



**COVERED**  
**CALIFORNIA**

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**Partners**



# Covered CA Outreach & Education Grants

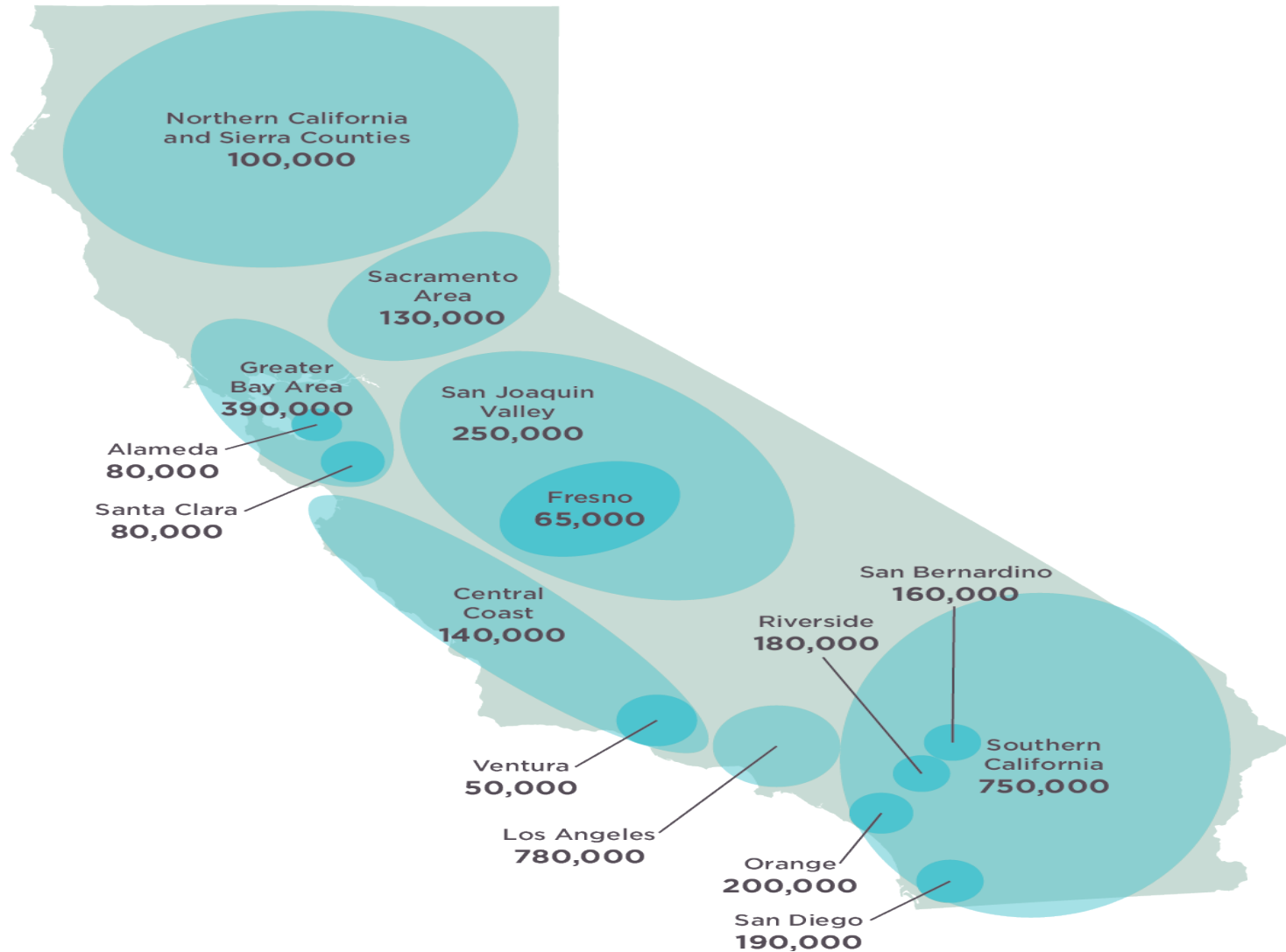
Engage organizations and entities with **trusted relationships with uninsured consumers to:**

- Increase awareness and understanding of health care options
- Promote a culture of coverage
- Communicate the importance of having health coverage
- Remove barriers to enrollment
- Motivate Californians to take action and enroll.

# Health Benefit Exchange

- **Exchange:** *user-friendly marketplace for consumers to shop, compare, and enroll in private health insurance plans*
- **Who is eligible to use the Exchange?**
  - *Citizen or legal resident*
  - *No affordable insurance available through employer*
  - *Above the Medi-Cal eligibility threshold (138% FPL)*
- **Who can participate in the affordability programs?**
  - *Eligible to use the Exchange and below 400% FPL*

# Exchange Eligible by Region



# Fresno HCAP's O & E Grant

Fresno HCAP is Lead Agency

## ***5 partner subcontractors:***

- Fresno Metro Ministry
- Centro La Familia
- Center for New Americans
- St. Agnes Medical Center
- Community Medical Centers

# Uninsured Target Population of Rural and Urban Fresno County

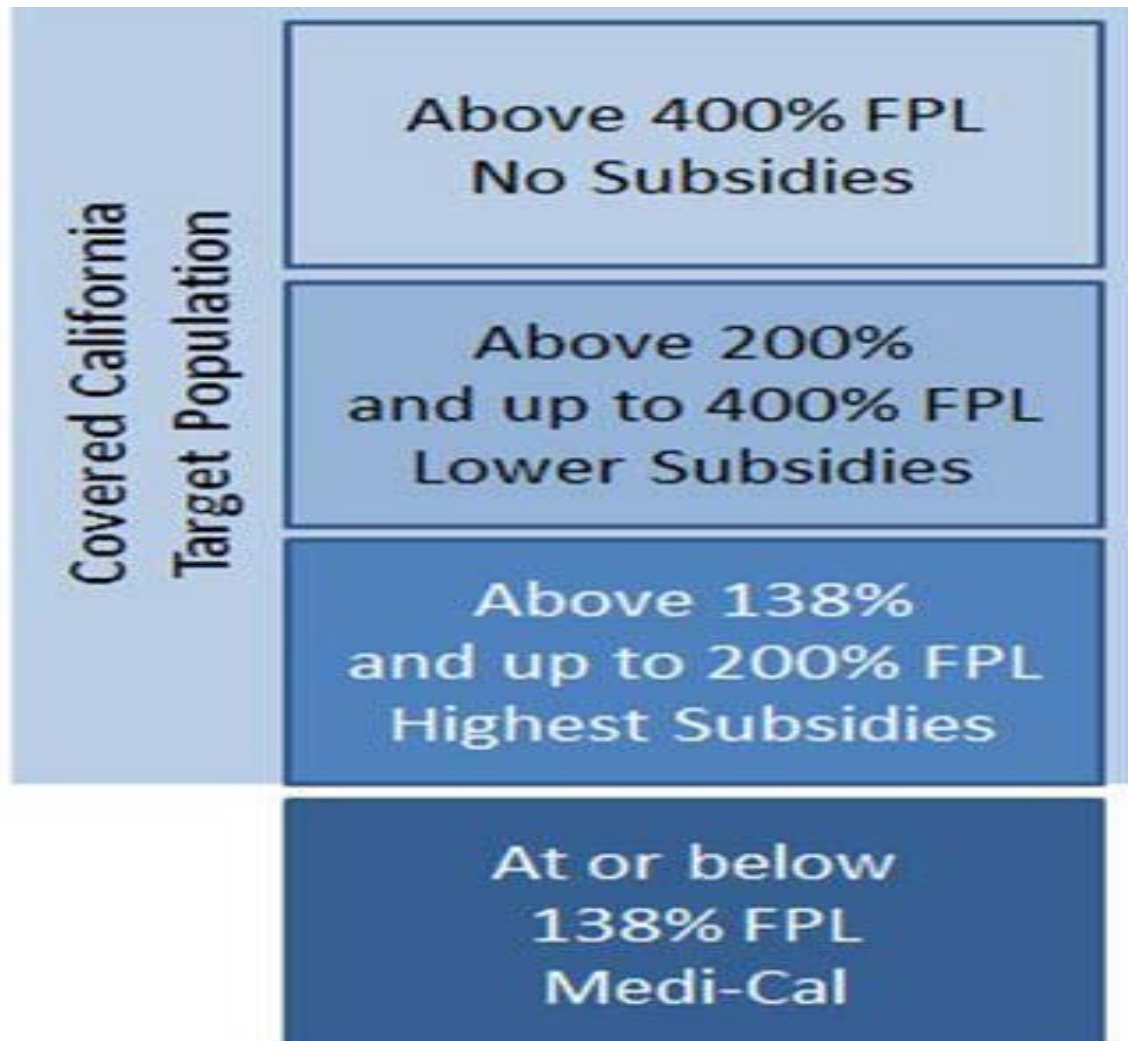
- Non-elderly
- Limited English proficient  
*(Hmong, Spanish, Cambodian, Lao)*
- Culturally diverse  
*(Latino, Southeast Asian, African-American)*
- Examples:
  - *Many employed in agriculture and small businesses*
  - *Parents of children in school*
  - *Participants in community events and celebrations*



# Target Population *continued*

- Not able to pay for health care services
- Not eligible for Medi-Cal or MISAP
- Incomes between 139% to 400% FPL
  - *Approximately,*
    - \$15,300–46,000 family of 1
    - \$35,000–94,000 family of 4

# Program Eligibility based on FPL of Households





# Subsidies Available

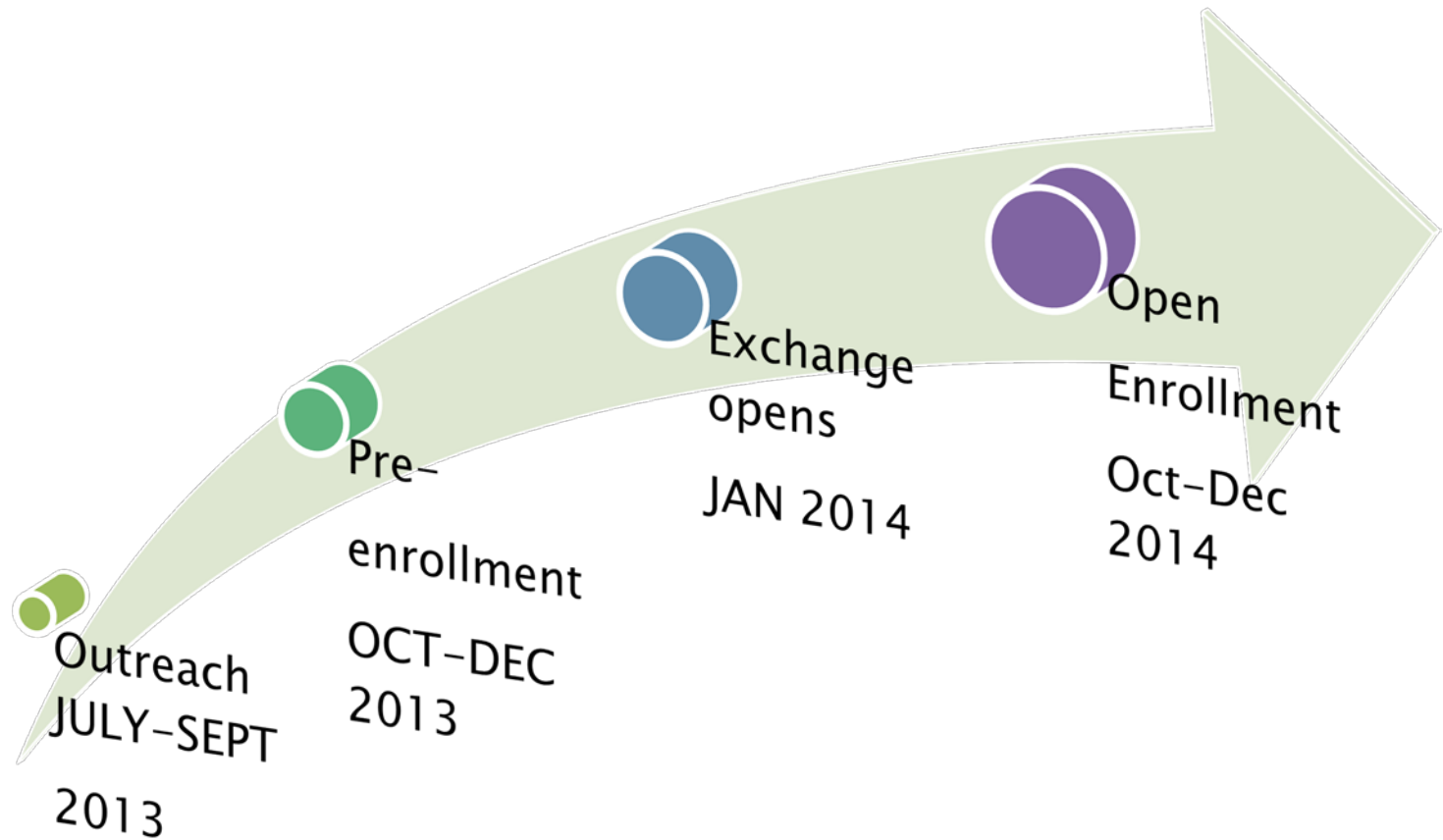
## *Family of 4*

Percent of FPL	Annual Income	Unsubsidized Annual Premium	Annual Tax Credit	Annual Premium after Tax Credit	Unsubsidized Monthly Premium	Monthly Premium Credit	Monthly Premium after Credit
150%	\$35,137	\$14,245	\$12,840	\$1,405	\$1,187	\$1,070	\$117
200%	\$46,850	\$14,245	\$11,294	\$2,952	\$1,187	\$941	\$246
300%	\$70,275	\$14,245	\$7,569	\$6,676	\$1,187	\$631	\$556
399%	\$93,700	\$14,245	\$5,344	\$8,901	\$1,187	\$445	\$742

# Outreach and Education Plan

- Generate leads for Assisters and the Covered CA Service Center who will perform application assistance for those interested in coverage.
- A lead is defined as collecting
  - *individual's name, preferred method of contact (mail, email, phone), respective contact information, and language preference.*
- Encourage the consumer to go on-line to fill out a form to receive upcoming enrollment information or by providing the consumer a form to complete.

# Open Enrollment 2013-2014



# O & E Channels and Venues

Where the target populations live, work, go to school, play, and shop.

For example,

O&E organizations may consider using the following delivery channels to reach a target population:

- *Partnering with local officials and/or community leaders;*
- *Partnering with other community-based organizations and/or community groups, including community businesses like local/ethnic supermarkets, service clubs, etc.;*
- *Using a community organizing or canvassing approach (including Promotoras models and door-to-door outreach in targeted neighborhoods);*

# Channels and venues *cont.*

- Example delivery channels cont'd...
  - *Attending and/or presenting at ethnic media events, at community events including health fairs, festivals, popular sports events etc.;*
  - *Presentations to existing groups, classes, meetings, workshops, or professional conferences;*
  - *Leveraging existing intake processes where a service/product is already provided to deliver outreach and education messages;*
  - *Distributing brochures, flyers and collateral materials;*
  - *Leveraging online channels and social media , etc.;*
  - *Supporting the Community Outreach Network team member as a guest on local or ethnic media, radio or TV stations;*
  - *Grantees will be required to attend additional community events at the request of Covered California.*

# O & E Funding Pools

- Single County–Funding Pool
- Multi–County Funding Pool
- Targeted Populations or Statewide Funding Pool



Distinct programs with distinct funding, working in a coordinated fashion to maximize enrollment of eligible individuals

# In-person Assistance & Navigator Programs

- Assistance delivered through trusted and known channels
- The need for assistance will be high during the early years, with some estimates ranging from 50% to 75% of applicants needing assistance to enroll.
- **The in-person assisters and navigators will be trained, certified and registered with the Exchange in order to enroll consumers in Covered California products and programs.**
  - \$58 per enrolled application
- Outreach Grants (outreach & education only); beginning now
- Navigator Grants (outreach and enrollment); beginning 2014
- Foundation Grants – ?



# **TCE-Sponsored Medi-Cal In-Person Assistance and CBO Grants**

- Up to \$28 million for \$58 per enrolled application in-person assistance
- Up to \$25 million for Medi-Cal Community-Based Organization Grants with targeted groups

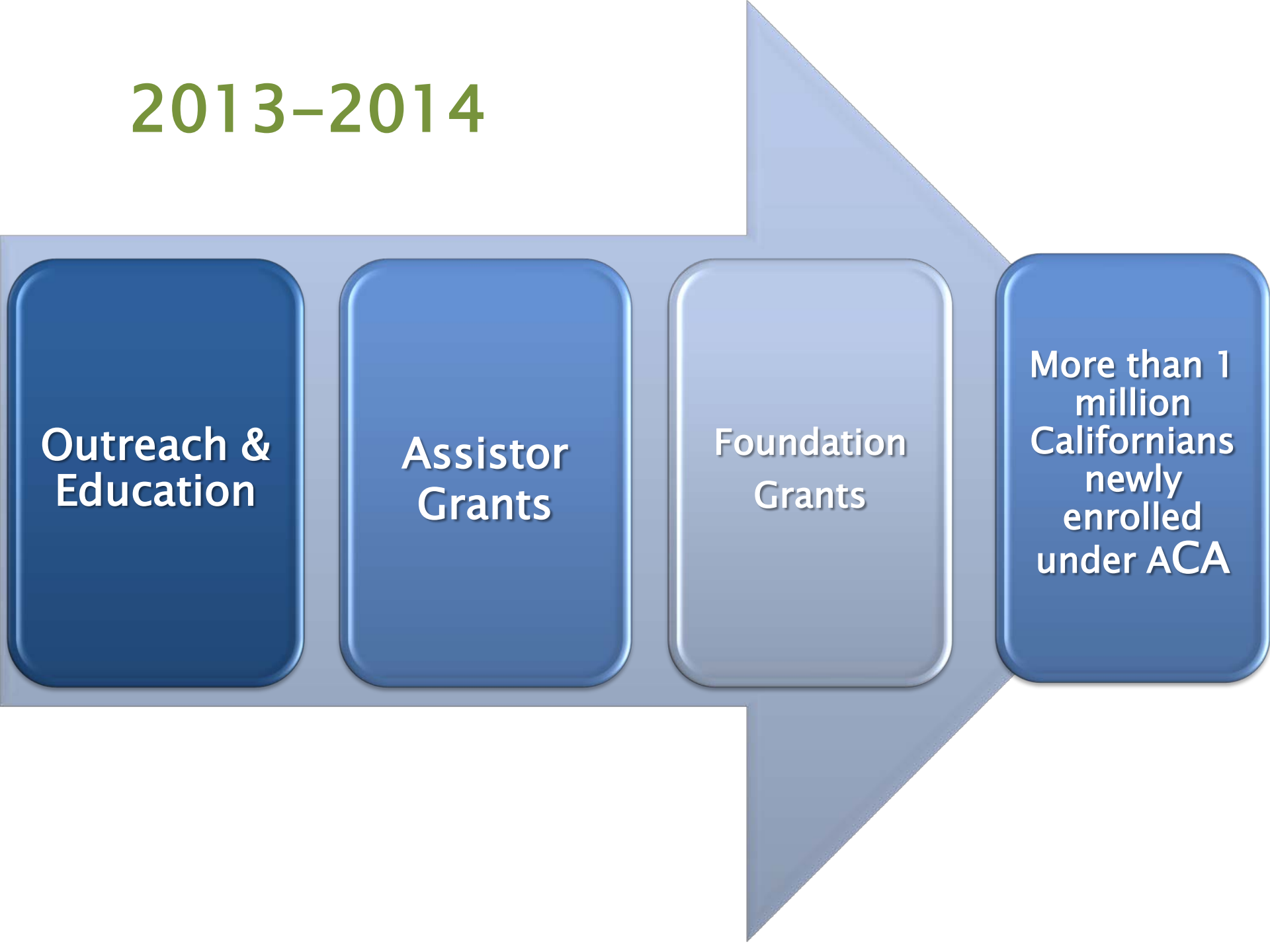
**2013-2014**

**Outreach &  
Education**

**Assistor  
Grants**

**Foundation  
Grants**

**More than 1  
million  
Californians  
newly  
enrolled  
under ACA**



# Plan your approach

- Who is your target population?
- How many households/individuals can you reach?
- Who are your most naturally aligned partners/allies?
  - Who else in your region will apply and collaborate?
- Will you become an Assister entity?
- If not, how will you connect consumers to Assisters?
  - Contact Covered CA organizations
  - Clinics/hospitals
  - Participate in events
- What is your best position for Foundation Match Funding?
- Think about tactics/plan to reach targeted uninsured consumers

# Benefits in Covered CA Health Plans

- Guaranteed to provide basic levels of coverage and provide consumer protections set forth in the ACA
- Including the ten Essential Health Benefits:
  1. Ambulatory patient services
  2. Emergency services
  3. Hospitalization
  4. Maternity and newborn care
  5. **Mental health and substance use disorder services, including behavioral health treatment**
  6. Prescription drugs
  7. Rehabilitative and habilitative services and devices
  8. Laboratory services
  9. Preventive and wellness services and chronic disease management
  10. Pediatric services

# Access to Health Care

- Health insurance is only the first step
- Care is the ultimate goal
- Many other Behavioral Health barriers
  - Financing
  - Scope of benefits
  - Integration of delivery systems
  - Effectiveness
  - Accountability
- Challenge is to not just stop with coverage.
- Continue to be involved for effective implementation of ACA.

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# *Contact*

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