

Keeping kids from dropping out • Teacher librarians in short supply

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Schools

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EMBRACING THE DATA MONSTER

4 WAYS BOARDS CAN USE DATA TO DRIVE DECISIONS



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Foundation, LAUSD team up to promote health coverage options

This matrix, which continues on page 10, helps explain health coverage options.

Demographic	PRIVATE HEALTH INSURANCE		
	Employees and Small Businesses	Individuals recently covered by an employer health plan	Individuals and families
Program	<p>U.S. Uninsured Help Line 800-234-1317 www.coverageforall.org</p> <p>Group Plans California Association of Health Underwriters 800-322-5934 www.cahu.org</p>	<p>COBRA or Cal-Cobra Then convert to HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>HIPP (Health Insurance Premium Payment) 866-298-8443 www.dhs.ca.gov/mcs or www.healthconsumer.org</p>	<p>U.S. Uninsured Help Line 800-234-1317 www.coverageforall.org</p> <p>Individual Plans California Association of Health Underwriters 800-322-5934 www.cahu.org</p>
Coverage	<p>Different plans cover different medical services</p> <p>Sometimes coverage is limited to \$1M in a lifetime; often \$5M and some plans have no limit</p> <p>These factors affect the monthly premium and deductibles</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage available for up to 36 months depending on qualifying events</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Different plans will cover different medical services</p> <p>There may also be a lifetime maximum of benefits, for example \$5M</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner can count as an employee</p> <p>Owner name on business license must draw wages from the company</p>	<p>GUARANTEED COVERAGE</p> <p>Cobra Subsidy: If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy.</p> <p>If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>You may be eligible for HIPP premium assistance if you have a high-cost condition (e.g., pregnancy, HIV/AIDS), and are eligible for Medi-Cal</p> <p>Cal-Cobra is for groups of under 20 employees</p> <p>Live in California</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for MRMIP (see "Other Programs & Resources" column)</p>
Monthly Cost	<p>Cost depends on the employer contribution and ±10% of the insurance company's index rate</p>	<p>Cobra Subsidy: 35% of monthly premium</p> <p>Costs range from 103%-150% of group health rates; individual coverage is also available and may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>

Educators, school nurses, administrators and school board members know only too well the impact that illness has on a student when he or she doesn't have access to a doctor. While statistics show children with health coverage do better in school than those without, access to no-cost or low-cost health insurance can be daunting for families who are unsure if they qualify or where to apply. At the same time, studies also show that of the 46 million uninsured people in the U.S., one-third are eligible for public programs but don't know it or are not signed up.

To this end, the Los Angeles Unified School District, working with the Foundation for Health Coverage Education, took steps this past academic year to make access to coverage easier for a growing percentage of uninsured families among its 700,000 students. LAUSD and the nonprofit organization created an umbrella program that provided tools for LAUSD's 600 school nurses to help maximize use of government health insurance programs for students and their families.

Through the district's Children's Health Access and Medi-Cal Program, enrollment services help school nurses educate parents about government options by using the new Health Care Options Matrix, a unique chart that identifies a multiple listing of plan options and online application access to coverage.

To reach out to families through its student population, the school district and the foundation have armed the district's school nurses with the new tool to maximize use of government coverage programs for children.

The matrix was presented at the school district's annual School Nurse Opening Day program, held in downtown Los Angeles in September 2008, along with a rousing

Ankeny Minoux is president of the Foundation for Health Coverage Education. The foundation's Web site, www.coverageforall.org, and U.S. Uninsured Help Line get an average of 70,000 queries per month from people seeking health coverage options.

LA County Health Care Options Matrix

PUBLICLY SPONSORED PROGRAMS				
CHILDREN AND YOUTH		ADULTS		
Low To Moderate Income		Pregnant Women & Infants	Low To Moderate Income	
<p>Medi-Cal California's Medicaid Program 877-597-4777 www.ladhs.org</p> <p>Healthy Families Program 800-880-5305 888-747-1222 www.healthyfamilies.ca.gov (Effective July 17, 2009 an enrollment freeze has been enacted for the Healthy Families Program)</p> <p>Healthy Kids (County-based programs) 888-452-5437 (local number) 888-452-2273 (local number) (County based program) www.partnershiphp.org www.champ-net.org (Program subject to change based on continued funding for ages 6-18)</p>	<p>Children Health and Disability Prevention (CHDP) Call your local CHDP provider 800-993-2437 800-993-CHDP www.dhs.ca.gov/pchf/cms/chdp/</p> <p>Family PACT (Family Planning) 800-942-1054 For local programs contact www.dhs.ca.gov www.familypact.org</p> <p>Kaiser Permanente Child Health Plan 800-464-4000 http://info.kp.org/childhealthplan/</p> <p>CaliforniaKids 818-755-9700 www.californiakids.org</p>	<p>Medi-Cal California's Medicaid Program 877-597-4777 www.ladhs.org</p> <p>AIM Access for Infants & Mothers 800-433-2611 www.aim.ca.gov</p> <p>Healthy Families Program 800-880-5305 888-747-1222 www.healthyfamilies.ca.gov (Program subject to change based on final state budget.)</p>	<p>Medi-Cal California's Medicaid Program 877-597-4777 www.ladhs.org</p> <p>Family PACT (Family Planning) 800-942-1054 For local programs contact www.dhs.ca.gov</p> <p>County Medical Services Program (CMSP) 800-378-9919 www.ladhs.org Outpatient Reduced, Simplified Application (ORSA) Ability To Pay (ATP)</p> <p>Genetically Handicapped Persons Program (GHPP) 800-639-0597 www.dhcs.ca.gov/services/ghpp</p>	
<p>Medi-Cal: Programs may offer a variety of health, dental, and vision plans from which to choose, includes hospitalization</p> <p>Health Families: Children with pre-existing conditions are not excluded and can receive coverage for services that are medically necessary.</p> <p>Healthy Kids: Includes mental health coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>CHDP: Only covers general check ups required for school, sports, camps, etc. (Does not cover hospital, medicines, or any emergencies)</p> <p>Family PACT provides comprehensive family planning services</p> <p>KPCHP & California Kids: All programs offer health, dental, and vision services.</p> <p>KPCHP: Effective July 17, 2009, enrollment is now closed to new membership from Southern California. A future re-open date has not been determined.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medi-Cal: Offers health, dental, vision, and prescription coverage. Treatment for special health problems like breast, cervical cancer, tuberculosis, etc.</p> <p>AIM: Provides comprehensive medical care for mother (not just maternity); mothers continue coverage up to 60 days after delivery; after birth, infant is eligible for enrollment into Healthy Families (they are not automatically enrolled, mom must notify Healthy Families Program)</p> <p>Healthy Families: Children with pre-existing conditions are not excluded and can receive coverage for services that are medically necessary. Adult women are covered during pregnancy up to delivery.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medi-Cal: Offer a variety of health, dental, and vision plans from which to choose, includes hospitalization</p> <p>Restricted Medi-Cal: Covers emergencies, pregnancy related care (prenatal and delivery), kidney dialysis, treatment for breast and cervical cancer</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Family PACT: Provides comprehensive family planning services</p> <p>CMSP: Every county has a CMSP program. Medically necessary physician and hospital-related services; Depending on county, may provide coverage for other services such as dental and vision; Benefits vary by county, please refer to social services agency in county of residence.</p> <p>GHPP: Special care center services, hospital stay, outpatient medical care, pharmaceutical services, surgeries, nutrition products and medical foods, durable medical equipment, and other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
<p>GUARANTEED COVERAGE</p> <p>Medi-Cal: Age < 1: Up to 200% FPL Ages 1-5: Up to 133% FPL Ages 6-18: Up to 100% FPL 0-250% FPL (for Working Disabled Program)</p> <p>Healthy Families: Must not be covered by an employer sponsored plan now or in the last 3 months (with exceptions). Not eligible for no Share of Cost Medi-Cal. Children have to be U.S. Citizens, Nationals, or Qualified Aliens. Income Requirements are between: Age < 1: 201%-250% of FPL Age 1-5: 134%-250% of FPL Age 6-18: 101%-250% of FPL</p> <p>Healthy Kids: Income between 0%-300% of the FPL. Must not be covered by an employer sponsored plan now or in the last 3 months (some exceptions). Children must be between the ages of 0-5. Program subject to change based on continued funding for ages 6-18. Not Eligible for no-cost full-scope Medi-Cal or Healthy Families. Undocumented children are eligible. <i>Not all counties have Healthy Kids, eligibility rules may vary</i></p>	<p>GUARANTEED COVERAGE</p> <p>CHDP: Children and youth between birth and age of 19 whose family is at 200% FPL or less. Also children in Headstart, State Preschool programs, and Foster Care.</p> <p>Family PACT: up to 200% FPL</p> <p>California Kids: Must not be eligible for other government plans such as Medi-Cal or Healthy Families. Family income must not exceed 250%. <i>Not all counties have California Kids, eligibility rules may vary.</i></p> <p>KPCHP: Applicants income can range up to 300% of the FPL. California resident living near Kaiser or in county plan area. Must not be eligible for employer based coverage, no-cost full-scope Medi-Cal or Healthy Families.</p>	<p>GUARANTEED COVERAGE</p> <p>Medi-Cal: Age < 1: Up to 200% FPL Ages 1-5: Up to 133% FPL Ages 6-18: Up to 100% FPL Pregnant Women Up to 200% FPL</p> <p>AIM: 201%-300% FPL for AIM If you are pregnant, your income can be up to 300% FPL; Pregnant less than 31 weeks; Live in California; California resident for at least 6 months; legal immigration status Insurance deductibles or co-payments over \$500 may qualify for AIM</p> <p>Healthy Families: Not eligible for no Share of Cost Medi-Cal. Children have to be U.S. Citizens, Nationals, or Qualified Aliens. Income Requirements are between: Age < 1: 201%-250% of FPL Age 1-5: 134%-250% of FPL Age 6-18: 101%-250% of FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Medi-Cal: Age < 1: Up to 200% FPL Ages 1-5: Up to 133% FPL Ages 6-18: Up to 100% FPL</p> <p>If you are pregnant, your income can be up to 200% FPL</p> <p>If you are elderly or disabled, your income can be up to 100% FPL or up to 250% FPL under the working disabled program</p> <p>Live in California and plan to stay</p>	<p>GUARANTEED COVERAGE</p> <p>Family PACT: Up to 200% FPL; No insurance or ineligible for Medi-Cal; Insurance does not cover family planning or birth control methods; Have not met deductible of current insurance; Have Medi-Cal with share of cost but you have not met your share of cost.</p> <p>CMSP: Must be between the ages of 21-64. Must not be eligible for Medi-Cal; Must reside in county where applying; In CMSP counties, income can be up to 200% FPL; In non-CMSP counties, eligibility income standards vary, please refer to social services agency in county of residence.</p> <p>GHPP: Must be diagnosed with a genetic condition that is covered by GHPP; Applicants must be residents of California; Applicants must be 21 years of age or older (some persons younger than 21 years of age may be eligible); there is no income limit; Applicants may be required to apply for Medi-Cal.</p>
<p>Medi-Cal: \$0 or share of cost</p> <p>Healthy Families: \$4-\$17 per child depending on income and choice of plan, with a \$51 family maximum; \$5 co-pay for doctor visits and prescriptions (Co-payments are subject to change based on the state's final budget; some check-ups are no-cost)</p> <p>Healthy Kids: Monthly premiums are \$0-\$6. Along with \$5 co-pay for most outpatient services.</p>	<p>CHDP & Family PACT: No cost</p> <p>CaliforniaKids: \$10-\$20 per month per child, \$5-\$10 co-pays for services</p> <p>KPCHP: \$8-\$15 per child per month (\$45 max per family), co-pays range from \$5-\$35 for some services with a \$250/child or \$500 for two or more children maximum</p>	<p>Medi-Cal: \$0 or share of cost AIM: 1.5% of family annual income</p> <p>Healthy Families: \$4-\$17 per child depending on income and choice of plan, with a \$51 family maximum; \$5 co-pay for doctor visits and prescriptions (Co-payments are subject to change based on the state's final budget; some check-ups are no-cost)</p>	<p>Medi-Cal & Restricted Medi-Cal: \$0 or share of cost</p>	<p>Family PACT & CMSP: \$0 or share of cost</p> <p>GHPP: Some clients may also be required to pay an annual enrollment fee to GHPP. The amount of enrollment fee is based on income and family size.</p>

speech discussing ways the district was helping the nurses to make headway with the problems of uninsured students.

Funding for the design and printing of 65,000 copies of LAUSD's customized version of the matrix was provided through a \$50,000 grant from the Anthem Blue Cross Foundation, a founding sponsor of the Foundation for Health Coverage Education.

"Students with access to health care do better in school," said Sharon Swonger, CHAMP coordinator. "Through our school nurses and health personnel, we have helped to demystify the process and increase enrollment numbers into Medi-Cal and Healthy Families and other publicly funded programs available to students."

Health care experts agree that citizens in general have little information as to where to go or how to qualify for government-sponsored health coverage. For example, many parents are surprised to find that a family of four can make up to \$66,000 a year and qualify for government-sponsored coverage for its children. For this reason the foundation, in working with L.A. Unified's school nurses, feels it has found a significant inroad for reaching families in need.

Throughout the school year, the matrix has been distributed to a variety of district outreach outlets, such as after-school programs like Beyond the Bell. In these settings, the matrix helps to serve as an important reference guide for school nurses, health and human services providers and counselors and teachers who have contact with parents and can give them valuable information about health insurance resources.

With its primary focus to educate an estimated 15 million people—one-third of the 46 million uninsured Americans—who are eligible for government plans but don't know it, the foundation's collaboration with CHAMP supports academic achievement and promotes wellness by enrolling children and youth into health insurance programs. Under the Division of Student Health and Human Services, CHAMP provides information to parents and district staff on free or low-cost health insurance options. To use these services, students and family members can call a toll-free help line. Parents can call for information and enrollment assistance. The CHAMP staff speaks English, Spanish and Korean.

Tools school districts can use

While LAUSD took the extra step to customize the foundation's matrix and incorporate it into the services its CHAMP program provides, any school district can utilize these foundation offerings:

- The U.S. Uninsured Help Line (800-234-1317) provides live, one-on-one assistance and is staffed 24/7 with friendly information specialists and interpreters who speak multiple languages, provide basic screening for both public and private health coverage, help callers identify their potential options and connect them to health coverage representatives to sign up for coverage.
- The foundation's Web site (www.coverageforall.org) has captured more than 175 government-sponsored programs to help people in need of health coverage; it also has a five-question eligibility quiz they can take online.
- The Health Care Options Matrix (available for all 50 states) outlines public and private health coverage options, including type of coverage, eligibility and monthly costs. The brochure is also useful for front-line workers such as social workers or health care professionals who are helping the uninsured find coverage; it can be downloaded by going to www.coverageforall.org. ♦