

Upcoming Changes and Transitions in Health Programs in Trinity County

1

**MELANIE YOUNG
LEGAL GRADUATE**

**LEGAL SERVICES OF NORTHERN
CALIFORNIA**

LSNC Health: What We Do

2

- LSNC Health provides free legal services to clients with healthcare eligibility and access issues.
- If you have questions about health coverage, please contact us:
 - Toll-free: (888) 354-4474
- Trinity County's Regional Office:
 - 1370 West Street, Redding, CA 96001.
 - Phone: (530) 241-3565

Medi-Cal Now

3

- **Eligibility**
 - Categorical – must be under 21, a caretaker relative of a child, disabled, 65 + years old, or have a specific health condition
 - Income/Asset Rules – must be low income and have limited assets
- **Services**
 - Provided through Partnership Health Plan in Mendocino, Solano, Yolo , Lake, Humboldt, Del Norte, Siskiyou, Modoc, **Trinity**, Shasta and Lassen - called “COHS” or County Organized Health System

Path2Health Now

4

- Path2Health was created by the state, giving the option to the counties to do an early expansion of the Medi-Cal program in order to prepare for 2014
 - All Path2Health enrollees will be moved to Medi-Cal in 2014.
- Eligibility
 - Must have under 100% FPL monthly income
 - Must be a qualified immigrant
 - No asset test
 - No categorical eligibility
- Services – provided through Anthem Blue Cross (like CMSP) but services are expanded

CMSP Now

5

- CMSP is how Trinity County meets its obligation to provide indigent care as required by state law
- Eligibility
 - Income limit of 200% FPL
 - Over \$600 monthly income has share of cost (so most people on CMSP have a share of cost)
 - Must have limited assets
- Services
 - Provided through Anthem Blue Cross

Medi-Cal in 2014

6

- Eligibility – will expand
 - Programs that exist now will stay in place with the same categorical, income and asset limits
 - Medicaid Expansion/MAGI (Modified Adjusted Gross Income) group will be added
 - ✦ Income limit is 138% of the FPL for this group
 - ✦ NO asset test for this group
- Services – see slide on Medi-Cal Now for recent and impending changes to delivery
 - MAGI population will be mandatory managed care in all counties
 - For more information on these changes go to:
<http://www.dhcs.ca.gov/provgovpart/Pages/Medi-CalManagedCareExpansion.aspx>

Path2Health and CMSP in 2014

7

- Path2Health will end as of December 31, 2013
 - Path2Health enrollees will transition into Medi-Cal
- CMSP will stay in place but will be a very small
 - Most eligible for CMSP now will be eligible for the new Medi-Cal expansion coverage or for Covered California
 - Individuals who miss open enrollment periods for Covered California or who have a change of income will be CMSP eligible (maybe)

New in 2014: Covered California

8

- Covered California is the state's health exchange
 - Requirement that people purchase insurance or face a penalty (with some exceptions)
 - People will be able to purchase coverage with no medical exam/medical exclusions
 - Advance tax credit subsidies for people with incomes up to 400% of the federal poverty level
- Single application to apply for Covered CA and Medi-Cal
- See <http://www.coveredca.com> for information and an eligibility tool and subsidy calculator

Transitions

9

- People on Medi-Cal already will stay on Medi-Cal
- People on Path2Health will be moved into Medi-Cal, delivered through “Partnership Healthplan”
 - Notices regarding the move went out in October 2013
- People on CMSP but eligible for other coverage will be terminated Dec 31st
 - They must apply for coverage through Medi-Cal and/or Covered California
- Individuals with no insurance can apply for coverage through Covered California or the County Department of Health and Human Services
 - No wrong door approach – almost everyone is eligible for something

Enrollment in Coverage

10

- No Wrong Door – (almost) everyone eligible for something
- People not currently on Path2Health or Medi-Cal need to apply
- Pre-Enrollment for MAGI/Expansion Medi-Cal: Oct-Dec 2013
 - Now or Later option – if people apply Oct-Dec they can decide if they want coverage **now** (and be evaluated based on current rules) or **later** (evaluate based on new rules)
 - ✦ “Now” applicants who are denied will be screened for “later” option
- Open Enrollment for Covered CA: October 1-March 2013
 - Coverage will not be effective until January 1st

Gaps and Anticipated Problems

- **Continuity of Care**
 - Medi-Cal services provided through “fee for service” transitioned to managed care (Partnership Healthplan) in Sept. 2013.
 - All Path2Health enrollees will automatically transition to Medi-Cal managed care.
- **Network adequacy concerns**
 - Path2Health (Anthem Blue Cross) → Medi-Cal (Partnership Healthplan)

LSNC Health: Contact Information

12

- If you have questions about health coverage, please contact us:
 - Toll-free: (888) 354-4474
- Trinity County's Regional Office:
 - 1370 West Street, Redding, CA 96001.
 - Phone: (530) 241-3565