

Building a **Healthy Community Together**

**You've got options for the
health care and services
you need.**



Managing better care



In the past, finding a doctor who accepted Medi-Cal could sometimes be hard. But since 1993, the California State Department of Health Services has transitioned to a **managed care plan model**. That's helped both acceptance of this coverage and availability. Under a **Medi-Cal managed care plan (MMCP)**, the state contracts with insurance companies to provide coverage in exchange for a monthly premium. In Placer County, **Medi-Cal works with Anthem Blue Cross Partnership Plan and California Health & Wellness**. Enrollees can seek care with any provider that accepts those plans.

"Now that we've gone managed care, I've found that people are having less difficulty finding providers," says Kayla Rooney, Medi-Cal training senior with Placer County Human Services. "Typically if a provider will accept regular Anthem Blue Cross, they'll accept Anthem Blue Cross for Medi-Cal."

To access plans, contact Health Care Options, 800-430-4263 or www.healthcareoptions.dhcs.ca.gov.

Or contact the Placer County HS office and we can assist you in completing a form to send to Health Care Options.

Keeping *Communities* Healthy

Medi-Cal can help people access critical health care services

BY ANNE STOKES

Building healthy communities; that's so important, especially now in light of COVID-19. While most people get medical insurance coverage through their employer, many still remain uninsured: Seniors, college-age youth, homeless populations, low-income families and more struggle to afford critical health care. Medi-Cal can help.

What is Medi-Cal?

Medi-Cal is a public health insurance program that provides low- or no-cost coverage to 13 million people across the state. Its goal is to keep Californians healthy through access to quality health care services, including:

- Preventative care
- Chronic disease management
- Emergency care and hospitalization
- Dental care
- Mental health care
- Substance abuse treatment
- Maternity and newborn care
- Prescription drugs
- Pediatric care
- Long-term care

Coverage that keeps individuals and families healthy

Unfortunately, the emergency room is often the only place uninsured patients can see a doctor. Through Medi-Cal coverage, members can access quality care that keeps them healthy, rather than put off treatment until it's a medical crisis.

"They can actually set up appointments and see their doctor on a regular basis to keep them healthy and the people around them healthy," says

Kathryn Grob, senior Medi-Cal eligibility specialist with Placer County Human Services (HS).

Building healthy communities

Ensuring people can access regular and preventative care not only keeps individuals and families healthy, it keeps

"We're here to help when you're having difficult times."

Kayla Rooney
Medi-Cal training senior, Placer County Health and Human Services



communities healthy.

"Especially with COVID-19 right now, we want to try to keep the entire community healthy," says Grob.

Keeping communities healthy also means reduced costs for all health care consumers, local governments and care providers.

"A healthier community costs less money," she says. "If you can get your heart medicine instead of open-heart surgery, that's going to save money."

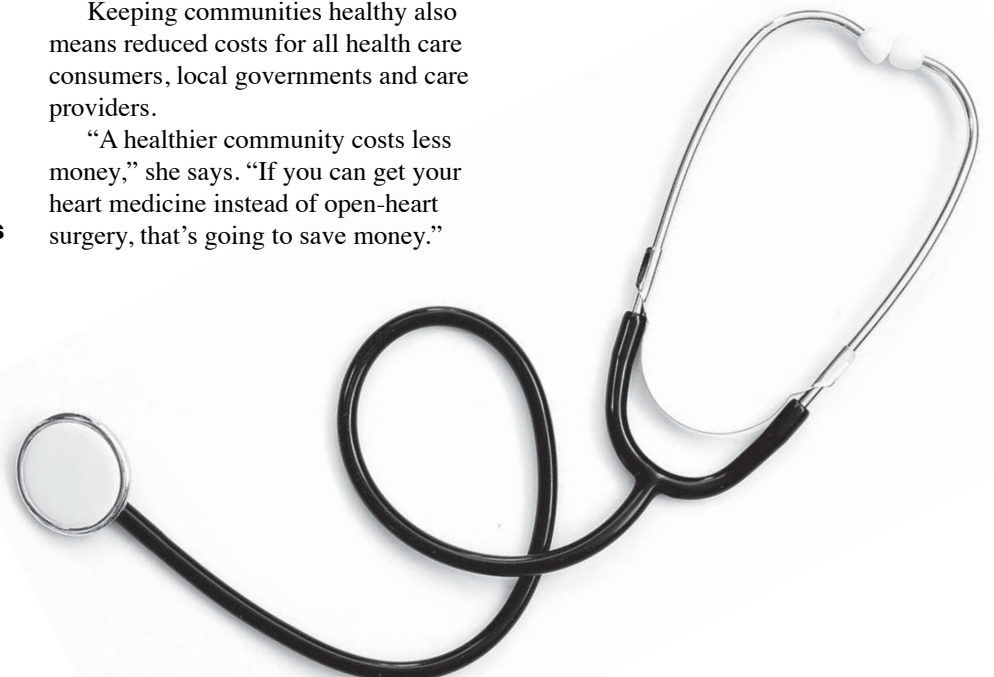
How to get help

Navigating both the health insurance and Medi-Cal systems can be daunting but Placer County HS can guide you. Whether you're unsure if you qualify or don't know what insurance plan best fits your needs, eligibility specialists can explain what Medi-Cal programs can help as well as refer you to additional resources.

"We're here to help when you're having difficult times. We've all fell on hard times," says Kayla Rooney, Medi-Cal training senior with Placer County HS. "Everybody has needed help, whether it's with food, medical [care] or childcare."

"I've applied for Medi-Cal in the past, I've had times when I got laid off and CalFresh was my lifesaver," Rooney adds. "It comes from a personal place for me because I've been there."

For more information on how Medi-Cal can help you stay healthy, visit www.placer.ca.gov or call 1-888-385-5160.





Help at Your Fingertips

Placer 211 can connect you with resources that can help you thrive

BY ANNE STOKES

In 2019, Dale was homeless and living in his car. Having survived a violent crime several decades earlier combined with a long career in construction had left him sick, disabled and going blind at nearly 65 years old.

"I've done new construction, I've done retro construction ... and I was a roofer for a while. My dad did concrete work since I was a kid so I did a lot of that," he says. "I [worked] until my back went out and then there was nothing I could do."

Dale got back on his feet in part by reestablishing his Medi-Cal benefits, which have been crucial in allowing him to access both emergency and routine medical care. Today, he's housed and sees several different doctors who help him manage multiple chronic health conditions.

For many in Dale's situation, it can be hard to know where to look for help. In such cases, 211 Placer is the best place to start.

"It's a simple three-digit number that people can call for any Health and Human Services information, disaster preparation information or — in the event of a disaster — non-emergency information," says Ann

Guerra, executive director of Connecting Point, an organization that serves Nevada, Sierra, Plumas and Placer counties,

"As a community, we've all decided people should have access to health care."

Ann Guerra
Connecting Point executive director

including operating Placer 211 services. "We serve as an extension to community resources. We're not the ending place but we are the starting place."

In addition to Medi-Cal, Placer 211 can connect callers with a comprehensive list of resources, including housing, employment, food, disability services and more. While community call center

operators can't directly answer eligibility or benefit questions, they can directly connect people with someone who can.

"If someone is calling and they don't have health insurance, particularly if there's a COVID concern, we don't want to give them another number to call; we want that 211 call to be the call that connected them right to that resource," Guerra says.

She notes that people calling for help are often unaware they may be eligible for Medi-Cal. She also says many are hesitant because of the stigma attached to the publicly funded program.

"As a community, we've all decided people should have access to health care and it's worth exploring," she says. "You can get good services, you can in some instances get dental, you can get access to behavioral health services, as well as basic medical services and even drug and alcohol services."

If you need help, call 2-1-1 or visit Placer 211 online at www.211connectingpoint.org for confidential assistance and to be connected with resources and support.

We're here to help

Health insurance can be complicated. Navigating coverage, deductibles and in-network providers along with the California Department of Health Care Services (DHCS) system can be daunting. But there is help.

"We can help [applicants] fill out forms, answer any questions they have, even if they do apply online," says Kathryn Grob, senior Medi-Cal eligibility specialist with Placer County Health and Human Services. "Fill out everything you can and we'll contact you to get the rest of the information we need. [You're] not just out there on [your] own, we're able to help."

How to apply

 **Online:** Visit www.MyBenefitsCalWIN.org

 **By phone:** Call 1-888-385-5160 to request an application by mail as well as for help filling it out

 **By mail:** Send your completed application to P.O. Box 20400 Auburn, CA 95604

Eligibility qualifications may include

- Household income
- Number of people in household
- Disability
- Age
- Medical needs

Documentation needed may include

- Proof of California residency (can be a California driver's license or ID)
- Identity (also can be a California driver's license or ID)
- Citizenship or immigration information
- Social Security number (if you have one)
- Other health insurance
- Income
- Property/Asset verification (for some Medi-Cal programs)
- More information or documentation may be needed depending on which Medi-Cal program you may be eligible.

For more help applying for Medi-Cal coverage and information on qualifications, visit www.placer.ca.gov/2125/Medi-Cal-Program or call 1-888-385-5160.

Closest Call of Their Lives

For this family, health insurance
changed everything

BY ALLEN PIERLEONI

Alaina Gilberg and her husband, Nick, are well aware of the importance of health insurance. Without it, they might not have had the happy ending they now enjoy.

Alaina, an office manager in Auburn, lost her coverage under her parents' plan when she turned 26 last year.

"I wasn't sure what I was going to do for insurance, but I wasn't worried about it," she says. "But then I got pregnant (with their second son) and had no health coverage. We made too much income for Medi-Cal, but not enough to cover insurance expenses."

The situation worsened when there were complications with her pregnancy. Baby Henry was born 3-1/2 months premature, weighing less than 2 pounds. Ultimately, the infant would spend the next 3-1/2 months in the Neonatal

Intensive Care Unit at Kaiser Permanente hospital in Roseville — nearly two months of it on a ventilator.

"I had no insurance, I was so lost and didn't know what to do," Alaina says. "I wasn't working and my husband had to take a lot of time off from work as well."

But the Gilbergs got assistance from "a lot of great people who referred us to programs that could help," she says. Their situation improved when they connected with Placer County Health and Human Services' department of California Child Services (CCS).

"We were thrown into a situation and had to figure it out, but we got so much direction, starting at the hospital," Alaina says. "Then at CCS, which helped with Medi-Cal and Social Security, and provided us with everything we needed to make sure our baby got the care he needed."

**"It's amazing
the different
programs that are
out there to help."**

Alaina Gilberg
Medi-Cal recipient



The Gilberg family is all smiles now including mom Alaina, dad Nick, baby Henry and son Elijah.

PHOTO COURTESY OF ALAINA GILBERG

The couple qualified for Medi-Cal themselves and found a plan with Kaiser. Between CCS, Medi-Cal and other programs working hand-in-hand, the hospital bills were taken care of.

"It's amazing the different programs that are out there to help," Alaina says. "I can't imagine having to foot the bill (for baby Henry's care). We went from not knowing if our baby was going to survive,

to having a [9-month-old] at home who is the light of our lives. We are so blessed."

What is her advice to those who are uncertain about health coverage?

"You just have to get into it and do it," Alaina says. "The process can be difficult if you're under stress, but asking for help can make a difference. Don't let it overwhelm you."

How to avoid a gap in coverage

Setting up and maintaining a Medi-Cal account sometimes has unnecessary obstacles, says Manuel Lopez, Medi-Cal eligibility specialist with Placer County Health and Human Services (HS). **He offers this advice:**

1. Some people who would qualify for Medi-Cal don't take the initial step because **they're intimidated by the thought of paperwork.** Counselors at the HS Call Center are there to facilitate.

2. Many would-be applicants **fear they will be asked too many personal questions.** Not so, says Lopez. "We ask for the basic information we need to help them with their claims, such as current income and number of people in the household," he says.

3. "We can't work with you if we can't reach you," Lopez says. It's key to **report any changes in contact information, and to complete and return required forms in a timely manner.** The failure to return completed paperwork to HS is the "top reason" why cases are discontinued and benefits are lost, he says.



For more information, call 888-385-5160
or visit www.mybenefitscalwin.org

Keeping Fed *and Healthy*

At Sierra College, students get help with putting meals on the table, at no cost to them

BY ALLEN PIERLEONI

Sienna Anaya-Vasquez is in the business of helping college students, which puts a smile on her face and on theirs.

“My favorite part is at the end of an appointment, seeing the relief on a student’s face that I could help alleviate their anxiety,” she says.

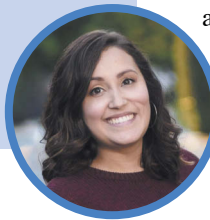
As the CalFresh coordinator for the Placer Food Bank, she assists students at Sierra College qualify for and navigate the CalFresh program, helping students get the food they need.

CalFresh is our state’s version of the federal Supplemental Nutrition Assistance Program. Qualified low-income individuals and families may be eligible for a food assistance supplement, which can be used to purchase healthy food at supermarkets and grocery stores.

For students, CalFresh is a nutrition supplement to their income or student loans that can only be used for food products. It cannot be used for pre-cooked

“You need to eat, and the CalFresh program is here to help you.”

Sienna Anaya-Vasquez
CalFresh coordinator
for Placer Food Bank



foods from restaurants, delis or other sources.

“It’s money for food,” explains Anaya-Vasquez. “Students just have to show up and complete a few documents, which I do for them. A lot of them are first-generation college students who need an extra push.”

Most of her student referrals come from Sierra College’s Financial Aid Office, where she formerly worked (“I have good contacts there and they get

the word out to students,” she says) and Sierra’s Extended Opportunity Programs and Services department. EOPS offers support services to low-income and educationally challenged students.

She has reached out to more than 200 students, giving them information about free farmers markets and food distributions, and helping them with CalFresh applications and renewal paperwork, she says.

“There’s a whole list of things they can be eligible for, and I reach out to them directly,” she says. “That’s how I get interested students.”

Her biggest challenge is “getting a hold of them,” she says. “I can’t help them unless they contact me back. They’re always busy with schoolwork and a job.”

Anaya-Vasquez gives CalFresh presentations in various

Sierra College classrooms, where her message is direct: “You need to eat, and the CalFresh program is here to help you. You won’t be your best self unless you are eating a balanced diet. How are you going to pay for that if you’re struggling now? Paying for food will be one less thing you have to worry about.”

Anaya-Vasquez recalls one foster youth student she assisted. “He sent me six additional students to get help with getting into CalFresh,” she says. “One thing he tells me is, ‘I don’t know why more people don’t do this. It’s so easy ... and I always know I’ll be able to eat.’”

For more information, call 916-783-0481, Ext. 111, or visit www.placerfoodbank.org/calfresh/.

Apply for benefits online at GetCalFresh.org.



Building healthier communities together

Placer County’s community partners can help you apply for CalFresh, Medi-Cal and CalWORKS benefits.

CalFresh helps you put healthy and nutritious food on your table. College students and SSI recipients are welcome to apply.

Medi-Cal can help you get needed health care services. Benefits are available to families, individuals, seniors, and pregnant women.

If you are an adult with dependent children, you may be eligible for California Work Opportunity and Responsibility to Kids, or CalWORKS.

To learn more, call 888-385-5160 or click www.MyBenefitsCalWIN.org.

Apply for these programs with any of our Community Partners:

Placer Food Bank
8284 Industrial Ave.
Roseville, CA 95678
916-783-0481
www.placerfoodbank.org

Stand Up Placer
775 Sunrise Ave, Suite 160
Roseville, CA 95661
11985 Heritage Oaks, Suite 200
Auburn, CA 95603
530-823-6224
www.standupplacer.org

Advocates for Mentally Ill Housing Welcome Home
11768 Atwood Road, Suite 6
Auburn, CA 95603
530-878-5088
www.amihousing.org

Sierra Community House
265 Bear St.
Kings Beach, CA 96143
530-546-0952
www.northtahoeefrc.org

Lighthouse Counseling and Family Resource Center
110 Gateway Drive Suite 210
Lincoln, CA 95648
916-645-3300
www.lighthousefrc.com

The Gathering Inn
201 Berkeley Ave.
Roseville, CA 95678
916-791-9355
www.thegatheringinn.com

KidsFirst
124 Main St.
Roseville, CA 95678
916-774-6802
11960 Heritage Oak Place, Suite 3
Auburn, CA 95603
530-887-3536
www.kidsfirstnow.org

Want to help? Start by listening



Working in a variety of roles in multiple organizations, Frida Callejas has helped the underserved in Placer County for 25 years. **She offers this advice to churches or groups that wish to help their neighbors get assistance:**

1. Be a good listener at church and in other social situations, because it will help identify people's needs and what their struggles are. "Good listening leads to revealing conversations," she says.

2. Once you know their needs, identify community organizations that can offer help and/or direction. Networking is key, as one source often leads to the next.

Places to start:

- The Placer Collaborative Network includes 40 services-providers.
- Use Placer 211. Call 2-1-1 or go online to www.211connectingpoint.org to learn about available resources.
- Church ministries – such as St. Rose of Lima Social Concern Ministry – provide services and can help point the way to groups willing to help.
- The Latino Leadership Council is familiar with groups that service the immigrant community.

3. Reach out and connect the underserved with those who can help.

Working *the Network*

Grass roots efforts to help those in need start with word of mouth

BY ALLEN PIERLEONI

In Placer County, spreading the message about services offered by CalFresh — particularly financial help for food — is largely a grass-roots process driven by word-of-mouth.

To foster that, Placer County Human Services (HS) partners with seven organizations contracted to do outreach for CalFresh, including Stand Up Placer, Sierra Community House, KidsFirst, Advocates for Mentally Ill Housing, Placer Food Bank, Lighthouse Counseling & Family Resource Center and The Gathering Inn.

"As 'trusted members of the community,' they come into contact with a lot of people who don't come into our office," says Christina Simkins, senior outreach specialist with HS in Auburn.

Added to that is the new Medi-Cal Health Enrollment Navigators Project, a grant to help locate and service "hard-

to-reach potentially eligible Medi-Cal populations."

"That will mean more medical outreach through our seven partners, who will assist (the underserved) in applying

"If they need help, I'm there to assist them or refer them."

Frida Callejas
Community volunteer



for health benefits and help get them covered," Simkins says.

Meanwhile, local hero Frida Callejas helps underserved individuals

and low-income families in the Latino community with CalFresh benefits, immigration issues, resource guidance and language-barrier problems.

"If they need help, I'm there to assist them or refer them," says Callejas. She works mainly through St. Rose of Lima Catholic Church in Roseville (she's the religious coordinator) and the all-faith Placer People of Faith Together (PPOFT). She also often collaborates with the Latino Leadership Council, which connects Latinos to essential services.

"The people we serve in the church are some of the same underrepresented people in the community," she says. "One of the things they struggle with is the fear of being denied services before even trying to obtain them, so we give them extra encouragement."

Callejas, who serves on the PPOFT board of directors, is the only member accredited to offer legal services to the community. PPOFT provides educational workshops, information, resources and "most importantly we help with filling out immigration documents for people who have to petition to become naturalized citizens," she says.

Callejas also helps direct the Social Concern Ministry at St. Rose. "We study the current needs in the community, find available resources and (identify organizations) we can collaborate with to provide those services for free — a big factor for families with young children," she says.

One of her key roles is as networker, bringing people and groups together on common ground.

"I love helping people and being known by other community organizations," she says. "But as organizations, we always need more opportunities to meet and engage each other, and learn what everybody is doing."



Making the *Process Simpler*

Answers to common questions about Medi-Cal coverage and benefits

BY ANNE STOKES

Navigating the Medi-Cal system can be challenging. Its many rules and regulations are constantly evolving and changing to meet the needs of the community. Marilyn Stover, Medi-Cal senior eligibility specialist with Placer County Health and Human Services answers some commonly asked questions.

How can Medi-Cal coverage help individuals and families in Placer County?

Medi-Cal is a great service for individuals and families who are unable to afford health coverage to get health coverage. There are many providers in the Placer County and surrounding areas that accept Medi-Cal, making it easier to receive care.

Medi-Cal Eligibility Specialists will evaluate individuals and families for every program they are potentially eligible for in an attempt to be able to provide health insurance to as many people as possible.

What is the enrollment process like?

Individuals or families that wish to apply for Medi-Cal can apply in a number of ways. They can call into our service center and start an application by phone. A service center employee will take down general information and then forward the application on to be registered and assigned to a worker. ... The same process goes if one applies online at www.mybenefitscalwin.org or submits a paper application.

If the worker does not have [all the necessary information], a request will be mailed giving the applicant 10 days to provide what is needed. ... The worker will also attempt to contact the applicant via phone or email.

“Medi-Cal is a great way for individuals and families who are unable to afford health coverage to get health coverage.”

Marilyn Stover

Medi-Cal senior eligibility specialist, Placer County Health and Human Services

What information should applicants have ready?

The application should be completed with as much information as possible and as accurately as possible with current contact information. Different Medi-Cal programs require different information, but all applicants should be ready to provide a photo ID, copy of a Social Security card and current income information. Some programs require verification of property such as bank accounts [and] life insurance policies. The Medi-Cal worker will contact the applicant to inform them what is needed for their particular application.

What information is required to continue benefits?

Every year, a renewal packet is mailed out 60 days before the renewal month due date. Any paperwork in that packet needs to be completed as accurately as possible leaving nothing blank. Any changes need to be reported at renewal and verification provided if necessary.

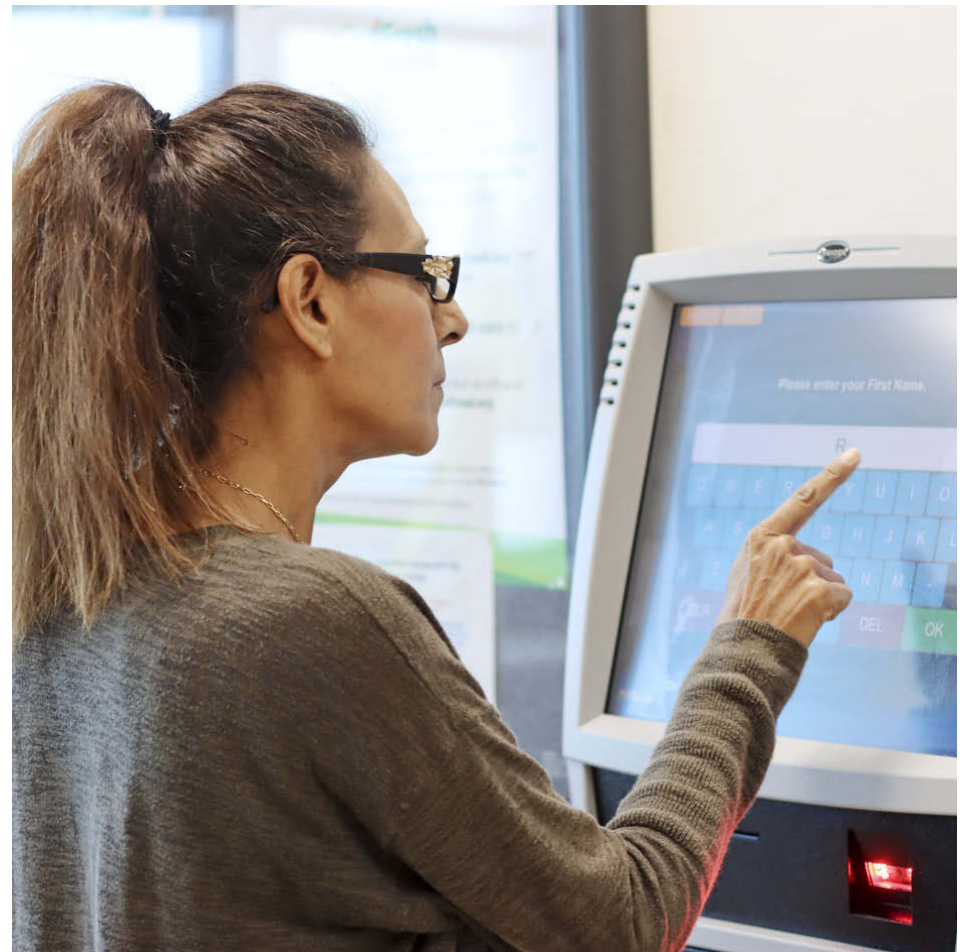
What are some of the common issues that applicants come across when applying for or continuing benefits?

One of the common issues is not having updated contact information. Medi-Cal customers have a reporting responsibility of 10 days. Any changes to the household — including change of address, phone number, income loss or gain, marriage [or] birth — need to be reported. ... Not being able to contact a customer can result in a loss of benefits.

If at any time someone from our

office tries to contact a customer and they don't understand why or they don't understand the paperwork, my best advice is to call and ask [for help]. We have very well-trained and educated service center employees that can help answer the customer's questions.

For help navigating Placer County's Medi-Cal program, visit www.placer.ca.gov or call the service center at 1-888-385-5160.



Medi-Cal Benefits include...



Medical



Vision



Mental



**In-Home
Support
Services**

Medi-Cal offers medical, dental, vision and mental health care to eligible individuals and families at little or no cost. Even if you are working, own a house, are married, or have no children, you may be eligible for Medi-Cal programs that help pay medical expenses.

Any person has the right to apply, but certain conditions must be met to qualify. It is important for anyone in need of medical assistance to contact Placer County Human Services Division to start an application.

Don't wait for open enrollment; enroll anytime with Medi-Cal. During the COVID pandemic, did you or your family have a life-changing event and lost benefits? Apply now!

Inquiries and applications should be made via www.mybenefitscalwin.org or call 1-888-385-5160.



Covered California

If you are ineligible for Medi-Cal, affordable insurance plans are available through the health benefits exchange, Covered California, during its open enrollment in November and December.

For more information about Covered California or to apply, visit www.CoveredCA.com.

You may still be eligible, even if you...



are working



own a home



are married



**don't have
children**



Placer County Human Services

Auburn

11542 B Ave.
Auburn, CA 95603
Fax: (530) 889-7608

Lake Tahoe

5225 N. Lake Blvd.
Carnelian Bay, CA 96140
Fax: (530) 546-1912

Rocklin

1000 Sunset Blvd. Suite 220
Rocklin, CA 95765
Fax: (916) 784-6100

Sierra Community House

265 Bear St.
Kings Beach, CA 96143
CalFresh Appointments:
Wednesdays 2-4 p.m.



Placer County Health & Human Services

P.O. Box 20400
Auburn, CA 95604

888-835-5160

www.MyBenefitsCalWIN.org



**Due to COVID, hours vary. Check
online or call the Call Center.**



Placer.ca.gov