

Title of Column: **Healthy People**

Title of the Article: **“The Who and the Where of the Affordable Care Act”**

Carmel Angelo, CEO of the County of Mendocino states, “Healthcare is one of the most critical issues we deal with in our County, State and within our Country. Locally, Mendocino County will be impacted by Health Care Reform. Our goal is to minimize negative impacts to our community.” In an effort to do that, we launch this series of short explanations of what is changing in Health Care.

So, let’s be honest. The question is not really what is The Patient Protection and Affordable Care Act, the Affordable Care Act (ACA). The question is “Does the Affordable Care Act apply to me?” The easy answer is “Yes, well probably”.

ACA has expanded Medi-Cal, the healthcare program run by the State, to include a larger number of people. Today, many single adults without dependents do not qualify for the Medi-Cal Program. With the changes under ACA, the Medi-Cal Program is being expanded to include single adults without children. Additionally, the income limits for the Medi-Cal Zero Share of Cost program are being increased. For example, a family of four with an income of \$32,500 annually will qualify under ACA. This is very good news for low income individuals, and really, very good news for low income working families.

In addition to expanded Medi-Cal, ACA has a new program for those making just above or more than the limit for Medi-Cal zero Share of Cost. Twelve Health Insurance companies that have contracted with California’s Health Benefits Exchange, called Covered California, to offer affordable Health Insurance. For Mendocino County, Anthem Blue Cross and Blue Shield will be the two providers available for selection. These two providers will offer coverage options so that premium amounts and deductibles can be tailored to a person or families health care needs. There will also be the possibility of Advanced Tax Credits that will be determined at the time of Open Enrollment.

There is another group that will greatly benefit from the ACA. Those with offers of insurance from their employer which are considered unaffordable through predefined criteria can apply for coverage through Covered California. Also persons with pre-existing conditions cannot be denied. For example, someone with a pre-existing condition is 61 years old. Under their current health care insurance plan, the lowest available premium is over \$900 a month. Since this person works part time, this is over half of their monthly income. ACA is very, very good news for people in similar situations. Their monthly health care cost will significantly decrease.

But let’s get back to the initial question: How does ACA apply to you directly? Under the ACA, the Federal Government has issued a mandate that will subject most citizens to a fine for not maintaining their health care insurance. Some groups of people are not subject to the individual mandate. These include undocumented non-citizens, incarcerated individuals, members of Native American Tribes, individuals and family groups whose income is below the threshold for filing a tax return, Medicare beneficiaries, certain Medi-Cal recipients, Veteran’s Health Program beneficiaries, participants in adequate employer provided plans, and individuals with private insurance plans that meet minimal standards. The fine will very likely be minimal the first year and grow to convincing proportions in the second and third years.

If you are subject to the mandate, you should be prepared for the seasons of “Open Enrollment”. In this first year, Open Enrollment starts October 1, 2013 and continues through March 31, 2014. Open Enrollment is expanded beyond its normal 3 month limit. In the future, Open Enrollment will occur from January 1 through March 31. These times periods for Open Enrollment is something to be very aware of.

And finally, if you would like a sneak peak into your own health care plans under the ACA, you can see if you qualify and get a rough estimate of projected costs using several methods.

Online: Go to www.coveredca.com. Here you will find a cost calculator on the first page toward the bottom. It will show the health care options available to you including Medi-Cal eligibility. If applicable, the site will calculate your tax credit and what the estimated cost would be. This tool works well as a ballpark estimator. It was not designed to produce a comprehensive, final estimate due to the complication of each individual’s situation. This detailed analysis will come with Open Enrollment which starts October 1, 2013. On that date, you will be able to input all of your information into the Covered California web site, and it will calculate a true estimate. You can enroll right there online.

By Phone: A National 800 number will be offered by Covered California shortly. On October 1, 2013, representatives will be taking calls to explain health care eligibility options and enrolling those who would like to use the plan. Once available, the Mendocino County Health and Human Services Agency web site at www.co.mendocino.ca.us/hhsa will be updated with the number to call.

Mendocino County Health and Human Services Agency is currently accepting calls Monday through Thursday to give you preliminary information at 707-463-5437. Your call will be returned in approximately 24-hours if you leave a message.

In Person: If you need more information or assistance with your Medi-Cal eligibility or application, you can apply online at www.c4yourself.com or one of the Mendocino County Health and Human Services Agency locations in Ukiah and Fort Bragg. The Ukiah office is located at 747 S. State Street and the Fort Bragg office is at 764 S. Franklin Street.

If you would like to speak to someone locally, there are plans to have Assisters, Navigators, and Certified Enrollment Counselors at some local Health Care Centers and Family Resource Centers. You are welcome to visit Mendocino County Health and Human Services Agency offices at 747 South State Street in Ukiah or 764 South Franklin Street in Fort Bragg.

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