



Community Outreach Network Newsletter

NEWSLETTER Nº 6 | MAY/JUNE 2014



MESSAGE FROM THE EXECUTIVE DIRECTOR

Ever since we started this venture, Covered California has embodied the spirit of the call to action. We take pride in making a difference in the lives of many people and strive to make health care affordable to millions of uninsured Californians.

We have done just that. During our first open-enrollment period, more than 1.3 million Californians signed up for a Covered California health insurance plan. In the weeks before the March 31 deadline to start an application, we set new daily records for the highest numbers of households creating new accounts to apply and enroll. In addition, nearly 2 million Californians enrolled in Medi-Cal. This means that while we reached well into the branches above the "low-hanging fruit," we also reached thousands more Californians who have benefited from getting health insurance because of your hard work.

In March, I was in Los Angeles at media events, enrollment fairs and churches as we worked on the final push to the finish line. On April 3, along with a few other state executives, I testified at a congressional hearing in Washington, D.C. on how health exchanges around the country are doing. While we have had our struggles and have been well short of perfect, we have a lot to be proud of in telling California's story — your story. Some key elements of that story:

- We've enrolled over 50 percent of those who are eligible for subsidies! That is a huge accomplishment.
- Our enrollment is first and foremost the product of work by work done by thousands across the state: advocates, insurance agents, county workers, teachers, health care providers, folks at the health plans we contract with, and many more.
- We are showing that you can launch a huge new public program that continually strives to put consumers first and adjusts as it learns.

Huge thanks for the work you have done and continue to do on this historic journey.

Go team!

Sincerely,

Peter V. Lee

Special Enrollment

Although Covered California's open enrollment for 2014 coverage ended on March 31, consumers may be eligible for a special-enrollment period, which can be triggered by one of several qualifying life events defined under the Patient Protection and Affordable Care Act. For example:

- **Getting married.**
- **Having a baby or adopting a child.**
- **Permanently moving to a new area that has different health insurance plan options.**
- **Losing other health care coverage that is considered minimum essential coverage.**
- **A change in income that would affect an enrollee's eligibility for financial assistance.**



Low-cost or no-cost coverage through Medi-Cal is also available to consumers year-round, and consumers can check their eligibility and sign up on the Covered California website; through the Covered California Service Center; or with the help of Certified Enrollment Counselors, Certified Insurance Agents or health-plan-based enrollers. For more information, read the **frequently asked questions** about special enrollment, online at www.coveredca.com/faqs/.

Covered California also operates its Small Business Health Options Program (SHOP) year-round for businesses with 50 or fewer employees.

Covered California's next open enrollment, for 2015 coverage, will begin in the fall of 2014.

Covered California Enrollment Efforts



Although we are far from perfect, enrollment has been a success in California, as a culmination of efforts and partnerships with multiple groups of dedicated community leaders and partners throughout the state. In February and March, we launched outreach and marketing efforts to target certain segments of hard-to-reach populations: Latinos, African-Americans, young adults and other under-represented communities. Our sprint-to-the-finish-line strategies included:

- **Improving customer service and Web system functionality**, such as by increasing staff to answer consumer calls, adding phone lines, improving our website efficiency, expanding our live Web chat feature and upgrading our Spanish-language Web pages.
- **Creating the "I'm in" and "Tengo un Plan de Salud" ad campaign.**
- **Releasing bilingual materials** (e.g., local-resource guides, paper calculators and student-specific collateral materials).

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Covered California's Partners Educate New Citizens

As part of its community outreach, Covered California worked with Certified Educators, Certified Enrollment Counselors and Certified Insurance Agents to staff new-citizen swearing-in ceremonies across California. In February and March alone, we staffed events for more than 12,000 new citizens.

Being sworn in as a new U.S. citizen is an exciting and momentous occasion and is often shared with family and friends who come to witness the ceremony. In fact, there are usually several guests attending with each new citizen, which means a 500-person swearing-in ceremony can be an opportunity to talk to more than 1,000 people. This provides a great opportunity to educate and inform all the attendees about Covered California and to give referrals to local resources, such as Certified Enrollment Entities.

At each event, we set up tables and provided fliers with basic information about Covered California and a document checklist describing what paperwork is needed to enroll. Certified Educators, Certified Enrollment Counselors and Certified Insurance Agents then engaged with the new citizens and their families and gave assistance, including making appointments or scheduling follow-up sessions.

Ceremonies happen throughout the year around the state. To set up a table, you may need permission from the local venue or the local federal court conducting the ceremony, or from both. Outreach staff are not allowed into the ceremony itself but can usually talk to people waiting in line to enter or exit the ceremony.

These ceremonies present an opportunity to continue our education activities and to promote Covered California between open-enrollment periods.



- **Expanding local enrollment support** by linking consumers to enrollment assistance services in their language.
- **Identifying major regions with gaps in enrollment** and working with local partners and community leaders to implement strategies to best target the needs of hard-to-reach populations. For example, we launched a series of targeted, grassroots, on-the-ground strategies in collaboration with community partners to create opportunities for enrollment.
- **Convening regional meetings** to foster stronger ties with and collaboration among Certified Educators, Certified Enrollment Counselors, Certified Insurance Agents, Community Outreach Network partners, local county and city offices, elected officials, health care providers and nonprofit organizations.
- **Ramping up Latino outreach and enrollment through:**
 - A partnership with civil rights leader Dolores Huerta through the “Days of Action” social media campaign.
 - Attendance at citizenship ceremonies in Los Angeles, San Bernardino and Sacramento counties.
 - An “adopt a theater” effort on the opening night of the film “Cesar Chavez” on March 31.

We were fortunate to be a part of this historic change and make health care a right, not a privilege.

Health Consumer Alliance: Covered California's Ombudsman Program

The Health Consumer Alliance (HCA) is a consortium of legal aid organizations that provide free legal assistance to individuals and families applying for health coverage in California. In 2012, the HCA expanded its statewide partnership with the California Department of Managed Health Care to provide comprehensive, local, one-on-one legal assistance to individuals and families struggling to navigate the complex health care system. In 2013, the HCA received funding from Covered California to provide ombudsman services to consumers around the state, with a focus on eligibility, enrollment and other access issues involving Covered California health insurance plans.

In general, the HCA can help consumers with:

- **Complicated immigration questions**, such as questions about documentation status, student visas and work visas.
- **Continuity-of-care requests and working with health insurance plans and California regulators**, such as the California Department of Managed Health Care and the California Department of Insurance.
- **Complicated income questions**, such as tax questions or questions about how to calculate modified adjusted gross income (MAGI).
- **Grievances and appeals.**
- **The difference between Medi-Cal and Covered California** and the benefits of being eligible for Medi-Cal or Covered California.

Covered California's Service Center representatives, Certified Insurance Agents, Certified Enrollment Counselors and community partners are encouraged to refer consumers with complex questions to the HCA for help and information. Contact the **Health Consumer Alliance at (888) 804-3536** or visit its website at <http://healthconsumer.org/index.php?id=partners>.

Things to Know About the Medi-Cal Application Process

Medi-Cal, California's Medicaid program, offers free or low-cost health coverage for California residents who meet eligibility requirements. Through Covered California's partnership with the California Department of Health Care Services (DHCS), consumers can apply for Medi-Cal benefits through Covered California year-round, because Covered California acts as a "one-stop shop" for both Medi-Cal and Covered California health coverage. For more information about Medi-Cal, please review the **frequently asked questions** about Medi-Cal on the DHCS website at <http://bit.ly/QV5Z9e>.

Medi-Cal Application Process:

1. Covered California receives an application from a consumer.
2. If the applicant is found likely eligible for Medi-Cal, Covered California forwards the application to the appropriate county social services office for further processing to determine eligibility and enrollment.
3. The county social services office reviews the application and verifies any missing or invalid data elements needed for a complete application.
4. The county social services office sends a notice of action (NOA) letter to the applicant about the eligibility outcome.
5. If the person is eligible, the county social services office will send the applicant a benefit identification card (BIC).
6. The county social services office will send a health plan options packet to the eligible applicant if he or she lives in a county where more than one health plan is available.
7. The applicant selects the preferred health plan and returns the form to the county social services office.
8. The county social services office will enroll the applicant in the selected health plan. The applicant and any other household members enrolled are now called "beneficiaries."

The county social services office will typically review and make an eligibility determination on an application within 45 days from the date the application is received. However, because of the high volume of applications received for newly eligible Medi-Cal applicants during Covered California's open-enrollment period, there is a backlog of applications that still need to be processed. Applicants who have submitted an application should not resubmit a new application. DHCS is giving temporary Medi-Cal eligibility to many individuals and families while county social services offices work to finish the applications.



To check the status of a Medi-Cal application:

Applicants can find out the status of their application in two ways:

1. Contact their **county social services office:**
<http://bit.ly/1kiMvUc>
2. Or by email: **Medi-Cal2014@dhcs.ca.gov.**

Building Relationships for a Common Cause

By Kari Khoury, San Joaquin Grassroots Action

San Joaquin Grassroots Action (SJGA) is a nonpartisan unincorporated association formed in early 2009, dedicated to growing community activists who are committed to building a better quality of life in San Joaquin County. We've discovered that our role as a Community Outreach Network partner for Covered California was a perfect fit, allowing us to reach our goals of service and issue organizing.

Fostering teamwork, sharing strategies and developing close ties with our allied partners — such as Planned Parenthood Mar Monte, El Concilio, the NAACP, local and state government officials and insurance agents in the county — have paid off! Our plans for greater visibility, enhanced educational outreach and increased enrollment numbers for Covered California gradually materialized. Team leader Louise McMillon is a firm believer in growing personal relationships through a positive, inclusive and hopeful environment.

Over the last few months we held weekly events at local libraries and places of worship to keep up a steady presence for people to rely on. Volunteers handed out fliers in the specific targeted neighborhoods. On March 16, the SJGA sponsored the Cathedral of the Annunciation in Stockton, with an objective of reaching the underserved Latino community, with great success. We initially ran an informal education event in Spanish and three weekend flier-distributing events to saturate the public with information. These were vital measures. It was exciting to see the outstanding community attendance and participation from 11 Certified Enrollment Counselors/ Certified Insurance Agents, seven Certified Educators, volunteers and translators all working together! Hearing the stories of successful enrollment from many families also encouraged us to continue the progression toward health care access for all.



Left to right: Louise McMillon (standing), Diane Fisher, Brenda Malone and Linda Jiminez at the enrollment event at the Lodi Sikh Temple on Feb 16, 2014.

Mobilizing Community Members at Town Halls

By Jordan Medina, The Greenlining Institute



As part of Covered California's Community Outreach Network, The Greenlining's outreach strategy is to work with grassroots organizations and leaders who have a trusted relationship with our community and are better equipped to mobilize our respective community members to attend town halls. We have been giving presentations at town halls from the beginning.

The "Bridges to Health" team at The Greenlining Institute successfully convened multiple town halls in partnership with partner organizations across the state, reaching thousands of Californians in San Francisco Bay Area, the San Joaquin Valley, the Inland Empire, San Diego, Orange County, Los Angeles and the Sacramento region. Some of our partner organizations are Mariposa Women and Family Center, Health Tech Academy at Valley High School, and La Maestra Community Health Center.

Greenlining presented the health care options available to our partner organizations, community

members, staff and clients at these safety-net institutions, high-school students and their parents, staff at a women's center, students at a vocational school, and a diverse crowd at an ethnic small-business chamber.

Founded in 1993, Greenlining is a national nonprofit policy, research, coalition-building and leadership institute working for racial and economic justice. For more information, visit greenlining.org or call (510) 926-4009.

Other Partners in the Community



Hawaiian Gardens Mayor Mike Gomez speaks to a resident at a health fair.



National Council of Jewish Women-Sacramento Training for Community College Outreach — left to right: Claire Lipschultz, Barbara Baran, Carole Jacoby, Sandy Kreeger, Beryl Michaels and Kent Newton.

Affordable Health Options for Small Businesses

Community Outreach Network partners have been asking how they can better serve the small-business community. Covered California's Small Business Health Options Program (SHOP) is designed specifically for small businesses with one to 50 eligible employees.



"Small businesses now have new options to provide more choice for their employees," said Covered California Executive Director Peter V Lee.

SHOP gives employers the ability to define a contribution amount toward the employees' premiums. Employees can choose which health insurance company they would like within the metal tier established by the employer. This gives the employees the power to choose the insurance company that is best suited for them and their families.

A key benefit of SHOP is that a small business may qualify for a tax credit of up to 50 percent of the premium expenses. To qualify, a business must have 25 or fewer full-time-equivalent employees who are paid an average annual salary of \$50,000 or less, and the employer must also contribute at least 50 percent of their employees' premiums. SHOP also makes it easy for employers to pay for insurance. Even though employees may have different health insurance companies, each employer will only need to issue a single payment to Covered California, which will pay the applicable health insurance companies for the employees' coverage.

To learn more about SHOP, check out the **Small Business fact sheet** at <http://bit.ly/1pKLHPI> and the frequently asked questions at CoveredCA.com/faqs/SHOP/. We encourage our partners to work with their local chambers of commerce, trade or industry associations and small-business owners to promote SHOP. Certified Enrollment Counselors are not credentialed to do SHOP enrollment, so interested business owners should contact a Certified Insurance Agent to obtain a quote. Visit CoveredCA.com to find an agent near you.

Key Dates

June 2014 — Navigator Grant Program notification of intent to award

May 22, 2014 — Board Meeting

June 19, 2014 — Board Meeting

For additional board meeting dates and details, visit <http://bit.ly/1m6IELb>

Newsletter comments or feedback?

If you have any comments or ideas for the newsletter, please contact Irene Ng at Irene.ng@covered.ca.gov.

ABOUT COVERED CALIFORNIA

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California will help individuals determine whether they are eligible for premium assistance that will be available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses will be able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits. Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information on Covered California, please visit CoveredCA.com.

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