Coverage Outreach Strategies for Schools

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Objectives

Background
• What coverage can students and families get?
• What communities and special populations are school-based health centers uniquely positioned to reach?

Challenges and Strategies
• What are common barriers to getting health coverage?
• What are effective school-based strategies to reach families?

Resources for Outreach
• All In Toolkit
• Millenial Street Cards
• Activities for presentations and workshops
About California School-Based Health Alliance

The California School-Based Health Alliance is the statewide non-profit organization dedicated to improving the health and academic success of children and youth by advancing health services in schools.

Our work is based on two basic concepts:

• Health care should be accessible and *where kids are*, and
• Schools should have the services needed to ensure that poor health is not a barrier to learning
What Coverage Can Students & Families Get?

Covered California
- California’s state exchange

Medi-Cal
- expanded to household’s making up to 138% Federal Poverty Level

County Programs
- like Healthy SF or HealthPAC (eligibility varies by county)

Kaiser Permanente Child Health Program
- An option for low-income undocumented children

To learn more about health coverage options, sign up for the webinar “ACA Basics for Understanding New Coverage Options” on Wednesday, Nov. 12, 10-11 am
Outreach & Education Grant

CSHA selected as one of 48 grantees
July 2013 - February 2014

Target: **67,568** people
- So far, **60,041** have been reached

**Partners**

- Alameda Family Services
- Fresno Barrios Unidos
- CASA Del Rio
- Castle Family Health Centers
- COACH for Kids and Their Families
- Columbia Neighborhood Center
- San Francisco Wellness Initiative
- The Spot - Chinatown Youth Center Initiative
- UMMA Community Clinic
- Unity Care
- YMCA East Bay
Our Partners

- School-Based Health Centers
- School-Linked Health Centers
- Youth Centers
- Mobile Clinics
- Family Resource Centers
- Community Clinics
Who Have We Reached?

- Pre-Invincibles – High School Seniors
- Families
- School staff and health care providers
- Wider community
- Rural communities
- Non-English-speaking – Hispanic, Chinese, Hmong, Burmese, Mien, Vietnamese
- Minorities – African-American, Latino, Asian
- Foster youth
- Disabled
- Unemployed/Seasonally employed
- Never Insured
Goals

Informing consumers about their options
• Middle-income families get subsidies for private plans, DACA youth are eligible for Medi-Cal

Addressing barriers
• Mixed status families, health literacy, language barriers, cultural barriers

Referring consumers to enrollment channels
• County offices, school-based enrollment events, Certified Enrollment Entities, online, phone centers, insurance agents

Motivating eligible consumers
• Education is key!
• Youth-friendly messaging
Spotlight on UMMA Community Clinic

- Located on Fremont High School in LA, serving 2300 students.
- Used student workers to do peer-to-peer outreach and education.
- Medi-Cal insured increased from 38%-54% of patients.
- Uninsured population decreased by 20%.

Reached wider population through marriage counseling offices, gay & lesbian centers, job fairs, expectant mother classes, health fairs, WIC centers, etc.
Spotlight on COACH

3 mobile clinics in Los Angeles County

• Trained all of their staff, from clinicians to their drivers, to be able to do outreach and education

• Found that having two educators to tag team makes outreach much easier!

• Developed an effective analogy about car insurance to relate to their car-loving LA population!
“Obamacare Microchip” Rumors

RFID Chip Now Being Issued In Hanna, Wyoming As Part Of New “Obamacare” Plan

UPDATE 11-05-13 “Chipple” Seminars Leave Children Eager To Receive New RFID Implant

The “Obamacare” RFID chips are currently being given a test run on the proud and patriotic citizens of Hanna, Wyoming.

Over the last two weeks a special piece of legislation has been passed making it mandatory for anyone who receives welfare, or any other form of government assistance to be implanted with these new identification chips. Even select government employees and officials have been ordered to receive the new subdermal device, which is typically implanted in the fatty tissue of the individual’s buttock.

"Creepy Uncle Sam" ad
Challenges

• Misinformation
  – Microchip rumors, political ads, differing information from providers, health plans, and Covered California
• Cultural barriers
  – Many immigrants are unfamiliar with health insurance
  – Comfort with in-person assistance vs online experience
• Variation in consumers’ experiences
• Communicating health insurance basics
• A bumpy start
School-Based Strategies
Indirect Outreach

• School emails
• Newsletters
• Robocalls – direct families to in-person assistance
• Letters home in the language of the household
• Intercom announcements
• Posters
• Flyers
• Including information in high school seniors’ graduation packets
Direct Education

- Educating school counselors, nurses and teachers to share information with students
- Classroom presentations and assemblies (by health educators and students)
- Tabling and workshops at
  - PTA meetings
  - Parenting classes
  - Early childhood education
  - After-school programs
  - School resource fairs
  - School registration
  - Back-to-school events
  - Open House
  - Meetings for school district staff (especially part-time workers)
- Community events: partnering with libraries, flea markets, community colleges, fairs, churches, local businesses, phone banks, etc.
Lessons Learned

• Effective outreach requires multiple touches
• For many, health insurance is a foreign concept – be prepared to teach the basics (we’ll show you how in a moment!)
• Focus on the positive – good word-of-mouth leads to community mobilization
• Embrace a no-wrong-door policy (have strong referral channels)
• Integrate outreach into your daily clinic routines!
ALL IN Toolkit

ALL IN is a state-wide school-based campaign to health get the word out about health coverage options!

- Request materials here: bit.ly/allin4health
- Download materials from the online toolkit http://www.allinforhealth.org/toolkit

The toolkit features:
- English and Spanish flyers
- Wallet Cards
- Bookmarks
- Online Social Media tools
- Newsletter templates
ALL IN Spotlight on Juzely Duran


• High School Senior at Rio Americano in Sacramento County
• Her mom could not afford health insurance before the ACA
• Planned a health insurance enrollment event as her senior project
• Nearly 40 families came to learn about health coverage options
• 30 families enrolled in coverage
ALL IN Success Story

Meet Linda
Linda had been uninsured for the past 10 years. She knew she needed to enroll in coverage, but needed assistance. Linda attended the Rio Americano High School ALL IN enrollment event.

“I had visited Covered California's website but still needed help. Luckily, while watching television I saw a PSA on the event and figured I should stop by since it was around the corner from my home. The enrollment counselors made the process simple and brief! Within 20 minutes I was enrolled. I felt the counselors and event staff paid good attention to me and took care of my needs.” – Linda
Youth-Friendly Outreach Strategies!
Messaging

It’s true, health insurance is kind of boring!

• Relate it to your audience:
  – Car insurance analogy
  – Phone insurance analogy

• Ask questions to get them talking:
  – Do you know someone who was uninsured and ended up with a big hospital bill?
  – Do you know someone who was insured and saved money after an accident or big health expense?
  – Share your own anecdotes
  – What could you buy with that money instead? (A car? an iPhone? College tuition?)
Millennial Street Cards

- Health Insurance
  - For less than
  - Your Memberships

- Cover Your Body
  - And Your Wallet.

- X-Rays
  - For less than
  - Video Games

- Prescriptions
  - For less than
  - Pedicures

- Health Insurance
  - With Cash Left Over.

- Lab Tests
  - For less than
  - Yoga Class

- Affordable Health Insurance
  - Is No Accident.

- Full Health Care
  - Fraction of the Cost.
### Activity One: Teaching Health Literacy

Write the terms on post-its and print the descriptions on a poster. Have participants work together to pin the terms to the correct definitions.

<table>
<thead>
<tr>
<th><strong>The monthly amount that must be paid for your health insurance or plan.</strong></th>
<th><strong>The amount you owe for health services before your health insurance plan begins to pay.</strong></th>
<th><strong>The amount you pay for individual services that are covered by your health insurance.</strong></th>
<th>deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Signed in 2010, this federal law made big changes to health care.</strong></td>
<td><strong>A medical condition that started before a person’s health insurance went into effect.</strong></td>
<td><strong>California’s public health insurance program. It provides free or low-cost medical services for those with limited income.</strong></td>
<td>Medi-Cal</td>
</tr>
<tr>
<td><strong>A private health insurance marketplace that offers affordable coverage to California residents.</strong></td>
<td><strong>An event in your life that can make you eligible for a Special Enrollment Period to enroll in health coverage.</strong></td>
<td><strong>Starting in 2014 most Americans are required to have health insurance or pay this.</strong></td>
<td>qualifying event</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Affordable Care Act</th>
<th>premium</th>
<th>copay</th>
<th>penalty</th>
<th>pre-existing condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered California</td>
<td>Obamacare</td>
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Activity Two: Risk Your Pennies

In this activity, students will:

• Gain an understanding of how health insurance works
• See why health insurance is importance using silly scenarios
• Laugh!
Activity Two: Risk Your Pennies

Objective: Keep as many pennies as possible!
- First Contestant is insured with 5 pennies.
- Second Contestant is uninsured with 3 pennies.
- Third Contestant is uninsured with 12 pennies.
Activity Two: Risk Your Pennies

Scenarios

Your dentist says you have a beautiful smile, **but** you have seven cavities. Insured: 1 penny. Uninsured: Pay 3 pennies

You and your boo-thang go to the Justin Bieber concert. Your boo-thang kisses you after the concert. You get mono. Insured: 0 pennies. Uninsured: Pay 2 pennies
Activity Two: Risk Your Pennies

Scenarios

You go snowboarding for the first time with your homies. You try to holla at a snowbunny on the slopes and crash into a tree. You break your arm.
Insured: 0 pennies. Uninsured: Pay 3 pennies

You’ve always heard that feeding wild animals is a bad idea. Even though you thought that squirrel was cute and snuggly, he bit you. Dang.
Insured: 0 pennies. Uninsured: Pay 2 pennies
Activity Two: Risk Your Pennies

Activity Debrief

• What did people notice about the players without insurance?
• What do you think the purpose of health insurance is?”
• Ultimate conclusion: “In the long run, paying monthly for health insurance is better than having to pay health care costs in full.”
Questions?