



## Other Opportunities

- Immunization Clinics
- Health Fairs
- Community Members
- What are your experiences?



	Bronze	Silver*	Gold	Platinum
<b>Deductible</b>	<b>\$5,000</b> Medical and drugs	<b>\$2,000</b> Medical	<b>None</b>	<b>None</b>
<b>Primary Care Visit Copay</b>	<b>\$60</b> (Three visits per year)	<b>\$45</b>	<b>\$30</b>	<b>\$20</b>
<b>Generic Medication Copay</b>	<b>\$19</b>	<b>\$19</b>	<b>\$19</b>	<b>\$5</b>
<b>Emergency Room Copay</b>	<b>\$300</b>	<b>\$250</b>	<b>\$250</b>	<b>\$150</b>
<b>Maximum Out-of-Pocket for Individual</b>	<b>\$6,350</b>	<b>\$6,350</b>	<b>\$6,350</b>	<b>\$4,000</b>
<b>Maximum Out-of-Pocket for Family</b>	<b>\$12,700</b>	<b>\$12,700</b>	<b>\$12,700</b>	<b>\$8,000</b>

\* Lower cost sharing is available on a sliding scale.

**Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.**  
**Blue corners indicate benefits that are subject to deductibles.**



# The Marketplace

<b>Sacramento County</b>	<b>San Francisco County</b>	<b>Los Angeles County</b>	<b>San Diego County</b>
<b>Anthem</b>	<b>Anthem</b>	<b>Anthem</b>	<b>Anthem</b>
<b>Blue Shield</b>	<b>Blue Shield</b>	<b>Blue Shield</b>	<b>Blue Shield</b>
<b>Kaiser Permanente</b>	<b>Chinese Community Health Plan</b>	<b>Health Net</b>	<b>Health Net</b>
<b>Western Health Advantage</b>	<b>Health Net</b>	<b>Kaiser Permanente</b>	<b>Kaiser Permanente</b>
	<b>Kaiser Permanente</b>	<b>L.A. Care Health Plan</b>	<b>Molina Healthcare</b>
		<b>Molina Healthcare</b>	<b>Sharp Health Plan</b>
<b>Medi-Cal</b>	<b>Medi-Cal</b>	<b>Medi-Cal</b>	<b>Medi-Cal</b>



# Covered California SHOP Marketplace

blue  of california



The place to shop for health insurance. No gimmicks, no games.



# Helping Consumers Enroll

## How to apply for a health insurance plan

▶ One application for Covered California or Medi-Cal

[www.CoveredCA.com](http://www.CoveredCA.com)

**ONLINE**



**Service Center**  
**(800) 300-1506**

**PHONE**



or



**MAIL OR FAX**



**Certified**  
*Insurance*  
*Agent*

**IN-PERSON**



**Certified**  
*Enrollment*  
*Counselor*

**IN-PERSON**

**Local county**  
**human or social**  
**services office**

**IN-PERSON**



# Resources Available

- Website Resources
  - CSHP – [CSHP.org](http://CSHP.org)
  - Covered California – [CoveredCA.com](http://CoveredCA.com)
- FAQ Sheets
- Quick Reference Card

# Questions?





**Thank You!**

**Course Code  
CCG1113**

