

ITUP Presents:

Health Care Coverage Options During COVID-19 Webinar

June 4, 2020



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Reminder: Today's presentation is being recorded and will be available within 48 hours.

Today's Presenter

ITUP Executive Director
Katie Heidorn



Health Care Coverage Options During COVID-19

June 4, 2020



Who We Are

Insure the Uninsured Project

- Nonpartisan, independent 501 (c)(3) organization, founded in 1996
- The mission of ITUP is to promote innovative and workable policy solutions that expand health care access and improve the health of Californians
- ITUP implements its mission through policy-focused research and broad-based stakeholder engagement

ITUP Vision / Values



ITUP Vision – All Californians have the resources they need to preserve and improve health

ITUP seeks a health care system that is:

Universal – All Californians are eligible for comprehensive health coverage and services, including primary and preventive health care services

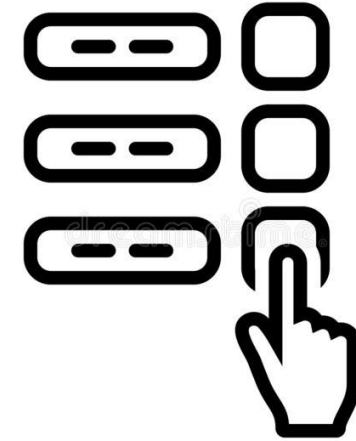
Accessible – Californians have access to coverage choices and services that are available, timely, and appropriate

Affordable – Coverage and care are affordable for public and private purchasers and for consumers at the point of care

Effective – Health care and related support services are cost-effective, coordinated, and high-quality

Equitable – Californians can expect fair access and treatment regardless of health status, age, income, language, race or ethnicity, gender, immigration status, geographic region, and public or private coverage

Time for a poll!



Federal Response to COVID-19



Federal Actions

- Coronavirus Preparedness and Response Supplemental Appropriations Act
- Families First Coronavirus Response Act
- Coronavirus Aid, Relief, and Economic Security (CARES) Act
- Federal actions contained health-related provisions including, but not limited to, insurance coverage of coronavirus testing without copays or coinsurance



State Actions

- Emergency legislation authorizing \$1 billion to increase health system capacity, including additional funding to counties to expand eligibility enrollment processing
- \$1.4 billion made available from California's emergency reserve fund to help pay for COVID-19-related costs
- All full service commercial and Medi-Cal health plans to provide COVID-19 testing at zero share-of-cost
- Covered California enrollment extended through June 30, 2020
- COVID-19 Medi-Cal presumptive eligibility program established

Community Response



Philanthropic Response

- Philanthropic foundations have provided funding to numerous organizations and direct service providers

Health System and Business Response

- Some health plans and other businesses have provided no-cost COVID-19-related treatment or supported local organizations with COVID-19 response-related funds

More to come in the latest ITUP Blog!



Released on May 14, revision of the Governor's January 10 Budget



Major structural budget deficit predicted: \$18 B to \$31 B (Legislative Analyst's Office) and \$54 B (Department of Finance)



Governor proposed several significant "budget solutions" in Health and Human Services, including:



Withdrawal of several January 10 health care coverage proposals



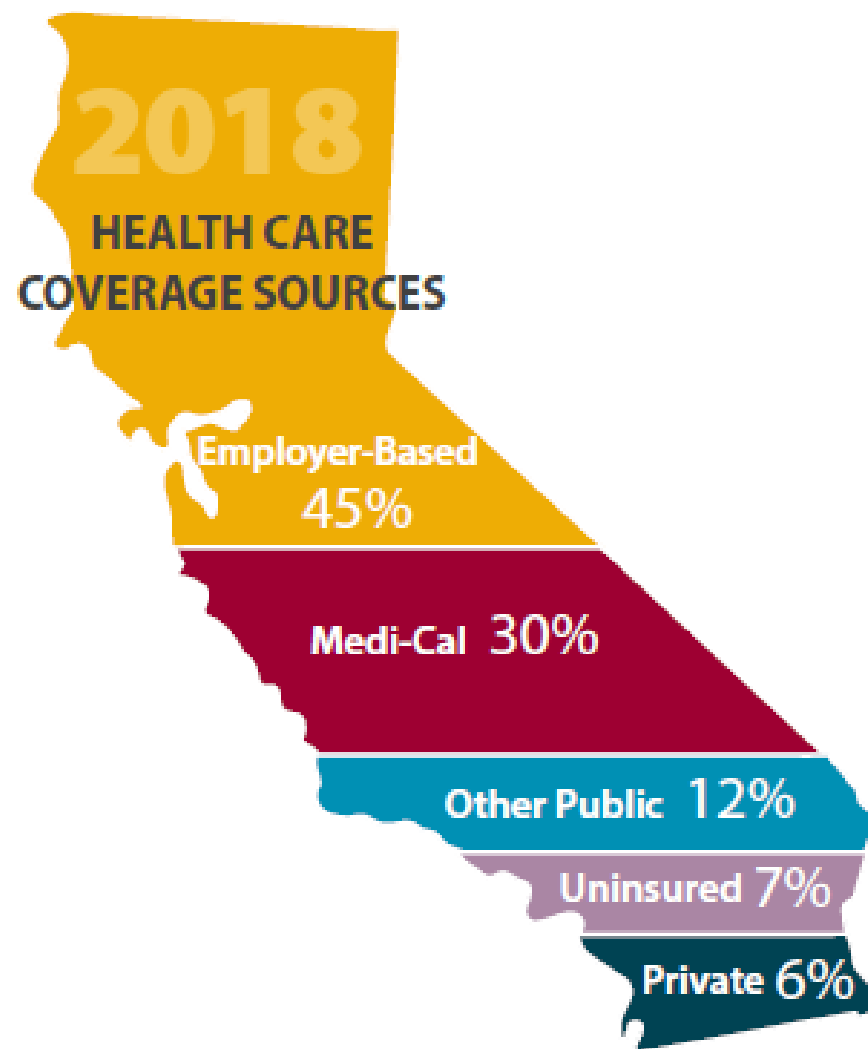
Cuts to safety net programs and to health plan and provider rates



See ITUP's latest May Revision Blog for more information.

Governor's May Revision Highlights

Health Care Landscape Pre-COVID



Remaining Uninsured Pre-COVID



Latino¹



Children¹



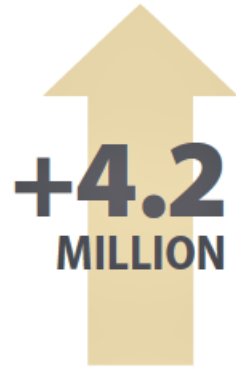
Undocumented Adults²

1. UCLA Center for Health Policy Research, [2018 California Health Interview Survey](#), Public Use File, Accessed May 2020.
2. California Legislative Analyst's Office, [The 2019-2020 Analysis of the Medi-Cal Budget](#), February 13, 2019.

Impact to Health Care Coverage



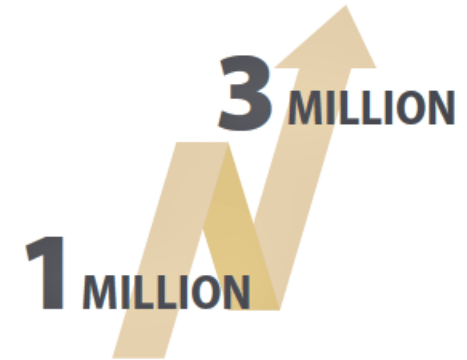
On March 4, 2020, Governor Newsom declared a public health emergency due to COVID-19



New unemployment insurance claims since mid-March³



Projected unemployment in 2020³



Medi-Cal member enrollment potential increase⁴

3. Department of Finance, [Fiscal Update](#), May 7, 2020.

4. Health Management Associates, [COVID-19 Impact on Medicaid, Marketplace, and the Uninsured](#), April 3, 2020.

What Coverage Options are Available?



COBRA and Cal-COBRA

- COBRA is for employees of businesses that cover at least 20 employees.
- Cal-COBRA is for employees of businesses that cover between 2-19 employees.
- Upon losing coverage, individuals have 60 days to sign up for COBRA or Cal-COBRA.
- Coverage under may last up to 36 months.
- Recipients pay 102 percent of the costs of coverage—the full premium and a 2 percent fee.
- Visit the California the [Department of Managed Health Care](#) and the [Department of Insurance](#) websites.

What Coverage Options are Available?

Covered California

- Covered California is the name of California's health insurance marketplace.
- A person can purchase an individual health insurance policy for themselves and their family.
- Depending on income (up to 600% of the federal poverty level), a person may be able to get help paying for the cost of coverage.
- Due to the COVID-19 pandemic, Covered California created a "special enrollment period" through June 30, 2020, for anyone that wants to enroll in health care coverage.
- Additionally, after June 30, people who lose their job-based health care will have 60 days to apply for coverage.
- Visit the [Covered California](#) website.

What Coverage Options are Available?

Medi-Cal



Run by the CA Department of Health Care Services.



Counties determine who is eligible for Medi-Cal.



No or low-cost coverage for eligible members.



Visit the [California Department of Health Care Services](#) website.

What Coverage Options are Available?



COVID-19 Presumptive Eligibility Program

- For uninsured people during the COVID-19 pandemic, Medi-Cal covers all COVID-19 screening, testing, and treatment, including care provided at a doctor's office, clinic, or hospital, regardless of immigration status.
- Medi-Cal covers additional COVID-19 screening, testing, and treatment for individuals with insurance that does not cover all COVID-related care.
- This coverage is temporary and only covers COVID-related services.
- Cost-sharing for COVID-19 testing is prohibited; however, existing cost-sharing may apply for COVID-related treatment.
- Visit the [California Department of Health Care Services](#) website.



Some counties operate health care coverage programs for their low-income, uninsured, non-Medi-Cal eligible residents.



Each county's Medically Indigent Program has different eligibility and cost-sharing requirements.



Read ITUP Tracking: [County Medically Indigent Programs](#) to learn more.

What Coverage Options are Available?

County Medically Indigent Programs

What Coverage Options are Available?

Non-Covered California Individual Health Coverage

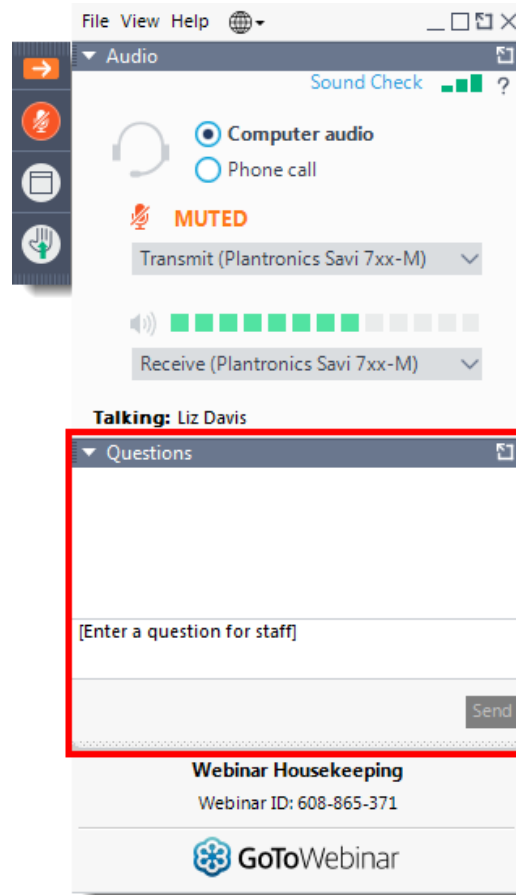


People can buy health insurance policies for themselves and their families directly from health insurers or brokers.



Unlike Covered California, there are no subsidies or financial assistance available.

Time for Questions!



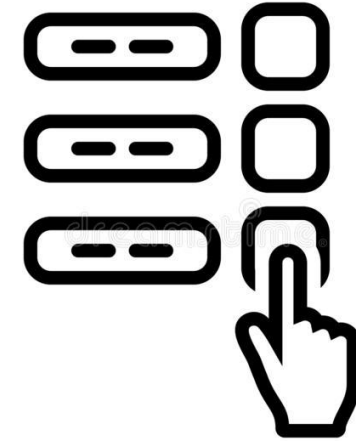
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Thank You!!

Contact us at: info@ITUP.org