
**Bridge to Healthcare Reform:
Low Income Health Program (LIHP) and
Health Program of Alameda County
(HealthPAC)**

July 1, 2011

Healthcare Reform

- Patient Protection and Affordable Care Act – federal law – signed March 2010
- Specific provisions phased in over time through 2018
- Effective Jan. 1, 2014 – Medicaid expansion, health insurance exchanges, individuals fined for not having coverage, etc.
- Other major changes to health care law – Kaiser Family Foundation and others for more info

California's Bridge to Reform Demonstration (Sec. 1115 waiver)

- California obtained approval from the federal government to make significant changes to the way it operates its Medicaid (Medi-Cal) program (the “waiver”)
- The waiver contains a variety of reforms including seniors and persons with disabilities moving to managed care, the Low Income Health Program (LIHP), and others
- The LIHP is designed to “pre-enroll” individuals in a Medicaid-like program. Individuals that qualify for LIHP enrollment will be eligible under the Medicaid expansion and/or health insurance exchange subsidy programs in 2014

Health Insurance in Alameda County

Total Alameda County Adult (19-64yo) Population = 975,973

Total Uninsured Adult County Residents = 166,898 (17.1%)

Total Alameda County Adults Currently on Medi-Cal = 91,000

More than 2/3 of the uninsured in Alameda County are employed and most work in small businesses

Approx. 9,000 uninsured adults received behavioral health care services in the past 12 months

Highest rates of low-income uninsured individuals in West, East, and North Oakland, some areas in Hayward, and unincorporated areas

LIHP is designed to increase access to health care services among those with incomes below 200% of the federal poverty level

Alameda County is seeking to enroll 45,000 individuals into the LIHP program over the next few years

What is HealthPAC?

- The program formerly known as CMSP or ACE is now called HealthPAC
- HealthPAC includes Alameda County's implementation of the Low Income Health Program (LIHP) for adults that will qualify for Medicaid expansion and Health Insurance Exchange subsidies in 2014
- HealthPAC also includes a county-specific program to provide health care services for those that do not qualify for LIHP
- HealthPAC is not insurance and has benefit limitations and a limited network of health care providers

HealthPAC Financing

- ◆ County “dollars” – certified public expenditures on indigent health care services– can be used to leverage federal matching dollars for covered health services
- ◆ Matching county fund sources: realignment funding, tobacco master settlement, county general fund, MESA, Measure A, and others...
- ◆ For every county dollar spent on eligible health services, the County will receive a 50% reimbursement with federal dollars
- ◆ Over next four years total estimated county expenditures on care for LIHP eligible people= \$302.5 million could leverage \$151.25 million in federal funds

Why does the HealthPAC matter?

- *Increased funding* to provide *more* health care services to low-income uninsured and inadequately insured county residents
- Opportunity to invest in ways to help county and its providers prepare for health reform and enhance collaboration among health care providers
- Beginning of trend toward “accountable care” – access, cost, quality (outcomes) for defined populations
- Health care services moving toward insurance and billable encounters for funding
- Greater integration of behavioral health and physical health services and reductions in health disparities

HealthPAC Behavioral Health Benefits Package

- ❑ Expand non-specialty integrated mental health services available in primary care
- ❑ Continue specialty mental health carve-out under demonstration
- ❑ Eligibility similar to Medi-Cal for specialty mental health services: DSM mental disorder, impairment, or prevent deterioration in life functioning; not treatable in primary care
- ❑ Minimum benefit: 10 days per year of acute inpatient hospitalization, psychiatric pharmaceuticals, 12 outpatient encounters per year – can expand beyond this if medically necessary
- ❑ Covered services: Assessment, individual or group therapy, crisis intervention, medication support, day rehab, crisis stabilization, crisis residential, targeted case management
- ❑ Substance use disorder services not covered except when addressed as part of treatment for a co-occurring mental health and substance use disorders

HealthPAC Eligibility/Enrollment

- Proof of Alameda County residency
- Proof that household income falls below 200% of the Federal Poverty Level
- Have no or inadequate health coverage and are not eligible for other health care plans or programs.
- Completion of application documents and process

2011 Federal Poverty Level

The benefit levels of many low-income assistance programs are based on these poverty guidelines. Find your family size and monthly or yearly income below to determine your FPL percentage category. Note: Pregnant women count as two people for the purpose of this chart.

48 Contiguous States and the District of Columbia

Family Size	% Gross Yearly Income									
	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$2,723	\$5,445	\$8,168	\$8,821	\$10,890	\$14,484	\$19,058	\$21,780	\$27,225	\$32,670
2	\$3,678	\$7,355	\$11,033	\$11,915	\$14,710	\$19,564	\$25,743	\$29,420	\$36,775	\$44,130
3	\$4,633	\$9,265	\$13,898	\$15,009	\$18,530	\$24,645	\$32,428	\$37,060	\$46,325	\$55,590
4	\$5,588	\$11,175	\$16,763	\$18,104	\$22,350	\$29,726	\$39,113	\$44,700	\$55,875	\$67,050
5	\$6,543	\$13,085	\$19,628	\$21,198	\$26,170	\$34,806	\$45,798	\$52,340	\$65,425	\$78,510
6	\$7,498	\$14,995	\$22,493	\$24,292	\$29,990	\$39,887	\$52,483	\$59,980	\$74,975	\$89,970
7	\$8,453	\$16,905	\$25,358	\$27,386	\$33,810	\$44,967	\$59,168	\$67,620	\$84,525	\$101,430
8	\$9,408	\$18,815	\$28,223	\$30,480	\$37,630	\$50,048	\$65,853	\$75,260	\$94,075	\$112,890

How to help enroll people?

- Learn about the program and the eligibility process
- Encourage individuals to apply – share information about the program, e.g., brochure, presentations, etc.
- Refer individuals to current health care clinics and enrollment sites to get care and enroll in the program
- Learn and help to enroll individuals as a behavioral health care provider – **SIGN-UP for TRAININGS and EMAIL NOTIFICATIONS**

Key Contacts

- ◆ HealthPAC Customer Service Center:
(877) 879-9633
- ◆ Behavioral Health Provider Relations for LIHP enrollment and eligibility questions:
(800) 878-1313
- ◆ Health Care Services Agency general public health insurance enrollment support:
(800) 422-9495