

Health Care Reform and Med-Cal Expansion



WHAT'S ALREADY IN PLACE

Bridge to Health Care Reform:

- Over 20,000 Low Income Health Program (LIHP) enrollees in Santa Clara County (July 2011-December 2013)
- 32,000 children transitioned from Healthy Families to Medi-Cal (January-December 2013)

MEDI-CAL EXPANSION

1.42 million adults newly eligible for **Medi-Cal Expansion**:

- Expansion of Medi-Cal to childless adults
- Allows former foster youth to stay in Medi-Cal
- Comprehensive benefits
- Simplified eligibility rules
 - Modified Adjusted Gross Income (MAGI)
 - Elimination of asset test
 - Simplified renewal process

COVERAGE FOR IMMIGRANTS

All low-income immigrants will be eligible for some health coverage

- Those currently eligible for state-only Medi-Cal remain eligible with increased income threshold at 138% FPL
- Qualified immigrants and PRUCOLs who are childless adults will be eligible for state-only Medi-Cal
- Undocumented immigrants who are childless adults will be eligible for emergency Medi-Cal
- State developing an assistance program to transition qualified immigrants who are childless adults into Covered California

THE CUSTOMER CENTRIC ENVIRONMENT

- Shift from “**determining eligibility**” to “**facilitating enrollment**” in a single point of contact
- **Simplified eligibility** rules
 - ▶ Single Streamlined Application
 - ▶ Elimination of Asset test and Linkage requirement
 - ▶ Electronic data matches instead of paper verifications
- **Multiple enrollment** channels/No wrong door
 - ▶ Online, phone, mail, in person
 - ▶ Enrollment into an affordable medical plan chosen by the client
- **Horizontal Integration** of eligibility
 - ▶ Health Coverage, CalFresh, CalWORKs
- **Streamlined Renewals**
 - ▶ Substituting form completion and documentation with data matches

COVERAGE LANDSCAPE IN 2014

Health Insurance Plans without Financial Assistance

400% FPL →

Premium Tax Credit (APTC)
138%-400%

250% FPL →

Cost Sharing Reduction (CSR) Medi-Cal Children

138% FPL →

Medi-Cal Adults

LOW-INCOME INDIVIDUALS AND FAMILIES

Modified Adjusted Gross Income (MAGI) Medi-Cal

- 19 to 64 years of age
- U.S. Citizens/Legal Permanent Residents*
- Not pregnant
- Not eligible for Medicare Part A or B
- Individuals With income at or below 138% FPL
- Children with income up to 250% FPL (pending state approval)

*Legal permanent residents in the U.S. less than 5 years will not be eligible for Federally funded MAGI Medi-Cal, but will be eligible under state-funded Medi-Cal.

LOW INCOME INDIVIDUALS AND FAMILIES – SPECIALIZED PROGRAMS

- Non-MAGI Medi-Cal is the new term for the existing Medi-Cal programs that are identified below:
 - Supplemental Security Income (SSI)
 - Foster Care
 - Aged (65 or over), Blind or Disabled
 - Long Term Care (LTC)
 - Medicare Savings Programs
 - Medically Needy (MN)
 - 250% Working Disabled Program
 - Disabled Adult Child (DAC)



INCOME

- **MAGI Medi-Cal and Health Care Exchange programs will use MAGI methodology to determine income**
 - Household size will be based on expected tax filing status for the coming year
 - When there is more than one tax filer, each tax filer will be evaluated as a separate household with his/her tax dependents.
 - Counties and Covered CA will first attempt to verify MAGI income using available electronic sources
- **Household composition for determining income under the current Medi-Cal regulations will remain for Non MAGI Programs**

CALIFORNIA RESIDENCY

- To be eligible for Medi-Cal, an individual must be a resident of California with the intent to stay permanently.
- Counties will first attempt to verify residency using available electronic sources.
- If electronic verification cannot be done, applicant will need to provide residency verifications. These acceptable verifications include the same forms of residency verification accepted under current law.



CITIZENSHIP

- To be eligible for full Medi-Cal, an individual must be a Citizen or Legal Permanent Resident
- Counties will first attempt to verify Citizenship using available electronic sources.
- If unable to obtain verification of citizenship through the Federal Data Hub, acceptable verification includes:
 - U.S. Birth Certificate
 - U.S. Passport
 - Lawful Permanent Resident Card
 - Other verifications as currently accepted through Medi-Cal*

SELF ATTESTATION

- Self-attestation is a new term introduced by HCR. It means an individual is formally stating that something is true.
- Self-attestation occurs when an individual reports information (income, citizenship, immigration status, etc.) related to an eligibility determination, and then signs acknowledging the information is true and correct.

SELF ATTESTATION CONTINUED

- Self-attestation is acceptable for **APTC** for:
 - Age
 - Date of birth
 - Family size
 - Household income
 - Residency
 - Pregnancy; and
 - Any other information needed to determine eligibility.
- Self-attestation is acceptable for **Medi-Cal** for:
 - Age
 - Date of birth
 - Family size
 - Pregnancy
- Self-attestation is **not** allowed for Medi-Cal for:
 - Residency
 - Income

KEY DATES

October 1, 2013

Enrollment begins

January 1, 2014

Coverage
takes effect

March 31, 2014

Plan
enrollment ends

NEED ASSISTANCE?

Want more help?

Call us at 408-758-3800

Apply in person at 1867 Senter Road



