Affordable Care Act:
Covered California

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Updates

• Indian Provisions
• National Indian Health Outreach and Education on ACA/IHCIA
• Consultation Review
• Certified Enrollment Entities
• Certified Enrollment Counselors
• Enrollment
• Education and Outreach
Indian Provisions

• Exempt from penalty for being uninsured
• AIAN Exempt from most cost sharing in Covered California plans
  • Cost sharing = deductible + co-pay
  • Federal government pays cost sharing to plans
• Able to enroll monthly
<table>
<thead>
<tr>
<th>Provision</th>
<th>AIAN who are Members of Federally Recognized Tribes</th>
<th>AIAN who are eligible to receive care from an Indian Health Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemption from Cost-Sharing</td>
<td>Members with a household income of less than 300% percent of the federal poverty level are exempt from cost sharing, including co-pays and deductibles, if they obtain insurance through Covered California at any facility. ACA §1402(d), 25 U.S.C. § 1623(a)</td>
<td>No cost for any item or service obtained directly through the I/T/U or through referral under contracted health services. This provision applies regardless of household income when the AIAN is enrolled in a health plan offered through Covered California.</td>
</tr>
<tr>
<td>Exemption from Open-Enrollment Periods</td>
<td>Members are eligible to change plans monthly.</td>
<td></td>
</tr>
<tr>
<td>Exemption from the Individual Mandate</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
NIHOE on ACA/IHCIA

• Worked collaboratively to develop and adapt a training series on ACA in tribal communities
• Hosted forums and training at tribal communities throughout California
• Created a website dedicated to ACA in California (www.crihb.org/aca)
Tribal Consultation

- Covered California hosted a consultation on November 7, 2013.
- Over 80 tribal representatives attended.
- Key Covered California leaders attended to address questions on the electronic CalHEERS system, Identification of AIAN, and other issues relative to AIAN with Covered California.
Tribal Consultation

• CRIHB hosted a meeting on November 6, 2013 with tribal leaders regarding Covered California.

• Four requests to Covered California:
  – Support AIAN streamline Definition Bill
  – Mandate Qualified Health Plans offer contracts to Indian Health Programs
  – Assist in the CalHEERS Tribal MAA claiming processing
  – Continue Consultation Process
Meeting with Assemblymember Dr. Richard Pan
Certified Enrollment Entities

- United Indian Health Service
- Sacramento Native American Health Center
- MACT Health Board, Tule River Indian Health,
- Consolidated Tribal Health
- Feather River Tribal Health
- Toiyabe Indian Health
- Greenville Rancheria
- Northern Valley Indian Health
- Santa Ynez Tribal Health
- Southern Indian Health Council
- Indian Health Council
- Fresno American Indian Health
- K'ima:w Medical Center
- Riverside San Bernardino County Indian Health
- Lake County Tribal Health
- Lassen Indian Health
- Anav Tribal Health
Certified Enrollment Counselors

• CRIHB has a Master Trainer: Antoinette Medina
• Hosted final training February 26-28, 2014
• CRIHB has offered 4 trainings
  – Sacramento, Redding, Santa Rosa, and Banning
  – Trained 68 counselors, as well additional attendees who were not pursuing CEC status
Education and Outreach

Education Activities
(Completed 550 of 1,319)

Outreach Activities
(Completed 3,078 of 4,270)
Education and Outreach

Reach by Activity Type

- Social Media: 44.13%
- Community Event: 22.77%
- Workshop: 11.27%
- School Education: 4.86%
- Pow-wow: 4.74%
- One/One: 4.74%
- Health Based: 7.47%
## Enrollment

<table>
<thead>
<tr>
<th>Race</th>
<th>Subsidy Eligible</th>
<th>Base Projection for 3/31/2014</th>
<th>Unsubsidized</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>184,997</td>
<td>194,000</td>
<td>41,951</td>
<td>238,929</td>
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<tr>
<td>Latino</td>
<td>107,892</td>
<td>265,000</td>
<td>11,943</td>
<td>119,835</td>
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<tr>
<td>Asian</td>
<td>114,127</td>
<td>83,000</td>
<td>11,893</td>
<td>132,944</td>
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<tr>
<td>Black or African-American</td>
<td>11,946</td>
<td>22,000</td>
<td>2,318</td>
<td>15,270</td>
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<tr>
<td>Mixed Race</td>
<td>26,003</td>
<td></td>
<td>6,682</td>
<td>34,631</td>
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<tr>
<td>American Indian and Alaska Native</td>
<td>982</td>
<td></td>
<td>56</td>
<td>1,401</td>
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<tr>
<td>Native Hawaiian and other Pacific Islander</td>
<td>951</td>
<td></td>
<td>146</td>
<td>1,175</td>
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<tr>
<td>Other</td>
<td>13,046</td>
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<td>2,007</td>
<td>16,396</td>
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<tr>
<td>Unknown Race, Non-Latino</td>
<td>20,095</td>
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<td>3,546</td>
<td>23,641</td>
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<tr>
<td><strong>Grand Total</strong></td>
<td><strong>480,039</strong></td>
<td><strong>80,542</strong></td>
<td><strong>560,581</strong></td>
<td></td>
</tr>
</tbody>
</table>

* Excludes 144,188 non-respondents.
Enrollment Issues

• Families with members of federally recognized tribes and non-members are unable to create two applications with financial assistance.
  – This is slated to be fixed by the end of March.

• Dropdown menu incomplete for tribes.
  – This is “optional” data and doesn’t have to be completed. Will work to revise; consider textbox.
FAQ: How can someone use Covered California in conjunction with Medicare Parts A, B & D?

• Individuals who are eligible for Medicare are not eligible to receive premium assistance through Covered California. Additionally, Medicare supplement insurance (Medigap) plans are not offered through Covered California.
FAQ: Can I decline Medi-Cal?

- Yes, a consumer may decline Medi-Cal, but they will not be eligible for premium assistance.
Tribal Exemption Application Forms

Questions?

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