



Advancing School Health  
in a Time of Reform

**CONNECTING FAMILIES TO  
NEW HEALTH COVERAGE  
OPTIONS**

#CAKidsHealth14



# Introductions

Caitlin Chan

Cynthia Leon

Eliza Shiffrin

Marcel Reynolds

# Discussion

1. What are you currently doing to share information to your families about the Affordable Care Act? How are you helping families get enrolled?
2. What challenges have you faced?
3. What allies/partners have been valuable in your efforts?



# Covered California

## Outreach & Education Grant

July 2013 through December 2014

Target: 67,568 people

Currently 48,091 have been reached

- 39,970 outreach
- 8,121 education

# Covered California

## Goals

- Informing consumers about the availability and benefits of obtaining health care coverage
- Establishing trusted messengers in communities to address barriers that prevent consumers from purchasing coverage
- Referring consumers to all available enrollment resources and assistance
- Motivating eligible consumers to take the next step to enroll in Covered California programs.

# Covered California

## How are we doing the work?

### CSHA as lead + 11 school-based or school-linked health centers

- Alameda Family Services - Alameda
- Fresno Barrios Unidos - Fresno
- CASA Del Rio - Riverbank
- Castle Family Health Centers - Atwater
- COACH for Kids and Their Families - Los Angeles
- Columbia Neighborhood Center - Sunnyvale
- San Francisco Wellness Initiative - San Francisco
- The Spot - Chinatown Youth Center Initiative - Oakland
- UMMA Community Clinic - Los Angeles
- Unity Care - San Jose
- YMCA East Bay - Richmond

# Covered California

## What audience are we targeting?

**Pre-Invincibles** – engaging high schoolers who may have to figure out health insurance options once they graduate

**Families** – reaching parents through the trusted & familiar channels of schools

**Wider community** – opening our doors to any & all individuals who are seeking assistance and information

# Covered California

## How are we reaching our audience?

- School emails, newsletters, robocalls, letters home, intercom announcements, posters, flyers and much more!
- Including information in high school seniors' graduation packets
- Educating school counselors, nurses and teachers to share information with students
- Classroom presentations and assemblies
- Tabling and workshops at PTA meetings, parent classes, early childhood education, after school programs and school resource fairs
- School health centers
- Community events: partnering with libraries, flea markets, community colleges, fairs, churches, local businesses, phone banks, etc



# Covered California

## What are some challenges we've overcome?

**Misinformation** – the government will plant microchips in consumers, application information will be used to deport undocumented individuals

**Cultural barriers** – consumers are reluctant to ask questions

**Variation in consumers' experiences** – for many, the process has been smooth, but technical issues, delays, and unfamiliarity with the process can be stressful

**Communicating the importance of health insurance** - consumers who have never had insurance don't know why they need it



# Covered California

Questions?

Caitlin Chan, Project Coordinator

[cchan@schoolhealthcenters.org](mailto:cchan@schoolhealthcenters.org)

510-350-3292



Cynthia León  
Project Coordinator  
Ca School Based Health Alliance

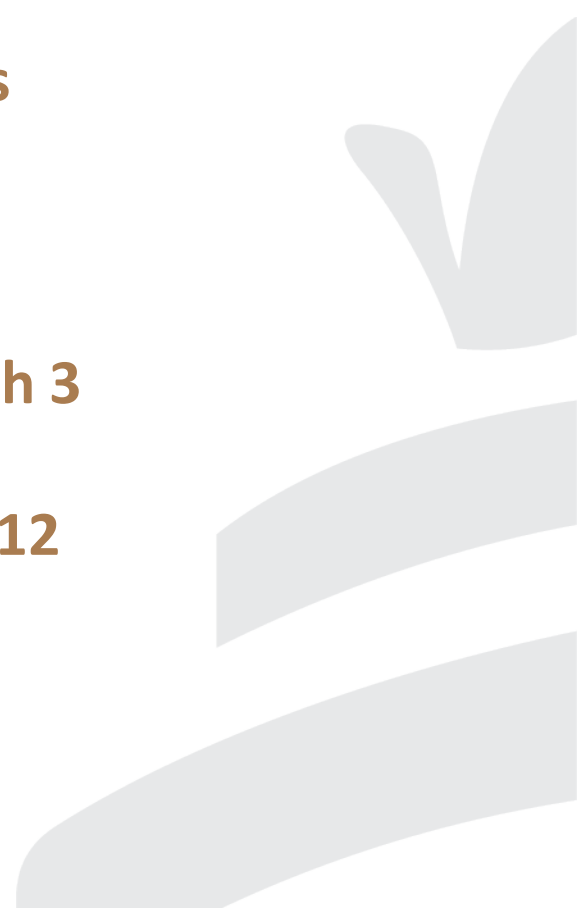
# Risk Your Pennies Game!

**Objective: Keep as many pennies as possible!**

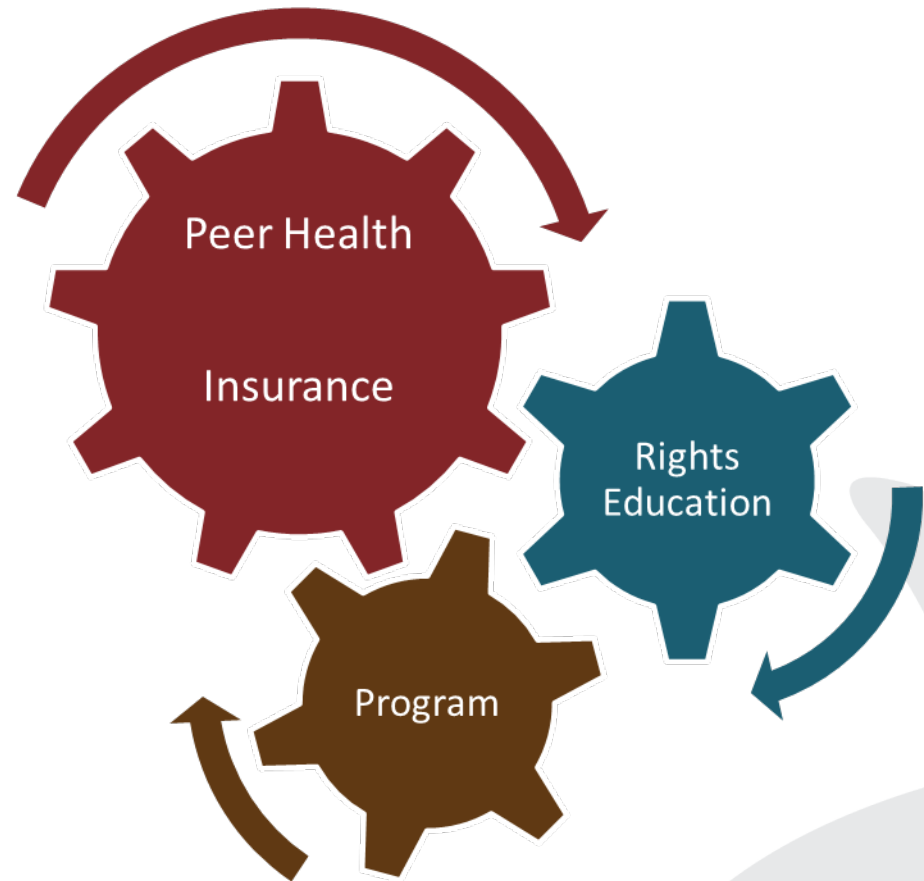
**First Contestant is insured with 5 pennies.**

**Second Contestant is uninsured with 3 pennies.**

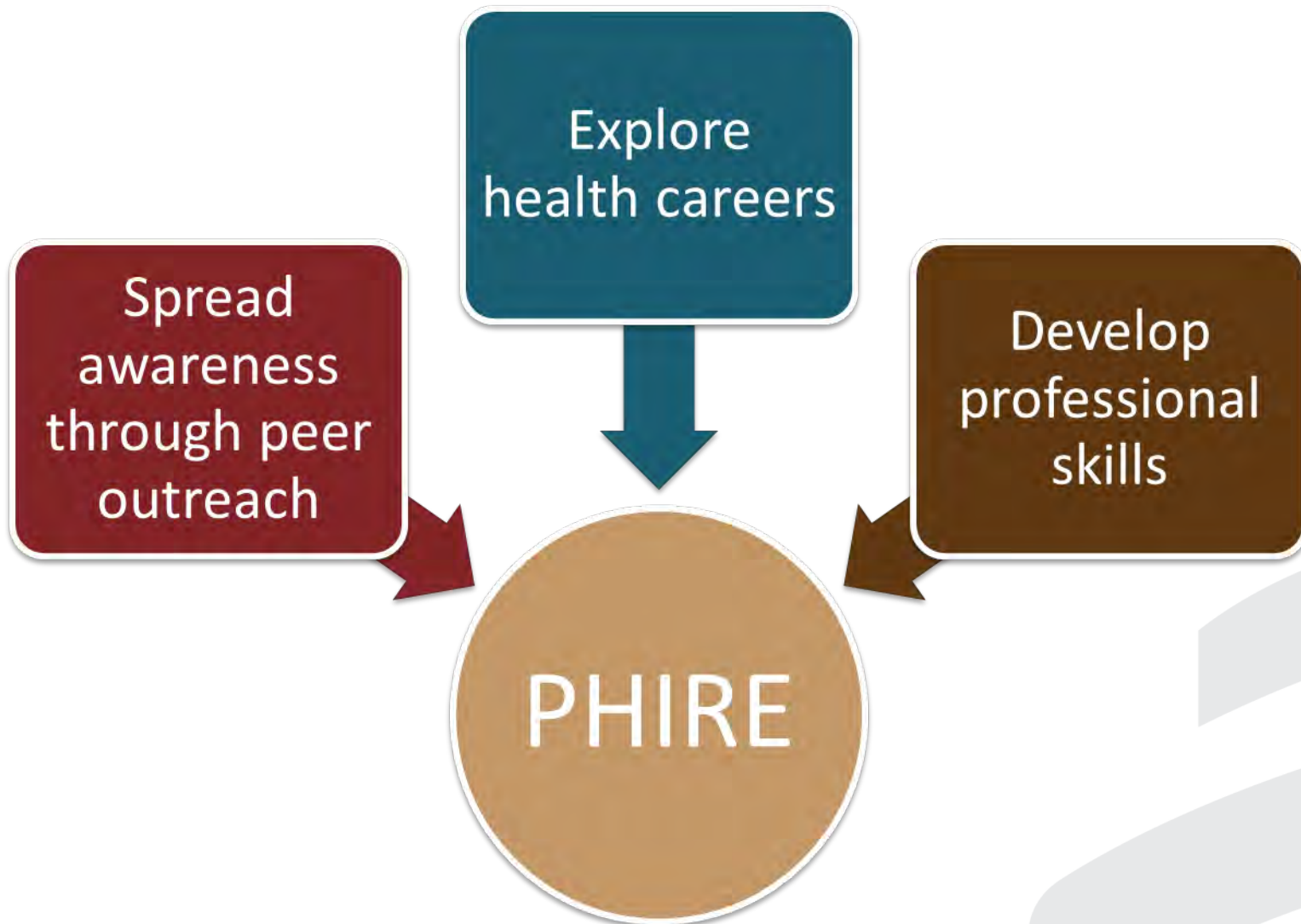
**Third Contestant is uninsured with 12 pennies.**



# PHIRE



# Program Objectives



# Overview

Curriculum

Program objectives

Program Activities

Timeline



# Curriculum

## Section 6: The ACA and Getting Covered

### Overview

Health care reform aims to make health care more affordable for Americans and will require that everyone be covered by health insurance (or pay a special tax) by 2014. In this section we will give more details on the types of health insurance options available.

### Objectives

After this section you will be able to:

- Explain what public health insurance options are available to yourself/your peers now and after you turn 18
- Outline the process for applying for public health insurance
- Discuss the purpose of Covered CA, the health care exchange

### Agenda

1. Check-In and Icebreaker
2. Health Insurance Policy 101
3. Getting Coverage: Where and How to Apply
4. Covered California: California's Health Benefits Exchange
5. Activity: Calculating Potential Insurance Cost in 2014
6. Check-Out & Closing

### Check out Questions

- Which programs are insurance plans and which programs are health plans? What's the difference?
- Name three forms you should bring with you to an appointment to apply for a public health insurance program.
- What's Covered California and how does it work?

### Section Contents

Health Insurance Policy 101

Getting Coverage: Where and How to Apply

Covered California: California's Health Exchange

### Resources

Learn more about Covered California at [coveredca.com](http://coveredca.com)

You can find more health service programs at the California Department of Health Services website:

[www.dhcs.ca.gov/services/Pages/default.aspx](http://www.dhcs.ca.gov/services/Pages/default.aspx)

### Words and Abbreviations

Health Care Plan

Covered California

### Insurance 101: Public Health Plans available to San Francisco County Residents

The following chart summarizes eligibility, cost and benefits for public health insurance plans available to San Francisco County residents.

Health Insurance Plan	Age	What's Covered?	Cost	What's Special?
Healthy Kids	Up to 19	Medical Dental Vision Family Planning Counseling	\$48-\$189 per year depending on income and family size	Undocumented youth are eligible
Medi-Cal	All Ages	Medical Dental Vision Family Planning Counseling	Free to those who qualify	The ACA has expanded Medi-Cal insurance to cover thousands more individuals since 2010
Healthy San Francisco	18-64	Medical Dental Vision Family Planning Counseling	Free to those who qualify	Undocumented youth and adults are eligible

### Additional Health Care Plans:

The following programs do not provide full coverage but can give you access to health care

Program	Age	What's covered?	Cost	What's special?
CHDP (Child Health and Disability Prevention Program)	18 or 21 depending on Medi-Cal coverage	Health screenings, development check, health and tobacco education, WIC referral for children under 5 years old	Free to those who qualify	Undocumented youth eligible
Family PACT	Females under 55 and males under 60 years of age	Reproductive health services	Free to those who qualify	Services that teens can get without parental consent, undocumented people eligible
Medi-Cal Minor Consent	Up to 18	Reproductive Health Mental Health Services Substance Abuse Counseling	Free to those who qualify	Services that teens can get without parental consent



# Curriculum

## Getting Coverage: How to Apply

Whew! It's been a long road but we're finally here! Applying for coverage.

### Required Documents

- Social Security card
- One of the following:
  - Birth certificate
  - Passport
  - Driver's license
  - State issued ID
- Proof of income: current check stubs for all working people in household
- Proof of residence: utility bill with name and address



### Online:

Apply online at: <http://www.coveredca.com/>  
There is a single application for all services offered in your county; create an online ID and password if you want to save your application.

### In person:

SF Medi-Cal Health Connection,  
1440 Harrison Street,  
San Francisco, CA 94120,  
Call (415) 863-9892 to schedule an appointment with a representative.

Not all programs require documents for enrollment. Family PACT in particular is very easy to enroll in.



See a clinician at your school health center or other community-based clinic to enroll

## Covered California: California's Health Benefit's Exchange

Recent health care reform will require **almost everyone to be enrolled in a health insurance program by 2014**. Public coverage, like **Medi-Cal**, will be expanding so that lots more people can get healthcare for free. What about people who don't qualify for Medi-Cal and still can't afford high rates for private insurance?

They can purchase health insurance from the Health Benefits Exchange, or the **Exchange**. Think of an exchange as an online shopping website for affordable health insurance. Each state will have its own exchange. California was the first state to start developing an exchange. People will be able to begin enrolling in **Covered California** starting October 1, 2013.

### What's so special about Covered CA?

The health insurance plans available in Covered California are required to be high-quality and **affordable**. Covered California will make sure these plans are **affordable** by offering:

- Premium assistance: tax credits applied to premiums (the amount you pay each month).
- Cost-sharing assistance: subsidies that will reduce co-payments (the amount you pay every time you receive a service or visit the doctor).



### Healthcare plans



### Choosing your coverage

There will be four metal tiers that simplify shopping for healthcare! The platinum plan has a higher premium (your monthly payment), but lower copayments (the cost for each service or visit to the doctor). The bronze plan has a lower premium, but higher copayments. The silver and bronze are in between the other two plans.

These high-quality plans will have to include the **Ten Essential Health Benefits**. This means that each plan will include:

Maternity Care	Hospitalization
Rehabilitative & Habilitative Services	Laboratory Services
Pediatric Services	Prescription Drugs
Mental & Behavioral Health Treatment	Ambulatory Patient Services
Preventive & Wellness Services	Emergency Services

For more, check out the Covered California website! There are tons of useful materials and you'll be able to sign up for healthcare beginning in October! ☺  
<http://www.coveredca.com/>

# Curriculum

## PHIRE- Peer Health Insurance Rights Education Program

- Home
- Additional Youth Engagement Tools
  - CBPR
- Calendar and Events
- Certification
- Curriculum
  - Adult Guide
  - Student Guide
- For On-Site Program Liaisons
  - PHIRE Recruitment and Interview Resources
  - Site Orientation Materials
- Health Careers Youth Conference
- Outreach Materials
- Program Evaluation
- Unity Care Interns
  - Check-In Meeting Notes
  - Health Careers Meeting Resources
  - Student Rosters
- Sitemap

Home

### Program Objectives



# Curriculum

## PHIRE- Peer Health Insurance Rights Education Program

 Search this site

- Home
- Additional Youth Engagement Tools
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- Curriculum
  - Adult Guide
  - Student Guide**
  - For On-Site Program Liaisons
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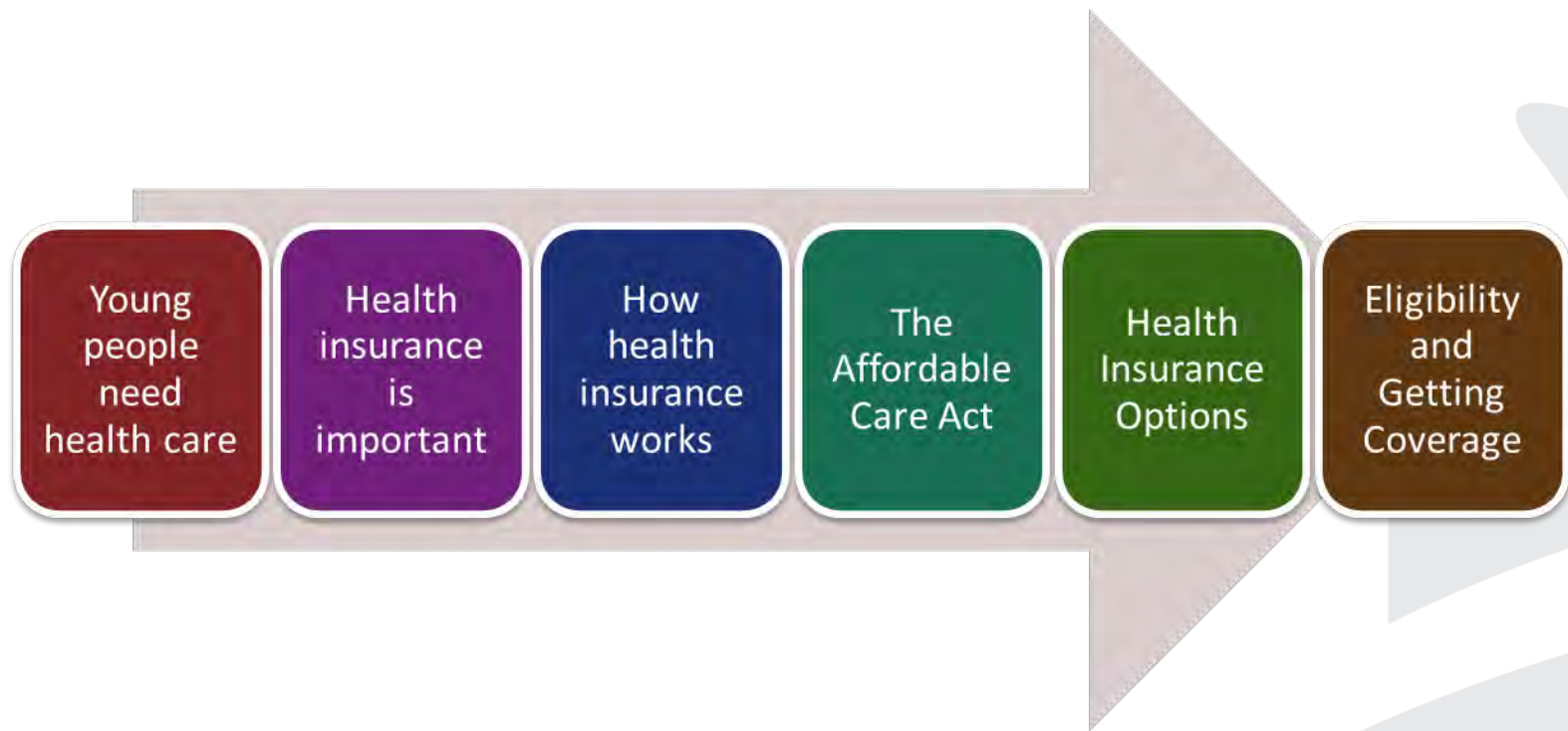
### Curriculum > Student Guide

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Subpages (1): [Student Guide Word Pages](#)

# Curriculum





# Program Activities

## Outreach

- Classroom Presentations
- PSA, Social Media and Poster Campaigns
- Tabling and 1-on-1 at community or school wide events

## Health Careers

- Overview of health careers [curriculum]
- Shadowing health professionals
- Exposure to resources at Youth 2 Youth Conference

## Professional Development

- Skills-building training [curriculum]
- Sharing with peers
- Cascading leadership

# Outreach

- In-Classroom Presentations
- Tabling and 1-on-1
- School-wide outreach



## The Affordable Care Act

The ACA  
[“Health Care Reform” or “Obamacare”]  
makes the following possible:

You can **stay on your parents' insurance** until the age of 26!



You can get **free preventive services**, like flu shots, to keep you healthy.

**Insurers can't deny or limit your care** based on past or current illnesses.

## Why Get Insured?

**Save money:** Health care is more affordable when you're insured. Save your money for college, rent, or that new smartphone you've had your eye on!

**Stay healthy:** Flu shots, yearly check-ups, and reproductive care keep you healthy and help manage chronic illnesses.

**Build a relationship:** See the same doctor regularly. When your doctor knows your history, you get better care.

**It's the Law:** Everyone must be insured or pay a special tax after 2014.

## How to Get Insured:

**Apply for public health insurance.** Programs like **Medi-Cal** now cover more people. You may be eligible! Apply online at [benefitscal.com](http://benefitscal.com) or call (415) 863-9892 to apply in person at 1440 Harrison St.

**Get it from work**, either your parents' (until age 26) or your own.

**Buy it online.** Starting in October, you can get affordable insurance options on the **Covered California** website. Obamacare will help you pay for this insurance!



# Outreach





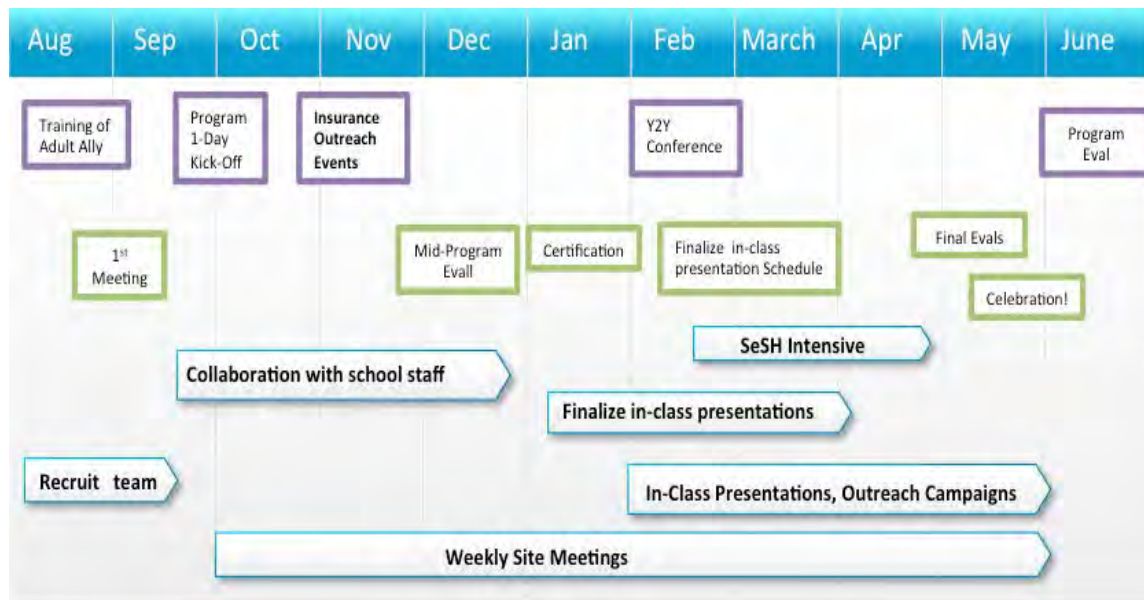
# Health Careers



# Professional Development



# Timeline



# Connecting Families to New Health Care Options

*Schools as Portals to Care:*  
**Oakland Unified School District's  
Connecting Kids to Coverage  
Initiative**



# PARTNERSHIP AS A FOUNDATION

**Alameda County, OUSD, and community-based organizations in Oakland have a long history of partnering together to support the health and academic outcomes of children and families in Oakland.**





# Project Background

- **2011:** Pilot Health Partnership Project Launched
  - AmeriCorps Planning & Coordination Support
  - New Positions for Health Clerks from East Bay Innovations
- **2013:** Alameda County obtained additional grant support from DHHS/CMS and the Atlantic Philanthropies to expand the pilot and hire a full-time coordinator from East Bay Agency for Children



# Our Model:

## Building a Central Family Resource Center

Supports a Full Service Community Schools Model

- **OUSD** providing space, referrals, and partner access to data and relationships with key school staff and families
- **Alameda County** out-stationing county enrollment technicians, and providing funding & staffing for planning, coordination, and evaluation support
- **EBAC** staffing the CFRC's full-time coordinator, and offering expertise in working with families, developing FRCs and support services for families, ability to bill MAA and Covered CA
- **EBI** providing job training, support, and employment of health clerks who are performing critical family outreach, clerical, and data-entry components of the work



# Mutual Goals

- ✓ **Ensure all students and families in OUSD are enrolled and retained in health coverage and linked to a health home**
- ✓ **Full-Service Community School model:  
Supporting families in multiple ways through a single portal**
- ✓ **Improve the coordination between county, district, and community efforts to support enrollment and retention**





# The Essential Checklist

- ✓ Identify key partners with mutual goals
- ✓ Create strategies to target students without coverage
- ✓ Develop family-friendly materials
- ✓ Think inclusively
- ✓ Outreach Outreach Outreach!
- ✓ Make personal connections
- ✓ Prepare for no-shows
- ✓ Identify priority schools
- ✓ Be flexible!
- ✓ Develop your knowledge of resources to help families
- ✓ Make the space warm, culturally-inclusive, safe

# Examples of Supports & Services at the CFRC

- **Outreach to families and school sites through phone calls, presentations, and emails**
- **Appointments for insurance enrollment**
- **Site-based enrollment brought to school sites**
- **Workshops responding to identified needs of families**
- **Referrals to resources for housing, food, legal help, mental health, job assistance and more**
- **Advocacy**



# Enrollment Appointments at the CFRC

- Technicians available from 9am-2pm, Tuesdays, Wednesdays, Thursdays
- Call (510) 273-1516 (Main Line) to schedule an appointment for a family, or for a family to call directly
- Families are informed ahead of time about documentation to bring





# How an appointment works

- Step 1: A person or family connects with us through one of our outreach strategies
- Step 2: They are screened over the phone to determine what programs they qualify for and an appointment is scheduled to meet their needs. Families can be told about other services available to them.
- Step 3: They are reminded of their appointment!
- Step 4: They come into our offices, are greeted, fill out an intake form, and meet with a County technician for enrollment.
- Step 5: They enter our database for follow up!

# How to Contact Us



## OUSD Central Family Resource Center

746 Grand Avenue  
Oakland, CA 94610

We are located in Portable 1,  
at the Lakeview site.

Call us or come to the  
Center during our office  
hours:

Monday – Friday  
9am-1pm

(510) 273-1516 Main line  
(510) 273-1514 Spanish  
(510) 273-1515  
Chinese/Vietnamese  
Calling from a Metro PCS  
phone? Please call: (510)  
434-5232 x1514



# What's next for the OUSD CKC Initiative?

- **School-Based Enrollment Events & Additional Enrollment “Hubs”:**
  - Collaborate with partners to build opportunities for families to enroll and renew in insurance at additional strategic locations across the district, such as target schools and school-linked family resource centers
- **Deepen collaboration with our school health centers in the district to explore additional ways to support enrollment and retention**
- **Data Sharing:** Finalize data-sharing between SSA and OUSD so project staff can help with outreach around retention in coverage
- **Evaluate our efforts and strategies, and identify the most effective practices**
- **Expand CFRC services and resources for families, and district staff working with families**



**ALL IN** is a statewide Campaign to inform millions of people in the school community about health coverage options and help them enroll.

[www.allinforhealth.org](http://www.allinforhealth.org)

# ALL IN Aims to Reach



- Children
- Parents
- School Employees
- Early Learning & After-School Staff





# Campaign Elements



- Website [www.allinforhealth.org](http://www.allinforhealth.org)
- English and Spanish Language Materials
- Resources and Links
- Social Media
- Enrollment Events

# ALL IN Toolkit Includes



## Fact Sheet

- School Leaders
- Parents & Families
- Early Learning Leaders
- After-School Leaders

## Game Plan

- School Leaders

## Wallet Card

## Enrollment Tip Sheet



# Students at San Juan Unified School District Are ALL IN!



## Phase I – Outreach & Education

Team of 16 student organizers provided 22 schools in San Juan USD ALL IN informational materials.

## Phase II – Enrollment

- Host Back-to-School ACA Enrollment Fair on January 11<sup>th</sup>.
- Worked closely with ALL IN staff to provide on-the-ground assistance.

## Results:

- Nearly 40 families spoke with a CEC.
- 6 CEC attended event.
- 6 local insurance plans attended event.
- Coverage in CBS 13, Good Day Sacramento, Sacramento Bee, and Univision 19.



# Natomas Unified School District Is ALL IN!



## Direct Action:

- Distributed ALL IN materials to over 13,000 students.
- Placed ALL IN badge with link on website and Facebook.
- Hosted ACA Information and Enrollment event for NUSD community – reached out to local churches, health clinics, and public figures.

## Results:

- Nearly 40 families spoke with a CEC.
- Over 30 families enrolled in health coverage!



Health Care Leaders from Natomas USD



# Get Involved



- 1. March 31 is the deadline for open enrollment in Covered California. Medi-Cal enrollment is open all year.**
  - Have a plan for enrolling Medi-Cal eligible students and families.
  - Host targeted enrollment events between now and June for families you have identified as eligible for Medi-Cal.
- 2. Plan a strategy for the next open enrollment period.**
  - Urge your school district to support enrollment events.
  - Liaise with your district's health leaders to plan enrollment tables for school registration, back-to-school nights, and weekends during the next open enrollment period from November 2015-January 2016.
  - Most schools have emergency cards that contain self-reported health insurance information from parents. Students without insurance could be specifically targeted by phone calls and letters.



# Get Involved



## 3. Create an environment for success.

- Provide health coverage information at school events, including parent meetings, sporting events, and other school related activities.
- Suggest integrating ACA training with MAA training or faculty meetings that would bring more school staff into the loop.
- Host an education and enrollment event! ALL IN can help connect you to on-site enrollment assistance.
- Identify whether it may make sense for your school to become a Certified Enrollment Entity (CEE) and for staff involved in enrollments to become Certified Enrollment Counselors (CECs).
- Adopt a resolution at your school district to ensure enrollment nights are organized with the help of ALL IN staff.

# Sample Resolution



## **Resolution in Support of the ALL IN Campaign**

Whereas the Affordable Care Act (ACA) brings historic opportunities to achieve health coverage for millions of California children and families;

Whereas healthy kids make good learners;

Whereas schools are uniquely positioned to serve as “on-ramps” to connect uninsured children and families to health coverage;

Whereas families trust the information they get from schools;

Whereas many children who qualify for health coverage through public programs are not currently enrolled and the ACA will bring uninsured children and adults affordable options for health coverage and new avenues for enrollment;

Whereas millions of parents, school employees, and children will qualify for financial assistance in purchasing health insurance through California’s health insurance marketplace, Covered California;

Whereas ALL IN is a Campaign to inform millions of people in the school community about health coverage options and help them enroll;

Whereas the ALL IN Campaign seeks to reach children, parents, school and child-care employees, and after-school staff;

Whereas ALL IN has a unique reach through education-leader partnerships to over 10,000 schools, 33,200 licensed child-care providers, 4,500 after-school programs, and 11,000 licensed-center based care sites across California (including Head Start sites), ensuring individuals and families have valuable information and are able to connect with on the ground assistance for affordable health coverage;

**Now be it resolved that \_\_\_\_\_ District will take action to be ALL IN for Health Care for All Families.**