

# ACA Planning Group

## MEETING NOTES

**Tuesday, June 17, 2014**  
**3:00 PM to 5:00 PM**



**Public Health**  
Prevent. Promote. Protect.

San Luis Obispo County



### 1. Welcome and Introductions

Joel Diring, of Diring and Associates, welcomed the stakeholder representatives and asked each person to introduce themselves.

### 2. Updates on Outreach and Enrollment, Retention and Utilization

#### ***Medi-Cal Enrollment and Processing***

Dr. Penny Borenstein reported on MISP enrollment, saying they have a handful of enrollees. Her department had estimated that there would be 30-40 people per month without insurance, but they have not yet seen this level of need. The MAGI calculation may be helping; they have talked with former MISP clients who are receiving Medi-Cal when they had previously thought that their income would be too high. Mr. Diring asked whether the hospitals have seen MISP-eligible patients, and representatives replied that they have: either they are underinsured or their income is dropping due to the medical condition and they will be eligible for Medi-Cal. Hospitals are also finding that the insurance plans are still not recognizing their new members as being in their system.

Mike Framberger noted that the new federal poverty guidelines came out in April, resulting in people being eligible for Medi-Cal now who weren't initially this year, and he wondered whether they are moving to Medi-Cal. Questions about individual clients were discussed.

DSS Medi-Cal cases were reported, as texted from Peggy Ayers:

- 4,700 cases have been transferred from Covered California to County
- 1,800 cases still need to be transferred
- 1,000 cases still need verification before approval
- 1,200 cases have issues preventing them from being transferred to County.

Theresa Scott from CenCal reported the following enrollment numbers as of the end of May:

- Total new enrollment from January through May: 19,810 (8,831 in SLO).
- Total disenrollment from January through May: 8,527 (3,191 in SLO).
- 11,029 new ACA aid code members (SLO and SB Counties)
- 5,686 in Santa Barbara County
- 5,343 in San Luis Obispo County
- Express Lane (Cal Fresh) enrollment for SLO: 3,637 with March 1 effective date.

Abby Lassen asked whether a "bridge plan" for members whose income fluctuates between Medi-Cal and Covered CA levels was still being considered. Mr. Diring reported that he heard it wasn't happening. Dr. Borenstein said she heard it won't be mandated but that CenCal is considering it. The question of the IRS penalty was raised and Susan Polk said that insurance companies are being asked to submit information to the IRS. The group was reminded that the IRS can only withhold a refund; they cannot take affirmative steps to collect the penalty.

Anne Robin gave an update on the County's Medi-Cal Outreach grant. Behavioral Health is hiring one Cal Poly graduate student with outreach experience, one former CMSP staff member, and two THMA peers to enroll Mental Health and Drug & Alcohol clients.

Mr. Diring reported in the new State budget deal. Medi-Cal provider cuts were not restored. Some HIV prevention funds were restored but as competitive grants. A state dental director position was created.

**Updates on Special Enrollment**

Special enrollment is continuing, but there was no feedback from the attendees.

**3. Covered CA****Provider Network Updates**

Betsy Umhofer reported that Rep. Lois Capps has written to the insurance companies and participated in conference calls with other Congressional offices. She recently received an updated list of providers from Tenet. They have only received two calls in the past month about the issue. Ms. Umhofer noted that the Monterey-Santa Cruz area has terrible provider shortages. She said that one benefit of this group has been to stay in touch on this issue.

Nora Kelly from MISP noted that some doctors on the Tenet list are listed as not taking Covered CA (but some on the list do say they take it). Dr. Borenstein said that the only GI group in the county is only taking Covered CA Blue Shield, not Anthem. Mr. Framberger said that urgent care in SLO and South County is a problem, but in North County, Tenet's urgent care takes Covered CA. Kevin Drabinski from Assemblyman Achadjian's office thanked Ms. Umhofer for doing a great job when they refer people to her.

**Consumer Assistance**

Joshua Whiteside of Central California Legal Services, working for the Health Consumer Alliance (HCA), spoke about the health care consumer assistance they offer. Their non-profit advocates for consumers through direct representation and an advice line. They serve 11 Central California counties, including San Luis Obispo County.

He reported on the types of issues they are currently working on:

- Income fluctuations. Medi-Cal looks at past income while Covered CA looks at future income. They are advocating for a wrap program for people whose income fluctuates.
- Medi-Cal backlog issues for new members.
- Covered CA provider network capacity issues. They can help people who can't find a provider. They are also working on addressing the lack of providers vis a vis the plan requirements – how to hold plans accountable to Covered CA contracts. Mr. Whiteside said that it is helpful to send people who are having issues to them so they can document the problems.
- Covered CA formulary lists are a big problem. Plans are changing their lists when it is not Open Enrollment, so people are having the cost of their medicines increase when they can't change their plan. Also, the Legislature is looking at bill regarding plans providing accurate formulary lists.
- Providers saying they're taking Covered CA insurance when they aren't, and then billing the patient for full cost (a problem in the Valley, not on the Coast).
- Charity care issues for people who are still resolving hospital visit debts from 2013, pre-ACA. Debts have been sent to collection without a discussion of charity care options.

Dr. Borenstein asked whether hospitals are still providing charity care and hospital representatives answered affirmatively. Mike Framberger asked about the problem in SLO County of no surgeons accepting Covered CA insurance. Mr. Whiteside said that they can advocate with the health plan to enlist surgeons. There are also other advocacy strategies being planned because plans have an obligation to contract with providers.

Abby Lassen asked about the Medi-Cal backlog. Mr. Whiteside said that HCA can help consumers who have backlogged applications. He added that people are getting rejection letters from Covered CA but are not receiving their acceptance letters from Medi-Cal, so they don't know what their status is.

Mr. Whiteside outlined the steps for advocacy:

- 1) Call the health plan
- 2) Call HCA at 1-800-675-8001. HCA has a contract with Covered CA and the Department of Managed Health Care, so if you contact them you will be sent to HCA.

**Covered CA Update and Q&A**

Maria Claudia Calderon, a Covered CA Enrollment Assistance Specialist from Richard Heath and Associates, Inc., provided a Covered CA update. She explained that she supports 49 entities in SLO County and several other central CA counties. She thanked everyone for participating and for helping consumers gain access to health care.

Ms. Calderon explained that on June 19, the Covered CA board will likely be finalizing the Navigator Program grants. The latest funding proposal is to provide 25% of a block grant up front to an awardee, with the remainder disbursed depending on numbers served. There will be more small grants awarded to local entities, with perhaps 135 grants awarded statewide. It is likely that the same entities will be eligible as in the last funding round.

The Open Enrollment dates for 2015 enrollment will be November 15, 2014 through February 15, 2015. In subsequent years, the dates will be October 15 through December 7.

Dr. Borenstein asked about CEC assister approval backlogs. Ms. Calderon said that there had not been a backlog, but that fingerprinting issues had caused delays. This has been addressed by having assisters enter their driver's license to prevent name mismatch errors. Ms. Calderon noted that Certified Enrollment Counselor (CEC) training and fingerprinting is free and is available on-line. Assisters need an annual training; the first such training is currently being designed. She said that after the next open enrollment period, it is proposed that the \$58 CEC compensation will end, while the Navigator grants will continue.

**4. Future of ACA Planning Group**

The audience consensus was that they would like the group to continue, even is bimonthly or quarterly. Dr. Borenstein said she may have a manager who can continue these meetings. Appreciations for Mr. Diring and Ms. Shay's work were expressed.

Mr. Diring concluded the meeting.