

Health Plan Choice – A Consumer Advocacy Perspective

Lynn Kersey Maternal and Child Health Access

Summary

- Background
- Changes Personalized Provider Directories
- Improve enrollment materials
- Plan choice at time of enrollment- consumer preparation/protection
- Online enrollment
- Website confusion
- CAA/Navigator solicitation



Background

- California -voluntary managed care in most counties til mandatory MC managed care (mid '90s)
- Healthy Families always connected w/plan choice
- Enrollment packets still sent separately for MC
- Successful managed care enrollment depends on overlap of Fee-for-Service and managed care provider networks, especially in some specialties, and enrollment ease.



Background

- High MC default rates in mid-90s caused HCFA to suspend enrollment into managed care.
- Improper marketing a huge issue prior to HCO, then some improvement. Still occurs in medical AND dental plans.
- No plan default in HF, but no services until choice.
 - Provider default if a plan chosen but provider not chosen.



Background – PPDs

- Great leap forward with Personalized Provider Directories
 - Stakeholder workgroup met for a year
 - Added text to explain relationships plans, partners, medical groups, types of doctors one can choose – and the need to choose in three areas (!!!)
 - Added explanation provider ID numbers, pictorial "How to fill out choice form"
 - Accessibility indicators (6) where at least LA Care contracted with that provider
 - Language(s) spoken, provider gender, symbol for whether or not accepting new patients



Improve enrollment materials

- Need more information about choosing a specialist and listings for specialists
- Need to get away from "doctor" use plural; SPD, other populations have many providers
- Need to better explain and emphasize choice of IPA
 - Determines hospital designation/use
 - Approves/disapproves specialty care
 - SPD
 - Women of childbearing age birth and reproductive choice
- All forms must be in packet language (i.e. Medical Exemption Request)
- Clients VERY confused about why dental packets included if no/few dental benefits



Improve enrollment materials

- Include:
 - Six-point accessibility information
 - Language of provider, office staff (LA Care)
 - Hours
 - Driving, public transport directions, map
 - If outside DMHC distance/travel, red flag but enrollee still can choose
 - Physician/NP gender
 - Same info online on all sites
 - Final consumer sign off: that s/he chose plan of own free will, paid no \$\$





Primary Care Physicians

Los Angeles County

You can pick one of the Doctors listed below. If you pick a Doctor, on your Medi-Cal Choice Form, enter the Doctor code in the Doctor/Clinic code box on your Medi-Cal Choice Form.

Family Practice

Bernal, David

DOCTOR CODE: 5454452677 123 N. Garfield Ave., Ste. C Alhambra, CA 91801 (626) 208-3781 LANGUAGES: Armenian, Farsi, Russian, Spanish & ACCESSIBILITY: P. B. W. T

L.A. Care Health Plan **Blue Cross of California** -Allied Physicians IPA (Network Med. Mgmt) -Blue Cross of California Care 1st Health Plan -Pacific Independent Physician Association **Community Health Plan** -Physicians Healthways Medical Group, Inc. L.A. Care Health Plan -Allied Physicians IPA (Network Med. Mgmt) -Pacific Independent Physician Association

Buan, TheIma Viernes DOCTOR CODE: 3958832987 123 N. Garfield Ave., Ste. C Alhambra, CA 91801 (626) 208-3781 LANGUAGES: Tagalog &-ACCESSIBILITY: P, B, W ■ L.A. Care Health Plan Blue Cross of California -Pacific Nephrology

Chan, Justin Le 🗣

DOCTOR CODE: 9678325628 925 S. Garfield Ave. Alhambra, CA 91801 (626) 282-0282 LANGUAGES: Chinese, Spanish, Vietnamese & ACCESSIBILITY: W. R. T L.A. Care Health Plan Blue Cross of California -Allied Physicians IPA (Network Med, Mgmt) **Community Health Plan** -Physicians Healthways Medical Group, Inc. Care 1st Health Plan -Physicians Healthways Medical

Community Health Plan -Physicians Healthways -Joy IPA Care 1st Health Plan -Allied Physicians IPA(Network Med. Mgmt) -Physicians Healthways Medical Group, Inc. -Care 1st Health Plan L.A. Care Health Plan -Allied Physicians IPA (Network Med. Mgmt) -Pacific Independent Physician Association Blue Cross of California -Access IPA -Physicians Healthways Medical Group, Inc.

Cortez, Michael Joseph

DOCTOR CODE: 5664834129 1024 S. Garfield Avc. Alhambra, CA 91801 (626) 289-5181 LANGUAGES: Spanish, Tagalog & ACCESSIBILITY: P, B, W, T, R I.A. Care Health Plan Care 1st Health Plan

Care 1st Health Plan -Allied Physicians IPA (Network Med. Management) -Pacific Independent Physician Association

Kheradpour, Rabin M.D. 🗢

DOCTOR CODE: 2664839141 1024 South Garfield Ave. Alhambra, CA 91801 (626) 289-5181 LANGUAGES: Arabic, Farsi, Russian, Spanish, Tagalog & ACCESSIBILITY: P. B L.A. Care Health Plan Blue Cross of California -Allied Physicians IPA (Network Med. Management) -Blue Cross of California Care 1st Health Plan -Pacific Independent Physician Association L.A. Care Health Plan -Allied Physicians IPA (Network Med. Management) -Pacific Independent Physician Association Health Net Comm Solutions



Boutros, Jason K M.D.

DOCTOR CODE: 3678325428 925 S. Garfield Ave. Alhambra, CA 91801 (626) 282-0282 LANGUAGES: Chinese, Hmong, Korcan & ACCESSIBILITY: P. B L.A. Care Health Plan Blue Cross of California -Pacific Nephrology Care 1st Health Plan -Pacific Independent Physician Association -Southland San Gabriel Valley Medical Group L.A. Care Health Plan -Pacific Independent Physician Association -Southland San Gabriel Valley Medical Group Health Net Comm Solutions Health Net -Pacific IPA Molina Healthcare -Pacific IPA

5

-Physicians Healthways Medical Group, Inc. -Pacific Independent Physician Association L.A. Care Health Plan -Allied Physicians IPA (Network Med. Mgmt) -Pacific Independent Physician Association Health Net Comm Solutions

Health Net -Allied Physicians of California Molina Healthcare -Allied Physicians of California

Chen, Luning

DOCTOR CODE: 5612378465 1041 South Garfield Ave., Ste 103 Alhambra, CA 91801 (626) 289-7999 LANGUAGES: Chinese, Hmong, Spanish & ACCESSIBILITY: P. B.W. T. R. Health Net Comm Solutions Health Net -Allied Physicians of California Molina Healthcare -Pacific IPA L.A. Care Health Plan **Blue Cross of California** -Allied Physicians IPA (Network

Care 1st Health Plan -Pacific Independent Physician Association L.A. Care Health Plan -Pacific Independent Physician Association Health Net Comm Solutions Health Net -Pacific IPA Molina Healthcare -Pacific IPA

Farag, Salwa S. M.D.

DOCTOR CODE: 4618328460 1041 South Garfield Ave., Ste 103 Alhambra, CA 91801 (626) 289-7999 LANGUAGES: Arabic, Cambodian, Farsi, Spanish, Tagalog & ACCESSIBILITY: P. B. W. T. R. Health Net Comm Solutions Health Net -Pacific IPA Molina Healthcare -Pacific IPA L.A. Care Health Plan

Blue Cross of California -Allied Physicians IPA (Network Med. Management) -Blue Cross of California

Health Net Comm Solutions Health Net -Allied Physicians of California Molina Healthcare -Allied Physicians of California

Li, Weiguo

DOCTOR CODE: 4562887248 25 South Raymond Ave., Ste. 111 Alhambra, CA 91801 (626) 943-1818 LANGUAGES: Chinese, Hmong & ACCESSIBILITY: W. R. T. B. P L.A. Care Health Plan **Community Health Plan** -Physicians Healthways Medical Group, Inc. Care 1st Health Plan -Pacific Independent Physician Association -Physicians Healthways Medical Group, Inc. L.A. Care Health Plan -Pacific Independent Physician Association -Allied Physicians IPA (Network Med. Mgmt) Health Net Comm Solutions Health Net -Allied Physicians of California Molina Healthcare

Not accepting new patients. For a complete list of local Providers call 1-800-430-4263; TDD 1-800-430-7077

Med. Mgmt)



-Physicians Healthway

Enrollment and plan choice

- Choosing plan at time of enrollment assistance and mission purposes/possible monetary gain
- Issues of poor quality service becoming a CAA or EE to enroll in specific plans
- Private enrollment sites legitimate, nonlegitimate
 - monitor/prohibit/police
 - don't keep up on program changes
 - sometimes present only some options
- However, steering into plans at enrollment point can occur whenever enrollment takes place
- If separate from enrollment, gives time to utilize provider with FFS, if new provider, or verify choices



Consumer preparation/protection



- Choosing best/accurate portal state "official" site, plan sites, county sites, private sites – "no wrong door" may allow confusion – all should link to one
- "your doctor" should be "your doctors"
- Consumers must be prepared with choice of doctors, medical group, hospital, plan, specialists or time allowed for those choices
- Do "kiosks" work? MRMIB provides numbers of applications submitted online given, but not dispositions of applications
- Need live body available for questions when enrollment open – if 24/7, then 24/7



Enrolling online

healthyfamiliesenrollment.org: We are an authorized Enrollment Entity for the State of California Healthy Families and Medi-Cal for Children and Expectant Mothers, (EE – 89481) We are not a State agency.

"Simply complete the Pre-Qualification Assessment below" Screening information includes:

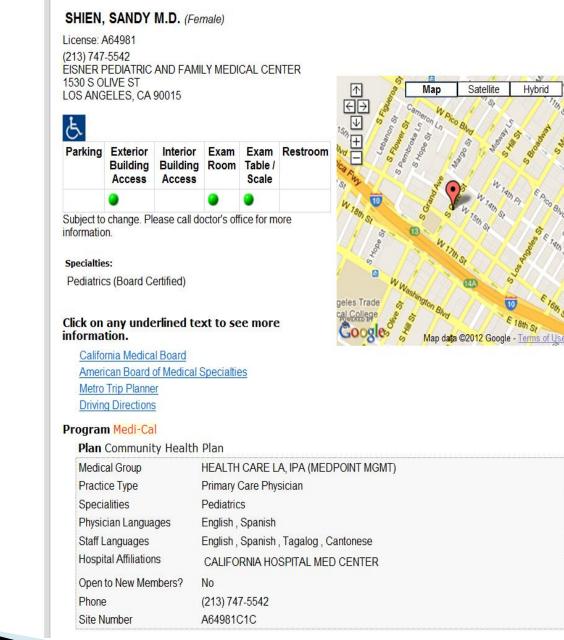
Family Information: Language preference: (Only Spanish or English provided)

Family monthly gross income (before tax) Family size Enter a valid family size. (including yourself and an unborn child, if you have a pregnant mother at home)

Standardizing websites - Health Care Options – Provider Information Network

andy Shien Driving Directions			
octor/Clinic Code: DRW56MH			
ender: Female			
530 S Olive St			
os Angeles, CA 90015			
213)747-5542			
pecial Notes:			
- Currently Accepting Patients			
rovider Type(s)	Language(s)	Accessibility	
Pediatrics	- English	- Building	
	- Spanish	- Exam Room	
		- Reception/Waiting	
		- Reception/waiting	
Plan(s)			
(304) L.A. Care Health Plan			
Plan Partner(s)			
(BC) Anthem Blue Cross Partnrshp			
(CF) Care1st Partner Plan, LLC			
(LA) L.A. Care Health Plan			
(352) Health Net Comm Solutions			
Plan Partner(s)			
(HN) Health Net Comm Solutions			
(MO) Molina Healthcare Partner			
(Mo) Molina Healaneare Farmer			









IATERNAL AND CHILD HEALTH ACCESS

LA Care

Health Net

rovider Search- View Provider Details			
SANDY SH MOLINA MEDICA PEDIATRIC Provider ID#: A06	L CENTERS S	CALIFORNIA HOSPITA <u>Tab View</u>	-
Accepting New Patients	1530 SOUTH OLIVE STREET LOS ANGELES, LOS ANGELES CA 90015-3023	(213) 747-5542 <u>Map</u>	
Site			
Address:	1530 SOUTH OLIVE STREET LOS ANGELES, LOS ANGELES CA 90015-3023		
Phone:	(213) 747-5542		
Office Hours:	Data not available	Hospitals:	
Participating Plans:	Medi-Cal (accepting new patients)	Hospitals:	CALIFORNIA HOSPITAL MEDICAL CENTER-LAF
Practitioner		Address:	1401 SOUTH GRAND AVENUE
Gender:	Female		LOS ANGELES, LOS ANGELES CA 90015
Additional Languages:	SPANISH	Phone:	(213) 748-2411
Specialties:	PEDIATRICS	Handicap Accessible:	No (or unknown)
Hospitals:		Medical Group(s)
		Name:	MOLINA MEDICAL CENTERS
		ID:	330342719
		Rapid Access® :	Data not available
		Address:	ONE GOLDEN SHORE LONG BEACH, LOS ANGELES CA 90802
		Phone:	(800) 526-8196
		Office Hours:	Data not available



Consumer Confusion – websites/name

Healthyfamilies.org

- Incorrect info:
 - What is your family size? (parents and children under 19 years of age living in the home are counted as family members in determining family income. The unborn child of a pregnant woman also counts as a family member.)

-Only some options.

- Eligibility for the Children's Health Insurance Program (CHIP) is based on family size and gross monthly income. If you are applying for the Pre-Existing Condition Insurance Plan (PCIP), there is no income requirement.
- Would you like health insurance for yourself, your spouse, or your children over the age of 19?
 Health insurance is now available through the Pre-Existing Condition Insurance Plan (PCIP). You must be a U.S. citizen, have been denied health coverage because of a pre-existing condition, and have had no health insurance for the last 6 months.





Healthy Families is a nonprofit health care system established for the purpose of purchasing health coverage for its members. Our mission is to ensure that all United States residents, regardless of income, age, religion, gender, or ethnic background, have access to quality health care.





Home		About	Healthy Family		
Start Application	The Healthy Families Program	m is a low cost insura	ance that provides health, dental and vision coverage to		
About Healthy Families	children who do not have insu	rance and do not qu	alify for no-cost Medi-Cal.		
Apply For Healthy Families		d and your children a	are enrolled into The Healthy Families Program, you will choose		
Do I qualify?	doctors for your children. The	plans will pay for mo	vill provide medical doctors, dentists, specialists and eye st of your children's visits cost. They have contracts with		
How Much Does It Cost?	community-based clinics, lab	oratories, pharmacie	s and hospitals for your children's continued health care.		
FAQ			milies Program, simply complete the Pre-Qualification ertified Application Assistant (CAA) will contact you within the		
Need Help ?			ormation or at a time that is convenient for you during regular Iso contact us directly Toll-free at: 1-866-682-9903.		
CLICK TO CHAT	Pre-Qualification Assessment				
Chat Online	* Required Fields				
Vieli cali you now	Parent's Personal Information				
_	First Name *	Middle Initial	Last Name *		
S	Applicant Date of Birth		Email Address		
Bour	Applicant Date of Birth		Email Address		
Bant	Applicant Date of Birth		Email Address		



MATERNAL AND CHILD HEALTH ACCESS

Similar websites/name

California Healthy Families Enrollment Services

🏠 🔻 🔝 🗶 🖃 📥 👻 Page 👻 Safety 👻 Tools 👻 🔞 👻



California Healthy Families Enrollment Services

During 2010 we helped more than 30,000 children enroll into the Healthy Families Program



Affordable Health Care For Children





CAA/Navigator Solicitation

- Individual CAAs and EEs solicited to be enrollers for health plans, IPAs, dental managed care plans (Los Angeles)
- Reporting mechanism to MRMIB
- No knowledge of outcome
- Need stronger reporting requirements for CAAs
- Need enforcement mechanisms
- Strong connections among network helps





I WANT YOU...



...TO BECOME A HEALTHCARE RESOURCES AUTHORIZED APPLICATION ASSISTANT MANY OF YOUR FELLOW EE/CAA'S ALREADY HAVE

And here is why:

Attractive Reimbursement- 50% on New applications and 10% for each renewal.

Huge Untapped Market- 1 out of 4 Californian's are uninsured!! Unlimited income potential!!

Proven Track Record-12 year old non-profit healthcare program with tens of thousands of members and over six thousand healthcare providers in the network

Comprehensive Member Benefits- Doctor visits, Dental, Vision, Rx, Labs, and much more.

5 minutes or less Online Application- Simple, quick, paperless application and approval process.

<u>To learn more about the Healthcare Resources Program</u> and see how you can better serve your clients watch the video clips and check out the plans available.

To become an Authorized Application Assistant (AAA) simply fill out the attached form and fax to 888-396-5124

Have your next weekend get-a-way on us



To welcome you to our family, Healthcare Resources will give you a 2 nights complimentary hotel package with your first application.

Choose from these locations in California: Anaheim, Hollywood, Lake Tahoe, Palm Springs, San Diego, San Francisco, and Sonoma Wine Country.

Offer Expires: MAY 31, 2012

orward this email



MATERNAL AND CHILD HEALTH ACCESS