



HERE TO HELP

Your guide to
Medi-Cal expansion

SACRAMENTO
COUNTY
DEPARTMENT OF
HUMAN ASSISTANCE



Health Care for All

BY MEREDITH J. GRAHAM

The Affordable Care Act and expanded Medi-Cal allow Sacramento County to reach more residents

Californians have a new opportunity to get and stay healthy. That's because more Californians than ever have access to health insurance, thanks to the Patient Protection and Affordable Care Act (ACA). The expansion of Medi-Cal in particular opens the door for millions of Californians who did not qualify in the past, not only giving them access to health coverage, but no-cost or low-cost health coverage.

So, why is health insurance such a big deal?

Many people who have survived without it might not realize that insurance covers more than just accidents and major surgeries. Medi-Cal coverage includes wellness visits, a variety of screenings and immunizations as well as other routine tests that can help prevent illness and catch problems before they turn into something big.

Sacramento County's Department of Human Assistance is an important resource for those looking to enroll in Medi-Cal or one of the other plans through Covered California.

"We have access to all insurance programs. If a person qualifies for the tax-credit program or even an unsubsidized program, we can assist them in plan enrollment," says Yvonne Pielenz, Medi-Cal program specialist for Sacramento County. "We're here to try to make sure that everyone has some health insurance at some level."

"Now I don't have to turn people away and say, 'I've taken your application as far as I can.' We can keep it moving."

YVONNE PIELENZ
MEDI-CAL PROGRAM SPECIALIST

Pielenz is excited to be able to say yes to more people thanks to the expansion of Medi-Cal. Income limits have increased, and owning property like a house or car is no longer considered for expanded programs. Adults without children were previously not eligible for Medi-Cal, but could now qualify, based on income. These changes make more Sacramento County residents eligible than ever before. Pielenz points to the Former Foster Care Children's Program as another important change. Adults who have aged

out of the foster care system can now receive Medi-Cal coverage, regardless of income or household dynamics, until they turn 26 — previously, the age limit was 21.

The ACA changes also have brought greater integration between government agencies, making the process of applying for benefits faster and more user-friendly. It is now easier to apply because eligibility staff have greater access to government information databases, allowing them to electronically verify applicants' information in many cases.

Pielenz notes that for those who qualify for Medi-Cal, there is no time limit for applying —

the Covered California open enrollment period does not apply.

Overall, the Affordable Care Act is having a positive effect on creating a healthier community, Pielenz says.

"I've worked in the program over 24 years, and it's certainly been challenging at times when the rules change," she says. "But now I don't have to turn people away and say, 'I've taken your application as far as I can.' We can keep it moving, regardless of income, regardless of eligibility. I hope that makes things much better for our customers."

HEALTH COVERAGE OVERHAUL

The Patient Protection and Affordable Care Act has led to many changes in how Americans access health care, including who's eligible for free health coverage, how individuals can sign up for coverage and what's included in every health plan. Here is a quick overview of what's new.

- Covered California now serves as a marketplace for individuals to apply for health insurance in the state. Tax credits are offered to many Americans based on income to ensure access to "affordable care."
- Medi-Cal expansion means more people qualify for no-cost or low-cost health care through Medi-Cal.
- Many small businesses and nonprofits qualify for tax credits when they offer health insurance to employees.
- Insurance companies are no longer able to deny coverage or charge higher premiums based on pre-existing conditions.
- The Patient's Bill of Rights ensures all health insurance plans cover a core list of services.
- People who decide not to sign up for coverage face tax penalties.



“It makes me really happy because it’s less of a weight on our shoulders.”

ELIZABETH MARTINEZ

MEDI-CAL RECIPIENT

The Martinez family had struggled with the high cost of health insurance. Now parents Elizabeth and Gabriel are covered by Medi-Cal, along with their children (from left) Phin, Isaiah and Oliver.

PHOTO BY LOUISE MITCHELL

The Coverage They Need

BY MIKE BLOUNT

Medi-Cal gives newly eligible family peace of mind

Health insurance coverage has always been slightly out of reach for the Martinez family. Even though 30-year-old Gabriel Martinez worked full time as a carpenter, getting medical coverage through his employer was too expensive for the family of five. Stay-at-home mom Elizabeth, 27, says they could afford dental and vision coverage, but medical coverage was always out of their budget.

Thankfully, their three children, 4-year-old Isaiah, 3-year-old Phin and 1-year-old Oliver, have had medical coverage since they were each born. The Martinez children were enrolled in the Healthy Families program, which was rolled into Medi-Cal in 2013.

Medical coverage was especially important for her son Isaiah because he had issues with asthma when he was a baby. Elizabeth says she was thankful her son was able to see a doctor.

“Any time he had a cold, it would always turn into a respiratory issue,” Elizabeth says. “I’m happy he had coverage, because I don’t know what I would have done if he didn’t have it.”

While both parents were comforted knowing their children would be covered if they needed medical care, the thought that something could happen to either of them was always in the back of their minds.

“I worried especially about Gabriel because he’s out there working with his table saw and I was always kind of worried that he might get hurt or that something would happen,” Elizabeth says. “We would be bankrupt because of the medical costs and he would be out of work too. I was always worried about that.”

In the past, Elizabeth only qualified for Medi-Cal when she was pregnant. Gabriel has never been eligible. But Elizabeth never stopped trying to find both of them medical coverage. When she heard about changes in eligibility rules for Medi-Cal through the passage of the Patient Protection and Affordable Care Act, she decided to try again.

“I had heard there were changes on the news and radio that might make it easier for us to qualify,” Elizabeth says. “That’s what made me want to try again, and I’m glad that I did.”

Today, all five members of the Martinez family are covered through Medi-Cal. Elizabeth says she can now rest easy that a trip to the hospital for either parent won’t bankrupt the family.

“It makes me really happy because it’s less of a weight on our shoulders,” Elizabeth says. “If something happened to either of us, we wouldn’t really have to worry about how we were going to get it taken care of, and that’s a relief.”

WHAT’S CHANGED WITH MEDI-CAL?

With the expansion of Medi-Cal, as many as 2 million Californians have access to no-cost or low-cost health care for the first time. Enrollment is always open for Medi-Cal, and 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 or pregnancy.

INCOME LIMITS INCREASED. Expanded Medi-Cal increases the amount an individual or family can earn to qualify for Medi-Cal to 138 percent of the federal poverty level, an income level designated by the U.S. Census Bureau each year. An individual living alone can earn up to \$16,118 in 2014 and a family of four could earn up to \$32,913 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.

FORMER FOSTER CARE CHILDREN’S PROGRAM

EXPANDED. Youths in foster care at age 18 can now access Medi-Cal until age 26, regardless of income factors, instead of until age 21.

To find out if you’re eligible for Medi-Cal, visit www.MyBenefitsCalWin.org, or call 916-874-3100 or 209-744-0499.

“I have that card in my back pocket. I can feel confident now that I’ll be covered.”

KELLY KELEHER
MEDI-CAL RECIPIENT

Simplifying the Process

BY MIKE BLOUNT

Man finds enrolling in Medi-Cal easier than in the past

Kelly Keleher, pictured here with his pet cat, Pie, has never had any medical insurance due to the high monthly cost. He recently learned he might be eligible for Medi-Cal and applied, and says the process was both easy and convenient.
PHOTO BY SERENE LUSANO



There’s only one time in his life that Kelly Keleher needed health insurance — and when he started searching for affordable coverage, it was one of the most grueling tasks he had ever experienced.

The 62-year-old has always paid attention to his health, but Keleher could never afford the high monthly insurance payments to have a regular doctor and get checkups. Instead, he relied on clinics and free screenings for his medical needs. But four years ago while looking at the back of his shoulder, Keleher saw a mole that looked a little strange. He worried that the mole might be cancerous and began looking into his options.

Keleher found a free cancer screening and had a doctor examine the mole, but he was told it would cost him thousands of dollars to do a biopsy. Unsatisfied with the answer, he began the process of enrolling in Medi-Cal.

“I’ve always known about Medi-Cal, but I wasn’t sure if I would qualify,” Keleher says. “I started the process to apply for it, and I found it to be pretty overwhelming. There was a lot of paperwork, and the process was not friendly at all.”

Intimidated by the process of enrolling in Medi-Cal, Keleher reached out to his friends to see if anyone had any suggestions on what he should do. A friend of Keleher’s then reached out to a doctor he knew to see if he

would be willing to remove Keleher’s mole. The doctor agreed, and the mole turned out to be cancerous. Keleher was lucky. But he knew that he might not always be so fortunate.

Keleher had been paying attention to the passage, and later, upholding of the Patient Protection and Affordable Care Act by the U.S. Supreme Court. He also knew that he might be eligible for Medi-Cal under the new guidelines the law put into place in 2014. Hoping that he could make it through the application, Keleher decided to try to enroll in Medi-Cal once again.

“I got an application from the office, and I was just going to try to do everything at the office,” Keleher says. “But [my niece] helped me do it on the computer, and it was very easy. I’ve had to make a couple of follow-up calls, but everyone I spoke to was very friendly and accommodating. I even asked to talk to the [call center worker’s] supervisor. I wanted to tell them what a wonderful job she did.”

Keleher stresses that everyone who doesn’t have health insurance should look into what affordable health care options they may qualify for.

“It’s very easy, and it takes no time at all,” Keleher says. “I feel really good now that it’s done, and someday I’ll need it. I hope I don’t get sick, but if I do, I have that card in my back pocket. I can feel confident now that I’ll be covered.”

SIGNING UP MADE SIMPLE

Applying for Medi-Cal is now easier than ever. Enrollment specialists at Sacramento County’s Department of Human Assistance are equipped to help customers through the process of determining eligibility and signing up for health care coverage. All people, regardless of immigration status, can apply to see if they are eligible.

Here are three ways to apply:

LOG ON to www.MyBenefitsCalWin.org

CALL the Department of Human Assistance at 916-874-3100 or 209-744-0499

APPLY in person at one of these Sacramento County offices, open Mon.-Fri., 8 a.m.-4 p.m.:

1725 28th St., Sacramento
2450 Florin Road, Sacramento
4433 Florin Road, Sacramento
3960 Research Drive, Sacramento

2700 Fulton Ave., Sacramento
5747 Watt Ave., North Highlands
10013 Folsom Blvd., Rancho Cordova
210 North Lincoln Way, Galt

Here’s what you’ll need:

- Identification, such as driver’s license or passport
- Proof of residence in California, such as driver’s license or utility bill
- Proof of current income, such as a recent pay stub or tax return
- Social Security number
- Documentation of immigration status (if applicable), such as alien number or permanent resident card

NEED HELP PUTTING FRESH FOOD ON THE TABLE?

If you qualify for Medi-Cal, you most likely also qualify for CalFresh, California's nutrition assistance program designed to help low-income individuals and families receive fresh, healthy food. Both Medi-Cal and CalFresh eligibility are based on monthly income.

Receiving CalFresh is easy. Funds are automatically deposited on an electronic benefits transfer (EBT) card, which looks and works just like a debit card. CalFresh EBT cards are accepted at most supermarkets, convenience stores and even some farmers markets.



Unfortunately, many Californians who are eligible are not enrolled in CalFresh. In 2013, the United States Department of Agriculture found that only half of all eligible Californians had signed up for the program. Access to benefits through CalFresh are just a few easy steps away. In certain emergency situations, customers may even be eligible to receive benefits within three days.

For more information on CalFresh and to apply, visit www.MyBenefitsCalWin.org, or call 916-874-3100 or 209-744-0499.

Your Guide to Getting Covered

BY MIKE BLOUNT

Medi-Cal enrollment is easier than ever

Changes set in place by the Patient Protection and Affordable Care Act have made many residents in Sacramento potentially eligible for Medi-Cal for the first time ever. Even if you were not eligible before, you may qualify for coverage now through the program's expansion. And thanks to a streamlined application process, applying for coverage has never been easier.

Stephanie Heisler is an eligibility specialist at the Sacramento County Department of Human Assistance and processes incoming Medi-Cal applications. Part of Heisler's job is to answer any questions applicants may have about the process. But Heisler says the new enrollment process is so easy, many applicants are amazed at how little time it takes to find out if they're eligible.

"There's really nothing to it," Heisler says. "We'll receive an application from the customer first, whether it's through the telephone, online or on paper. For most people, after I have their monthly income, I can determine what they're potentially eligible for based on what type of household they are — single or married — and their household income. That's it."

Filling out the application is easy, too, according to Heisler.

"There are a couple of other things we need — their citizenship or immigration status, and whether or not they are on unemployment. We would also need to know if they are receiving Social Security benefits or Medicare. Once we have that information and the documents are all signed, we can start processing their application."

Heisler says in general, applicants should bring with them a form of photo identification, proof of residence in California, such as a utility bill,

their Social Security number, documentation of citizenship or immigration status (if applicable) and their most recent pay stub to speed up the process.

If a customer has any questions or needs help with the application, Heisler and the rest of the staff at the Department of Human Assistance are committed to providing excellent customer service.

"Basically, a customer can ask anyone here a question, and we'll do our best to answer it," Heisler says. "If the person they ask doesn't know the answer, they will find someone who can answer it."

The department also has a "no wrong door" policy, meaning that staff will help connect customers to other affordable health care options if they are not Medi-Cal eligible. There is no "wrong door" for customers to begin the search for affordable health care, whether through Sacramento County Department of Human Assistance or Covered California.

Heisler says this integration of the eligibility evaluation process is one of the positive changes enacted by the Affordable Care Act. In addition, Heisler explains that determining eligibility in the past required much more information, including what property the customer owned. But starting in January 2014, the Affordable Care Act simplified eligibility rules and expanded Medi-Cal coverage. She adds that the income limits are also much higher, which makes more households eligible for Medi-Cal.

"In the past, there were more rules and smaller parameters that individuals and families had to fit into to be eligible," Heisler says. "If you weren't eligible in the past, I strongly recommend applying again to see if you qualify under the new guidelines. We're here to help."



Stephanie Heisler is a Medi-Cal eligibility specialist at the Sacramento County Department of Human Assistance.
PHOTO BY LOUISE MITCHELL

"If you weren't eligible in the past, I strongly recommend applying again to see if you qualify under the new guidelines. We're here to help."

STEPHANIE HEISLER
ELIGIBILITY SPECIALIST

Your Medi-Cal Road Map

BY SHANNON SPRINGMEYER

Changes to Medi-Cal due to the Affordable Care Act mean more people are eligible for free health care benefits than ever before.

Could you be one of them?

AM I ELIGIBLE?

Expanded Medi-Cal now covers adults who make up to 138% of the Federal Poverty Level (FPL).

FOR EXAMPLE, THESE HOUSEHOLDS COULD NOW QUALIFY:

1 INDIVIDUAL
Can earn up to
\$1,322/mo.



\$1,322

FAMILY OF 3
Can earn up to
\$2,246/mo.



\$2,246

FAMILY OF 2
Can earn up to
\$1,784/mo.



\$1,784

FAMILY OF 4
Can earn up to
\$2,709/mo.



\$2,709

If you meet the income requirement, you can now qualify, even if you have a job or own property, or are under 65. You do not need to have children or a disability to qualify.

IT'S EASY TO FIND OUT

Go to

www.MyBenefitsCalWin.org

and click on the tab:



"See if I Am Eligible."

- You don't need to create an account — just answer a few questions about your household and income.
- All residents are encouraged to apply, regardless of citizenship or immigration status.
- If the tool says you might be eligible, you can then create an account and apply right online.

APPLY FOR MEDI-CAL



Go Online

www.MyBenefitsCalWin.org



Call

the Sacramento County Department of Human Assistance at 916-874-3100 or 209-744-0499



Apply in Person

at a Sacramento County office (see back page for times and locations)

YOU'LL NEED:

- Photo identification
- Social Security number
- Proof of residence in California.
Examples: driver's license, utility bill
- Proof of current income for all members of the household.
Examples: recent pay stubs, last year's tax return
- Documentation of citizenship or immigration status, if applicable. *Examples: birth certificate, passport or permanent resident card*

GET HELP!

Enrollment staff are happy to help! Come in or call at a time that is convenient for you, and staff will help with your questions or assistance applying.

NOT MEDI-CAL ELIGIBLE?

- You might still qualify for financial assistance for health care coverage through Covered California. Households can make up to 400% of FPL and still qualify for assistance. For example, an individual can make up to \$3,830/mo., and a family of four can make up to \$7,850/mo.
- Medi-Cal eligibility staff will pass on your application automatically if you are not eligible for Medi-Cal but might qualify for Covered California. You don't have to start a new application!
- Or, check it out for yourself. Go online at www.CoveredCA.com. Use the Shop & Compare Tool to see your options. Or call 1-800-300-1506.

WHAT'S NEXT?

- Medi-Cal eligibility staff will check your application and contact you for any additional information needed.
- Once your application is complete and accurate, eligibility staff will let you know if you qualify for Medi-Cal.

Pick a Plan

- If you're eligible, you'll receive your Medi-Cal card in the mail, as well as information on the plans and providers you can choose from, like Kaiser Permanente and Blue Shield.
- Call the number listed in your packet for help choosing a plan.

Choose a Doctor

- When you have picked a plan, don't wait to choose a doctor. Establishing a "medical home" will allow you to get the care you need, when you need it.
- Within the first year of coverage, see your doctor for a wellness visit.

Renew

- It's now easier to renew Medi-Cal benefits. When you apply, check the box to have your benefit eligibility automatically renewed if you still qualify, for up to five years.

So, what are you waiting for? Visit online, call or stop by today, and, if you're eligible, you could be receiving Medi-Cal benefits in as little as a week.

“This job is about so much more than a paycheck. We want to get everyone covered with medical insurance so no one has to worry.”

JARED DENNIS
ELIGIBILITY SUPERVISOR

Jared Dennis is a Medi-Cal eligibility supervisor at the Sacramento County Department of Human Assistance. Dennis says a driving goal of the department is to provide good customer service.
PHOTO BY LOUISE MITCHELL



We've Got the Answer

Q & A with Jared Dennis

BY MIKE BLOUNT

If you have questions about health care coverage in Sacramento County, eligibility supervisor Jared Dennis and his team have the answers. Dennis typically receives calls from customers who have complicated situations, but he says the best part of his job is knowing the positive impacts he and his staff will have on people in need of health care.

How has the Affordable Care Act changed Medi-Cal from a customer's point of view?

It allows more people to be covered. Before, if you were between the ages of 21-65 and you weren't disabled or didn't have any children, you weren't eligible. The Affordable Care Act opened up the scope of coverage for that large demographic of people. Beginning in May, dental coverage will be available through Denti-Cal. It will be limited coverage for adults. There's not a lot of information just yet, but more will be available as the program rolls out.

What are some myths or misconceptions about Medi-Cal?

Probably the biggest [myth] for Medi-Cal is that it's asking for a handout from the government. Everyone needs help at some point in their life. There is a stigma attached to Medi-Cal — that it's only for low-income households. A lot of people think they make too much money to qualify. It depends on your income level, but in general, many people are eligible for health insurance through either Medi-Cal or Covered California.

As an eligibility supervisor, what does your job entail?

I manage a staff of about eight to 12 people, assisting them with calls from customers. If they get stuck somewhere in the process, I step in to help out. In turn, they feed up information to me, such as concerns from customers. A huge part of my job is communication. I think of it like being the coach of a basketball team. If all the players are executing the play correctly, we win the game. If we're successful, we have happy customers.

What measures has the department taken to ensure good customer service?

We have frequent quality reviews, so we let the customer know this call may be monitored or recorded. We have reviews for follow-up tasks as well. We have a list of paperwork and things we receive in the mail or through fax that we have to follow up on. When the eligibility staff is not on the phone or in person they are working behind the scenes on these follow-up tasks. We do everything we can to make it as easy as possible. We always try to respond back in a timely fashion. Good customer service is our number one priority.

What concerns do customers have when you speak to them?

One question customers ask us frequently is, "What is the status of my case?" We do our best to instruct the customer on what we need to do or what they need to provide to us in order to finish the case.

Identity theft is also a huge concern for customers, because they are giving us very sensitive information over the phone and allowing us into their lives. But I want to stress that we hold their information in the highest regard. Everything is confidential and we protect all of it completely.

Does the information customers give you get reported to immigration enforcement?

Absolutely not. We do not report any information to immigration enforcement.

What do you like about your job?

I like helping customers find answers to their questions and get the coverage they need. A lot of times, I receive calls from customers in distress. We try to expedite the process as much as we can to make it as easy as possible for them to get medical services.

This job is about so much more than a paycheck. We want to get everyone covered with medical insurance so no one has to worry about a huge hospital bill or ambulance bill if something happens. By the time we hang up the phone, we want them to have that peace of mind.

What Are You Waiting For?

Millions more Californians are **now eligible** for no-cost or low-cost health care through Medi-Cal. Even if you've applied before and been denied, new rules mean you might now qualify.

WHY SHOULD YOU SIGN UP?

PEACE OF MIND. Protect yourself and your family, knowing that you're covered in case of illness or accident.

STAY HEALTHY. Included preventive services will help keep you and your family well.

IT FITS YOUR BUDGET. Based on income, you could qualify for no-cost or low-cost coverage through expanded Medi-Cal, or financial assistance through Covered California.

IT'S NOW EASIER AND FASTER. You could be approved and covered in as little as a week.

So apply today to see if you qualify for Medi-Cal or financial assistance through Covered California. All residents are encouraged to see if they might be eligible, regardless of citizenship or immigration status.

IT'S EASY:

VISIT www.MyBenefitsCalWin.org



CALL the Sacramento County
Department of Human Assistance:
916-874-3100 or 209-744-0499



APPLY in Person at a Sacramento County
office, Mon.-Fri., 8 a.m.-4 p.m.:

1725 28th St., Sacramento
2450 Florin Road, Sacramento
4433 Florin Road, Sacramento
3960 Research Drive, Sacramento
2700 Fulton Ave., Sacramento
5747 Watt Ave., North Highlands
10013 Folsom Blvd., Rancho Cordova
210 North Lincoln Way, Galt

SE HABLA
ESPAÑOL

Para obtener cobertura médica, visite
www.MyBenefitsCalWin.com o llame
al 916-874-3100 o 209-744-0499.

SACRAMENTO
COUNTY

DEPARTMENT OF
HUMAN ASSISTANCE

www.dha.saccounty.net

