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

Management Memorandum  
Memorandum Number: 2014-15

Date: December 15, 2014

TO: LOCAL ADAP COORDINATORS  
ADAP ENROLLMENT WORKERS

SUBJECT: **SCREENING ADAP CLIENTS FOR MEDI-CAL AND COVERED CALIFORNIA – UPDATED DOCUMENTS**

**1) SCREENING FOR MEDI-CAL AND COVERED CALIFORNIA FLOWCHART**

**2) COMPREHENSIVE HEALTH CARE COVERAGE FACT SHEET**

The purpose of this memo is to provide ADAP Enrollment Workers (EWs) with the revised “Screening for Medi-Cal and Covered California” flowchart and “Comprehensive Health Care Coverage” fact sheet which will assist you in transitioning your clients to other payer sources if applicable.

**“Screening for Medi-Cal and Covered California” flowchart:**

This flowchart has been updated to include information based on the 2014 Federal Poverty Guidelines released by the U.S. Department of Health and Human Services and Medi-Cal Expansion (MCE) referral information for individuals with Social Security Disability Insurance. Please note that Medicare beneficiaries are not eligible for MCE.

In addition, the updated flowchart includes two new text boxes (B and E which are designated with dashed outlines) with Medi-Cal HIPP information and additional Medi-Cal referral information. Text boxes with italicized text contain web links to web pages that have information associated with each box. Lastly, though a link to the Covered California (CC) website is provided for easy access by EWs, it is suggested that clients consider in-person enrollment for MCE or CC coverage. If your clients are potentially eligible for MCE, the fastest way to enroll is in-person. If your clients are potentially

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eligible for Covered California, it is recommended that your clients seek enrollment assistance from a Covered California certified enrollment worker or an HIV benefits specialist. Information on in-person enrollment can be found at CC website in the “Find Local Help” link. From that link, click on Certified Enrollment Counselor, Certified Insurance Agents, or County Human Services Agencies, whichever applies to your client’s needs.

**“Comprehensive Health Care Coverage” fact sheet:**

Also attached for your reference is the revised copy of the **“Comprehensive Health Care Coverage” fact sheet** (also known as the “ACA Client Handout,” as identified on the revised flowchart) that you must review with your clients who may be eligible for CC. The changes include information based on 2014 Federal Poverty Guidelines and the 2015 open enrollment dates. **EWs must now initial this document** acknowledging review of the information with the client. Please note that the “Comprehensive Health Care Coverage” fact sheet is now accessible to all EWs on the Ramsell website in the following languages: in English, Spanish, Chinese/Mandarin (a Mainland China/Singapore and a Hong Kong/Taiwan version) and Tagalog.

Please contact your OA ADAP Advisor if you have any questions regarding the content of this memo. 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>



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Attachments

## Medi-Cal Referral Criteria

### Medi-Cal Expansion (MCE):

- Age 19-64 years;
- Income less than or equal to 138% FPL (about \$16,105 in calendar year 2014); and
- Legal CA resident.

### MCE Exclusionary Criteria:

- Eligible for or receiving Medicare Benefits (except SSDI recipients in two year wait period for Medicare eligibility); and
- Client is not a lawfully present immigrant. Visit: <https://www.coveredca.com/individuals-and-families/special-circumstances/immigrants/>

### Standard Medi-Cal:

At least one of the following:

- Disabled or potentially disabled;
- Blind;
- Pregnant;
- On refugee status dependent on length of stay in the U.S.; or
- A parent or caretaker relative or a child under 21.

### Standard Medi-Cal Exclusionary Criteria:

- Excess assets (e.g. \$2,000 in savings, second car or home, etc.);
- Currently employed and not disabled;
- Receiving unemployment insurance;
- Denied Medi-Cal, Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) within the past 12 months; and
- Client is an undocumented immigrant.

## Affordable Care Act Requirements

### Ten Essential Health Benefits:

For information on the required health benefits, visit: <https://www.coveredca.com/individuals-and-families/getting-covered/essential-health-benefits/>

### Penalties:

- 2015 - 2% of income or \$325, whichever is greater; and
- 2016 - 2.5% of income or \$695, whichever is greater.

## Covered California Referral Criteria

- Income greater than 138% FPL;
- Legal CA resident;
- Not a Medicare Beneficiary;
- Not enrolled/eligible for Medi-Cal; and
- Cannot have employer-based coverage that costs <9.5% of income.

## Covered California

### Open Enrollment Period:

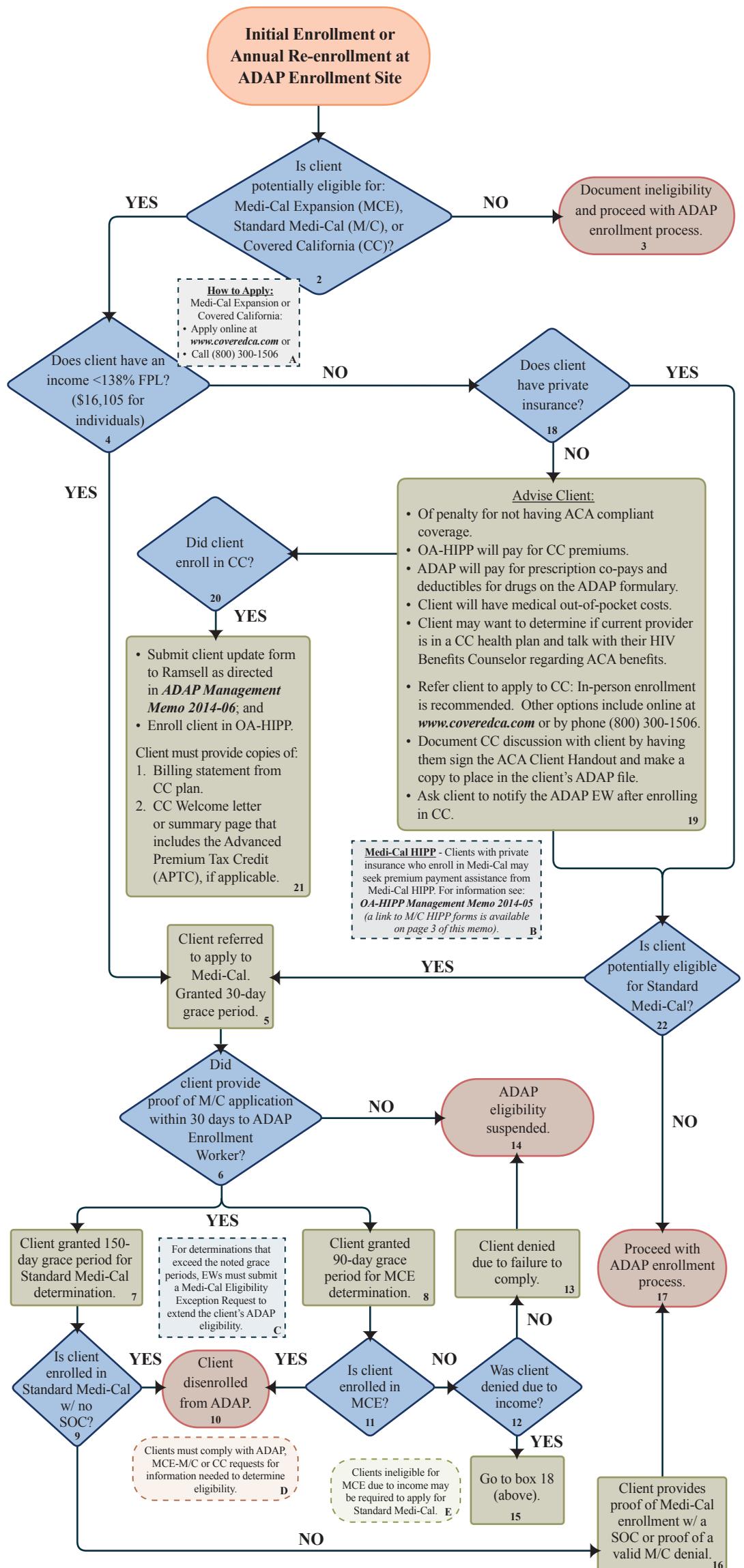
The open enrollment period for 2015 coverage is 11/15/14 - 2/15/15. Subsequent open enrollment periods will occur annually from Oct. 15th - Dec. 7th.

### Special Enrollment:

Allows enrollment in Covered California outside of the open enrollment period due to a life-changing event. Special enrollment can take place within 60 days of a life-changing event.

Full details on the Special Enrollment qualifying events listed above can be found on the Covered California website at: [https://www.coveredca.com/fact-sheets/PDFs/SEP\\_Factsheet\\_MECH\\_062614.pdf](https://www.coveredca.com/fact-sheets/PDFs/SEP_Factsheet_MECH_062614.pdf)

# Screening for Medi-Cal & Covered California



# Comprehensive 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 conditions. Legal California residents are able to get affordable private health care coverage from a variety of plans through Covered CA. **Open enrollment:** Open enrollment for 2015 coverage begins November 15, 2014 and ends February 15, 2015. **Special Enrollment periods:** Special enrollment periods occur within 60 days of a qualifying life event such as: a job loss, death of a spouse, birth of a child, became a new resident of the state, released from incarceration, etc. For a complete list of qualifying events, contact Covered CA (see contact information below).

## 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% (\$16,105 – \$23,340 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 more than 200% FPL\* and up to \$50,000 can minimize their out-of-pocket costs by selecting a plan with this level of coverage.

\*Based on 2014 FPL

Contact a Covered CA Certified Enrollment Counselor for details.

Income has to be more than:	For a family Size of:
\$16,105	1
\$21,707	2
\$27,310	3
\$32,913	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 and qualify for ADAP:

- **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 or face a federal financial penalty.

- In 2015, the fine will be 2 percent of yearly income above the tax filing threshold of \$10,150 for an individual or \$325 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 yearly income above the tax filing threshold 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:

- Apply for private insurance or Medi-Cal; and
- Find a location for a Covered CA Certified Enrollment Counselor or a County Human Services Agency to apply in person.

I have been given information about 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 comprehensive healthcare coverage.

Clients Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I have reviewed the information on this page with the client whose signature appears above. Worker initials: \_\_\_\_\_



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