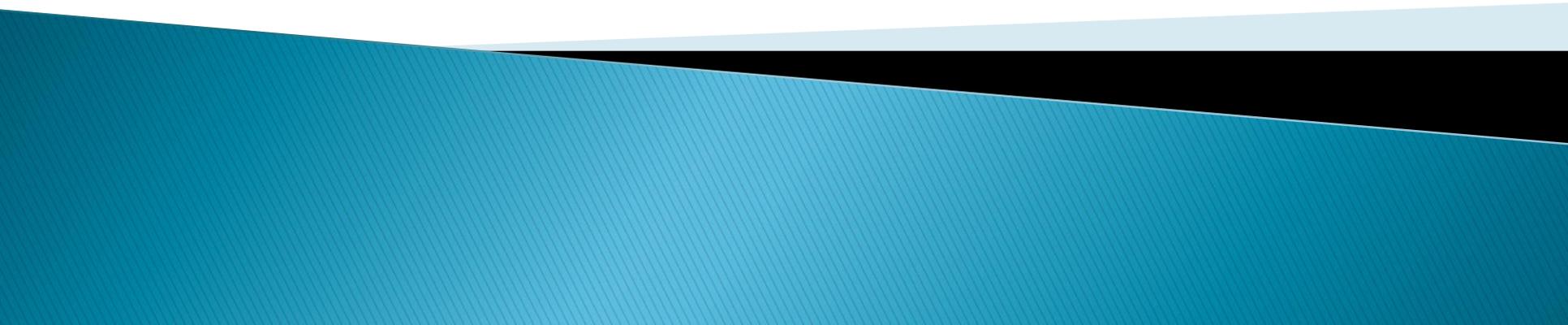
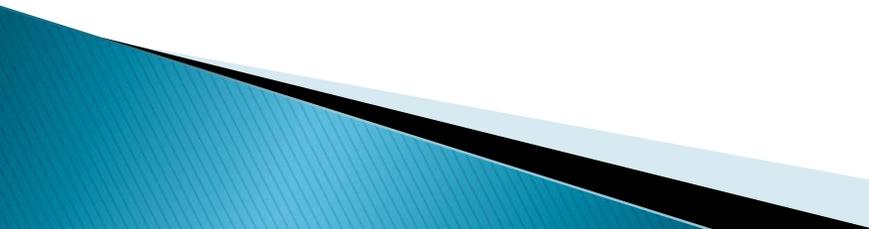


# Horizontal Integration & the Affordable Care Act

CWDA



# Presentation Overview

- ▶ What are the key elements of the ACA?
  - ▶ Who will be eligible?
  - ▶ How do the ACA and CalFresh interact?
  - ▶ How many will be newly covered?
  - ▶ How will people apply for coverage?
  - ▶ What is the timeline for implementation?
  - ▶ What is Horizontal Integration?
  - ▶ Why does Horizontal Integration matter?
  - ▶ What are opportunities to improve client service?
  - ▶ What are the next steps?
- 

# What are the key elements of the ACA?

## *Create a “Culture of Coverage”*

- ▶ Offer subsidized coverage for individuals & families under 400% FPL
  - Expand Medicaid (Medi-Cal)
  - Offer subsidized coverage for those at higher incomes
- ▶ Offer unsubsidized coverage at affordable rates
- ▶ Establish SHOP for small business employees
- ▶ Extend parental coverage for young adults
- ▶ Prohibit denial for pre-existing conditions
- ▶ Eliminate lifetime caps

# Who will be eligible?

## ▶ Exchange Coverage

- 138–400% FPL
- Use new Modified Adjusted Gross Income (MAGI)
- Offer
  - Advanced Premium Tax Credit (APTC)
  - Cost Sharing Reductions (CSR)
  - Unsubsidized coverage at affordable rates

# Who will be eligible?

## ▶ Medi-Cal Coverage

### ◦ New MAGI Medi-Cal

- Up to 138% FPL (133% plus 5% standard deduction)
- Simpler rules
  - No asset test
  - Automatic verifications
- Adds non-disabled adults without dependent children

### ◦ Retains current rules for “Non-MAGI Medi-Cal”

- Aged and disabled persons
- Persons eligible by way of another program (i.e., SSI, foster care)
- CalWORKs is open question

# How many will be newly covered?

Coverage	2014	2015
Exchange Unsubsidized	253,500 – 255,000	427,500 – 467,500
Exchange Subsidy	900,000 – 1,190,000	1,170,000 – 1,610,000
New Medi-Cal	860,000 – 1,380,000	980,000 – 1,490,000

Source: Health Benefit Exchange Service Center Recommendation presentation to 8/23/12 HBEx Board

# How will people apply for coverage?

## *“No Wrong Door”*

- ▶ Online
- ▶ Over the Phone
- ▶ In Person
  - County Social Service offices & outstation locations
  - Assistors/Navigators
- ▶ Through the Mail

# What is the timeline for implementation?

- ▶ October 2013 – Pre-enrollment
  - Convert Low Income Health Program (LIHP) clients
  - Reach out to other likely eligibles
    - CalFresh clients
    - Parents of Healthy Families children
  - Seek new clients
- ▶ January 2014 – Coverage begins

# How do ACA & CalFresh Interact?

- ▶ Nearly everyone eligible for CalFresh will be eligible for Medi-Cal
    - Most for the new MAGI-based Medi-Cal
    - Some for non-MAGI Medi-Cal
  - ▶ Most newly eligible for MAGI-based Medi-Cal will be eligible for CalFresh
  - ▶ ACA envisions Horizontal Integration
- 

# What is Horizontal Integration?

- ▶ Integrated eligibility for health & human services
  - ▶ Offer assistance across programs
    - Health coverage subsidies
    - CalFresh benefits
    - CalWORKs assistance
  - ▶ Address families needs comprehensively
- 

# Why does Horizontal Integration matter?

- ▶ Comprehensively address family
- ▶ Family needs are interrelated
  - Access to health foods
  - Shelter
  - Other basic needs
- ▶ Simplify access to needed services
- ▶ Reach the Pathways\* goals outlined by APHSA
  - Achieving gainful employment & independence
  - Stronger families, adults & communities
  - Healthier families, adults & communities
  - Sustained well-being of children & families

\* Go to <http://www.aphsa.org/policy/pathways.asp> for more information

# What are the opportunities to improve client services?

- ▶ Engage your communities in creating a “culture of coverage”
  - ▶ Incorporate “culture of coverage” into your service delivery system
  - ▶ Offer CalFresh benefits
  - ▶ Reach out to eligible groups with integrated eligibility services
  - ▶ Partner to create universal health care coverage
- 

# What are the next steps?

- ▶ Finalize operational design
  - ▶ Develop estimated intake & on-going case projections
  - ▶ Prepare for implementation
- 

# Questions?

## CWDA

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