

Reaching Children, Families, and Individuals with Health Coverage in an Era of Health Care Reform



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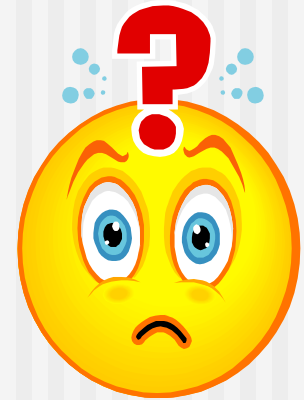
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The Children's Partnership

California School Health Centers
Annual Conference
Long Beach, California

What is...

- ObamaCare
- Federal Health Care Reform?
- PPACA?
- Affordable Care Act?
- ACA?
- California Health Benefits Exchange?
- HBEX?
- Covered California?



Who is it for?

PROJECTED...

- 5.3 million California residents
- 2.6 million will qualify for financial assistance through tax and cost-sharing subsidies
- 2.7 million may not qualify for subsidies but are guaranteed coverage

Medi-Cal and ACA

- The ACA allows states to expand who is eligible for Medi-Cal
- California is in the process of approving a Medi-Cal expansion
- An additional 2.4 million Californians will be newly eligible for Medi-Cal (Childless adults making up to approx. \$15,000 annually)
- While eligibility for children won't change, more children are expected to enroll in Medi-Cal due to outreach efforts

How will Covered California Work?

Beginning in October 2013, Californians can apply for health coverage:

- Online
- By phone with service centers
- In person at county offices
- At community sites, where assisters will be available to help

How will People Know about New Health Coverage Options?

Schools and other trusted entities will need to help get out the word and connect people to coverage!

Identify Uninsured Children, Families, and Individuals

What are some ways schools and
others can identify uninsured
individuals?

Identify Uninsured Children, Families, and Individuals

- Create simple post cards for families to fill out to have an assister contact them to let them know about health coverage options and help them apply
- Front desk staff could ask families about health coverage status
- School health staff could ask families about health coverage status
- Remember to ask about siblings and parents
- Ask when families are submitting immunization records
- Ask when families are signing their children up for sports

Spread the Word

How can schools educate families and individuals about available health coverage options?

Spread the Word

- Use materials provided by Covered California
- Send postcards/letters to families and school employees, letting them know about Covered California
- Display posters and flyers in schools, early childhood education sites, and school-based health centers
- Provide information at health fairs, parent nights, and other events
- Train front desk staff and other school personnel to education families and school employees about Covered California

Connect to Coverage

- Ensure all materials include Covered California's website and phone number
- Identify assisters near you and connect families and individuals to them
- Invite assisters to help identify uninsured individuals

What Resources do You Need to Connect Families and Individuals to Coverage?

- What types of materials would be helpful?
- What messages would be helpful?
- What would be helpful for Covered California to know about schools and school-based outreach?



CYNTHIA LEON, PHIRE COORDINATOR

California School Health Centers Association

Coco Zheng, 12th Grade. Galileo High School

PHIRE

Peer Health Insurance
Rights Education

Pilot Year

- Operating at 5 different bay area high schools
 - San Francisco Wellness Initiative Sites
 - Galileo Academy
 - John O'Connell Alternative High School
 - George Washington High School
 - San Jose: Foothil Community Health Services (check name)
 - Andrew Hill High School
 - Mt. Pleasant High School

Program Objectives

- Learn about health insurance, health care reform and health insurance options for young people
- Gain exposure to careers in the school health field
- Develop professional skills:
 - Communication
 - Public speaking
 - Facilitation

THE CURRICULUM

Section 6: Health Insurance Options

Overview

Health care reform aims to make health care more affordable for Americans and will require that everyone be covered by health insurance (or pay a special tax) by 2014. In this section we will give more details on the different ways we can get insurance.

Objectives

After this section, you will be able to:

- Discuss health insurance options
- Expand on why having health insurance is a good idea
- Distinguish between private and public health insurance
- Explain the purpose of the Exchange

Agenda

1. Icebreaker and Check-In
2. Health Insurance Options: A Roadmap to Care
3. Poster Session: Revisit Why Health Insurance is Important
4. Comparing Private and Public Health Insurance
5. Bridging the Insurance Gap: The California Health Benefit Exchange
6. Weekly Spotlight
7. Check-Out & Closing

Check-Out Questions

- What are three different ways a person can get insurance?
- Name three benefits of having health insurance
- What's the difference between private and public health insurance?
- What is the purpose of the exchange? How does it work?

Section Contents

- Health Insurance Options: A Roadmap to Care
- Comparing Public and Private Health Insurance: What's the difference?
- California Health Benefits Exchange

Resources

See which public, private and community programs meet your needs at finder.healthcare.gov

Words and Abbreviations

Private Insurance
Public Insurance
Public Assistance Programs
Health Benefits Exchange
Premium
Copayment
Deductible

Food for Thought

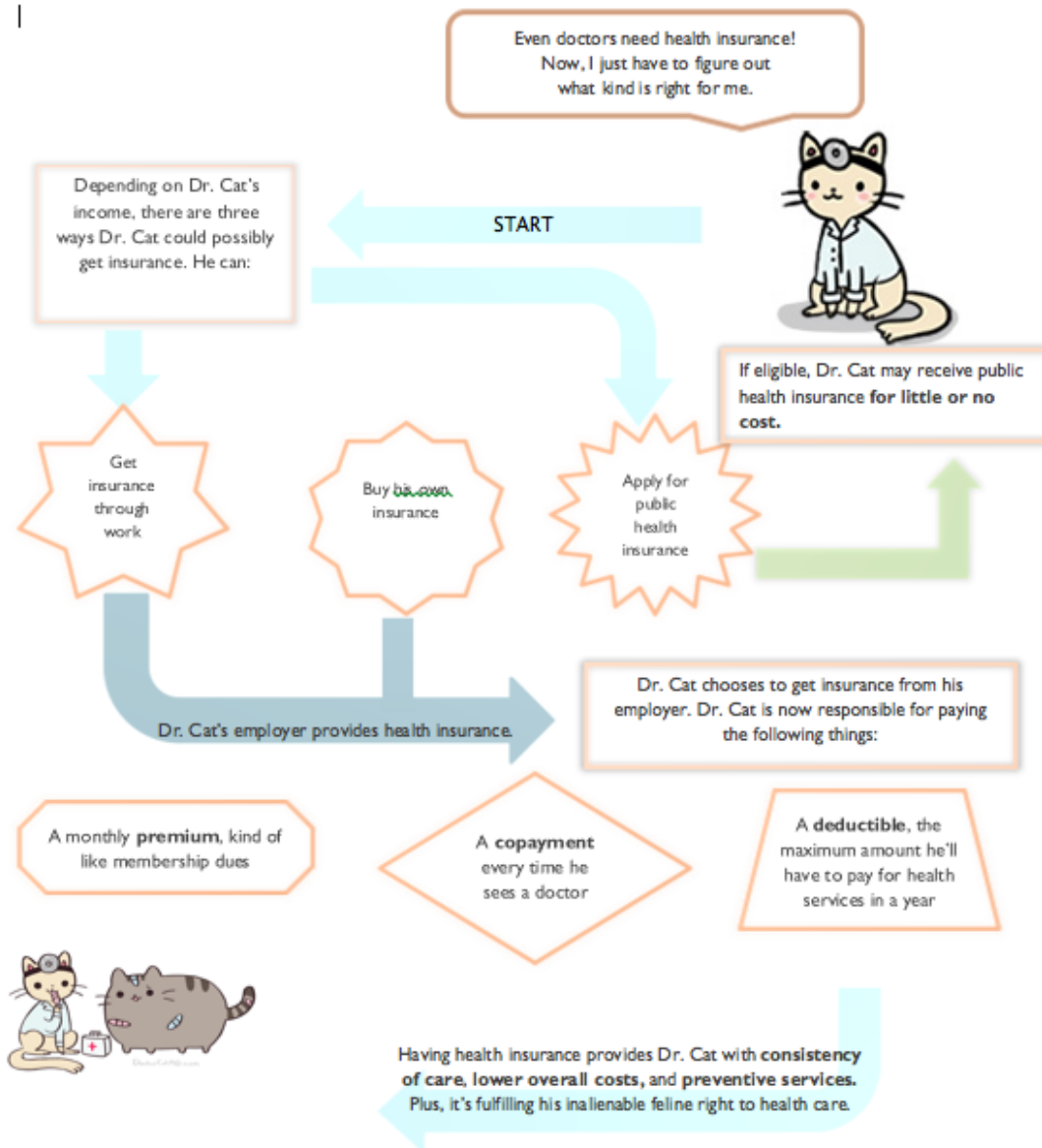
Young adults have the highest uninsured rates of any age group in the country. How can the PHIRE program work to reduce the number of uninsured young adults in your school or community?

Health Insurance Options: A Roadmap to Care

Dr. Cat character from www.DoctorCatMD.com (2012) and Dr. Cat patient character from www.Pusheen.com (2012).

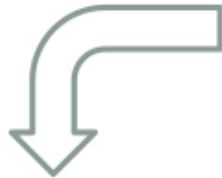
Here's a simple breakdown of different health insurance options.

Let's follow the journey of Dr. Cat and his search for health coverage.



Comparing Private and Public Health Insurance: What's the difference?

We can split health insurance into two types depending on where their funding comes from.



Private Health Insurance:

- Insurance provided by a private corporation who's main goal is to make a *profit*
- Some examples of Private Health Insurance companies in the United States are:
 - Kaiser Permanente
 - BlueCross BlueShield
 - Cigna

Three ways you can access private health insurance:

- **Parents:** If your parents have private health insurance, you can stay covered as a dependent up to the age of 26
- **Work:** Many employers offer health benefits to their workers, so you can get private insurance coverage through work
- **Buy it yourself:** You can purchase low cost health insurance through the California Health Exchange starting in 2014

Public Health Insurance

- Insurance that is paid completely or partially by the federal and state taxes we pay
- Provides health insurance coverage to qualified individuals at *little or no cost*
- Some examples of publically funded health insurance programs are:
 - Medicare
 - Medicaid



How to enroll in public health insurance:

- Enrolling in a public health insurance program as a **dependent** of your parents
- Enrolling in a public health insurance program as **independent** of your parents

The Presentations

- Importance of Health Insurance via Risk Your Pennies
- The Affordable Care Act
- Health Insurance Options
- Family PACT and SBHC as a resource for health care

Where to get Insurance

1. Through your job
2. Public Health Insurance
→ Medi-Cal
3. Buy it from a private Health Insurance Company
→ covered California
4. From your parents until age 26

The Affordable Care Act

The ACA
[“Health Care Reform” or “Obamacare”]
makes the following possible:

You can stay on your
parents’ insurance
until the age of 26!



You can get free
preventive services,
like flu shots, to keep
you healthy.

Insurers can’t deny or
limit your care based on
past or current illnesses.



Why Get Insured?



Save money: Health care is more affordable when you're insured. Save your money for college, rent, or that new smartphone you've had your eye on!

Stay healthy: Flu shots, yearly check-ups, and reproductive care keep you healthy and help manage chronic illnesses.



Build a relationship: See the same doctor regularly. When your doctor knows your history, you get better care.

It's the Law: Everyone must be insured or pay a special tax after 2014.

How to Get Insured:

Apply for public health insurance. Programs like **Medi-Cal** now cover more people. You may be eligible! Apply online at benefitscal.com or call (415) 863-9892 to apply in person at 1440 Harrison St.

Get it from work, either your parents' (until age 26) or your own.



Buy it online. Starting in October, you can get affordable insurance options on the **Covered California** website. Obamacare will help you pay for this insurance!

Contact Information

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510-268-1039 cleon@schoolhealthcenters.org

- Covered California <http://www.coveredca.com/>

- California Health Benefits Exchange

<http://www.healthexchange.ca.gov/Pages/Default.aspx>