



Care for All

What Medi-Cal Expansion Means for You



Oroville Hospital

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The Affordable Care Act and Medi-Cal Expansion

Oroville Hospital invites Butte County residents to learn more about these historic changes in health care

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For many working adults and their families, access to health care is financially out of reach. They won't qualify for Medicare until they reach retirement age. They don't work at places that offer insurance or don't work enough to qualify for insurance from their employers, yet work too much to qualify for insurance from the government. As a result, they find themselves either uninsured or forced to look to private insurers for policies that can prove costly.

However, this situation is changing. Under the Affordable Care Act (enacted by Congress in 2010), states are expanding health coverage offered through the federal Medicaid program, which in California is known as Medi-Cal. More working families now qualify for free or inexpensive insurance, thereby increasing their access to medical care.

Medi-Cal insurance is not just for injuries or illnesses, though it does cover the care of such ailments. The state is placing extra emphasis on preventative care, so adults and children can receive more check-ups, screenings and immunizations than they

could before. Medi-Cal also helps working families find a "medical home" with a primary-care provider or a medical home system such as Oroville Hospital to assess their needs and, if necessary, refer them to specialists for more intensive care.

In its expansion of Medi-Cal, California has adjusted its income requirements to allow more people to qualify. The income limits now stand — in relation to the Federal Poverty Measure — at 133 percent for an adult. On Jan. 1, 2014, that limit will be raised to 138 percent of the Federal Poverty Measure. (The Federal Poverty Measure for 2013 is \$11,490 per individual, plus \$4,020 for each additional member of the family or household.)

Those who qualify for Medi-Cal have choices. The state contracts with two insurers in Butte County for Medi-Cal coverage: Centene and Blue Cross/Blue Shield. The companies are similar, but not identical. In addition, through the state's insurance marketplace (called Covered California), Medi-Cal subscribers can purchase supplemental coverage for physicians and/or services not included in their Medi-Cal plan.

Through the Web portal at www.CoveredCA.com, Californians can check their eligibility and apply online. The state Department of Health Care Services also has a lot of information about Medi-Cal posted on its website, www.dhcs.ca.gov.

Still, the process of applying for Medi-Cal can seem daunting to an individual unfamiliar with insurance. That's where Oroville Hospital can help. The hospital has trained consultants in administrative offices, hospital wards and clinics who work with patients to complete Medi-Cal applications every day. They understand the ins-and-outs of the system, as well as differences between the various types of coverage. They are available for in-person assistance, and they've also shared their expertise in the pages of this guide.

Oroville Hospital invites you to learn more about Medi-Cal, a vital program that's helping make Butte County a healthier place to live.

Oroville Hospital Eager to Serve

Dear Readers,

The recent expansion of Medi-Cal has the potential to make a huge impact on the lives of people who, due to their concern about the cost, would not seek medical care otherwise. Yet, amid all the political rhetoric surrounding health reform, the notion of government-backed insurance has become stigmatized. That's unfortunate, because people should feel good about the Medi-Cal expansion, which now includes more working adults.

A vast number of Medi-Cal subscribers are hard-working parents who happen to have jobs that don't offer benefits packages. They're your friends and neighbors — maybe even you and your family.

We at Oroville Hospital care about people, not politics. We don't look at the Affordable Care Act — or its corresponding expansion of Medi-Cal — as a divisive issue. We adapt to the changes we're presented in order to continue our mission of providing quality health care to the patients we serve.

With more Butte County residents eligible for Medi-Cal, we expect to see more patients than ever before. These new subscribers will suddenly gain access to care that previously presented a financial burden to them.

Oroville Hospital has been gearing up for this increased demand by hiring additional primary-care

providers along with developing new services and expanding our facilities. We are bringing all our resources together to help in the treatment and prevention of illnesses and injuries. We know people who take care of themselves in partnership with a doctor not only help themselves but also strengthen their families, neighborhoods, workplaces and communities.

We encourage everyone without health insurance to visit www.CoveredCA.com to see if you qualify for Medi-Cal, or call us at (530) 532-8265. We're here to help.

**—Robert J. Wentz, President
and CEO of Oroville Hospital**



Robert J. Wentz

Applying for Coverage Gets a Whole Lot Easier

After years without insurance, woman finally enrolls in Medi-Cal

In the past decade, Summer Hatten has only had health insurance for three months. And she's not alone — she's one of a staggering 3 million Californians who are eligible for Medi-Cal but aren't enrolled. The 29-year-old telephone operator says she's been fairly healthy, so the difficult process of applying for Medi-Cal was just not worth the effort. But with newly streamlined enrollment procedures and the help of specialists at Oroville Hospital, Hatten is now looking forward to being covered for at least the next five years.

"When I went to Oroville Hospital, all I needed was my ID and an old pay stub — that's it," Hatten says of her recent visit to the facility's Financial Counseling Department, where enrollment specialists are on hand to help patients sign up for Medi-Cal as well as other plans through Covered California. "I thought, 'Are you sure?'"

She applied to be covered by Medi-Cal for the next five years, meaning she won't have to go through the process again until then. The result is the ability to finally breathe, she says.

"I'll definitely be more reassured not having to worry about (whether) somebody is going to hit me with their car, or just everyday little accidents that we can't prepare for," Hatten says about the

prospect of having health insurance. "It will help me to focus on more important things."

The application process, streamlined as part of the Affordable Care Act, was incredibly simple, especially when compared with how things used to be. In the old system, people needed to provide seemingly endless amounts of paperwork, from tax forms to birth certificates.

Now applicants just need an ID, such as a driver's license, and an estimation of annual wages — anything from a pay stub to last year's taxes will do.

A few years ago, Hatten decided it would be a good idea to get health coverage. She gathered her driver's license, Social Security card and tax information and brought them to the Social Services office.

She waited, filled out paperwork and was told she needed to provide more documents, and then more documents. By the time she finally got approved, she was exhausted. And the coverage only lasted three months.

"The process was so infuriating, I just gave up," Hatten says. Rather than get health coverage, she opted to try to stay healthy on her own and pray that nothing would happen that would require medical attention.

"This time it was so simple," she says. "The process just flowed."

"I'll definitely be more reassured not having to worry about [whether] somebody is going to hit me with their car, or just everyday little accidents that we can't prepare for."

Summer Hatten

Summer Hatten has been eligible for Medi-Cal for years, but says the application process was too difficult. She recently enrolled and says everything went smoothly.

PHOTO BY MEREDITH J. GRAHAM

Getting Started

Applying for Medi-Cal has become easier than ever. You can submit an application online or by phone (800-300-1506), or you can arrange to consult with an enrollment specialist through the Oroville Hospital Financial Counseling Department (532-8625) to help guide you through the process.

If you want to see if you qualify for Medi-Cal:

- » Go to **www.CoveredCA.com**.
- » Under the "Resources" tab, click on "Shop and Compare Tool."
- » Type in the number of people in your household, household income, ZIP code and ages of household members to see if you qualify.

If you want to apply online, here's how to do it:

- » Get your legal ID (e.g. driver's license) and social security number ready.
- » Calculate your current annual income, which you can determine from a pay stub.
- » Log onto the **www.CoveredCA.com** home page; click on the "Start Here" button, then on the "Preview Plans" tab.
- » Enter the information requested about your income and household; click on the "See My Results" button.
- » Review the plans for which you'd qualify.
- » If you qualify for Medi-Cal (or want to purchase a different plan), click on the "Apply Now" button.
- » Follow the instructions for setting up an account.
- » Log on to the site.
- » Complete the application and submit it.
- » Your application will go to the county health department for processing. You will receive notification your application was received within two weeks. It will take up to 45 days for full acceptance into the Medi-Cal program to be granted.



Thanks to the Medi-Cal expansion, Pam Lamb will have health insurance for the first time in her adult life.
PHOTO BY MEREDITH J. GRAHAM

Health Insurance Brings Peace of Mind

Two sisters foresee healthier futures under new guidelines

Pam Lamb doesn't know what it's like to have health insurance. As a house cleaner, she earns too much to qualify for Medi-Cal but not enough to afford private insurance. Her sister, Debora, on the other hand, has had insurance most of her life, but when her hours teaching special education were cut a few years ago, so was her health coverage.

"When I get sick, I just get through it. I can't afford to go to a doctor," says Pam, who lives in Palermo. "I try to eat well, exercise, take my vitamins, and thankfully I haven't had any problems. But I'm standing on a thin line — you never know what might happen."

When Debora, who lives in Oroville, first applied for Medi-Cal several years ago, she was told she had too many assets, in the form of a house and property, to qualify. Pam had applied for Medi-Cal as well, but she earned just more than was allowed. When commercials first started airing about the Affordable Care Act and the Medi-Cal expansion, she didn't pay attention — she didn't think it applied to her.

"I didn't even believe it at first," she recalls. Then she and Debora went to a health fair in Oroville, where they got free flu shots and cholesterol tests. Oroville Hospital had a table with information about

Medi-Cal and Covered California. There, the Lambs learned that they could get help with enrollment at Oroville Hospital's Financial Services Department, which was ideal because neither has a computer.

"Even if I had a computer, I would have needed the help," Pam says. "If you don't have a medical background, it's confusing."

Pam and Debora both set up appointments with an enrollment specialist, and with their help, both women were able to determine they were eligible to apply for Medi-Cal under the new expansion guidelines. The only things they needed were an ID and an income estimate.

"I know I have borderline asthma. I do need inhalers. It's only \$20 to get a new inhaler, but I have to go to a doctor (for the prescription)," Debora says. "I had an attack at school, and I'd run out of my inhaler, so I used a paper bag. With insurance, I can go to the doctor, get medication when I need it. It will be great!"

Pam, on the other hand, has avoided doctors and is looking forward to learning about her new coverage and how she can take advantage of it.

"I don't even know how insurance works," she says. "But I know I won't have to hold my breath anymore."

"I'm standing on a thin line — you never know what might happen."

Pam Lamb

What does the Medi-Cal expansion mean for you?

As part of the federal government's Affordable Care Act, the state of California is receiving more funding for Medi-Cal.

Previously, an individual could qualify for Medi-Cal only if he/she earned up to 133 percent of the Federal Poverty Measure, a figure calculated by the U.S. government each year. That limit has risen to 138 percent. Pregnant women now qualify if their household income is up to 208 percent. Parents can receive Medi-Cal for their children if their household income is 261 percent.

The Federal Poverty Measure for 2013 is an annual income of \$11,490 for one individual, plus \$4,020 for each additional member of the household.

Income Limits for Medi-Cal Eligibility

For an individual living alone to qualify for Medi-Cal, he/she can earn no more than:	\$15,856
A married couple with no children could earn:	\$21,403
A pregnant woman on her own could earn:	\$23,899
For a family of four, the parent(s) could earn up to: (Children would qualify for Medi-Cal even if the adult(s) would not.)	\$61,465

For an official determination of Medi-Cal eligibility, go to www.CoveredCA.com and use the "Shop and Compare Tool" available under the "Resources" tab.

They've got you covered

Those interested in consulting with an enrollment specialist at Oroville Hospital should call the hospital's Financial Counseling Department at (530) 532-8265.

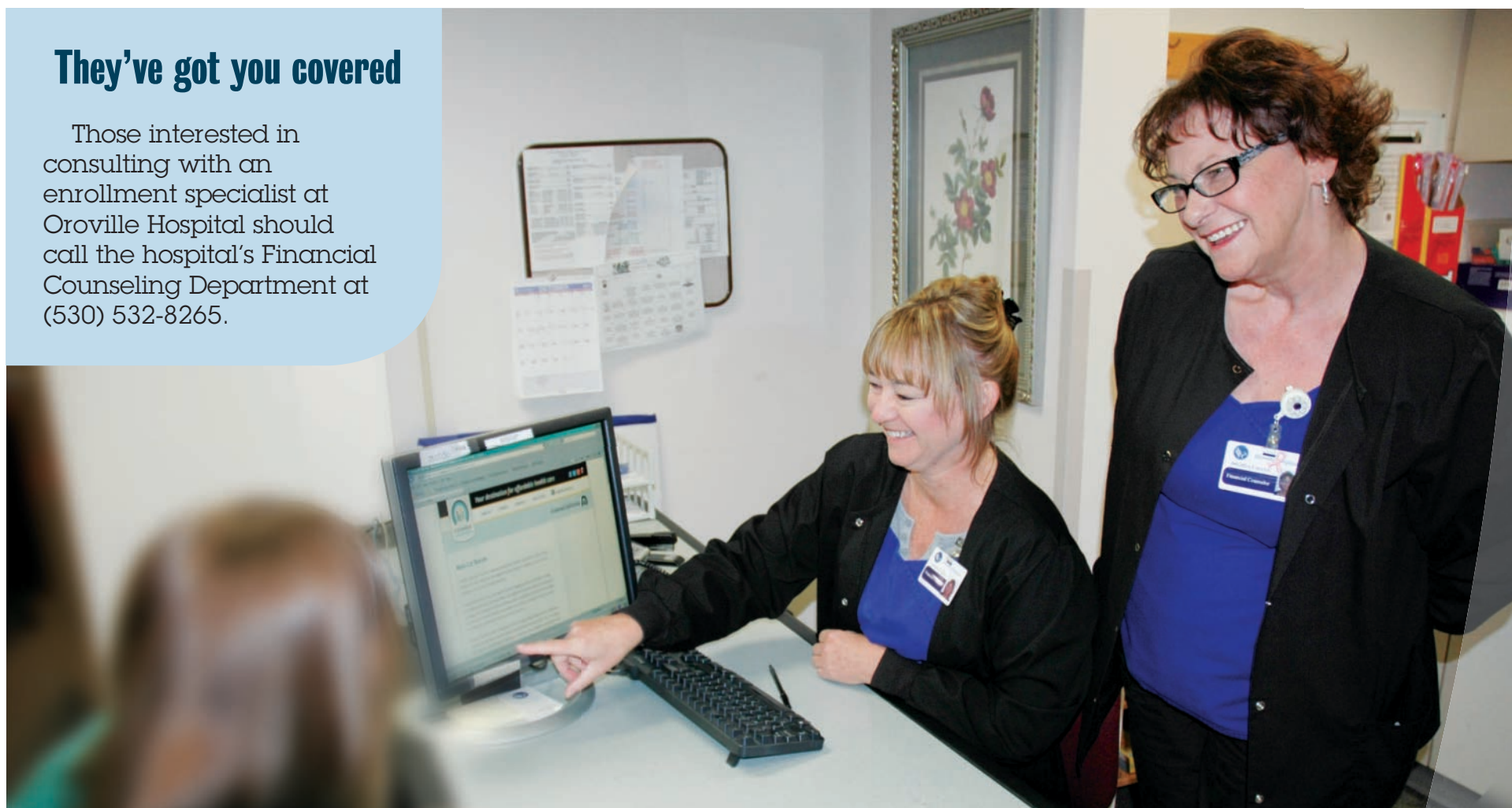


PHOTO BY MEREDITH J. GRAHAM

Making Sense of the Process

Enrollment experts at Oroville Hospital know their way around the changing landscape of health insurance

Applying for health coverage through Medi-Cal may seem like a daunting task, but with the expert assistance of Oroville Hospital staff and the web portal www.CoveredCA.com, now it's easier than ever to learn about Medi-Cal eligibility and get the application process started.

"It's not difficult at all," says Christy King, a patient access manager at Oroville Hospital who helps people apply for Medi-Cal. "They've streamlined the application for us, so now through Covered California, it leads us in the direction of whether we want to apply for Medi-Cal or look for different options with the patient."

People can apply on their own, or they can come to Oroville Hospital, where King, Patient Access Supervisor Tricia Adams and other staff members offer assistance with Medi-Cal enrollment processes.

Covered California is the state's health care marketplace and benefit exchange as required by the Affordable Care Act. It serves as a launching pad for uninsured Californians, many of whom are unaware of whether they qualify for a subsidized health plan.

The key factor for determining Medi-Cal eligibility is income, though there are exceptions. King recommends applicants have an identification card (such as a driver's license) handy, along with their social security number and income-tax information from the previous year.

The website features a calculator tool that informs an applicant as to whether his or her income falls within the criteria for Medi-Cal coverage. If so, the site directs the applicant to a Medi-Cal application; if not, it will provide other insurance options. Those eligible for Medi-Cal in Butte County can choose between two providers: Centene and Blue Cross/Blue Shield.

"We're here to help; our financial counselors really care."

Christy King, Patient Access Manager

King and Adams can help with those decisions, too.

"What we're going to be looking at with our patients is what's important to them," King says. "Is it a chronic illness that they have? Is it prescription drugs, to make sure those are covered? Is it a specific physician they want to see in the area?"

"From there, we look at the specific plans to see what's covered and include the ratio of what's covered to what's the cost out-of-pocket. Their premium may be higher for one plan, but their co-pays and deductibles

could be lower in the end."

To further facilitate the process, an onsite Butte County Eligibility Specialist makes regular visits to Oroville Hospital to meet with applicants. County officials process all Medi-Cal applications from county residents, and King says there is usually "a quick turnaround" when it comes to receiving approval if immediate medical care is required.

A feature of the Covered California site helps speed this process. Officials can verify income information directly with the IRS, saving the time previously needed to request copies of tax returns and/or pay stubs, then waiting for the paperwork to arrive.

"I do think it's a more streamlined process now," Adams says. "It's more convenient for people. Before, they had to run around to get proof of income; now it's done with the computer system."

Unlike Covered California (the enrollment deadline for which is at the end of March 2014), there is no enrollment period for Medi-Cal applicants. Those interested are welcome to seek the guidance of Oroville Hospital's enrollment experts at any time.

"We're here to help; our financial counselors really care," King says, adding that it's rewarding to help patients get health coverage and avoid a potential financial burden. "We're excited to be able to help people who in the past have been denied coverage."

Your Medical Team's Quarterback

Oroville Hospital plays part in a statewide effort to increase access to primary-care providers for Medi-Cal subscribers

As an emergency medicine physician at Oroville Hospital, Dr. Mark Heinrich has treated countless patients in life-or-death situations. But he's also treated patients with less serious conditions — people who come to the emergency room simply because they don't have a regular doctor to see. They often spend hours in the waiting room for care they could have received quickly from a physician, nurse practitioner or physician's assistant in a family medicine clinic.

That's why Heinrich is so pleased with the statewide establishment of the "medical home" system, increasing access to primary care for Medi-Cal subscribers as well as those on other insurance plans. In a medical home, a patient has a primary-care provider, or PCP, for regular checkups and sick visits; that PCP also can give the patient access to specialists for more serious conditions.

"Medicine today has to be a team approach if you want to take optimal care of patients," Dr. Heinrich says. "It's not like medicine used to be, where you went to 'the doctor' and that doctor knew everything that there was to know. There's so much to know now that you have to rely on specialists, and having those specialists integrated into our system as part of the team is what makes it all work for the patient."

If a medical home is a team, he says, the PCP is the team's quarterback. The PCP is the health care practitioner who knows the patient best, "the provider who knows you on an ongoing basis," Heinrich said. The PCP is in the perfect position to assess whether a patient should seek specialty care for a persistent problem, and can make the appropriate referral to a cardiologist, gastroenterologist, neurologist or other specialist.

As a comprehensive medical center, Oroville Hospital has a host of on-site specialists. Their offices are all connected through a centralized electronic health record system, or EHR. Oroville Hospital created its own EHR, based on the Veterans Health Administration software VistA, and Dr. Heinrich says it's the key to maintaining an efficient medical home.

Now, with a click of the mouse, a specialist can access records of the various examinations and lab tests conducted by the PCP and any other

physicians the patient has seen. Then the specialist can add his or her findings, which become immediately accessible to the other doctors.

Gone are the days of paper charts, which each physician maintained independently and could only share with another clinic or office upon special request.

"It's archaic compared to what we have now," Heinrich says. "What's really exciting about this integrated health record is you have instant access to all this information at your fingertips, and no longer are you waiting days — sometimes weeks — for the information. It's there instantly, and that really increases patient safety and translates into overall better patient care."

Those benefits are moot, of course, if a person cannot get a doctor's appointment. Many local residents don't get health insurance at work and don't meet the requirements for Medi-Cal, leaving them and their families in the ranks of the uninsured. Those with public coverage tend to find few physicians in private practice who accept new Medi-Cal patients.

The expansion of Medi-Cal will mean increased access to health care, which is what Heinrich calls "the real effect on Medi-Cal patients" of a medical home.

"Historically it's been difficult for them to have a primary-care provider, which is really

important," he says. "A great number of patients who present to the emergency room don't have a true emergency but are there because they don't have a primary-care provider. With the institution of this new health care system, it will make it much easier for Medi-Cal patients and the uninsured to actually access a primary-care provider, and hence access the quarterback they need for the team."

Dr. Mark Heinrich discusses the benefits of having a primary-care provider.



Medi-Cal Questions Answered

Christy King, Oroville Hospital's Patient Access Manager, addresses common Medi-Cal queries

What is Medi-Cal?

Medi-Cal is the name of California's federal Medicaid program. It offers low-cost or free health care insurance for those who qualify. Benefits include inpatient hospital care, ambulatory patient services, emergency services, maternity and newborn care, rehabilitative services, laboratory services, doctor visits, mental health and substance-use services, prescription drugs and preventive and wellness services.

I applied for Medi-Cal in the past, but was denied. Should I still apply?

Yes. Guidelines have changed and if you are still denied you may qualify for other types of insurance coverage. Oroville Hospital also has a financial assistance program we can discuss. We recommend you re-apply and, depending on the outcome, we can determine the best options for you, or proceed with other solutions. Contracts with a monthly payment might be an option for you as well.

Is there someone who can help me with the application?

Yes, our Financial Counseling department can help you fill out the application and walk through the questions with you. Walk-ins and appointments are both welcome. An on-site county eligibility worker is also available at Oroville Hospital three days a week to offer assistance as needed. You can also go online to the Covered California website to read more about what to expect when applying for Medi-Cal. Refer to the coverage tab and select "Medi-Cal" to get familiar with the basics.

If I qualify for Medi-Cal, will my family be covered?

It depends on family income and family size. The entire family might be covered under Medi-Cal or some of the family might be covered under a different program. For example, if you have children, they might be covered under Medi-Cal and you may qualify for a different plan offered by Covered California. The coverage you end up qualifying for is based on the information you provide to make sure you and your family get the best coverage possible.

If I qualify for Medi-Cal, will it cover past bills?

If the bills are within three months of applying for Medi-Cal, they may be covered. It's important for you to apply as soon as possible to ensure your coverage starts as soon as it can. If you qualify for Medi-Cal, you will be eligible for benefits beginning the month you apply if you provide all required information in a timely manner. If you do not currently have medical expenses, we encourage you to apply for coverage now rather than waiting until you have medical bills.

What type of questions will I be asked when I apply for Medi-Cal?

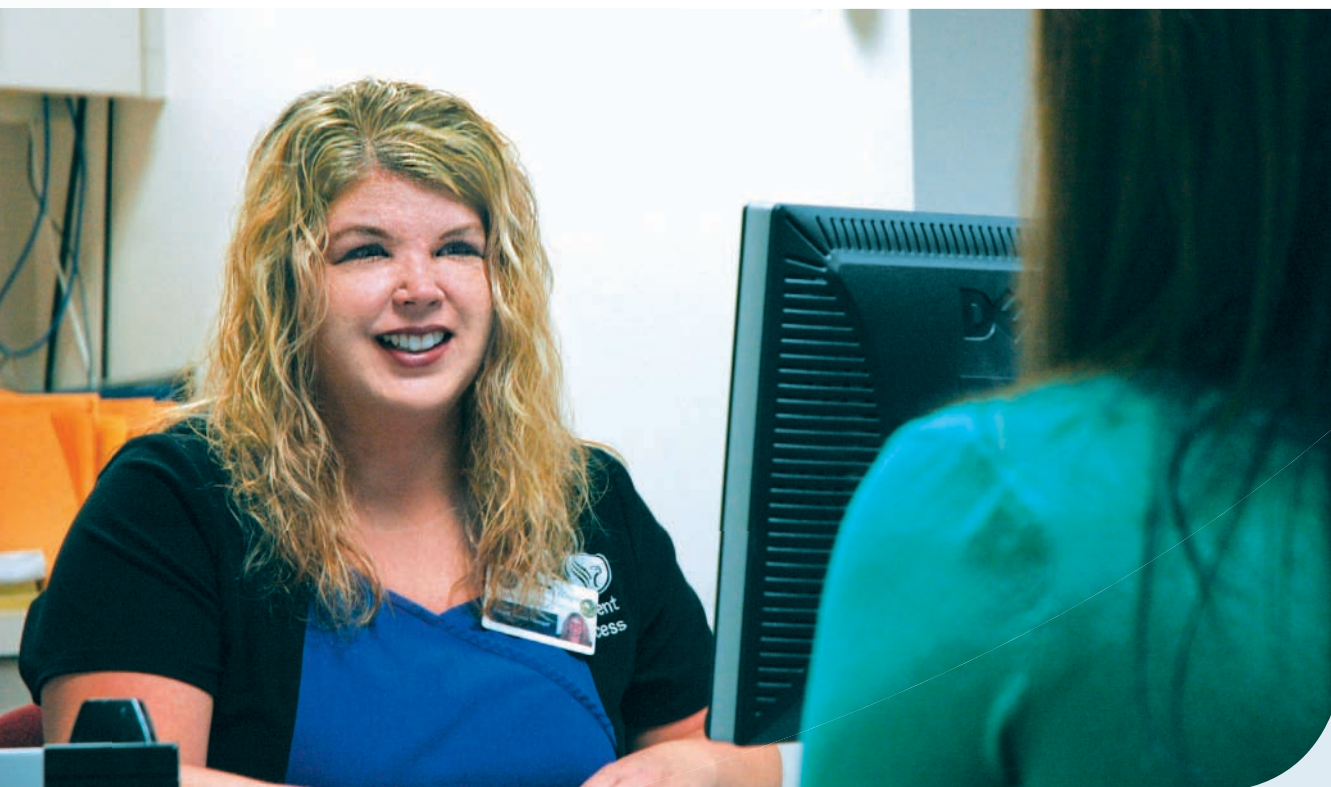
Sections of the application include questions about basic personal information, employment status, income, family size, and whether you receive other insurance benefits. Examples of questions you can expect are:

- What is your full name?
- What is your address?
- What is the best number to reach you?
- What is your social security number?
- Does anyone claim you as a dependent on their taxes?
- Do you have health insurance through your job?
- Are you currently employed?
- Do you live with any children under the age of 19?

Of course, all information you provide is kept private and secure.

Christy King is one of Oroville Hospital's experts on Medi-Cal.

PHOTO BY MEREDITH J. GRAHAM





You're Covered

A review of Oroville Hospital services and Medi-Cal benefits

Oroville Hospital is a private, nonprofit corporation that has been serving the community's health needs for more than 50 years. The facility has grown and adapted over the decades to maintain the highest level of patient care possible. What was once a small community hospital is now a large operation. Here is just some of what Oroville Hospital now offers:

Childbirth services
Ambulatory care
Vascular surgery

General surgery
Intensive care
Emergency care services

Diabetes care
Rehabilitation services
Cancer care

Oroville Hospital has always been dedicated to caring for Medi-Cal patients. Now that more community members will be eligible for Medi-Cal, the hospital and its staff have made it a priority to not only continue the high quality of medical care they've become known for, but also to educate the public on how to take advantage of health care options available to them.

For those unfamiliar with what Medi-Cal covers, here are some of the benefits provided:

Emergency services
Hospitalization
Preventive and wellness care

**Mental health and substance-use
disorder services**

Maternity and newborn care
Prescription drugs
Pediatric services

Brought to you by Oroville Hospital as a community service. The information provided has been compiled to the best of our ability and is believed to be current.

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