



Overview



*Overview and strategy excerpts from:
Helping Individuals Obtain Health Coverage
Under the Affordable Care Act (2013).
Prepared for California Hospital Association
by Kauffman Hall & Associates, Inc.
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The California Hospital Association is pleased to offer resources to support California hospitals and health systems in their continued efforts to develop and implement initiatives that help Californians obtain health coverage through the Covered California marketplace and the Medi-Cal program. To facilitate these goals, we have outlined seven distinct outreach and enrollment practices that are successfully being used in hospitals across the state. These seven strategies — adapted from our guidebook titled *Helping Individuals Obtain Health Coverage Under the Affordable Care Act: Outreach and Enrollment Strategies for California Hospitals* (July 2013) — are currently in use by hospitals across the state to assist individuals with enrolling in health coverage. Hospitals are encouraged to build upon these strategies over time and as new tools are developed. The strategies are interrelated and aligned to support California hospitals' key role in expanding health coverage and access to care to all eligible individuals in California.

Research for each strategy was conducted through interviews with hospitals throughout the state, including key hospital management and supervisory staff responsible for patient registration, admission services, access and financial counseling, as well as eligibility services. These individuals identified what they considered to be important steps for determining eligibility and enrolling individuals into health coverage programs. Information contained in the strategies should not be construed as legal advice or used to resolve legal problems without consulting legal counsel.

THE ROLE OF HOSPITALS

California's hospitals provide leadership in helping Californians enroll, and stay enrolled, in health coverage. Hospitals have trusted relationships in their communities as employers and care providers committed to delivering the right care, at the right time, at the right place. Hospitals are experienced in providing culturally and linguistically competent outreach, education, and eligibility and enrollment assistance. A strategic and collaborative approach between hospitals, Covered California, the California Department of Health Care Services, counties and local communities is critical to the continued expansion of health coverage through the Covered California marketplace and the Medi-Cal program.

IMPROVING ACCESS TO HEALTH COVERAGE IN CALIFORNIA

In the last four years, California hospitals have played a vital role in communicating with patients about their coverage options. California hospitals will continue to lead the way in assisting patients by determining their eligibility and providing information during the Covered California 2018 open-enrollment period, from Nov. 1, 2017, through Jan. 31, 2018.

Percent of Californians with Health Care Coverage



Over 5 million Californians have insurance as a result of the Affordable Care Act (ACA) — roughly a quarter of all Americans covered under the law. In California, 91 percent of individuals are now insured. The uninsured rate in California fell from 17 percent in 2013 to a historic low of 7.3 percent by the end of 2016.¹

Since 2014, more than 3 million people have purchased health coverage through Covered California, and nearly 4 million have enrolled in the state's Medi-Cal program. More than 13.5 million Californians are now enrolled in Medi-Cal.² Of Covered California's current enrollment of 1.3 million consumers, nearly nine of every 10 Covered California members — more than 1.2 million Californians — receive some level of financial help.³ As of June 2016, the average subsidy-eligible enrollee received a subsidy of \$300 per month toward their policy.

Despite these coverage gains, about 3 million Californians will remain uninsured in 2017.⁴ The majority of those projected to remain uninsured in California are not eligible for Medi-Cal or Covered California due to their immigration status. Just under 25 percent are eligible for either Medi-Cal or subsidized coverage through Covered California. The remaining 18 percent are eligible for Covered California but would not receive subsidies.

Research commissioned by Covered California this summer indicates that consumers are very familiar with Covered California, with 96 percent of those surveyed having heard about Covered California and the ACA. However, even with very high recognition of Covered California, nearly 75 percent of subsidy-eligible uninsured Californians either wrongly assume they do not qualify for financial help or are unsure whether they do. Affordability remains key; uninsured consumers who expect to be eligible for financial help are more than twice as likely to enroll in coverage as those who expect to be ineligible for assistance. In addition, Covered California research shows that those concerned about the future of health exchanges due to ongoing discussions at the federal level are less inclined to enroll.⁵

1 Michael E. Martinez, MPH, MHSA, Emily P. Zammitti, MPH and Robin A. Cohen, PhD, "Health Insurance Coverage: Early Release of Estimates From the national Health Interview Survey, January-September 2016," (February 2017) www.cdc.gov/nchs/data/nhis/earlyrelease/insur201702.pdf

2 "About Director Jennifer Kent," Department of Health Care Services, accessed Nov. 14, 2017, www.dhcs.ca.gov/Pages/DirectorsBiography.aspx

3 Covered California, "Covered California's Health Insurance Companies and Plan Rates for 2018," (August 2017) www.coveredca.com/news/pdfs/coveredca_2018_plans_and_rates_8-1-2017.pdf

4 Miranda Dietz, Dave Graham-Squire, Tara Becker, Xiao Chen, Laurel Lucia, and Ken Jacobs, "Preliminary CalSIM v 2.0 Regional Remaining Uninsured Projections," (August 2016) <http://laborcenter.berkeley.edu/pdf/2016/Preliminary-CalSIM-20-Regional-Remaining-Uninsured-2017.pdf>

5 Covered California, "A Quantitative Study on Current Attitudes of Uninsured and Select Insured Californians Toward Health Insurance Coverage," (October 2017) www.coveredca.com/PDFs/October_2017_Covered_California_Sentiment_Survey_FINAL.pdf

Providing access to health coverage is essential to improving population health in California. Being uninsured is a significant barrier to accessing needed health care services in a cost-effective manner, including receiving appropriate preventive care and managing and coordinating treatment for chronic conditions. The uninsured may delay or forgo needed tests, treatments and physician visits, which may potentially lead to more costly care, including hospitalizations.

The seven strategies in CHA's series address how hospitals may facilitate enrollment for the uninsured in health coverage programs.

Covered California Open Enrollment Period –

Twice As Long As Federal

Nov. 1 – Dec. 15, 2017

Federal Open Enrollment

Nov. 1, 2017 – Jan. 31, 2018

Covered California Open Enrollment

Covered California's open enrollment period began Nov. 1 and will continue through Jan. 31, 2018 — twice as long as the federal open enrollment period. While open enrollment continues through the end of January, consumers should sign up by Dec. 15 to have coverage starting January of 2018. Medi-Cal enrollment is year-round.



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