



No matter your status, no matter your age —

Your Health Matters

**Are you covered? Look INSIDE to see how
Medi-Cal is helping improve the lives of
Fresno County residents.**

FIND OUT HOW ...

**Your kids could
qualify, even if
you don't
// PG. 3**

**Immigration
status is
protected
// PG. 4**

**Single adults
can get
coverage, too
// PG. 5**



Medi-Cal Enrollment Has Increased in Fresno County

Expansion under Affordable Care Act means more individuals and families can lead healthier lives

BY ELIZABETH MORABITO

Fresno County’s residents responded enthusiastically to the implementation of the Affordable Care Act (ACA) in 2014. Prior to ACA, thousands lacked the coverage they urgently needed.

Thanks to expanded eligibility requirements for Medi-Cal, California’s health insurance program for low-income or disabled residents, the number of qualifying households in Fresno County has nearly doubled.

Now, Medi-Cal coverage is available to individuals and families, even if they are not disabled, even if they own property and even if they don’t have children.

“People are healthier in our community because they can get the preventive care and medicine they need.”

RENEE SORENSON
Medi-Cal Program Supervisor

This change has been most beneficial for those in their mid-40s to early-60s without dependents and those who own property such as a home, vehicle or retirement fund, according to Medi-Cal Program Supervisor Renee Sorenson. Hispanics have had the greatest increase in enrollment with 96,724 individuals signing up for Medi-Cal since 2013.

Today, the program is running smoothly and successfully, serving more than 450,000 county residents.

“People are healthier in our community because they can get the preventive care and medicine they need,” Sorenson says.

Although Congress has been working on health care reform bills, county officials foresee the Medi-Cal program will continue to run “as is” for many years to come.

While there are a few ways to apply for Medi-Cal, Program Supervisor Kristen Davis urges residents to come to the county first. “We have [the ability] to evaluate applicants for every program out there,” she says.

Davis explains that clients could miss out on some benefits when they apply through Covered California because the state’s health insurance exchange does not have access to additional classic Medi-Cal programs administered solely by the county. Her staff sees multiple applications from Covered California each week where clients and families were not evaluated for every Medi-Cal program they may be eligible for. This could be avoided if the application had been submitted directly to the county where each household member can be matched to the best health plan for them.

Davis encourages residents to apply online at www.mybenefitscalwin.org — a quick and easy way to determine eligibility for Medi-Cal and other social service programs. Fresno County is one of 18 California counties to use this online, real-time computer program.

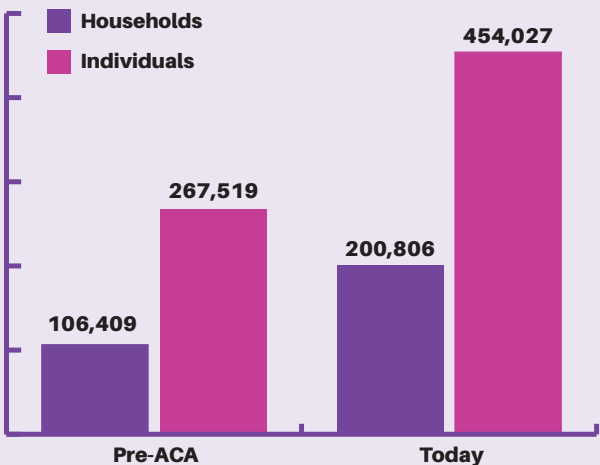
“The client never has to come into the office,” Davis explains. “They can do everything from the convenience of their own home.”

Fresno County residents may apply for benefits, submit documents, receive notices, check on their application status and renew their coverage online. No computer access? Just visit one of the Social Services offices or call 855-832-8082.

Those who were ineligible in the past or are unsure if they qualify may now be eligible. Apply today to find out!

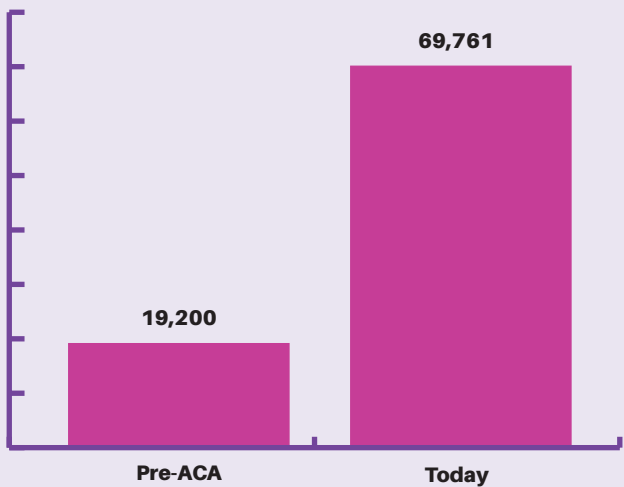
MEDI-CAL ENROLLMENT

Since 2013, enrollment of households and individuals in Fresno County has **nearly doubled**.



ADULT ENROLLMENT

Medi-Cal expansion has significantly opened up enrollment for **adults aged 45-64**.



STOCK PHOTO



"My husband has a bachelor's degree and I have a master's, and we are still in the program ... We don't qualify as parents, but our children do."

MARIA*
Mother of four children receiving CHIP

CHIP Opens Up Possibilities for Family

Middle-class family gets help paying for health insurance for kids

BY ELIZABETH MORABITO

Maria* and her husband didn't think their middle-class family could qualify for Medi-Cal. "My husband has a bachelor's degree and I have a master's, and we are still in the program ... We don't qualify as parents, but our children do," Maria explains.

Many parents find out during the Medi-Cal application process that their children are eligible for Children's Health Insurance Program (CHIP), which provides low-cost health coverage to children in families that earn too much money to qualify for Medi-Cal. When Maria and her husband discovered this, they compared household budgets between her staying home or working. With four young children between the ages of 6 months and 5 years old, the choice was easy. Maria would stay home to care for her children and the family could get help paying for health insurance.

If she worked, they would not only have to pay hundreds of dollars out-of-pocket every month in health care premiums and co-pays for the children's health care, but they would have to pay for child care as well.

"Luckily, we live comfortably enough at the moment," Maria says. "I would have been broke if it wasn't for the program."

Her 5-year-old daughter has had her share of developmental and medical challenges over the past three years. After a full panel of assessments, which were covered by CHIP, their daughter was diagnosed with a speech and language delay.

Maria is so thankful CHIP also covered the costs of the necessary speech therapy. "Imagine how much money I would have paid for a private therapist ... I'm talking about thousands ... of dollars." Thanks to the therapy, her daughter is now speaking at the appropriate age level.

The same daughter also has asthma. "I have paid for none of the [expensive medication] ... because [CHIP] covers all that."

Maria has been pleased with how the program is run. She praises the staff for how helpful and communicative they are and is thrilled with the website, www.mybenefitscalwin.org.

"Now that they have the system where you can submit things online, it's a lot easier than going into the office and waiting in those long lines," she says.

Maria urges middle-class families like hers to apply. A family of four can make up to \$5,453 each month for their children to qualify for CHIP. "You're thinking you're middle class so you don't qualify, but you actually do," she says.

** Last name removed and photo changed to protect privacy*

COVERAGE FOR KIDS

Promoting a child's health today leads to better health outcomes for the rest of their life.

The Children's Health Insurance Program (CHIP) offered through Medi-Cal ensures all children receive the medical, dental and vision care they need and deserve. Coverage makes sure children receive regular dental and vision screenings, immunizations and help managing chronic conditions, such as asthma and obesity.

CHIP is open to all California residents meeting the following qualifications:

- Children ages 19 and younger
- Families earning at or below 266% of the Federal Poverty Level (\$5,453/month for a family of four).

Families who begin an application with Covered California or Medi-Cal will be referred to CHIP if their children qualify. A monthly premium of \$13 for one child, \$26 for two and \$39 for three or more may apply.

► **Did you know? Children may qualify for CHIP, even if their parents don't qualify for Medi-Cal. Visit www.mybenefitscalwin.org and begin an application to find out.**

A Healthy Future

Family covered by Medi-Cal while pursuing citizenship

BY EDGAR SANCHEZ



For years, Juan* and his wife lived as undocumented immigrants in Fresno, always in the shadows but blessed with good health.

Now, as newly minted legal residents of the United States, the Mexico natives are on the path to citizenship, having obtained “green cards” while remaining in Fresno.

Their story illustrates that undocumented immigrants can receive public assistance without affecting their chances to become legal permanent residents.

Juan supports his wife and their U.S.-born teen daughter by working at two Fresno restaurants. The family’s sole breadwinner, he rests one day a week. Married since 1984, the couple immigrated to Fresno in the ’90s, seeking opportunities.

“We came here out of necessity,” Juan says. “In Mexico, there was no work.”

By the time their daughter was born in the early 2000s, Juan’s family was covered by Medi-Cal, the state’s health insurance program for the poor. Undocumented immigrants can legally receive limited Medi-Cal benefits, ranging from emergency services to pregnancy services.

While their daughter remains on Medi-Cal, her parents left it recently because Juan’s income exceeded Medi-Cal’s qualifying level by \$100.

That’s when the husband and wife transitioned to coverage through the Affordable Care Act, or ACA, the health law championed by former President Barack Obama.

“We’re healthy now, but one never knows the future,” Juan, 54, says. “Things could change in an instant ... That’s why we’re glad to have this coverage, in case we become ill.”

Juan and his wife completed the medical changeover this year, when they selected health plans through bilingual assistants at Covered California, the state’s health insurance exchange. There were no issues with ICE, the U.S. Immigration and Customs Enforcement, or with any other federal or state branch.

The couple’s new medical plans are subsidized; they pay only a minimal amount for them.

Juan also has peace of mind, knowing he won’t face tax penalties for not purchasing ACA plans.

Unlike some people who visit doctors frequently, Juan and his wife rarely do.

“Things could change in an instant ... *we’re glad to have this coverage, in case we become ill.*”

JUAN*

Former Medi-Cal client

“The last time I went to the doctor was several years ago, for a screening for prostate cancer,” he said, adding the findings were negative.

Juan obtained legal residency seven years ago. His wife secured hers last October. Their daughter is determined to attend college, to study medicine.

** Last name removed and photo changed to protect privacy*

IMMIGRANTS HAVE NOTHING TO FEAR WITH MEDI-CAL

For most immigrants in Fresno County, the door to health coverage through Medi-Cal is open. The only barrier is fear.

Jose Corchado, a supervisor in the Medi-Cal program, is aware of two prominent fears that keep many eligible recipients from getting the coverage they need. They are both false:

- Information given to Medi-Cal is NOT shared with immigration control
- Medi-Cal is NOT on the list of assistance programs that count toward being classified as a public charge — someone considered dependent on government subsistence.

“It can be frustrating,” Corchado says. “I can get through to people one day, but they can hear something else the next day and think, if there’s a chance, they’d rather stay out of the system.”

Legal permanent residents are eligible for full Medi-Cal coverage. Others who qualify include those who were part of the deferred action (DACA) program, refugees and those granted stays.

► **Did you know? Fresno County does NOT share information on Medi-Cal recipients with immigration control (ICE). Visit www.mybenefitscalwin.org to start an application today.**

Taking Control

After a \$20,000 hospital bill, man gets insurance to manage health condition

BY MATT JOCKS

Medi-Cal was not what John* was looking for. But it was exactly what he needed.

"Basically, this saved my life," he says. "Without Medi-Cal, there is no way I would have been able to get the pills I needed."

John's path to Medi-Cal was a long, twisting and painful one. It's one that illustrates why the expansion of Medi-Cal eligibility beyond children and disabled adults has been one of the most significant features of the Affordable Care Act.

A self-employed mechanic, John began getting sick in 2010. He was enrolled in an individual insurance plan that carried a \$6,000 deductible. His financial options were limited, so he didn't see a doctor.

His condition worsened, eventually requiring a 22-day hospital stay. He was finally diagnosed with lupus, an autoimmune disorder.

The hospital stay and doctor fees led to out-of-pocket costs topping \$20,000. Although John worked out a payment plan and eventually paid that off, the ongoing cost of medication — more than \$1,000 a month — was too much.

In addition, one of the medications led to John developing cataracts. He could only afford to get one eye taken care of.

Knowing he had to do something, John looked into Covered California, the state's exchange under the ACA. When his expenses were deducted from his income, the net income was low enough for him to qualify for Medi-Cal.

**"Basically,
[Medi-Cal]
saved my life."**

JOHN*
Medi-Cal recipient

"To be honest, I did not want it," he says. "I have never wanted to get something for nothing."

A friend at the Social Services agency talked John into doing what needed to be done. Trying to find a way to come up with the money for medications each month while functioning on one good eye was not going to cut it anymore.

"Yeah, if you saw me on the freeway, I'd be following someone real close," he says of his vision issues. "Not a good idea."

Under Medi-Cal, John was able to get the other eye taken care of and was able to get his prescription medications taken care of, too. His vision is "pretty much normal" and although there are occasional flare-ups, his lupus is under control.

"You know, it was hard for me to swallow at first," he says of signing up for Medi-Cal. "But I guess I should have done this before."

**Last name removed and photo changed to protect privacy*

WHY YOUNG PEOPLE NEED HEALTH INSURANCE

Before the expansion of Medi-Cal under the Affordable Care Act, many young adults weren't able to access the health care system.

For a relatively healthy population, that may not have seemed like an emergency. Health care professionals knew better.

"For those people who are not being screened for issues, the data metric downriver is not good," says Joseph Rangel, Division Manager for the Fresno County Department of Behavioral Health.

Whether it was medical or mental health care, before Medi-Cal, young adults in the lower income groups most often did without

care. When they did access care, public providers went uncompensated, creating a financial squeeze that prevented counties from offering needed services.

"Before ACA, our annual cost for providing psychotropic meds was astronomical, about \$1.5 million. Now, it's in the neighborhood of \$5,000," Rangel says. "And that has allowed us to be innovative in creating additional programs."

► **Did you know? Single adults (and students) can qualify for Medi-Cal. Visit www.mybenefitscalwin.org to start an application now.**

► Do you qualify for Medi-Cal?



It's easy to find out!



Do you have a child under the age of 21?



Are you pregnant?



Are you or your children receiving CalWORKs benefits?



Are you disabled?



Are you a single adult earning less than \$1,387/month?

Then **YOU** may be eligible for Medi-Cal.

Those who are not permanent legal residents, are undocumented or are homeless may qualify as well.



To start an application, you only need three simple things:

1

Full name

2

Address

3

Signature

An application is available in the following ways:



Online: Visit www.mybenefitscalwin.org to apply, submit documents, check on status and renew.



By phone: Call 855-832-8082 to have an application mailed.



In person: Visit one the Fresno County Social Services offices or a community-based organization for FREE assistance with Medi-Cal applications. A Medi-Cal eligibility worker can provide a list by calling 855-832-8082.



Questions? Eligibility workers like Marbella can answer them. Call today!