What is CHIPRA?

CHIPRA is short for Children's Health Insurance Program Reauthorization Act

- Signed by President Obama on February 4, 2009
- Support states with money to promote, outreach, and help families to apply and keep their health insurance for their children

What is Health Insurance?

https://www.youtube.com/watch?v=-58VD3z7ZiQ
What is health insurance?
How does it work?
What are the types of health insurances?

What is Insurance?

Insurance is a contract (called a policy) between you and the insurance company that says the insurance company will pay a portion of your expenses in case something happens (such as in the previous scenarios).
- There is car insurance, medical insurance, life insurance, homeowner’s insurance, etc.

Health Insurance:

“A contract that requires health insurer to pay some or all of your health care costs in exchange for a premium.”

Healthcare.gov, U.S. Centers for Medicare & Medicaid Services

WHAT IF…

A big earthquake destroyed your house?
A family member got really sick and the medical bills were high?
You got in a car accident and injured someone else?
Could you go broke and lose all your money?
How does health insurance work?

- Members pay a monthly (or semi-annual or annual) **premium** to the insurance company.
- People can have “employer-based” health insurance through their jobs. The employer will pay a portion of premium, and you pay a portion out of your paycheck.
- The policy spells out what services the insurance company will cover and how much of the bill you have to **pay out of pocket**.

How much does insurance cost?

Depending on what type of plan and coverage that you have, prices for co-pays, deductibles, and other out-of-pocket expenses can vary.

- **Co-pay**: This is a way of sharing medical costs. You pay a flat fee every time you receive a service. (e.g. $20 for every visit to doctor)
- **Deductible**: The amount you must pay each year to cover your medical expenses before insurance starts paying.

Health Plans to Choose From

**HEALTH MAINTENANCE ORGANIZATION (HMO)**

- No deductible but there is copayment
- Limited to seeking care from within the plan’s network of doctors
- You can choose a primary-care physician, but you will need a referral from your primary-care physician to visit a specialist
- Generally more affordable due to limitations

**PREFERRED PROVIDER ORGANIZATION (PPO)**

- Deductible vary with the premium
- Doctors, hospitals, and providers are part of the PPO network, you can see doctors outside the network and receive partial coverage
- A physician in the network requires co-payment
- A physician outside network requires a coinsurance (you pay part of the bill)
Risk Your Pennies Game

What is Health Insurance?

Why is this all important?

- Health care access is a human right
- When you have access to primary prevention (vaccines, cancer, STD and diabetes screening) you avoid getting sicker and stay healthier longer
- Having insurance can avoid a family falling into deeper poverty through a catastrophic incident
- Students who are healthier do better in school

Affordable Care Act

- The Patient Protection and Affordable Care Act (ACA), also known as ObamaCare is a Federal law passed in March 2010, that changes how people get health care in the US.

- Parts of the Law:
  - Insurance companies can’t deny anyone care because they’re sick now or have been sick in the past (pre-existing conditions)
  - Covers children on parents’ health insurance policy until they turn 26 years old
  - Free preventive care (for ex. vaccine or cancer screenings)
  - The ACA creates health benefits exchanges. In California, it is called Covered California.
Covered California

• Covered CA is the health insurance marketplace where you can compare and choose from 10 health plans
• It can help people find out if they qualify for financial help to make insurance more affordable.
• People can also find out if they’re eligible for low or no cost coverage through Medi-Cal.

Medi-Cal

Medi-Cal is the State of California’s Medicaid health insurance program. Medi-Cal and the Children’s Health Insurance Program (CHIP) offer free or low cost health coverage for low-income families.

What is CHIP?

The Children’s Health Insurance Program (CHIP) was signed into law in 1997.
The program provides health coverage to eligible children and pregnant women through Medicaid.

• In California, 1.3 million children are covered by CHIP

Medi-Cal Health4AllKids

In 2015, Senate passed two bills (SB)75 and (SB)4, which changed Medi-Cal for children:
1. All income-eligible children (families earn <266% FPL) who are less than age 19 can enroll in full-scope Medi-Cal, regardless of status
2. Children with restricted-scope Medi-Cal will transfer to full-scope Medi-Cal without having to reapply
3. Children with Kaiser Permanente Child Health Program and Healthy Kids must apply for Medi-Cal
Medi-Cal

- Medi-Cal does not share immigration information.
- Children should apply for Medi-Cal now, even if they have other coverage or have family members with coverage.
- Some families may have to pay a small premium for Medi-Cal.
- Most families will need to select a health plan.

How to Apply for Medi-Cal

2. Find Local Help to Enroll
3. Paper Applications on the Covered CA website

OR

Contact LAUSD’s CHAMP Office for questions or enrollment assistance

Children's Health Access and Medi-Cal Program (CHAMP)

➢ CHAMP is part of the Student Health and Human Services Division at Los Angeles Unified School District
➢ CHAMP supports student academic achievement and promotes wellness by enrolling children and youth into health insurance programs.
➢ CHAMP provides information to parents and district staff on free or low-cost health insurance options.

OPEN ENROLLMENT 2018

OCTOBER 11, 2017-JANUARY 1, 2018
Covered CA Renewal Period Begins
NOVEMBER 1, 2017
Covered CA Open Enrollment Begins
JANUARY 31, 2018
Open Enrollment Period Closes
JANUARY 1, 2018
Health Benefits Begin on this Date!

YEAR-ROUND
Qualifying Life Changing Events = Special Enrollments
Medi-Cal and CHIP Enrollments Anytime
CHAMP Services

CHAMP provides application assistance for the following programs:
• Covered CA (all ages)
• Medi-Cal (restricted/full-scope) (all ages)

CHAMP refers eligible clients to:
• MyHealth L.A. (19 & up)
• WIC, CHDP, CalWORKS and Other county/state/federally funded programs

Check Your Knowledge!

1. CHIPRA is also known as ____________________.
2. The health benefit exchange in California is called ____________________.
3. True or False. Under a new law, all low-income children in CA are eligible for full-scope Medi-Cal regardless of immigration status.
4. What is the LAUSD program that provides information to parents and district staff on free or low-cost health insurance options?

Teen Leader Project

• Teen Leaders should only provide education and outreach to trusted adults, such as relatives, neighbors, and family friends.
• Teen Leaders should not be outreaching to strangers, going door-to-door, or out in public spaces.
• Teen Leaders are not “experts” in health insurance programs and are not enrollment workers.

Teen Leader Project

• Teen Leaders should conduct educations sessions with at least 12 trusted adults
• Teen Leaders ask adult, “Can I share what I have learned about health insurance coverage?”
• Teen Leaders can use flyers to give more information:
  • Medi-Cal Flyers (ENG/SPAN)
  • CHAMP Information Card (ENG/SPAN)
Videos available in English and Spanish, on LAUSD CHAMP website http://achieve.lausd.net/Page/1254

Teen Leader Project

Completing the Contact Log

1. Write your name, sign and date
2. Mark the person’s relationship to you
3. Ask the person to initial in the areas of topics that were covered in your session.
4. Ask the person, “Would like to be contacted by LAUSD CHAMP for more information about insurance and enrollment assistance?”
   - If the person said “yes”, ask them to fill in their name and contact information.
5. If the adult has any additional questions you’d like to bring back to your teacher advisor, write the question in the “Activities completed” section or in the back.

Teen Leader Project

Repeal & Replace?

- Health care advocates are advising people to continue applying for health insurance, either through Covered CA and Medi-Cal
- CHAMP will continue to assist families with health insurance enrollment, information will not be shared with immigration authorities.
- Any replacement to the ACA will not occur overnight

For more materials and information: www.thelatrust.org/chipra-teen-leader-project
The goal of Student Health & Human Services staff is to assess student and family needs related to health, insurance enrollment, school enrollment, attendance, health, and mental health and to connect them with services to ensure academic success.

Access and referrals to L.A. Unified and community resources:
- Health and Medical Services
- Mental Health Services
- Legal Referrals
- School Enrollment

Website: https://achieve.lausd.net/weareone