

Medi-Cal Update

SF HIV FOG Bootcamp IX

October 18, 2023



Andy Scheer, LCSW 67597

SFDPH, HIV Health Services

End the HIV Epidemic Community Program Coordinator

he/him/his | bilingüe español / inglés

Learning Objectives

By the end of this section of the training participants will be able to...

- Explain, briefly, how the Medi-Cal Continuous Coverage Unwinding affects clients enrolled in this insurance
- Identify two recent changes to Medi-Cal eligibility
- Describe the transition process from Medi-Cal to private insurance

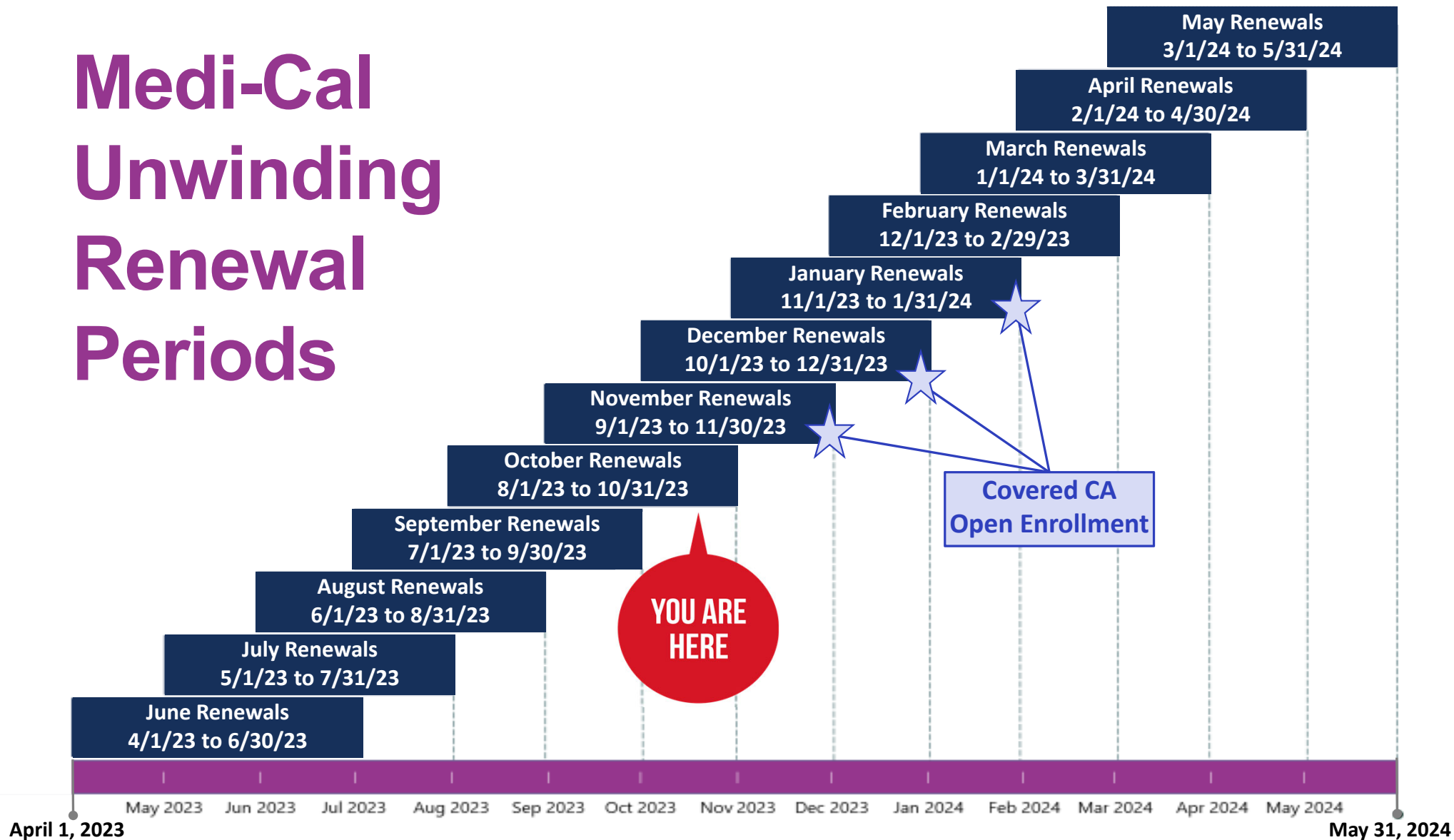




Unwinding
started April 1, 2023
“reinstating regular
Medi-Cal eligibility
determinations to
address the
outstanding work that
has accumulated
during the federal
COVID-19 PHE”

MEDIL 22-18

Medi-Cal Unwinding Renewal Periods



Unwinding “no negative actions” to Medi-Cal

March 1, 2020, to March 31, 2023

- No terminations for
 - Increase in income over MCE limit
 - Aging out (former foster youth, family coverage)
 - Household size decrease
- No increase in Share of Cost (SOC)
- No reduction from full to restricted scope for immigration status
- OK negative actions: deceased, no longer resident of state, request voluntary discontinuance, application fraud or admin error



Medi-Cal Recertifications & Transfers to Private Insurance

Medi-Cal renewals, adjustments, terminations, and transfers to private insurance continue a rolling basis

Medi-Cal eligibility review outcomes

Still Medi-Cal eligible ✓

- Coverage continues
- Next recertification in 1 year

No longer Medi-Cal eligible

Beneficiary transitions to

- Covered CA marketplace plan* (auto-enrolled)
- Private coverage via employer, spouse, or directly from an insurance company*

No response from Medi-Cal beneficiary ⛔

Coverage is terminated

Transfers to Covered CA

Medi-Cal sends beneficiary a letter about transfer of case to Covered CA

Covered CA auto-enrolls beneficiary in lowest-cost sliver plan and outreaches beneficiary to effectuate coverage through premium payment within 30-days*

*People with HIV can enroll in ADAP, OA-HIPP, or EB-HIPP to cover premiums, out-of-pocket costs, and medication co-pays

Medi-Cal Coverage the numbers

California

15,780,685

as of March 2023

~40% of CA population

San Francisco

257,568

as of March 2023

~31% of SF population

Update on SF Disenrollments June 2023

	MAGI	Non-MAGI
<u>SF Redeterminations Due</u> 18,504 (100%)	14,092 (76%)	4,412 (24%)
<u>SF Enrollees Discontinued</u> 3,950 (21%)	3,426 (87%)	524 (13%)

Discontinuation Reason

- 3,171 (17%) procedural disenrollment
- 465 (3%) other reason
- 313 (2%) excess income

Does not equal 21% due to rounding



You may lose
 your Medi-Cal if
 you do not
 respond by

Medi-Cal Renewal Form

You can get this form in another language or accessible format of your choice.
 To ask for help in your language, call:

Notice date: _____
 Case number: _____
 Case name: _____
 Worker name: _____
 Worker telephone number: _____

It's time to renew benefits for:

Name _____ Date of birth _____

Household members not on this form will get a separate letter about their Medi-Cal.

- **Step 1.** Read the form and answer the questions
- **Step 2.** Sign and date on the Declaration and Signature page
- **Step 3.** Send the form with proof by the due date of

Easy ways to give us your form and proof:

 **Online**
 at coveredca.com.

 **By mail**
 in the envelope that
 came with this letter.

 **By phone**
 at _____

 **In person**
 to _____

 **Questions? Call your local county office at
 before the due date.**

at _____
 They are open
 Monday through Friday,
 a.m. to p.m.]

Medi-Cal Expansion Update **healthy CA for all**

Young Adult Expansion

started January 1, 2020

- Affected people 19 to 26 years-of-age
- To avoid possible coverage gaps, eligibility will not be reevaluated until 2024, at the earliest, when full expansion is implemented

Older Adult Expansion

started May 1, 2022

- Affected everyone 50 years of age and older

Ages 26 thru 49 Adult Expansion

Starts January 1, 2024

- Affects everyone 26 thru 49 years of age

COMING SOON

Full-scope, unrestricted Medi-Cal for anyone who meets eligibility criteria – immigration status not considered

Medi-Cal eligibility rules, including income limits, still apply

State-funded – doesn't impact federal public charge considerations

Medi-Cal Update non-MAGI asset test

Asset Test Eliminated Starting January 1, 2024

- Currently \$130k for individual plus \$65k for each additional family member (up to 10 people)
- Considers \$ in bank accounts, cash on hand, second vehicles/homes, other financial resources
- Assets will no longer be a bar to non-MAGI Medi-Cal enrollment
- Eligibility parity with MAGI Medi-Cal (aka Medi-Cal Expansion)



Medi-Cal Update seamless transition Covered CA

Medi-Cal eligibility review outcomes

Still Medi-Cal eligible

- Coverage continues
- Next recertification in 1 year



No longer Medi-Cal eligible

Beneficiary transitions to

- Covered CA marketplace plan* (auto-enrolled)
- Private coverage via employer, spouse, or directly from an insurance company*

No response from Medi-Cal beneficiary

Coverage is terminated



Transfers to Covered CA

Medi-Cal sends beneficiary a letter about transfer of case to Covered CA



Covered CA auto-enrolls beneficiary in lowest-cost sliver plan and outreaches beneficiary to effectuate coverage through premium payment within 30-days*

***With proof of a Medi-Cal end date, people with HIV can pre-enroll in ADAP plus OA-HIPP or EB-HIPP to cover premiums, out-of-pocket costs and medication co-pays**

Medi-Cal pre-enrollment in ADAP & HIPP

- Client is not an active ADAP client
- Client currently has or expects to be enrolled in comprehensive, private health insurance
- Due to loss of Medi-Cal eligibility, client has evidence of Medi-Cal termination date

Step 4

CA Office of AIDS staff reviews application and if complete, approves ADAP and HIPP enrollment

Step 3

Eligibility Worker adds Medi-Cal termination date in ADAP system along with NOA and supporting ADAP & HIPP documentation

Step 2

ADAP Eligibility Worker determines ADAP and HIPP eligibility; Proof of private insurance enrollment provided by client

Step 1

County determines client is no longer eligible for Medi-Cal; Notice of Action or other evidence proves termination date

Adapted from CA Office of AIDS ADAP Enrollment Worker training, June 2023

Learning Objectives Recap

- How does the Medi-Cal Continuous Coverage Unwinding affect clients enrolled in this insurance?
- Name two recent changes to Medi-Cal eligibility
- How might someone transition from Medi-Cal to private insurance?



SF HIV BENEFITS OPTIONS

How to pay for health care and medication
so you can stay healthy



Private Insurance

☐ Employer-based

- Enrollment: Open Enrollment
- Cost-savings: Leave your job
- Covered CA: cover private

☐ Covered CA

- Enrollment: Open Enrollment
- Cost-savings: lose employee
- Before purchase

2023

Household Size

1
2
3
4
5

- *California
- ADAP (
- OA-HIP
- MPPP (
- Amounts
- For Unem

INCOME THRESHOLDS

CA Office of AIDS Programs*, Medi-Cal Expansion,
and



SF HIV CARE OPTIONS

A guide to San Francisco's clinics, providers, and the
healthcare coverage they accept.



Clinic-Based Care Options

HIV Clinics often offer "wrap around" care with Primary Care Physicians, RNs,
Social Workers, Benefits Coordinators, and other services

This is not an exhaustive list of HIV clinics/providers, nor is it an endorsement of these entities by SFDPH HIV Health Services

CLINIC NAME	BENEFITS INFO
Positive Health Program at Ward 86 ¡español! SF General Hospital, 995 Potrero Ave., Bldg. 80, Fl 6 (628) 206-2400, option 3 (new patient appointments)	<ul style="list-style-type: none"> • Medi-Cal: SF Health Plan (23421) • Original Medicare Parts A & B only (no Part C plans) • Healthy San Francisco
Kaiser ¡español! 2238 Geary Blvd., 4 West – Geary Campus 1600 Owens, 4th Floor – Mission Bay Campus (415) 833-4638 – HIV Clinic Intake Line (415) 833-3475 – HIV Benefits Hotline	<ul style="list-style-type: none"> • Covered CA: Kaiser • Medi-Cal: Only if you've had private Kaiser coverage within the prior 12-months. Call Kaiser HIV Benefits Hotline or SF Health Plan for assistance. • Kaiser Medicare & commercial/private plans
360 Wellness Center Women's HIV Clinic UCSF Medical Center 350 Parnassus Ave., Ste. 908 (415) 353-2119, option 5 (new patient appointments)	<ul style="list-style-type: none"> • CoveredCA PPOs: Blue Shield of CA & HealthNet • Medi-Cal: SF Health Plan (24102) • Original Medicare Part A & B; call about Part C plans • Many private insurance plans

Resources

- SF HIV Care Options – Tiny.cc/SFHIVCare
- SF HIV Benefits Options – Tiny.cc/SFHIVBenefits
- Income Thresholds – Tiny.cc/IncomeCaps
- UC Berkeley Labor Center – [Calculating Modified Adjusted Gross Income of the Federal Poverty Level](#)
- **San Francisco Human Service Agency** (aka the Medi-Cal office)
1440 Harrison St. (between 10th and 11th, across from Costco)
- **ADAP Enrollment Sites**, searchable map run by CA Office of AIDS - Tiny.cc/ADAPEnrollmentSites
- [ADAP Plan for Medi-Cal Unwinding](#) CA Office of AIDS Management Memo
- CA DHCS **Ages 26 through 49 Adult Full Scope Medi-Cal Expansion** ([English](#) | [Español](#))



Questions?



Andy Scheer, LCSW 67597

SFDPH, HIV Health Services

End the HIV Epidemic Community Program Coordinator

he/him/his | bilingüe español / inglés

