Healthcare Reform

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Agenda

- ✓ Current CA Health Insurance Coverage
- ✓ Affordable Care Act (ACA) → 2014
- ✓ CA ACA Legislation
- ✓ Key 2010 Provisions
- ✓ County of San Diego Coverage Initiative

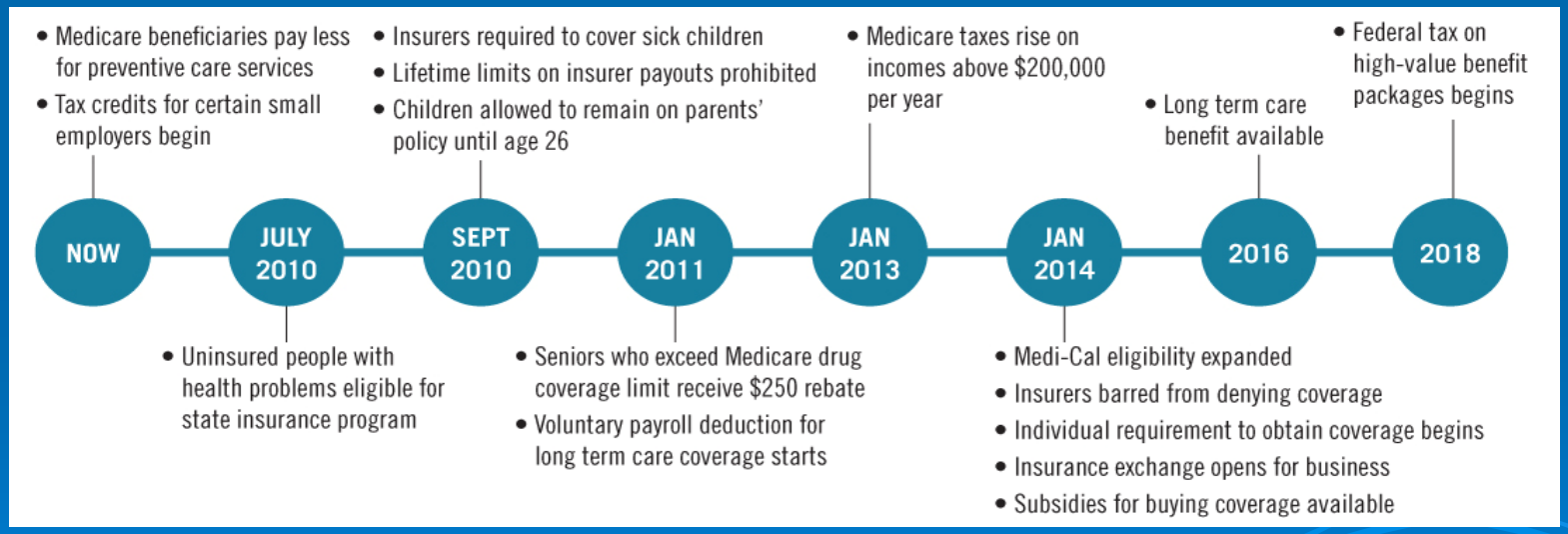
CA Health Insurance Coverage

- ✓ 49.8% Employment-based all yr
- ✓ 24.3% Uninsured all or part of yr
- ✓ 16.5% Medi-Cal or Healthy Families all yr
- ✓ 5.2% Private all yr
- ✓ 4.3% Other all yr

Source: CHIS Policy Brief 2009

ACA → 2014

- ✓ Affordable Care Act signed March 2010
- ✓ Est. 95% of all Americans



CA ACA Legislation

- ✓AB 1602 & SB 900
- ✓AB 2244
- ✓AB 2345
- ✓SB 1088

Securing and Expanding Coverage Options for Children, Youth & Young Adults

Adult Dependent Coverage → 26

- ✓ Requires employers to extend dependent coverage → 26
- ✓ >30% of young adults had no coverage
- ✓ 47% report being uninsured at some point last year
- ✓ Impacts 4 million nationally
- ✓ Impacts ~196,000 in CA

Security for Medi-Cal and HF

- ✓ > 8 million CA keep current coverage under Medi-Cal and HF
- ✓ "Maintenance of Effort"
  - Federal funding under MOE for HF through 2014, 65% → 88% match
  - MOE HF until 2019, but match uncertain beyond 2015

Making Health Care More Affordable

Free Preventive Services

- ✓ Requires new health plans offer preventive services w/ NO cost share
  - Services must be rated “A” or “B” http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm
  - Recommendations include:
    - Immunizations
    - Preventive care for infants, children, adolescents
    - Preventive care and screenings for pregnant women
- ✓ ~31 million benefit nationally

Access to Coverage Regardless of Health Status

Pre-existing Conditions

- ✓ AB 2244
  - Guaranteed issue for children → 19
  - ~576,500 children in CA
- ✓ Pre-existing Conditions Insurance Plan (PCIP) → 2014
  - New option for adults 19 up to age 65
  - ~6.5 million adults in CA
  - ~396,000 denied coverage at any cost

County of San Diego Coverage Initiative: History

- ✓ HHSA manages 1 of 10 Health Care Coverage Initiative pilot programs in CA funded by Federal 1115 Waiver
- ✓ Aim: Expand services to low-income uninsured adults not eligible for Medi-Cal
- ✓ Goals: Link to medical home, reduce ER visits, inpatient admission for CD
- ✓ Coverage: CD management for diabetes & hypertension up to 200% FPL

County of San Diego Coverage Initiative: Today

- ✓ New 1115 Waiver under negotiation
- ✓ Expand CI to all 58 counties
- ✓ Projects must facilitate the transition of eligible individuals to Medi-Cal coverage or to coverage through CA Health Benefit Exchange in 2014

County of San Diego Coverage Initiative: Today

- ✓ HHSA drafted expanded CI program aligned to Health Strategy Agenda
  - Aligning CI with CMS to improve access to medical homes
  - Improve coordination and integration of medical, behavioral health and social services
  - Expanded chronic conditions

County of San Diego Coverage Initiative: Today

- ✓ Open enrollment began September 24, 2010!
- ✓ Age 21-64
- ✓ Income limit up to 200% FPL
- ✓ No Liens
- ✓ Asset Waiver
- ✓ 5 yr LPR
- ✓ Original Citizenship/ID
- ✓ Chronic Condition Dx

Sources

- ✓ RWJF
- ✓ Center on Budget and Policy Priorities
- ✓ Kaiser Family Foundation
- ✓ CA Healthcare Foundation
- ✓ Health Access
- ✓ UCLA
- ✓ Insure the Uninsured Project

Questions?