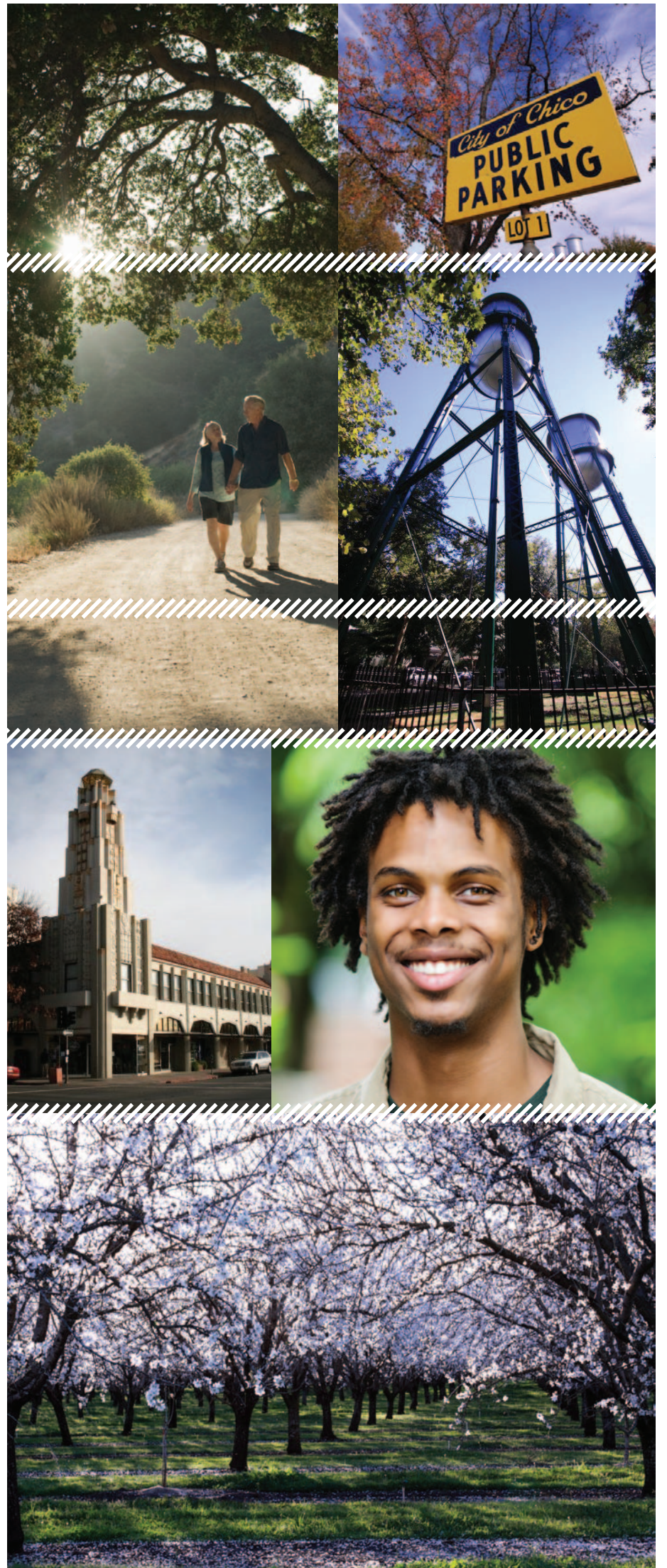


Building a Healthier Community

YOUR GUIDE TO MEDI-CAL
IN BUTTE COUNTY



Making California Stronger

Dear readers,

Van Gogh said, “What would life be if we had no courage to attempt anything?” This is why we have moved from arguing about health care to fixing it. I bring a unique perspective as both provider and politician, with a few thumbprints on California’s efforts.

Van Gogh committed suicide due to mental illness. A century later, people still die this way. One hope for change is California’s expansion of mental health and substance abuse services.

As mayor I see what ails our communities. As a human services leader I know few resources exist to heal communities. One benefit of reform in California is expansion of treatment services needed to make communities well, neighborhoods safe and families strong.

Private and public service delivery systems are improving and becoming blended, providing meaningful treatment through common-sense spending that results in savings, reclaimed lives, and healthy communities. California got it right!

— **Scott Gruendl, mayor of Chico and Glenn County Health & Human Services Agency director**



BUTTE COUNTY COVER PHOTOS BY JOVAN JOHNSON

BY MEREDITH J. GRAHAM

The Time to Enroll in Free Health Care Is Now

WITH MEDI-CAL CHANGES, MORE CALIFORNIANS HAVE ACCESS

When the calendar flipped over to 2014, it brought with it sweeping changes to the way many Americans view their health. The Patient Protection and Affordable Care Act eliminated many of the barriers citizens once faced when applying for health insurance, whether through public programs or private companies. Now, with the expansion of Medi-Cal, nearly 2 million Californians are eligible for free health care. Many more will be able to choose a health plan through the Covered California marketplace.

The California HealthCare Foundation estimates that 7 million people in the state were uninsured as of December 2013. All of that has begun to change. Enrollment for expanded Medi-Cal and Covered California has been open since October 2013, with coverage starting as of Jan. 1, 2014. But many have yet to sign up. By having health insurance and taking advantage of the preventive care that is included, one can avoid many potentially life-threatening problems. But that’s not the only incentive to sign up — if they do so by March 31, 2014, they will avoid a penalty when they file their 2014 taxes.

For the past year, Butte County has been busy preparing for these changes in eligibility. At the Department of Employment and Social Services, which handles Medi-Cal applications and enrollments, the Affordable Care Act has spurred a desire to re-evaluate business practices and institute new ones to address the changes and to ensure the highest level of customer service.

Call centers were created to field calls

transferred from Covered California and to provide immediate response for current customers. Planned changes are expected to simplify the sign-up and redetermination processes, whereby county employees are able to quickly cross-reference customer data with state or federal databases.

What’s more, though, is the overwhelming number of Butte County residents who can now apply for and be accepted into the Medi-Cal program.

People who were previously required to have some type of linkage to Medi-Cal, such as having children or being aged, blind or disabled, now are potentially eligible. And with the expanded income levels and removal of

the asset test for expanded Medi-Cal, many more people between the ages of 19 and 64 will be able to receive free health coverage.

The Affordable Care Act also established a “patient bill of rights” with a set of essential benefits that all insurance plans, public or private, must provide. That includes access to preventive care, such as immunizations and screenings that could help catch problems early. It also includes hospitalization, emergency care, maternity care, and mental health and substance use disorder services, among other things.

When we look back on 2014, it will be the year 7 million uninsured Californians got access to health care, and the year 2 million became eligible for free coverage. How successful the Affordable Care Act is considered, and, ultimately, how many of those uninsured decide to sign up, is yet to be seen.

By having health insurance and taking advantage of the preventive care that is included, one can avoid many potentially life-threatening problems.

As a diabetic, Esther Daum requires medicines and supplies to live. With expanded Medi-Cal, she would have help paying for it all.

PHOTO BY MELANIE MACTAVISH

“The last time I needed insulin, I didn’t have it — and I couldn’t afford it — so I had to go to the hospital.”

ESTHER DAUM



BY MEREDITH J. GRAHAM

Making Life Less Stressful

CHICO WOMAN WITH DIABETES SEES LIGHT AT THE END OF THE TUNNEL WITH EXPANDED MEDI-CAL

For some Butte County residents, free health insurance could mean the difference between struggling to survive and being able to thrive. No one knows that better than Esther Daum, a 42-year-old Chicoan working two jobs and barely scraping by because of medical expenses related to diabetes.

“The last time I needed insulin, I didn’t have it — and I couldn’t afford it — so I had to go to the hospital,” Daum says. “I had only a little bit left in my pump and if I didn’t get more insulin soon, I was going to end up in the emergency room anyway.”

One vial of insulin costs Daum \$187 and lasts less than a month. In addition to insulin, she needs special strips that test her blood sugar and her pump requires her to replace certain parts, called “infusion sets,” regularly. All in all, her monthly bill is in the neighborhood of \$300. In the past two years, Daum has taken out several loans to help her pay for her medical needs as well as rent and other necessities.

“I just feel stuck,” she says. “I have to beg and borrow — though I would never steal — to stay alive, and it’s constant. I’ve considered taking out another loan to help pay off the two I have at a lower rate.”

Daum works 67 hours a week as a housekeeper and an in-home care provider. After paying rent and her medical bills,

she has little left over for things like groceries and leisure. She remembers an easier, less stressful life when she had health insurance through work. But that was years ago.

“Without insurance, I cannot go to the doctor. I can’t get any preventive care,” Daum adds.

She has applied for various health plans in the past and found them too expensive. She even signed up for a program to help with the cost of her medical supplies, but it turned out to be a sham.

“They made promises, and they took my money. But they never gave me anything,” she says.

During her recent trip to the emergency room for insulin, Daum applied for health insurance through Covered California. A few weeks later, after submitting pay stubs and other paperwork, she received a letter saying she was eligible for expanded Medi-Cal. As a single adult with no children, she did not qualify for Medi-Cal before Jan. 1. While it hasn’t been finalized yet, she lets out a sigh of relief when envisioning health coverage that doesn’t include a high deductible or monthly premium.

“It would be so nice to have health insurance. It could have saved me so much debt,” Daum says. “Having help would make me feel like I can do something else with my life other than work to barely survive.”

What Does Medi-Cal Cover?

With the passage of the Patient Protection and Affordable Care Act and the expansion of Medi-Cal, up to 2 million Californians are newly eligible for free health care coverage. The first question many people ask once they are approved is, “What’s included?” All health plans, including Medi-Cal, are now required to offer a list of essential health benefits. To take advantage of your new health insurance coverage, call your health care provider or clinic to make an appointment. Covered services include:

- Emergency services
- Hospitalization
- Prescription drugs
- Maternity and newborn care
- Preventive and wellness services
- Chronic disease management
- Pediatric services (including dental and vision)
- Mental health and substance use disorder services, including behavioral health treatment
- Ambulatory patient services
- Laboratory services
- Rehabilitative services and devices

For a full list of specific benefits, log on to www.CoveredCA.com and click on “Medi-Cal” under the “Coverage” tab.

BY MEREDITH J. GRAHAM

How Do You Apply for Medi-Cal?

NEW ENROLLEE SURPRISED AT JUST HOW EASY THE PROCESS CAN BE

Leah Strishak is a 30-year-old Butte County native who currently works part time and recently returned to Chico State as a full-time student. For a few years, she was paying for private insurance. But seeing as she was relatively healthy, she stopped paying the premiums.

“It was like I was betting against myself,” she says. Instead, she started paying out of pocket for her medical expenses, when they arose.

Last year, she started paying attention to the changes in Medi-Cal eligibility. She was pretty sure that

she was eligible, so she set up an appointment with the Butte County Department of Employment and Social Services to

find out. Strishak invited this reporter to tag along, to be able to paint an accurate picture of what the process entails.

After a short wait inside the Chico Employment Center, Strishak is called to join Leigha Ellis, Employment and Eligibility Specialist, in her cubicle.

“Because this is your initial appointment, and we’re inputting you into the system for the first time, this might take a little longer than the usual 45-minute renewal appointment,” Ellis explains. In all, the visit lasts a little more than an hour. Then she reads a list of Strishak’s rights, including the right to fair and courteous service regardless of race, gender or other factors; and her right to

a decision regarding her eligibility to the program within 45 days.

From here, Ellis begins a lengthy, but simple, list of questions — Is Strishak a U.S. citizen? How much does she earn each month? Does she receive student loans?

Some of the “yes” answers require verification. Strishak presents her birth certificate to prove her citizenship and her rental agreement to prove her residency in Butte County. Ellis grabs each document and slides it through her scanner, efficiently adding it to Strishak’s file. She’s only missing two pieces of paperwork — her

financial-aid award letter and a recent pay stub. (Strishak has last year’s tax returns, but because her hours were different a year ago

than they are now, an accurate current stub is needed.) Ellis says she has 10 days to provide those documents.

Strishak walks out of the Carmichael Drive office smiling, anticipating having insurance for the first time in years. With the application process finished, she’s already breathing easier.

“That was pretty painless,” she says.

“That was pretty painless.”

LEAH STRISHAK

Leah Strishak and Butte County Employment and Eligibility Specialist Leigha Ellis discuss Strishak’s application for expanded Medi-Cal.

PHOTO BY MEREDITH J. GRAHAM



What’s Changed With Medi-Cal?

With the new year comes a new set of rules on who’s eligible for Medi-Cal. That means as many as 2 million Californians will have access to free health care for the first time. While many people may have signed up for expanded Medi-Cal at the end of 2013, enrollment is always open for Medi-Cal, and if you sign up before March 31, you’ll avoid a tax penalty.

Whether you’ve applied before and been denied or have never applied at all, you may be eligible for Medi-Cal under the new law.

Here’s what’s changed:

Qualifying factors eliminated.

People are no longer required to be linked to Medi-Cal through a qualifying factor such as a disability, having children, or being aged. Single adults are now potentially eligible.

Income limits increased.

Expanded Medi-Cal increases the amount an individual or family can earn to qualify for Medi-Cal. Now, an individual living alone can earn up to \$15,856 and a family of four could earn up to \$32,499 and qualify for Medi-Cal.

Asset test waived.

For expanded Medi-Cal, assets — such as homes, vehicles or cash in a bank account — are not considered when determining eligibility.



Myron Machula stands in the newly remodeled emergency department at Enloe Medical Center.
PHOTO BY MATT SIRACUSA



“I believe that the most important thing newly insured people can do is establish themselves at a doctor’s office or clinic that their plan supports.”

STACY VINCENT, NURSE MANAGER, ENLOE MEDICAL CENTER

BY MEREDITH J. GRAHAM

The Right Way to See the Doctor

FOR THOSE WITH INSURANCE, DOCTORS’ OFFICES AND CLINICS OFFER BETTER LONG-TERM CARE THAN EMERGENCY ROOMS

When Myron Machula looks into a future with more Butte County residents carrying health insurance, he sees more people flocking to emergency rooms initially. But it doesn’t have to be that way. What patients may not realize is that insurance allows them access to preventive care as well as emergency services.

As chief financial officer at Enloe Medical Center, Machula says many people who have never had insurance will have to learn the right way to use it.

“After years of not having coverage, for an individual who suddenly has a card and the ability to seek care, it’s hard to think differently,” he says. “Instead of trying to find a place where they can be seen, they will come to the ER, because they know they don’t have to make an appointment, and it doesn’t matter what time it is.”

But Machula and others in the medical world know that the emergency room is not always the most appropriate place to be seen for non-emergencies.

“When you’re talking about medicine and preventive care, the whole concept is that you have a physician who is tracking your history and your progress from year to year so you get some continuity as far as what’s out of the norm for you,” Machula says. “You don’t get that when you come to an emergency department.”

Stacy Vincent, nurse manager in Enloe’s emergency department, agrees. She says she often sees patients come in with either minor ailments that could be treated at a clinic or doctor’s office,

or with major problems that might have been caught early if that person had access to ongoing medical care.

“We often see patients with high blood pressure that has gone undiagnosed and untreated to the point where the patient presents in the emergency department in a true emergency situation,” says Vincent, who has worked in emergency medicine for 20 years. “That can often be avoided with regular checkups with a primary care physician.”

The problem is that many people — 7 million in California, as of December 2013 — do not have health insurance, and therefore often avoid the doctor until an emergency arises. That means they’re not getting regular checkups or screenings, they likely don’t have a primary care physician who can track their health over time, and small problems aren’t caught until they turn into big problems.

Education regarding how to properly use health insurance will be integral to shifting views on where to go when a medical issue arises, Machula says. That can start with government, with doctors’ offices and in the ER itself.

Vincent agrees, adding that the first step should be to schedule an initial checkup.

“I believe that the most important thing newly insured people can do is establish themselves at a doctor’s office or clinic that their plan supports. It’s the critical next step,” Vincent says. “That way they can get a full health diagnostic check by a physician, who can help educate them on what can be done to manage their health.”

Preventive Care Pays Off

Once you’ve been enrolled in Medi-Cal, the first thing you might be wondering about is how to use your new health insurance. As outlined in the Patient Protection and Affordable Care Act, you’re entitled to a set of essential health benefits, which include emergency services, hospitalization, maternity care and mental health and substance use disorder services, among others.

In addition, there are many preventive-care services that could help catch a disease or problem early. Services such as blood-pressure and cholesterol screenings and immunizations

including flu shots are all available to Medi-Cal recipients.

One way newly insured patients can make a positive impact on their health right off the bat is to set up an appointment for a wellness checkup at a doctor’s office or clinic. Having a primary care physician who tracks your health over time can make a huge difference in a person’s overall well-being. Plus, once you’ve established a relationship with a doctor or doctor’s office, you’ll have someone to call when you get a bad cold or some other health issue crops up and you need to be seen.

BY MEREDITH J. GRAHAM

The Joy of Saying ‘Yes’

ELIGIBILITY SPECIALIST ENTHUSIASTIC AS MORE PEOPLE GAIN ACCESS TO HEALTH CARE

Carol Phillips enjoys her job. That’s because, thanks to the Patient Protection and Affordable Care Act and expanded Medi-Cal, she’s able to say “yes” to virtually everyone who walks through her door.

Phillips is an Employment and Eligibility Specialist in the Butte County Department of Employment and Social Services’ Oroville office. In less than a year, she’s seen a lot of change — both in who is applying and getting approved for Medi-Cal, and how her office is run.

One major change brought on by the Patient Protection and Affordable Care Act is the implementation of a new budget methodology to determine eligibility for Medi-Cal. Expanded Medi-Cal effectively increases the number of Californians who are eligible for no-cost health insurance.

“I’ve worked with several customers who work for small employers who don’t offer health insurance,” Phillips says. “They made too much under the old Medi-Cal rules, but not enough to pay for private-insurance premiums. They are eligible for expanded Medi-Cal, which means they’re now going to get health care for no cost.”

In particular, Phillips says it will open the door for 19- to 64-year-olds who don’t get insurance through their employers.

“This is great for those people, many of whom are working,” she explains. “Whether they’re eligible for expanded Medi-Cal or for Covered California with tax credits, it’s just wonderful.”

She recalls one woman, who had been paying \$1,300 a month out of her life savings for private insurance.

“We don’t have to say, ‘You’re not eligible.’ I can say, ‘You’re eligible, I just need to find out what for.’”

CAROL PHILLIPS, EMPLOYMENT AND ELIGIBILITY SPECIALIST

“She was eligible for expanded Medi-Cal,” Phillips says. “The relief, shock and joy she expressed all at the same time — ‘Is this real?!’ — was just wonderful.”

Before expanded Medi-Cal and Covered California became options for local residents,

Phillips says she and her co-workers were often forced to turn people away — sometimes because they earned just more than the income threshold. Now, Phillips is able to *always* say, “Yes.”

“We don’t have to say, ‘You’re not eligible,’” Phillips says. “I can say, ‘You’re eligible, I just need to find out what for,’” she says. “It’s a much more positive experience for customers and for us as Eligibility Specialists.”

In addition to changes to Medi-Cal eligibility, there also have been major changes in the Employment and Social Services Department that make the customer experience more pleasant. To begin with, Eligibility Specialists like Phillips transitioned from working with individual case loads, where each Specialist was assigned a certain number of cases and stayed with those cases, to a task-based system. This, coupled with a call center, allows clients to call in and get immediate answers rather than waiting for their assigned case worker to check their voice mail.

“The call centers mean a person doesn’t have to leave a message — they can get their question answered right away,” Phillips says. “It reflects really positively on the county, and we’ve gotten a lot of positive feedback.”

It’s Easy to Enroll

With changes in requirements and updated technology, signing up for Medi-Cal is now easier than ever.

Here’s how you can apply:

- Log on to www.CoveredCA.com or www.C4Yourself.com to apply online, and the Butte County Department of Employment and Social Services (DESS) will process your online application.
- Call the Covered California help line at (800) 300-1506. If you are eligible for Medi-Cal, your call will be routed to a Butte County Employment and Eligibility Specialist for assistance.
- Walk into one of the Butte County DESS Community Employment Centers and pick up an application. They are located at 2445 Carmichael Drive in Chico, 895-4364, or 78 Table Mountain Blvd. in Oroville, 538-7711.

What you will need:

- Proof of California residency
- Proof of United States citizenship or legal residency, such as a birth certificate, Social Security card or residency card
- A statement of income, such as last year’s tax return or a recent pay stub



Carol Phillips says expanded Medi-Cal has opened a door to many Butte County residents who weren’t eligible for free health care before.

PHOTO BY MEREDITH J. GRAHAM



BY MEREDITH J. GRAHAM

Your Questions, Answered

TWO **MEDI-CAL-SAVVY EMPLOYEES** DISCUSS SOME KEY CHANGES

The folks at the Butte County Department of Employment and Social Services know that Medi-Cal — especially all the changes — can be confusing. So Dianna George, Administrative Analyst, Senior, and Program Manager Chrissy Roles took the time to sit down and answer some frequently asked questions.

Can someone own a home and still be eligible for Medi-Cal?

Roles: Yes. As long as they live in it as their primary residence, it's exempt. That's true for traditional Medi-Cal and the asset test is waived completely for expanded Medi-Cal.

George: For expanded Medi-Cal, there is no longer a resource limit. They've eliminated the asset test.

What income counts when I'm evaluated for Medi-Cal eligibility?

George: For expanded Medi-Cal, it's IRS rules. If it counts as income for the IRS, it counts for Medi-Cal. This includes income received from unemployment benefits, alimony and money taken out of a 401(k) but does not include CalFresh (food stamps), child support, financial aid for students, veterans benefits or gifts.

What other program requirements must I meet to be eligible?

Roles: There are residency and citizenship requirements. You must be a California resident, and a U.S. citizen or legal permanent resident.

George: Even some undocumented residents can get limited expanded Medi-Cal benefits — only for emergency services.

What are the biggest differences between Medi-Cal as it was in 2013 and expanded Medi-Cal?

Roles: The elimination of the asset test for expanded Medi-Cal is an enormous difference. Plus, with traditional Medi-Cal, you had to have some sort of linkage or connection to Medi-Cal — so, you had to be disabled, over 65, under 21 or deprived in some way. Now we'll be reaching the population of 19- to 64-year-olds that aren't disabled, aged or have children. That's a big change. There are a lot of people in that group that do not have access to health benefits through their employer. And those are the same people who have waited until something came up to see a doctor because of the cost.

If I can apply for Medi-Cal while I'm at the hospital if something happens to me, why should I bother to sign up now?

Roles: If it was me, I'd want to be covered for routine health checkups and preventive care. If you need to go to the doctor because you have a bad cold, you can do that, too. Trying to deal with a Medi-Cal application while an emergency is happening is difficult and stressful. There's no need to wait.

What if I received County Medical Services Program (CMSP) benefits? Will I be eligible for Medi-Cal?

George: A large group of clients who were receiving CMSP benefits have been automatically transitioned to Medi-Cal, but there is a smaller group that will need to actually apply for expanded Medi-Cal.

For someone who's never been covered before, why sign up for Medi-Cal?

Roles: For a lot of people, they're making the choice between going to the doctor and paying the electric bill. If they do have coverage, that's a sense of security knowing they can take care of their health. With this population that's eligible for expanded Medi-Cal, they'll be getting a continuity of care they've never had before. Because if something came up, they'd go to the emergency room and see a different doctor each time. Now they can pick a primary-care physician.

George: My daughter is in her 30s. She hasn't been to the doctor since she had her baby nine years ago. This year, she had pneumonia and, had she had health insurance, she would have been able to go to a doctor right away.

“If [people] do have coverage, that's a sense of security knowing they can take care of their health.”

CHRISSE ROLES, PROGRAM MANAGER



A Healthier You Starts Today

It's easy to get health care coverage, whether it's through Medi-Cal or Covered California. And, with all of the preventive-care benefits available to those with health coverage, there's no reason to wait until a medical emergency lands you in the ER. Below is a handy guide to help determine your eligibility.

WHERE DO YOU FIT IN?

INDIVIDUALS — IF YOU ARE ...	YOU QUALIFY FOR
An individual making less than \$15,856	Medi-Cal
An individual making \$15,857-\$28,725	Help in paying out-of-pocket costs like deductibles and copays and a subsidy that will lower your monthly premium
An individual making \$28,726-\$45,960	A subsidy that will lower your monthly premium
An individual making more than \$45,960	You do not qualify for government subsidy or assistance, but you are eligible to buy health insurance through Covered California
FAMILIES — IF YOU ARE...	YOU QUALIFY FOR
A family of four making less than \$32,499	Medi-Cal
A family of four making \$32,500-\$58,874	Help in paying out-of-pocket costs like deductibles and copays and a subsidy that will lower your monthly premium
A family of four making \$58,875-\$94,199	A subsidy that will lower your monthly premium
A family of four making more than \$94,200	You do not qualify for government assistance, but you are eligible to buy health insurance through Covered California

For more specific information on your eligibility and for Medi-Cal applications, go to:

Covered California

(800) 300-1506 | www.CoveredCA.com

Community Employment Centers

Chico office: 2445 Carmichael Drive | Oroville office: 78 Table Mountain Blvd.
Open Monday-Friday, 7:30 a.m.-5 p.m.

You can also log on to
www.C4Yourself.com

to apply for Medi-Cal, CalFresh or CalWORKs