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EDMUND G. BROWN JR.  
Governor

OFFICE OF AIDS (OA)  
AIDS Drug Assistance Program (ADAP)

Management Memorandum  
Memorandum Number: 2014-01

Date: January 13, 2014

TO: ADAP COORDINATORS  
ADAP ENROLLMENT WORKERS

SUBJECT: SCREENING ADAP CLIENTS FOR MEDI-CAL EXPANSION AND  
COVERED CALIFORNIA (Covered CA) AND REQUIRED ENROLLMENT  
WORKER TRAINING

The purpose of this memo is to provide ADAP Enrollment Workers (EWs) with tools and information to assist with eligibility screening of ADAP applicants/clients for possible referral to Medi-Cal (Standard or Expansion) or Covered CA. For your reference, ADAP is providing a copy of the "Private Health Care Coverage" fact sheet (attached) you will be asked to review with ADAP applicants/clients who may be eligible for Covered CA. We are also providing a copy of the "Screening for Medi-Cal and Covered California" flowchart which will assist you in determining what type of guidance and/or referral you may need to provide to your applicant/client.

### Required Training

All ADAP EWs are required to participate in the "Medical Expansion and Covered California" webinar training which will be conducted by OA/ADAP and Ramsell personnel. Currently there are two webinar training sessions scheduled, please sign-up for one of the following two trainings as soon as possible;

Training One: January 14, 2014 1:30 pm to 3:00 pm  
Training Two: January 15, 2014 9:00 am to 10:30 am

To register on-line, please refer to the January 8, 2014 email, sent by Paula Fleming (Ramsell). The webinar will provide EWs with information and guidance related to the

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revised ADAP screening procedures required due to the implementation of the Affordable Care Act in California. Please take the time to review the attached fact sheet and flowchart as their content will be reviewed during the webinar.

If you have any questions regarding the content of this memo, please contact your OA/ADAP Advisor. The most current "OA/ADAP Staff Assignments by LHJ" list is available on the OA website at: <http://cdphinternet/programs/aids/Documents/ADAP-LHJStaffAssignments.pdf>

A handwritten signature in blue ink that reads "Celia Banda-Brown".

Celia Banda-Brown, Chief  
ADAP Section  
Office of AIDS

Attachments:

Screening for Medi-Cal and Covered California (flowchart)  
Private Health Care Coverage (fact sheet)



# Private Health Care Coverage

Available through Covered California (Covered CA)

The Affordable Care Act (ACA) ensures that all legal U.S. residents are able to obtain affordable health care coverage, regardless of any pre-existing condition(s). Legal California residents will be able to get affordable private health care coverage from a variety of plans through Covered CA. **Open enrollment:** The initial open enrollment period will be from October 1, 2013 through March 31, 2014. Subsequent open enrollment periods will occur annually from October 15 through December 7. **Enrollment period exceptions for "Qualifying Events":** Special enrollment period occurs within 60 days of a life-changing event such as a job loss, death of a spouse, birth of a child, became a new resident of the State, became a US citizen or became disqualified for Medi-Cal Expansion due to income.

## There are Four Levels of Coverage:

*Platinum, Gold, Silver and Bronze:*

Speak to an enrollment counselor who can help choose a plan and level of coverage that would best cover your specific health care and financial needs.

- **Enhanced Silver Plan** - Individuals who earn between 138 and 200% (\$15,856 – \$22,980 for individuals)\* of the Federal Poverty Level (FPL) will have the lowest out-of-pocket costs by choosing a plan with this level of coverage.
- **Platinum Plans** - Individuals who earn from 201% FPL (\$23,095 for individuals)\* and up to \$50,000 can minimize their out-of-pocket costs by selecting a plan with this level of coverage.

\*Based on 2013 FPL

Contact a Covered CA Certified Enrollment Counselor for details.

Income has to be more than:	For a family size of:
\$15,856	1
\$21,403	2
\$26,951	3
\$32,499	4

## Is Your Doctor in the Network?

Contact your doctor's office to find out if they are in the Covered CA network or if they plan to join the network. If not, you can visit the Covered CA website to find a suitable doctor in your area.

## If you enroll in a health care plan through Covered CA:

- **ADAP will be able to help with your drug co-pays and deductibles** for drugs on the ADAP formulary that are dispensed from a pharmacy that is in-network for the Covered CA health insurance plan and ADAP.
- **OA-HIPP may be able to pay your monthly insurance premiums** for clients who are co-enrolled in ADAP and take the maximum federal subsidy.

**Penalties if you don't get coverage:** ACA requires adults enroll in a public or private health insurance plan by March 31, 2014 or face a federal financial penalty.

- In 2014, the fine will be 1 percent of yearly income or \$95 per person, whichever is more. For adults with children, the fine for a child without coverage will be \$47.50.
- By 2016, the fine will be 2.5 percent of income or \$695 per person, whichever is more.
- Fines will be enforced by the Internal Revenue Service based on the number of months without coverage.

**For more information** visit the Covered CA website at: [www.CoveredCA.com](http://www.CoveredCA.com) or call (800) 300-1506 where you can:

- Shop for a private health care plan and apply; or
- Find a location for a Covered CA Certified Enrollment Counselor or find a County Human Services Agency to apply in person.

I have been advised to apply for health care coverage available through Covered CA. I understand that having health care coverage is required by law and that I may incur a financial penalty if I do not have coverage by March 31, 2014.



COVERED CALIFORNIA

Client Initials: \_\_\_\_\_

California Department of Public Health  
Office of AIDS