



Connecting Kids with Coverage in California: Children with Pre-Existing Conditions

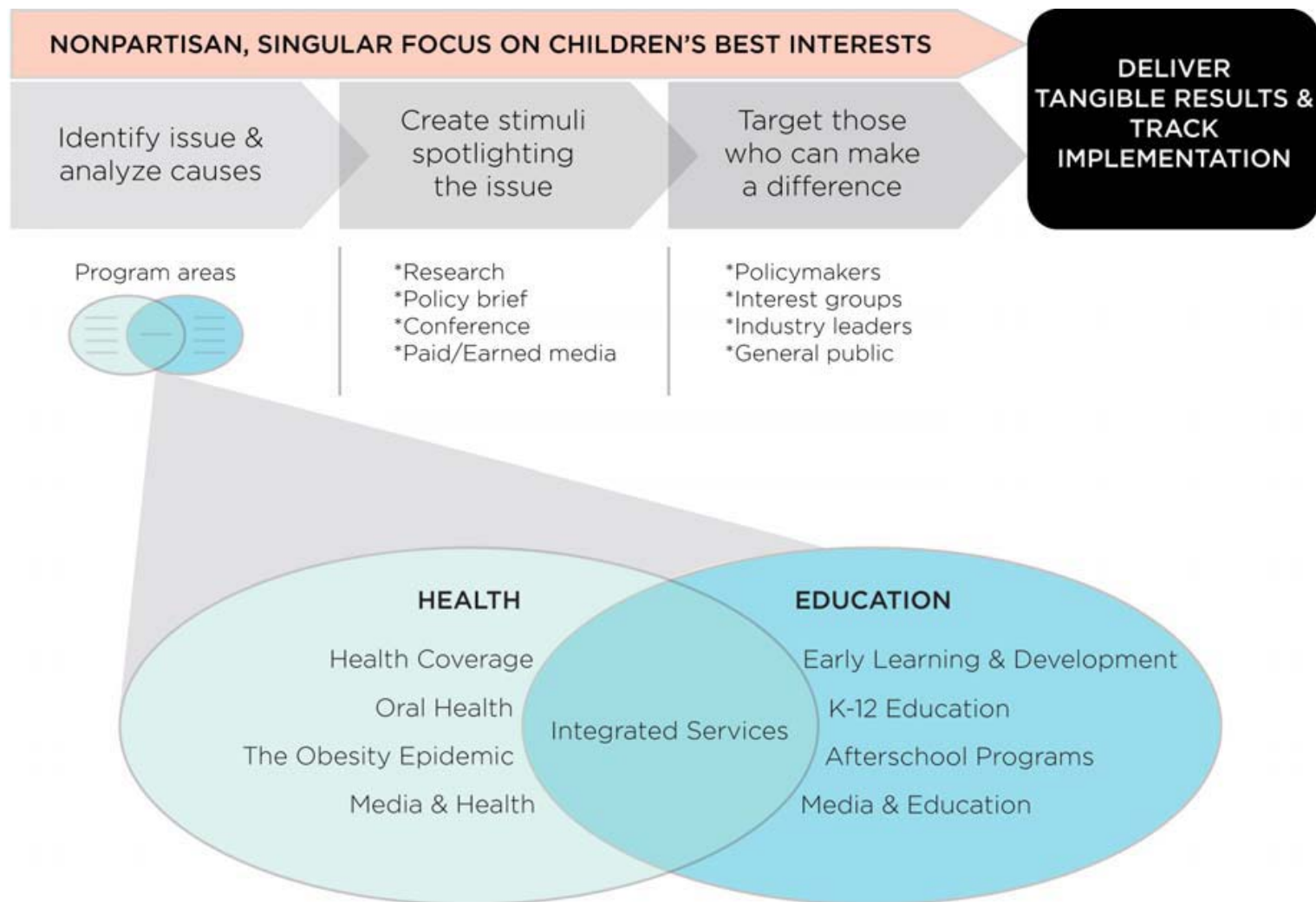
Family Voices of California
July 6, 2011

Introductions

- **Children Now** is a national organization for people who care about children and want to ensure that they are the top public policy priority.
- Our Mission: To find common ground among influential opinion leaders, interest groups and policymakers, who together can develop and drive socially innovative, “win-win” approaches to helping all children achieve their full potential.



About Children Now



2011 California Report Card: Setting the Agenda for Children



- Recent data reflecting the status of California's children
- Key policy and budgetary decisions made in 2010 that affect children's well-being
- *The Children's Agenda* identifies top 10 high-priority, high-impact policy objectives for improving children's well-being in 2011, including:
"Providing every California child with affordable health coverage and access to quality care."

Read the full *Report Card*:

www.childrennow.org/uploads/documents/reportcard_2011.pdf



Coalitions & Partners

- **Organizations with policy expertise:**

- 100% Campaign partners: The Children's Partnership & The Children's Defense Fund-California: www.100percentcampaign.org
- Health Access California: www.health-access.org
- Georgetown Center for Children and Families: ccf.georgetown.edu

- **Organizations with local and grassroots members:**

- United Ways of California: www.unitedwaysca.org
- California Coverage & Health Initiatives: www.cchi4families.org
- PICO California: www.picocalifornia.org

- **Organizations with strong online presence:**

- MomsRising: www.momsrising.org

Uninsured Children in California

- Latest estimates from 2009 California Health Interview Survey:

1,044,000

children uninsured all or part of the year

- Children with continuous health coverage:
 - learn better
 - live better
 - do better in school
 - use care more appropriately
 - cost less

2010 California County Scorecard



- Uses a variety of data sources to assess children's well-being based on a number of factors for each county, including breakouts by race/ethnicity
- Complete county-level data, sources, and functionality available online at www.childrennow.org/scorecard

Who Are the Uninsured Children in California?

- **One in 10 are in fair or poor health.**
- **One in 12 have been diagnosed with asthma.**
- **Over half are age 12 or over.**
- **Two out of three are Latino.**
- **One in three live below the federal poverty level.**
- ***Two out of three are eligible for Medi-Cal or Healthy Families.***

Who Are the Uninsured Children in California?: Lessons for Outreach

Find the uninsured children where they live:

- 9 in 10 uninsured children live in an urban area
- 2 out of 3 uninsured children live in southern California

Speak to them in their language:

- Over half of all uninsured children speak Spanish or English & Spanish at home

Who Are the Uninsured Children in California?: Reasons for Outreach

Many children are already in the system:

- More than 1 in 8 uninsured children is receiving Food Stamps

Children's health and future depend on it:

- Close to 1 in 2 (47%) uninsured children 4 months to 5 years old have a high or moderate risk of developmental delays

All children deserve to grow up healthy!

Coverage Options for Children with Pre-Existing Conditions in California

Medi-Cal & Healthy Families

- Nearly two out of three uninsured children in California are already eligible for low or no-cost coverage through California's Medi-Cal or Healthy Families programs, which never deny a child coverage because of their health status.
- The plans offered by these programs provide comprehensive health care services. To qualify, a family must have income less than roughly \$46,000 for a family of three and must meet other requirements.
- Apply online for Medi-Cal or Healthy Families at www.healthapp.net, or call 1-877-KIDS-NOW (1-877-543-7669) to find out if your child is eligible.



Coverage Options for Children with Pre-Existing Conditions in California (cont.)

California Children's Services (CCS)

- A state program for children under 21 with certain serious and chronic diseases, including certain cancers, heart disease, and respiratory, digestive, and other conditions.
- To qualify for CCS, a child needs an evaluation to find out if there is a health problem covered by CCS, and must have Medi-Cal or Healthy Families coverage, have high expected out-of-pocket medical costs, or must have annual family income under \$40,000.
- Older children who become too old for CCS could be eligible for Medi-Cal, PCIP, or MRMIP coverage.
- Learn more and apply for CCS at www.dhcs.ca.gov/services/ccs or by contacting the CCS office in your county.

Coverage Options for Children with Pre-Existing Conditions in California (cont.)

Child-Only Coverage

- Because of the federal Affordable Care Act, children can no longer be denied coverage because of their health status when they apply for private child- only insurance.
- In California's private insurance market, insurers can charge unlimited premiums most of the year, but premiums are limited during open enrollment periods, such as during the month of a child's birthday, and after a major change in life circumstance (such as divorce, job loss, or death).
- Search for child-only insurance policies at finder.healthcare.gov, or apply directly with an insurance company or through your insurance agent.
- Call the Department of Managed Health Care Help Center at 1-888-466-2219 if you have any trouble applying or if your child is denied coverage for any reason. Learn more at www.mrmib.ca.gov/MRMIB/MRMIP.html and download an application.

Coverage Options for Children with Pre-Existing Conditions in California (cont.)

Pre-Existing Condition Insurance Plan (PCIP)

- As a result of the Affordable Care Act, the California PCIP was created for the purpose of covering high- risk individuals who are unable to obtain private coverage.
- To qualify for PCIP, a child must be uninsured for at least six months prior to applying and show that the private coverage offered to them has premiums that would be more than Major Risk Medical Insurance Program (MRMIP) premiums, which vary by region.
- PCIP coverage has a \$1,500 deductible, and sizeable co-payments, but the monthly premiums for a child are somewhat lower than what many children with significant health conditions can obtain in the private market, for example, less than about \$150 per month for children under 16 (PCIP premiums are higher for older children and adults).
- Families are limited to \$2,500 in out-of-pocket costs for medical benefits each year.
- Apply for PCIP at www.pcip.ca.gov or learn more by calling 1-877-428-5060.
- Children not eligible for PCIP might be eligible for MRMIP, the state's high-risk pool



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Coverage Options for Children with Pre-Existing Conditions in California (cont.)

Child Health and Disability Prevention (CHDP) Program

- The CHDP Program provides no-cost preventive health assessments from participating providers for children under 19 in families with incomes under roughly \$37,000 for a family of three.
- CHDP provides medical and dental check-ups, immunizations, and age-appropriate hearing and vision screenings.
- Children can get these preventive services even while applications for Medi-Cal or Healthy Families are being processed.
- Visit www.dhcs.ca.gov/services/chdp to learn more about CHDP and find the information for the CHDP office in your county.



Coverage Options for Children with Pre-Existing Conditions in California (cont.)

Financial Assistance Grants

- There are a number of organizations that provide financial assistance with co-payments and/or premiums for families with children who have certain health conditions and who meet certain criteria. These organizations offer this assistance so that children with chronic conditions can get the health care treatments, prescription drugs, and supportive services they need.
- Financial assistance grants are limited to individuals with certain health care conditions, including asthma, infantile spasms, cancer, diabetes, and more.
- Recipients must also meet other qualifications based on family income, US citizenship, and other factors.
- Visit mrmib.ca.gov/MRMIB/Financial_Resources.pdf to read about the grants available and find contact information to learn more.

Upcoming Health Reform Opportunities: Affordable Care Act

Expansion of Medi-Cal

- All adults and children under 133% FPL will be eligible in 2014

California Health Benefit Exchange (HBEX)

- Operational in 2014, with a consumer-friendly enrollment portal
- Will serve up to 8 million Californians obtaining coverage through the individual or small group market
- Exclusive market for federal subsidies and tax credits

No more denials or rescissions for anyone because of a pre-existing condition in 2014.

HealthCare.gov

Why Are Children Still Uninsured?

- **Knowledge/Education Gaps** - parents may not know about programs, may not think their child is eligible, or may think enrollment is closed
- **Outreach Funding** - the state eliminated important outreach funding when Certified Application Assistant reimbursement fees were ended in 2009
- **Affordability Challenges** - premium increases in Healthy Families and in the private market make coverage less affordable for families
- **Systems Change** - systemic barriers to coverage keep some children out, make it harder for families to retain coverage, and leave cracks that children can fall through
- **Lack of Eligibility** - some children are not eligible for public programs, and recent estimates that about 20% of uninsured children will be excluded from ACA expansions due to their own or their parent's citizenship status

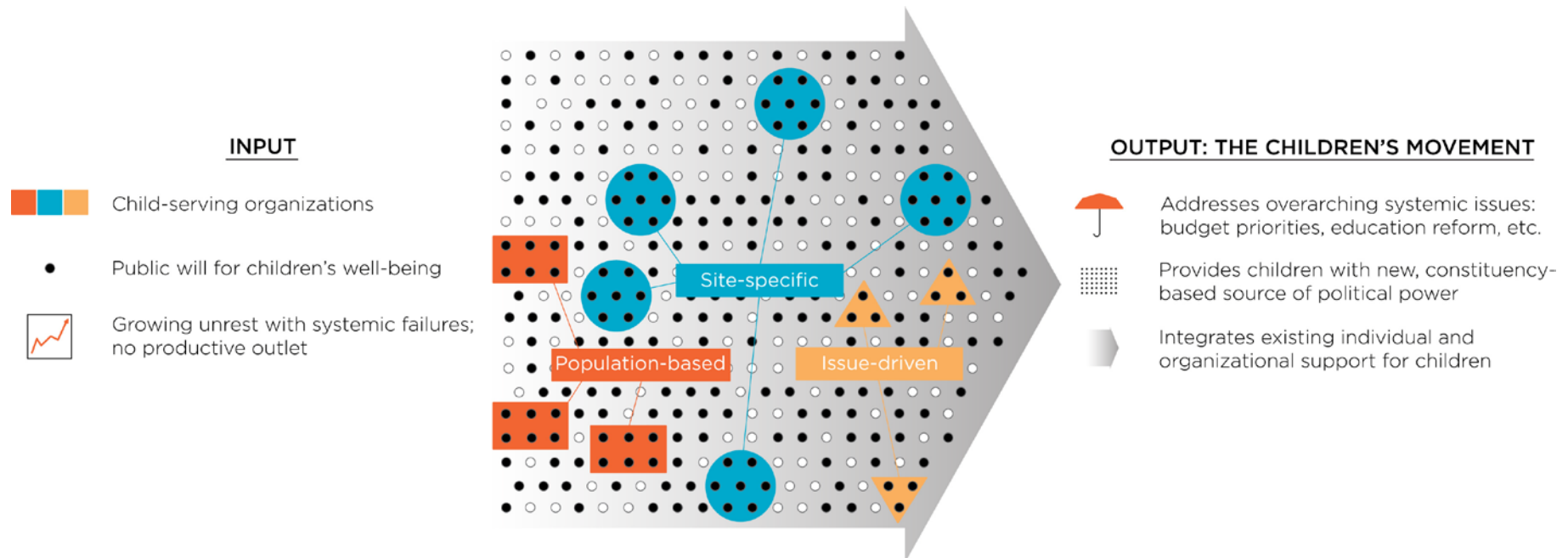
Connecting Kids With Coverage

- HHS *Connecting Kids to Coverage* challenge to connect 5 million kids to coverage over the next 5 years
- Local experience, problems, and effective strategies need to be fed up to the agency and policy level so that systems change can best facilitate enrollment in coverage for children



The Children's Movement

- To build support for **The Children's Movement**, an effort to counter the fact that children don't have enough lobbying dollars or a large enough organized constituency behind them to get the attention they need



Why Join the Movement?

- Participate meaningfully and easily in state-level policymaking for children;
- Connect to a much wider and more powerful network of organizations and individuals willing to support your primary issue or issues under the more powerful banner of “doing what’s best for kids;”
- Leverage expert representation in Sacramento across all of the fundamental children’s policy issue areas;
 - + Gain access to policy expertise to inform your positions and bring you into the goings-on in Sacramento (you gain access to children’s policy and advocacy expertise and connect/influence state-level policy decisions)
- Access regular policy development updates from Sacramento;
- Receive and participate in email and letter-writing campaigns and other collective Movement actions to support policy goals.
- Have even greater impact on children’s lives (you now have a policy arm), without disruption to your organization’s operational focus;
- Enhance your organization’s profile and credibility in the state and your local community (you associate with other marquee organizations in a strong social cause);

Join The Children’s Movement: www.childrennow.org/join

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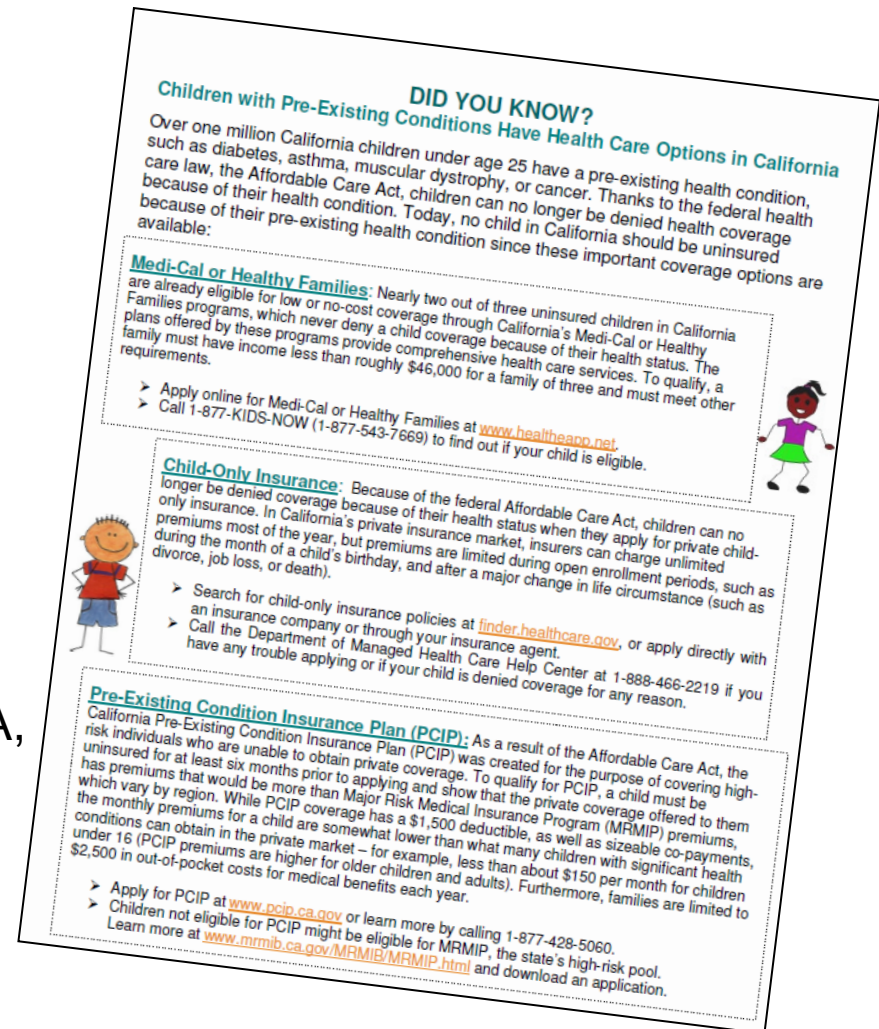
Creating the Children's Cabinet of California



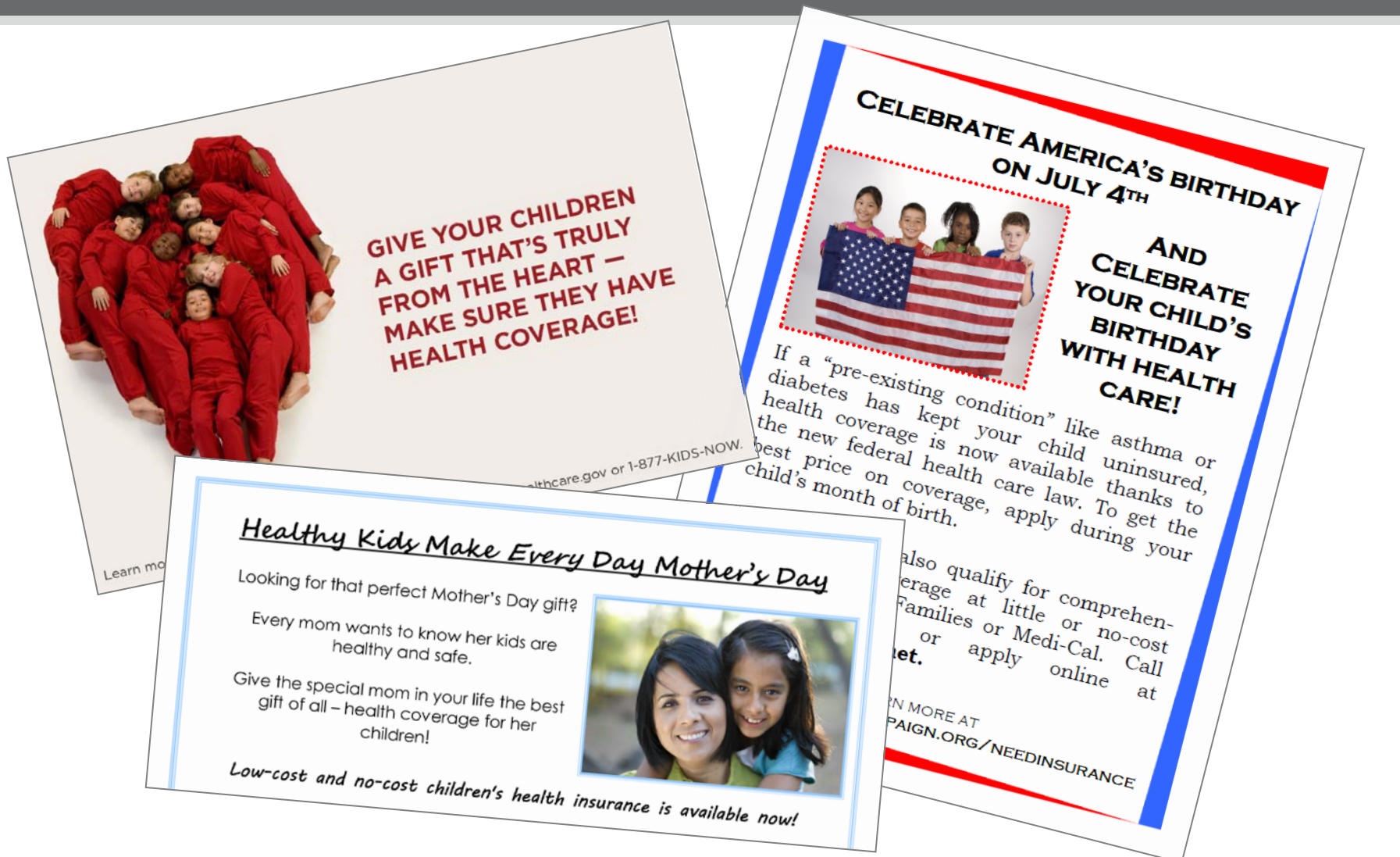
- Children Now developed AB 823 to create the Children's Cabinet of California
 - + Cabinet's focus: increasing efficiency and improving service delivery across the state's many child-serving agencies
 - + Based on successful implementations in other states
- Would provide forum needed to pursue integrated services
- Bill passed out of Senate Human Services Committee on July 5th
 - + Headed to Senate Appropriations
 - + Supported by The Children's Movement of California

Education and Information About Children's Coverage Options

- Basic education and informational materials needed
- A simple factsheet describes coverage options for children with pre-existing conditions
 - developed by the 100% Campaign
 - available in English, Spanish, and Chinese
 - co-branded with Family Voices of CA, Family Resource Centers Network of CA, and Children's Specialty Care Coalition



Constant Drumbeat With Messages of Coverage



The image shows three overlapping promotional cards for children's health insurance. The top-left card features a group of children in red jumpsuits and the text: "GIVE YOUR CHILDREN A GIFT THAT'S TRULY FROM THE HEART — MAKE SURE THEY HAVE HEALTH COVERAGE!". The top-right card is titled "CELEBRATE AMERICA'S BIRTHDAY ON JULY 4TH AND CELEBRATE YOUR CHILD'S BIRTHDAY WITH HEALTH CARE!" and includes a photo of children holding an American flag. The bottom card is titled "Healthy Kids Make Every Day Mother's Day" and features a photo of a smiling woman and child. All cards promote low-cost and no-cost children's health insurance.

GIVE YOUR CHILDREN A GIFT THAT'S TRULY FROM THE HEART — MAKE SURE THEY HAVE HEALTH COVERAGE!

CELEBRATE AMERICA'S BIRTHDAY ON JULY 4TH AND CELEBRATE YOUR CHILD'S BIRTHDAY WITH HEALTH CARE!

If a "pre-existing condition" like asthma or diabetes has kept your child uninsured, health coverage is now available thanks to the new federal health care law. To get the best price on coverage, apply during your child's month of birth.

Healthy Kids Make Every Day Mother's Day

Looking for that perfect Mother's Day gift?

Every mom wants to know her kids are healthy and safe.

Give the special mom in your life the best gift of all — health coverage for her children!

Low-cost and no-cost children's health insurance is available now!

also qualify for comprehensive coverage at little or no-cost Families or Medi-Cal. Call or apply online at **net.**

FOR MORE AT **PAIGN.ORG/NEEDINSURANCE**

Upcoming Opportunities for Outreach

- **Back to School**

- Immunization requirements
- Working with California School Based Health Centers Association

- **County Boards of Supervisors**

- Alameda County first county in nation to take up Connecting kids to Coverage challenge
- Working to identify successful models and best practices

- **Affordable Care Act education**

- Children don't have to wait



Discussion Questions

- What are the most pressing barriers to coverage, especially among kids with pre-existing conditions, that policymakers should address?
- What are the key considerations and best practices for the most effective outreach strategies?
- How can parents, providers, advocates, and policymakers better connect uninsured kids to coverage?



Thank You!

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Join The Children's Movement: www.childrennow.org/join