

# Consumer Center

## for Health Education and Advocacy

A Project of Legal Aid Society of San Diego, Inc.



*Helping low-income individuals  
and families access health care*

Fall 2009

## Medi-Cal eliminates optional benefits

The state Department of Health Services issued a *Notice of Reduction of Medi-Cal Benefits*, which went into effect July 1, 2009. The reductions affect most adults ages 21 and over. The benefits that were eliminated are shown in the right-hand box along with some exceptions.

Lawsuits have been filed on behalf of Medi-Cal beneficiaries.

There are some benefits and services that are still possible to obtain under special circumstances. For example, a benefit may be provided when required to treat an emergency condition. Some benefits and services are covered when they are provided in hospital outpatient clinics, federally-qualified health centers, rural health clinics, Indian Health Services, adult day health care centers or home health agencies.

Consumers with questions or concerns can call the Consumer Center at (877) 734-3258.

### Medi-Cal no longer pays for these services for most adults:

Dental  
Speech therapy  
Podiatric  
Audiology  
Chiropractic  
Acupuncture  
Optometric & Optician  
Incontinence creams/washes

### Exceptions:

People under age 21  
Pregnant Women  
People in Level A or B Skilled  
Nursing Facilities  
Children receiving services through  
California Children's Services  
Older adults receiving benefits  
through All-Inclusive Care for the  
Elderly Program

All other Medi-Cal services  
remain unchanged at this time.

## OPA project helps managed care members

The Consumer Center serves as one of 16 **HMO Enrollee Outreach Regional Education Information Centers** (HEROICS) sites in California. We like the sound of that! What is a HEROICS site? It is a community-based organization that contracts with the California Office of the Patient Advocate (OPA) to educate consumers about their health plans and their rights and responsibilities. We could not imagine a better partner!

A large part of our OPA contract centers on community outreach. Our OPA Outreach Specialist, Ana Lozano, is available to talk to your group. Her presentation starts with general information about Consumer Center services. She then focuses on managed care enrollment, the HMO Help Center and how to navigate through the managed care system, including Medi-Cal, private HMOs and Blue Cross and Blue Shield PPOs. To schedule training, contact Ana Lozano at [AnaL@cchea.org](mailto:AnaL@cchea.org) or (619) 471-2736.

## Healthy Families Program wait list was short-lived

The Healthy Families Program (HFP) began a wait list for new enrollment in mid-July. In about six weeks time, the wait list had grown to 71,000 children. In early September, the program's funding was restored through a bipartisan effort in Sacramento. The funding results from a levy placed on health plans, which will be reimbursed later with federal Medicaid stimulus money.

While the wait list was eliminated, the state bill did increase HFP premiums as shown on the right.

### HFP Premiums

Below 150% FPL: No change

**Income between 150% - 200% FPL:**  
Premium increased from \$9 to \$13 per child (family maximum increased from \$27 to \$39)

**Income between 200%-250% FPL:**  
Premium increased from \$14 to \$21 per child (family maximum increased from \$42 to \$63)

## Scripps Mercy Hospital continues funding

The Consumer Center thanks Scripps Mercy Hospital for its continued funding of the *Benefit Advocacy Project*. This medical-legal partnership helps uninsured Scripps Mercy Hospital patients access public benefit programs. The program began its fifth year of operation June 1, 2009. Last year alone, we helped over 500 individuals through this project receive services under Medi-Cal, County Medical Services or SSI.

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## From our Executive Director

### Health care reform must be inclusionary

National health care reform has certainly stirred Americans to debate. My main interest in health care reform is covering the uninsured and that means a serious discussion about who makes up the estimated 46 million uninsured.

An excellent *New York Times* article summarized the types of uninsured into these six categories: the working poor, the “better off,” young adults, people who are eligible for public programs (but who are not enrolled), underinsured and undocumented immigrants.

The working poor make up the majority of the uninsured. These are working people with full-time or part-time jobs, struggling to make ends meet. The working poor cannot get coverage at work and they cannot afford to purchase it on their own.

The category of “the better off” (combined household income of \$75,000 or more) is people who earn enough to purchase their own health care coverage. This is obviously a matter of examination on a case-by-case basis. *The New York Times* article does suggest that those who can afford health insurance should be “required” to join the health care system. This lessens the chance that an accident or illness might turn them into charity cases.

Contrary to popular myth, uninsured young adults, ages 19-29, are not all healthy, working professionals who do not want to spend their money on insurance. Most uninsured young adults are similar to the working poor and they need *affordable* individual and/or family coverage.

Then, there are those people who are eligible for public programs, but have not enrolled. They are mostly low-income children and their parents. The Consumer Center’s mission is centered on helping this group access health care.

The article also referenced the many Americans who are *underinsured*, with policies that have high deductibles and other restrictions. The result can be unmanageable medical debt that may lead to bankruptcy.

On a final note, an estimated 10 million uninsured are not citizens and six million of those may be undocumented immigrants. Emotions run high about the coverage of undocumented immigrants. As *The New York Times* points out, none of the pending bills propose covering this population.

There is nothing to be gained from delaying reform any longer. We must act now.

**Gregory E. Knoll, Esq.**

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### New authorization process for Medi-Cal fee-for-service behavioral health

In response to cuts in the state’s Medi-Cal program, United Behavioral Health (UBH) implemented a new authorization process for outpatient fee-for-service network services August 10, 2009. The new process is:

#### For new Adult & Older Adult clients:

Initial authorization will be for a maximum of 8 visits (1 assessment; 7 treatment visits). Follow up authorizations require a new Outpatient Authorization Form and up to 8 additional visits can be authorized.

#### For new Child and Adolescent clients:

Initial authorization will be for a maximum of 13 visits (1 assessment; 12 treatment visits). Follow up authorizations require a new Outpatient Authorization Form and up to 13 additional visits can be authorized.

**Existing clients** must ask their providers to complete a new Outpatient Authorization Form and, depending on age group, additional visits can be authorized.

## City Heights prepares for better health!

City Heights has been chosen as one of 14 California communities to participate in *Building Healthy Communities*, an initiative of The California Endowment (TCE). TCE is funding the 10-year project as part of its strategic refocusing of endowment resources. (Visit [www.calendow.org](http://www.calendow.org) for more information.)

Locally, Mid-City Community Advocates Network (Mid-City CAN) is coordinating the planning process for the initiative through Momentum Teams. Several Consumer Center staff members are involved with the project. Executive Director **Gregory E. Knoll** is the chair of the Legal Resources Team. **Michele Melden, Barbara Fisher, Jack Dailey, Ana Lozano** and **Kristi Evans** are serving on various teams, including Access to Healthcare, Built Environment, Food Justice, Youth Resource and School Attendance.

Check out the organization’s website at [www.midcitycan.org](http://www.midcitycan.org) for more information on this effort.

### New project pairs at-risk teens and seniors

The West Foundation has awarded the Consumer Center a two-year grant to begin the *Intergenerational Health Advocacy Project*. This project pairs at-risk high school students with seniors at Senior Community Centers’ sites, including downtown and City Heights. The teens will be trained to provide individualized, health-focused computer classes to seniors. Participants will be trained on how to access online information and resources to help them stay independent and remain healthy.

This project also allows the Consumer Center to locate, educate and assist Medicare Part D eligibles with applying for the Extra Help or Low-Income Subsidy. We will share more information on this innovative project as it gets underway.

## CASE STORIES



Healthy  
San Diego Corner

### Medi-Cal coverage was expedited for cancer patient

When a consumer's Medi-Cal application was delayed, he called the Consumer Center. The man had been to the Emergency Room with a swollen tongue and was admitted to the hospital. An oncologist determined that he had a cancerous tumor and needed chemotherapy and radiation *immediately*.

Our advocate advised the consumer that he had linkage to Medi-Cal under disability. The advocate advised the client to get a report from the doctor stating his condition so he could be enrolled under presumptive Medi-Cal. Although the consumer did as advised, there was some confusion when he called the Family Resource Center to find out who the worker was. Our advocate stepped in, called the supervisor and submitted the medical report to her. The application was processed under Presumptive Eligibility and the client received chemotherapy and was able to resolve his medical bills.

Advocates who know and understand the Medi-Cal program rules can help consumers get needed health coverage without unnecessary delay.

### Advocate helps client cope

A middle-aged woman with a long history of persistent mental illness has used the services of the Consumer Center many times over the past several years. The client's anger issues have resulted in her being suspended or terminated from three clubhouses and denied entry into a therapeutic group.

First, our advocate negotiated a peer review at one of the clubhouses. The client agreed to follow a behavior contract as a condition of clubhouse participation.

Our advocate also got the clinic manager to agree to evaluate the client for the therapeutic group after three months. During that time, the client and our advocate documented examples of her appropriate behavior. At the meeting with the clinic manager, our client again agreed to follow a behavior contract as a condition of being admitted to the group.

Our interventions can prevent mental health clients from being suspended or expelled from important support services like clubhouses and therapeutic groups.

Healthy San Diego (HSD) highlighted childhood obesity as the topic for its annual provider training. Organized by the Health Education/Cultural & Linguistics Workgroup, this year's August 19 event drew 80 participants, including doctors, nurses, medical assistants and other health care providers.

The three-hour program was packed full of information on obesity: facts and trends, calculating and plotting body mass index (BMI), new WIC food packages and cultural aspects of weight management. A Community Health Improvement Partners (CHIP) spokesperson presented information on the Healthy Eating, Active Communities (HEAC) initiative. HEAC is a public/private partnership committed to reducing and preventing childhood obesity in west Chula Vista.

The percentage of children and adolescents who are overweight has *tripled* since the early 1970s. Today, it is estimated that 16% of Americans aged six to 19 are overweight. *These rates are even higher in California and San Diego County.* Latino and African American youth face even higher rates of overweight than White and Asian youth. Overweight and obese children are at risk for serious health problems now and in the future. As overweight, physically inactive adults, they are more likely to have heart disease, diabetes and cancer. Visit [www.sdchip.com](http://www.sdchip.com) and select *San Diego County Childhood Obesity Initiative* for more information.

To learn more about what the health plans are doing, contact their Member Services staff:

Care1st	800-605-2558
Community Health Group	800-224-7766
Health Net	800-675-6110
Kaiser Permanente	800-464-4000
Molina Healthcare	800-665-4621



### Fan Mail

"... Fortunately, I refer patients to you and from there you work your magic. The most recent case I thought would be of great interest. This patient has been highly anxious and that has come across as pushy to many people.

I referred him to you and you guided him through the process. He now has no share of cost and his Medicare premiums are being paid. He also can get transportation and other services. Here's the best part: He has had little to no support system and now he knows what it feels like to have one. That's been new and huge for him.

So, three cheers and hip hip hooray for a spectacular job and, most importantly, making a difference."

## Special thanks to our funding sources

Thanks to our funders for their generous support: Alliance Healthcare Foundation, County of San Diego, Legal Services Corporation, Office of the Patient Advocate, Scripps Mercy Hospital, The California Endowment, The California Wellness Foundation and The West Foundation.

Our staff speaks English, Spanish and Vietnamese. For other languages, we use CyraCom International.

**Consumer Hotline**  
**Toll-Free (877) 734-3258**  
**TTY (877) 735-2929**

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

Our offices are open 9 a.m. - 5 p.m.  
Monday through Friday.



## STAFF & VOLUNTEER NEWS

Our biggest news item is the retirement of **Barbara Fisher!** While Barbara is still working part-time as a consultant, we need to honor her official retirement. Barbara has been with the Consumer Center since it opened in 1999. Her service has been invaluable! **Michele Melden** has assumed health care policy and training functions. We send thanks to **Daniel O'Connor**, Anston Levitan Summer Law Clerk, and **Justin Keller** for their excellent work. Thanks to **Kourtney Shrock** for being a terrific volunteer!

**Jacqueline Silvana Camargo** has joined the Part D staff, which also includes **Kristina Ros**, **Michelle Ha** and **Gissela Topete** with the new Intergenerational Health Advocacy Project. Welcome to **Enrique Arroyo** in his role as advocate for the Benefits Advocacy Project, funded by Scripps Mercy Hospital.

## FREE TRAINING AVAILABLE!

Legal Aid and Consumer Center staff offer training programs for groups of clients, family members and providers. Among the topics are:

### Legal Practice

Family Law  
Immigration  
Consumer Law  
Housing

### Health Care

Medi-Cal  
County Medical Services  
Healthy Families Program  
Mental Health Services  
Medicare Part D  
Managed Care

To schedule training for your agency or organization, please contact Ana Lozano at [AnaL@cchea.org](mailto:AnaL@cchea.org) or (619) 471-2736.



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