

Common Health Coverage Issues and Resources for Consumers

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CCHI Webinar Training
December 17, 2014

WESTERN CENTER ON LAW & POVERTY



What We'll Cover



- Common issues for consumers after they've gotten health coverage
 1. *Is it the right coverage?*
 2. *Are they getting the services they need?*
 3. *Have they lost coverage?*
- Steps a consumer can take to address the problem
- Resources for consumers



1. Eligibility Issues: Is it the right coverage for the consumer?

Examples:

- * *“Covered CA said I was ineligible for Medi-Cal, even though I make less than \$16,000 a year.”*
- * *“I don’t think they’re counting my income right because I should get more federal tax credits/subsidies for my premiums.”*



Eligibility Issues: REQUEST A HEARING



- * Consumers have the right to request a “state fair hearing” to appeal/dispute eligibility determinations for Medi-Cal and Covered CA
- * Hearings are before an Administrative Law Judge (ALJ)
- * Must request a hearing within 90 days of the Notice of Action (NOA)
 - Exceptions if no notice; notice was inadequate; or good cause



How to Request a Fair Hearing

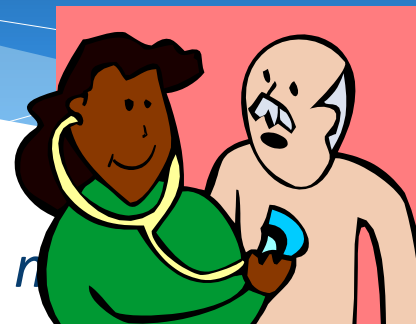
- * Hearing requests can be made by:
 - Calling CA Dept. of Social Services, State Hearings Division at (800) 952-5253
 - Completing the back of the Notice of Action or the Covered CA form and mailing or faxing it to the address or fax number on the form. The Covered CA form is at <http://www.coveredca.com/PDFs/HearingRequestFormCC.pdf>



2. Accessing Services: Is the consumer getting appropriate care?

Examples:

- * *“My health plan says I can’t get the medication I’ve been taking for years and says I have to try a different drug.”*
- * *“My primary doctor referred me to a specialist but she’s 2 hours away and I can’t get there.”*
- * *“My doctor says I need a particular treatment, but the health plan won’t authorize it because it is ‘experimental.’”*



Accessing Services Issues: A Multi-Step Approach

Step 1: Talk with your doctor and call the health plan's membership line. *If that doesn't help, then...*

Step 2: File a grievance or complaint with the plan. *If that doesn't help, then...*

Step 3: Ask the Department of Managed Health Care for an **Independent Medical Review**. *If that doesn't help, then...*

Step 4: Request a state fair hearing.



Independent Medical Review (IMR)



An IMR is a review of your medical care by doctors who are not part of your health plan.

- * IMR requests must be made within 6 months of the plan's written denial of the service
- * Must file complaint (Step 2) before asking for an IMR

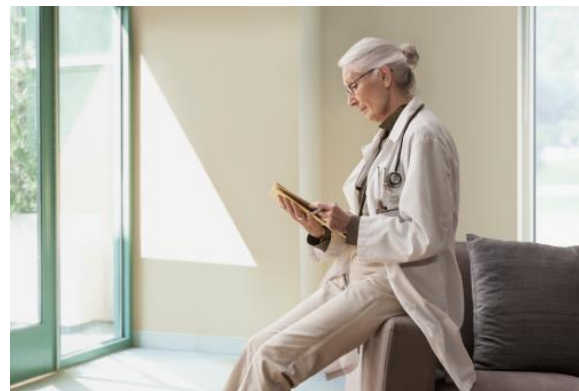
Who can't get an IMR

- Medicare beneficiaries; Medi-Cal fee-for-service



How to Request an IMR

- * Call the Dept. of Managed Health Care's Help Center at (888) 466-2219
- * The Help Center will send a request form to complete.
- * Mail the form to
Department of Managed Health Care
CA Health Plan Help Center
980 Ninth Street, Suite 500
Sacramento, CA 95814-2725
- * Or fax to: (916) 255-5241



3. Terminations: What if my coverage has been terminated?

REQUEST A STATE FAIR HEARING

(see Slides 4 and 5)



Q: But who can help consumers navigate through all these processes?

ANSWER:



The Health Consumer Alliance
Helping Californians get the health care they need

www.healthconsumer.org



The Health Consumer Alliance



Who we are

- * Statewide partnership of Health Consumer Centers (HCCs) operated by community-based legal services organizations in all 58 counties
- * Call HCA at (888) 804-3536 to be directed to the HCC nearest you. Or see a full listing of HCCs by county at <http://healthconsumer.org/index.php?id=partners>.



OTHER RESOURCES

Department of Managed Health Care (DMHC) Help Center
Assistance with finding health coverage and with health plan grievances and appeals
1-888-466-2219 (many languages)
www.Healthhelp.ca.gov (Spanish, Chinese)

HICAP (California Health Insurance Counseling and Advocacy Program)
Information, counseling, and assistance for people who have or will soon have Medicare
1-800-434-0222 (many languages)
www.aging.ca.gov/hicap/

Medi-Cal Managed Care Ombudsman
Assistance for people in Medi-Cal managed care plans
1-888-452-8609 (many languages)
<http://www.dhcs.ca.gov/services/medi-cal/Pages/MMCDOfficeoftheOmbudsman.aspx>

Medi-Cal Mental Health Care Ombudsman
Help with Medi-Cal mental health care services?
1-800-896-4042 (many languages)
<http://www.dhcs.ca.gov/services/MH/Pages/MH-Ombudsman.aspx> (Spanish brochure available)

QUESTIONS?

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THANK YOU

