



## Kaiser Permanente External Talking Points

### For Questions Regarding: Medi-Cal Expansion to Low Income Children Regardless of Immigration Status

**Audience:** Community Organizations

**Background:**

No earlier than May 1, 2016, the California DHCS (Department of Health Care Services) will begin providing full scope Medi-Cal coverage to all low income children under the age of 19, regardless of immigration status. Eligibility will be based on family size and total annual household income. More information about the expansion will be released in the coming months, but we believe that at least 90% of our CHP (Child Health Program) members will soon be eligible for full scope Medi-Cal.

**What this means to our CHP members:**

CHP members who are currently enrolled in a Kaiser Permanente plan<sup>1</sup> and who qualify for Medi-Cal will be required to go through the standard Medi-Cal application process. Some organizations recommend that all children newly eligible for Medi-Cal apply first for Restricted (also known as Emergency) Medi-Cal. For our CHP members, applying first for Restricted Medi-Cal is not necessary as our CHP members will continue to have full Kaiser Permanente coverage and financial assistance until they are enrolled into full-scope Medi-Cal. We anticipate this transition will occur by the fall of 2016. No child will be disenrolled from CHP solely because of delays in the transition process to full scope Medi-Cal.

**Medi-Cal Coverage through Kaiser Permanente:**

In San Diego, Sacramento, Placer, Amador and El Dorado counties, Kaiser Permanente participates in Medi-Cal by contracting directly with the DHCS as a Geographic Managed Care plan. In other counties, Kaiser Permanente participates in Medi-Cal by subcontracting with plan partners (entities who have a direct Medi-Cal managed care contract with DHCS) as a Medi-Cal managed care provider (see pg 3). As a result, many of our CHP members who enroll in Medi-Cal managed care will have the option to keep their Kaiser Permanente doctor and continue their care with Kaiser Permanente, if they live in our Medi-Cal service area. While we hope that our CHP members will opt to stay with Kaiser Permanente, and we will invite them to do so- we respect their right to choose another provider.

**Kaiser Permanente Communications and Support:**

In May, we plan to send our members information on the pending changes to their health coverage options. We plan to advise them that they will no longer be eligible for CHP if they have another coverage option, including the new full scope Medi-Cal option. This is because CHP is a charitable coverage program designed for individuals who have no other health care coverage options.

Communications will include:

- how to apply for Medi-Cal
- how to select a health plan or provider of their choice, including Kaiser Permanente
- who to call or where to go if they have questions

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<sup>1</sup> Kaiser Foundation Health Plan, Inc. issues the fully-insured health plan coverage and uses Kaiser Permanente to refer to its unique medical care program.

Kaiser Permanente also plans to work with the DHCS and community organizations to ensure members are informed and understand their health plan options. We are committed to minimizing member confusion and helping our Medi-Cal eligible members avoid a gap in coverage during this time of transition.

## **Frequently Asked Questions**

### **1. Will you continue the Kaiser Permanente Child Health Program?**

Yes, we plan to continue CHP for low income children who have no other access to coverage. Kaiser Permanente's CHP is an important part of our mission to provide high-quality, affordable health care to the communities we serve, including the low income residents of those communities.

### **2. Will children be able to apply to CHP outside of open enrollment in 2016?**

As long as an individual in the family has experienced an event that triggers a special enrollment period, families can still apply for coverage for their children outside the annual open enrollment period (which ended January 31, 2016).

Triggering events include: marriage, divorce, adoption or placement for adoption, loss of employer based or other minimum essential coverage, experiencing domestic abuse/violence or spousal abandonment, and permanent relocation into or a Kaiser Permanente service area. There are a limited number of other special circumstances that may qualify as a triggering event for a special enrollment period which, generally, begins on the date of the triggering event and lasts for 60 days. An application for coverage including all documentation necessary to determine eligibility and to prove the occurrence of the triggering event will need to be submitted to Kaiser Permanente.

### **3. How many of your CHP covered children will be eligible for Medi-Cal under the expansion?**

We estimate about 90% of our CHP members will be eligible for full scope Medi-Cal. Eligibility will be determined based on age (under 19 years of age), family size, and total annual household income (under 267% of the federal poverty level, or \$65,124 for a family of 4 per 2016 guidelines).

### **4. Should CHP members apply for Restricted Medi-Cal?**

Enrolling in restricted Medi-Cal is an option for our CHP members. However, it is not necessary as our CHP members currently have full Kaiser Permanente coverage and financial assistance. In May 2016, we will advise our members to begin applying for full scope Medi-Cal.

### **5. Will CHP members be able to stay with Kaiser Permanente once they get Medi-Cal coverage?**

In most counties, yes. Many of our CHP members who enroll in Medi-Cal managed care will have the option to keep their Kaiser Permanente doctor and continue their care with Kaiser Permanente, if they live in our Medi-Cal service area. These members can choose to receive Medi-Cal through Kaiser Permanente since they have had prior coverage with Kaiser Permanente in the last 6 or 12 months (depending on the county in which they reside) thus qualifying under our Permission to Enroll policy.

### **6. Will Medi-Cal allow you to transition the children in CHP into Medi-Cal with Kaiser Permanente without going through the application process?**

No. According to the Medi-Cal rules, our CHP members will have to apply for Medi-Cal. Kaiser Permanente will work with the State to ensure our members are informed and understand their health plan options once they qualify for Medi-Cal.

If our CHP members choose to receive Medi-Cal through Kaiser Permanente, once they are approved for managed care Medi-Cal, they will either enroll under our direct contract with the State, (in San Diego, Sacramento, Placer, Amador and El Dorado counties) or through one of Kaiser Permanente's Medi-Cal plan partners.

Listed below, by county, are Kaiser Permanente's Medi-Cal plan partners:

<b>Kaiser Permanente Service Areas</b>	
<b>Southern California Counties</b>	<b>Northern California Counties</b>
Kern – Kern Family Health Care	Alameda – Alameda Alliance for Health
Los Angeles – LA Care	Contra Costa – Contra Costa HP
Orange – CalOptima	Fresno - CalViva
Riverside – Inland Empire HP	Kings- CalViva
San Bernardino– Inland Empire HP	Madera- CalViva
Ventura – Gold Coast	Marin – Partnership Health Plan
	Napa - Partnership Health Plan
	San Francisco – San Francisco HP
	San Joaquin – Health Plan of San Joaquin
	San Mateo – Health Plan of San Mateo
	Santa Clara – Santa Clara FHP
	Solano- Partnership Health Plan
	Sonoma- Partnership Health Plan
	Yolo- Partnership Health Plan

**7. Will Medi-Cal coverage give your members the same kind of benefits as their current plan with Kaiser Permanente?**

Full scope Medi-Cal coverage offers a comprehensive set of benefits for children comparable to those available to CHP members.

**8. What happens if a member transitions to Medi-Cal, but doesn't choose a Medi-Cal plan or provider?**

When an individual is approved for Medi-Cal they have 30 days to choose a health plan or provider. If they do not select a plan or provider within 30 days, Medi-Cal chooses one for them.

**9. Will you terminate Kaiser Permanente's CHP premium and cost-sharing assistance for children in households earning less than 267% of the federal poverty level on May 1 if Medi-Cal delays implementation?**

No, we will keep the Medi-Cal eligible children enrolled in Kaiser Permanente's CHP until Medi-Cal is ready to enroll these children.

**10. Will you terminate CHP coverage for children in households earning less than 267% of the federal poverty level on May 1 if Medi-Cal delays implementation?**

No, children will remain enrolled in the Kaiser Permanente-Platinum 90 HMO plan (the medical plan), and they will continue to receive the premium and cost-sharing assistance from Kaiser Permanente's CHP until they are no longer eligible for CHP. When they are no longer eligible for CHP, they will remain enrolled in the medical plan, but they will be responsible for paying the full monthly premium and any out of pocket costs until they ask us to terminate their membership or until they fail to remit the full premium payment.

**11. What will you do if all of your CHP members move to Medi-Cal?**

We estimate about 10% of our current CHP members will not be eligible for Medi-Cal. We will continue to offer CHP to children in households earning 267% -300% of the Federal Poverty Level.

**12. Is there anything we can do to help with the transition and help children continue to have health coverage?**

We will let you know how we can collaborate to make sure no child has a lapse in coverage because of these changes. In the interim, please advise families to continue paying their Kaiser Permanente premium bill if they receive one, and to read all the mail they receive from Kaiser Permanente so they are apprised of any updates.

**13. Will the Charitable Health Coverage Operations department continue to support CHP members and prospects?**

Yes, Kaiser Permanente's Charitable Health Coverage Operations department is available to answer questions from members and prospects, in both English and Spanish, Monday to Friday from 8 a.m. to 4 p.m. Pacific time.

We will continue to keep you updated. Thank you for your continued support of Kaiser Permanente's Child Health Program.