



## **CCHI ASSISTER'S FORUM**

**Monday, June 15<sup>th</sup> 2020 3:00 PM – 4:00 PM**

**Join the Meeting Remotely**

<https://meetings.ringcentral.com/j/1487091427>

Join from PC, Mac, Linux, iOS or Android: +1(623)4049000,,1487091427# (US West)

Telephone: +1(623)4049000 (US West)

Meeting ID: 148 709 1427

### **AGENDA**

#### **I. Introductions & how are things locally?**

Attendees: (38+/-) Carmen, Cotton, Community Health Partnership, Gregory, Fatima, Noel, Marisela, Yvette B., Alicia, A. Castillo, Soto, Smith, Kao Xiong (UWNCA, Flores, K. Martinez, GMorales. Gabriella Martinez, Ema Perez, Frank Robles, Maria Romero-Mora CCHI

#### **II. Outreach, Enrollment, Retention and Utilization**

##### **a. County by county assessment: Young Adult Expansion**

-3 primary reasons numbers are declining: Young adults are not eligible due to income, Public charge concerns, population is unaware of new benefits

-If anyone has stories regarding this population losing coverage in the transition from Emergency Medical to Full Scope Medi-Cal, please share these stories with us so we can report to the state.

-TCE Young Adult Expansion Materials:

<https://www.calendow.org/news/health4-all-medi-cal-expansion-materials/>

-Orange County, Santa Clara County and Santa Cruz County, and Salud Para la Gente, east Valley Community Health, and Pomona staff provided their local strategies below.

Q: How can we provide services to the Undocumented population?

A: social media content, place fliers at laundromats, food distribution centers, working with local community colleges, use phone banks to target age group

Q: How do you educate Undocumented population about Public Charge prior to completing an application?

-CDSS Locating Trusted Sources link:

<https://www.cdss.ca.gov/benefits-services/more-services/immigration-services/immigration-services-contractors>

A: Explain Federal vs. State Programs. Generalize the conversation and guide them to immigration lawyers, because every case is different.

- b. Medicare overview and how to support seniors during the pandemic with coverage issues

- Presentation by Maria Torres-Almanza Health Services Manager, Napa CHI
- See attachment for presentation

### III. Announcements

- a. None at the time.

### IV. Conclusion

- a. Next HAA Forum July 20, 2020



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[WWW.NAPACHI.ORG](http://WWW.NAPACHI.ORG)

# What is Medicare?

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# Medicare Basics

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It is a federal health insurance program for individuals 65 years old and older

It was created by the federal government in 1965 by president Lyndon Johnson

Medicare is financed by payroll taxes, Medicare co-payments, and monthly premiums—deducted from Social Security benefits





# Eligibility

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Over 65 years old

Individuals with certain disabilities

End-stage renal disease

Must be a permanent resident or U.S. citizen

# Eligibility

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Individual is eligible to enroll to Medicare, three months before their 65<sup>th</sup> birthday, the month of their birthday and three months after their 65<sup>th</sup> birthday

This seven-month period is known as initial enrollment period

If individual is already receiving Social Security or Railroad Retirement Board, he/she will automatically be enrolled into Medicare

Individual will receive a Initial Enrollment Questionnaire (IEQ)

# Eligibility

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Disabled individuals who are under 65, automatically get Medicare the month after they have received Social Security disability benefits for 24 consecutive months

Afflicted individuals with end-stage renal disease (kidney failure) must be on dialysis or must have received a kidney transplant

Medicare coverage for kidney failure ends 12 months after an individual stops dialysis or 36 months after an individual receives a kidney transplant



# Original Medicare: Parts A and B

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Parts A (hospital) and B (medical) are referred to as  
“Original Medicare.”



# Part A (Hospital)

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No premium (Some exceptions)

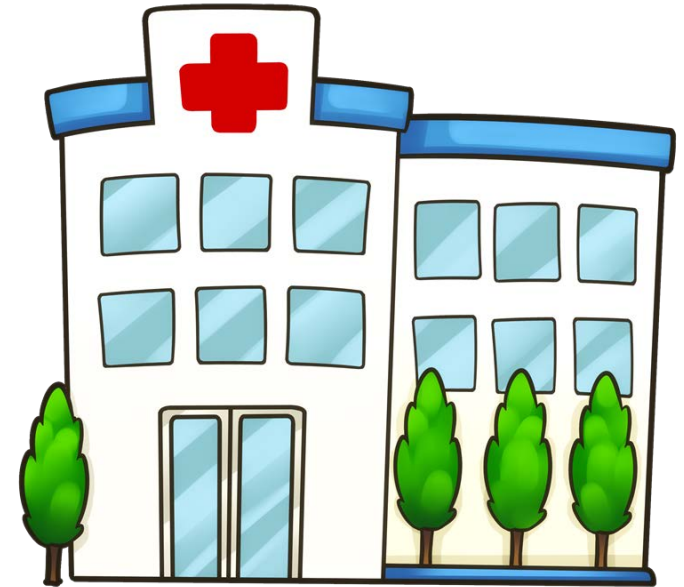
Inpatient care at hospital

Skilled nursing facility care

Hospice Care

Home health care

Blood work (laboratory)



# Part B (Medical)

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Premium is \$144.60 (for 2020) or higher depending on your income.

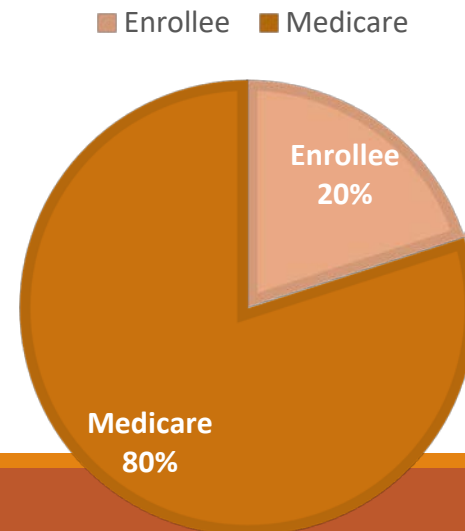
Subject to increase annually

This premium can be deducted directly from Social Security

Covers:

- Outpatient care
- Durable Medical equipment
- Preventative Services
- Ambulance
- Chiropractor Services

**MEDICARE PART B COINSURANCE**



# Not Covered by Part A & B

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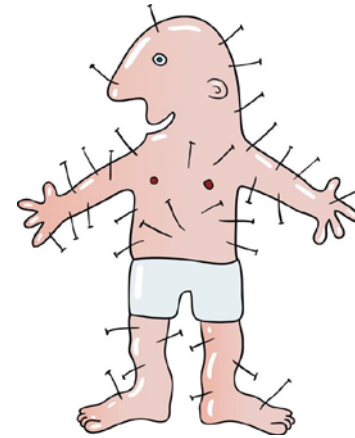
Long Term Care

Routine Dental work

Cosmetic Surgery

Acupuncture

Hearing Aids



# Part C (Medicare Advantage)

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This part of Medicare is optional

Must be entitled to Part A and enrolled in Part B

There is a premium that is based in region, age, and income

Offered only in certain counties and with certain private insurance companies

Includes all benefits and services under Part A & B through a managed care plan (HMO or PPO)

Usually Part D (Prescription Drugs) is bundled into this plan

# Part D (Prescription Drug)

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Optional

Must be entitled to Part A and/or enrolled in part B

Premium based on region and age

Helps cover the cost of prescription drugs or will lower the cost

Permanent premium penalty of 1% for late enrollment



# Medigap & Medicare Supplements

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Serve the same purpose, different names

A Medicare Supplemental plan is a private health insurance plan

Will cover what Part A & B does not (20% gaps)

Policies are available by plans A – N

Plans E, H, I, and J are no longer sold

It's illegal to enroll in Medigap if someone already has Part C (Medicare Advantage)

Plans A, B, C, or D ≠ Parts A, B, C or D

# Important Dates

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- Currently there is no open enrollment.
  - Unless you are turning 65 and will be newly eligible to Medicare.
  - Or you have a special qualifying event such as:
    - You changed where you live
    - You lost your current coverage
    - You have a chance to get other coverage
    - Your current plan changed its contract with Medicare
- Next open enrollment will run from October 15th, 2020 to December 7th, 2020. This is the time period where you can pick a new Medicare Advantage (Part C) plan or a new Part D (prescription drug plan) plan. You can also switch back to original Medicare during this time. Any enrollments that happen during this time period will be effective January 1<sup>st</sup>.





From kxiong to Everyone: 03:00 PM

Hi Everyone! This is Kao Xiong from United Way of Northern California!

From Maria Romero-Mora to Everyone: 03:04 PM

Done :)

unmute and test it

From Frank Robles to Everyone: 03:06 PM

Please feel free to drop a line on the chat box to share as well.

From Stephanie Hernandez to Everyone: 03:18 PM

Stephanie Hernandez of Coalition of Orange County Community Health Centers. Sorry, having issues with audio so I am using the chat room instead. Thank you!

From Maria Romero-Mora to Everyone: 03:24 PM

Young Adult Expansion, what are the issues you are seeing? Or success in your community?

Feel free to post or voice your comments!

Comments/Questions/Feedback please feel free to share.

share.

<https://www.calendow.org/news/health4-all-medi-cal-expansion-materials/>

From Frank Robles to Everyone: 03:27 PM

Please feel free to share on what is working or in the works to try as communities open up more in different regions.

From kxiong to Everyone: 03:27 PM

I do have a question, how do you reach out to undocumented adults to help them?

From Juan Diaz to Everyone: 03:36 PM

Do you educate undocumented folks about public charge prior to completing an application for them so that they are aware?

Thank you, I appreciate the input.

From Maria Romero-Mora to Everyone: 03:38 PM

<https://www.cdss.ca.gov/benefits-services/more-services/immigration-services/immigration-services-contractors>

Question from C. Soto:

If they do not have their Part C card where can they get it?

Answer: They can get their Part C card by calling the health plan directly and they can send a new one.