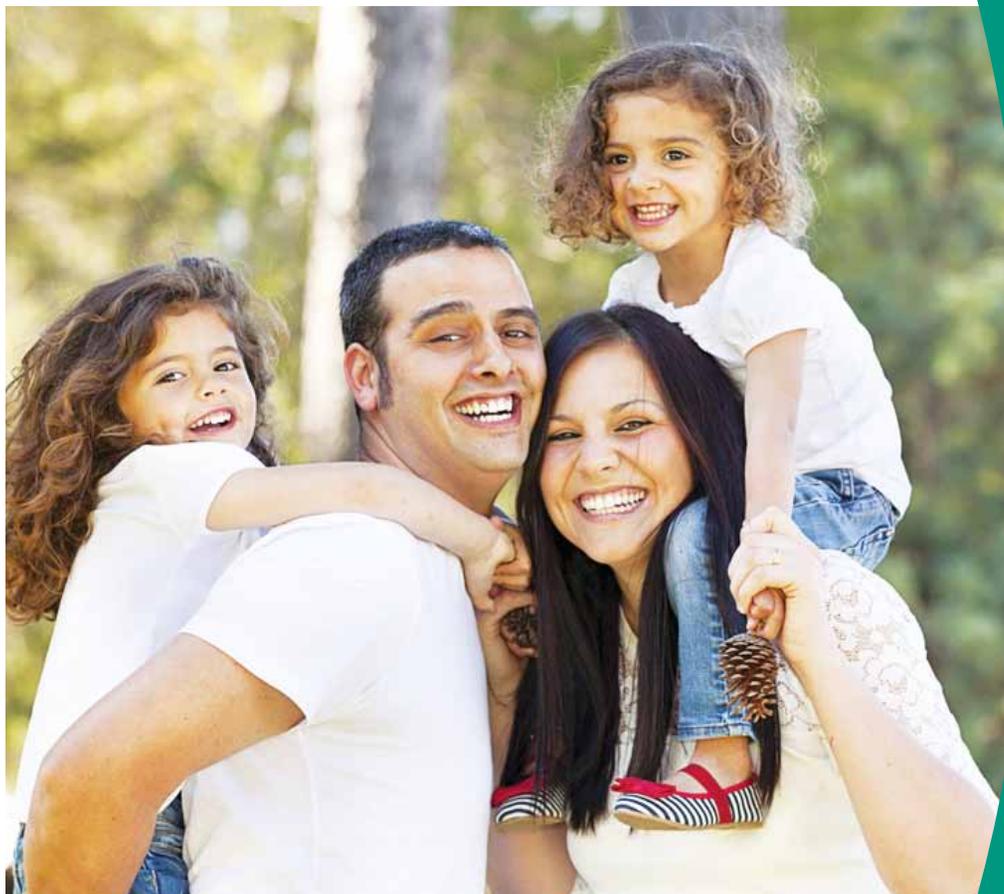


Access To Health Coverage



What Medi-Cal
changes mean
for you



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A Historic Time for Health Care

BY MICHELLE CARL

More people than ever are getting coverage through Medi-Cal

“I believe that it’s an opportunity for many individuals who have been uninsured for years to have access to health insurance.”

JOSEPH E. CHELLI
DIRECTOR, SAN JOAQUIN COUNTY HUMAN SERVICES AGENCY

There’s a lot going on in health care right now. You’ve probably heard about “Obamacare,” “open enrollment” and “expanded Medi-Cal.” But the biggest thing you need to know is this: Many more people now have access to quality, affordable health insurance to take care of themselves and their families.

“It’s a historic time,” says Joseph E. Chelli, director of San Joaquin County Human Services Agency. “I believe that it’s an opportunity for many individuals who have been uninsured for years to have access to health insurance.”

The Patient Protection and Affordable Care Act (ACA), which was signed into law by President Barack Obama in 2010, paved the way for many changes in how Americans can get health insurance. Sometimes referred to as “Obamacare,” the ACA establishes state health insurance marketplaces. In California, that marketplace is called Covered California. Individuals who do not have access to health insurance through their employer can purchase a policy through Covered California, but they can only do so during open enrollment

periods or if they experience a qualifying life event like getting married or losing health coverage.

The ACA also created changes to Medi-Cal, California’s health insurance program for low-income individuals and families. In the past, individuals would need a qualifying factor to get Medi-Cal, such as being disabled or pregnant. Income and assets (a home or vehicle) would also be considered. But these rules have been changed or eliminated, meaning more people than ever are able to enroll. And unlike purchasing insurance through Covered California, there are no deadlines — anyone can apply at any time.

“Rather than trying to see if you qualify on your own, we recommend everyone interested in Medi-Cal apply because the rules have changed,” Chelli says.

Through its Covered San Joaquin Campaign, the Human Services Agency expects to see 70,000 new Medi-Cal cases under these “expanded” rules. And the county is spreading the word to ensure every segment of the local population is aware of how to apply. The Human Services Agency and

the Health Plan of San Joaquin have invested \$240,000 in community outreach efforts through 12 local partner organizations. The county also was awarded a two-year \$513,000 grant to target specific populations, including young men of color and those with mental health issues.

By having health insurance, individuals who need regular care for chronic conditions can develop a relationship with a primary care physician. People who may be living with a disease, such as cancer, but don’t know it because they haven’t been to a doctor for years, can finally access the care they need.

“The mindset was, I don’t have insurance so I only go [to the doctor] when I’m sick,” Chelli says. “But if you enroll and get a Medi-Cal card, you can see a doctor to proactively screen for health issues, rather than wait until there’s a crisis.”

If you don’t have health insurance, now is the time to get it. Whether it’s through Covered California or Medi-Cal, thanks to changes brought about by the ACA, the opportunity to have health insurance is available to you.

Think you’re not eligible for Medi-Cal? Think again.

Even if you...



Own a home ...



Own a car ...



Don’t have kids ...



Are between 19 and 64 years old ...



Have a job ...

you may still qualify for Medi-Cal!

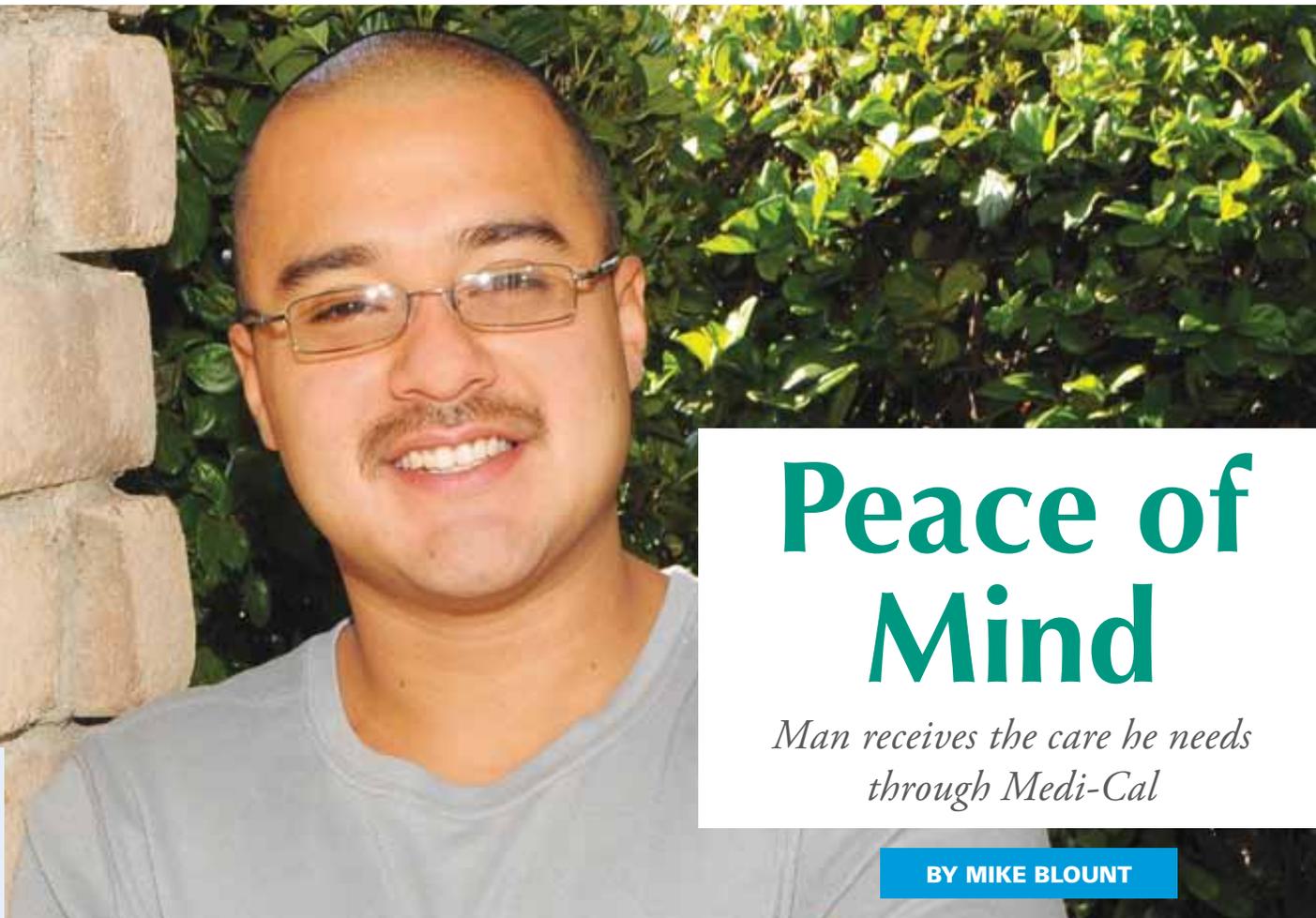
Medi-Cal is for:

- Single men or women earning up to \$16,105 a year
- Families of all sizes, including families of four earning up to \$32,913 a year
- Children who do not have affordable health insurance, even if their parents do
- Pregnant women earning up to \$31,460 a year
- Disabled people receiving SSI

There are no deadlines! Apply now at www.CoveredCA.com.

Santiago Miramontes, 29, was recently enrolled in Medi-Cal and says he is thankful to finally have medical coverage.

PHOTO BY GLENN KAHL



Peace of Mind

Man receives the care he needs through Medi-Cal

BY MIKE BLOUNT

What's New with Medi-Cal

Prior to the passage of the ACA, eligibility for Medi-Cal was determined by a number of factors including income, assets, disability and number of dependents. Many people were ineligible because they did not have a disability, children or they made too much money. Today, Medi-Cal eligibility has changed, allowing more people to access free or low-cost health care. Even if you were denied in the past, you may qualify for coverage now. Find out if you're eligible at www.CoveredCA.com. Medi-Cal changes include:

- **Income limits raised**, so individuals making up to \$1,342/month and a family of four making \$2,743/month would qualify.
- **Asset test taken out**, so owning a home or vehicle or having cash in a bank account do not affect your eligibility.
- **Qualifying factors removed**, so individuals no longer need a disability, children or to be pregnant to qualify.

When Santiago Miramontes was 16, he was diagnosed as being mentally ill.

His mother, who worked for the city of Stockton's Waste Management Department at the time, had a good insurance plan that covered Santiago's expensive medication and treatment. But when Santiago became an adult, he was no longer eligible to stay on his mother's plan and couldn't afford his own insurance.

"I haven't had insurance since I turned 18," Santiago says. "The medication helped me control my [mental illness], but it was really expensive. I just stopped taking it altogether."

With no access to his prescription medication, it wasn't long before Santiago turned to self-medicating, which negatively impacted his health.

"My [mental illness] causes me to be very active," Santiago says. "I was up a lot of the time because I couldn't sit still. I couldn't even watch TV or a movie. I wanted something to bring me down, so I drank."

Eventually, Santiago's substance abuse got out of control. But in 2006,

he was finally ready to get help and was sent to a rehabilitation program in Stockton called "Sober Living."

While he was in the program, one of his counselors recommended that he apply for CalFresh because he didn't have an income at the time. While at the Human Services Agency, he learned he might be eligible for Medi-Cal, too. But there was a problem: He didn't have his birth certificate and he couldn't finish the application. Santiago says he gave up on trying to get Medi-Cal because he was frustrated with the process.

In 2013, changes to the application process for Medi-Cal made it easier for people like Santiago to qualify. He decided to give it another try. This time things were different.

"It was very easy," Santiago says. "I walked to the [Human Services Agency] office, told the lady my information and she put me in the computer. Later, I got my [Medi-Cal] card in the mail."

Santiago says that he is now able to get his medication without worrying about paying out of pocket. He's also able to see mental

health professionals, who have taught him a variety of coping mechanisms to deal with his mental health issues. Most importantly, he feels secure in knowing that if he needs health care, he's covered.

"I'm grateful to have Medi-Cal because you never know when you're going to need it."

SANTIAGO MIRAMONTES
MEDI-CAL RECIPIENT

"I can go to the doctor to get regular checkups, I can get my medication and I don't have to worry if I have to go to the emergency room for something," Santiago says. "I'm grateful to have Medi-Cal because you never know when you're going to need it."

Medi-Cal Makes it Easy



Jocelyn Ramirez of Stockton has high blood pressure and diabetes. Medi-Cal has made it easier and more affordable to get her prescription medications.

PHOTO BY GLENN KAHL

Woman is able to better manage her health

BY MICHELLE CARL

For seven months out of the year, Jocelyn Ramirez works seasonally in the fishing industry.

She has worked at a cannery for 13 years, processing cod and crab. Her job depends on the seafood harvest. She works a few months at a time and then she's laid off until there's more work.

"It's very hard over there because you only work, work, work," says Jocelyn, who was born in the Philippines and moved to the U.S. in 2001.

"Three months, then they lay [me] off."

Aside from being away from her family in Stockton for several months at a time (she has an adult son, 18-year-old daughter and sister), the seasonal job is hard because it doesn't offer health insurance.

Jocelyn, 50, has high blood pressure and diabetes, which she has to manage with prescription medications.

She also has a strange pain in her stomach that was causing it to get bigger and bigger. She eventually had an

ultrasound to check it out. Doctors told her she needed surgery.

"I need an operation, but I don't have enough money," she says.

In December 2013 Jocelyn received a letter from HSA saying she may qualify for Medi-Cal. She called the phone number on the letter and told the Eligibility Worker information about herself, such as how many people live in her household and her passport information. Jocelyn says the process was really easy for her, especially because she doesn't drive and it would have been hard to go down to an office.

Her Medi-Cal coverage started in January 2014 and she's been able to see a doctor. Now she says it's easier to get prescription medications to treat her high blood pressure and diabetes. Although she's still considering whether to have surgery, she feels better knowing she has insurance.

"If I have insurance it's easy for me to have a doctor," she says. "Before, when I didn't have Medi-Cal, everything was expensive."

"Before, when I didn't have Medi-Cal, everything was expensive."

JOCELYN RAMIREZ
MEDI-CAL RECIPIENT

Are You Eligible?

As part of the ACA, the income requirements for Medi-Cal eligibility have been increased, meaning more people will now qualify. The income limits are based on household size and the Federal Poverty Level (FPL), a figure calculated by the U.S. government every year. You must make equal to or below the income requirements on the table below to be eligible for Medi-Cal. For example, an individual living alone must make **\$16,105 or less** to be eligible. Find out your eligibility now at www.CoveredCA.com.

You may be eligible if you are...

An Individual

earning up to

\$16,105 annually*



A household of three

earning up to

\$27,311 annually*



A household of two

earning up to

\$21,708 annually*



A household of four

earning up to

\$32,913 annually*



* FPL for 2014. FPL is reviewed annually by the federal government.

Food on the Table

CalFresh helps family stay healthy

BY EDGAR SANCHEZ

Dianne Blanchard is happiest when she is singing with her church choir in Stockton. Every Sunday, she claps and sways to the beat of powerful gospel songs. Dianne says she loves singing praise and is thankful to be part of the 25-member church choir. But she is also thankful for CalFresh, which provides her and her family with the nutrition they need to stay healthy and happy.

“CalFresh is a blessing,” she says. The program, formerly known as Food Stamps, helps individuals and families in need by providing funds to put healthy food on the table.

Dianne worked full time for decades, but retired in 1996 after she was diagnosed with bone disease. In May, Dianne began receiving disability benefits and was approved for CalFresh benefits.

The Louisiana native shares an apartment with Dianna, 23, the youngest of her four daughters, and Dianna’s 2-year-old son. Her daughter receives separate CalFresh benefits for herself and her son.

While CalFresh benefits help, Dianne says she still has a limited food budget and stretches every dollar. She saves by purchasing

10-pound sacks of potatoes and rice. Her main source of protein is chicken. At other times, Dianne eats sandwiches stuffed with salami or peanut butter and jelly. She also purchases ground-turkey sausages and tilapia fillets.

At present, many who are eligible for CalFresh may also be eligible for Medi-Cal. Dawn McLeish, a staff analyst for San Joaquin County Human Services Agency, says changes to eligibility have made the application process for both programs simpler.

“CalFresh provides much needed help to many of the families and individuals in our community that struggle to make ends meet,” McLeish says. “You don’t need to have children to get help from the

CalFresh program — anyone with low income could be eligible. The income levels are [now] very similar for both programs.”

Dianne believes people facing hard times should apply for CalFresh, emphasizing that no one

should be embarrassed to ask for help if they need it.

“A lot of people think CalFresh is a charity, but you paid into the system,” Dianne says. “You worked for that help by paying your taxes.”

“CalFresh is a blessing.”

DIANNE BLANCHARD
CALFRESH RECIPIENT



Dianne Blanchard says CalFresh helps supplement her food budget. PHOTO BY GLENN KAHL

Eat Fresh and Healthy

Many people who are eligible for Medi-Cal are also eligible for CalFresh, the state’s nutrition assistance program designed to help low-income individuals and families receive fresh, healthy food.

Receiving CalFresh is easy. Funds are deposited on an electronic benefits transfer (EBT) card, which is accepted at most convenience stores, supermarkets and some farmers markets. Those funds can be used to purchase

healthy foods, such as fruits, vegetables, whole grains and protein.

Applying for CalFresh is easy, too. Low-income individuals and families can apply online, in person or over the phone. Get started by visiting www.c4yourself.com or calling 209-468-1000.



The Road to Coverage

5 easy steps to apply for Medi-Cal



Getting Medi-Cal coverage through the Covered San Joaquin Campaign is easier than ever thanks to a simplified process. Whether you're applying online, over the phone or in person, an eligibility worker can assist you. Even if you've been denied before, changes in Medi-Cal mean you may now qualify. Follow this step-by-step guide to get on the road to coverage!



1. Apply

You can apply three different ways:



In person at the San Joaquin County Human Services Agency located at 333 E. Washington St., Stockton, CA.



Over the phone
by calling 1-800-300-1506
Monday–Friday from 8 a.m. - 6 p.m.,
Saturday from 8 a.m. - 5 p.m.



Online by going to
www.CoveredCA.com.

2. Fill out the application

Make sure you have your personal information available, including:

- Monthly income
 - Citizenship status
 - Social Security number
- Additional documents may be requested*

3. Determine your eligibility



Once your application is filled out, your eligibility worker will determine if you qualify. Depending on your household size and monthly income, you may be eligible for coverage either through Medi-Cal or Covered California, the state's health insurance marketplace.



4. Follow up

You can see where your application is in the process by contacting your eligibility worker. If additional information is needed, your eligibility worker will contact you to request it.

5. Get covered!

After your application is processed and your eligibility is verified, you will receive your Medi-Cal card.



Giving Back to the Community

BY MIKE BLOUNT

Q & A with Vanessa Cazzali

Vanessa Cazzali has worked at San Joaquin County Human Services Agency for eight and a half years. As an eligibility supervisor, Vanessa makes sure that customers get all the help they need when applying for Medi-Cal over the phone or when following up on their application. She's also bilingual and helps Spanish speakers, too.

What do you enjoy most about working for HSA?

My interest has always been in helping people in need and thinking that it's always possible to help them — even if it's just one client at a time. I live and work in this community, so I think that it's important to provide great customer service to my neighbors. Typically, the application is initiated because of need — a medical or financial emergency. What we saw in the past is that we weren't able to help a large demographic because they weren't eligible. Now we can help them, and that's what I enjoy — knowing that we can cover them and they don't have to spend all of their money on a large hospital bill.

Who is eligible?

More people are eligible now than ever before. You no longer have to be disabled, elderly or have kids to get Medi-Cal. We are seeing a lot of people that had been denied in the past getting coverage now because of the new rules.

How do you determine eligibility?

It's all income-based. As long as the applicant has provided a signed statement of facts stating their income, we can gather most of the other information we need and start the income and age verification.

What information should a person have handy when they apply?

They will need income, social security numbers and citizenship information for the family members they are applying for. If the worker finds more information is required to complete the application they will contact the applicant and let them know.

How do you provide good customer service?

We go as far as we can to ensure good customer service. If there is something missing, we'll make sure we let the customer know by sending them a list of the things we need to get their application processed. If they walk through our doors, there's a "no wrong door" policy. One of us will help the client. That policy is the same if they called another number. That phone call will get sent to us to make sure they get the help they need.

Do you report information to any other government organization?

That's one of the concerns that customers definitely have. Confidentiality is of the utmost importance to us. We take every precaution to make sure the customer's information is kept confidential.

Do you have interpreters for Spanish and other languages?

Yes we do. We have several language speakers including Punjabi, Cambodian, Hmong, Spanish, American Sign Language, Vietnamese and Mandarin. We also have interpreter services we can call if you speak a language other than those.

What myths and misconceptions are there about Medi-Cal?

I think that some people think it's a difficult process, but we have gone to great lengths to provide great service and simplify the process. We have five outreach centers with eligibility workers on site in Tracy, Lodi and Stockton. You can apply for both CalFresh and Medi-Cal at any of them. Medi-Cal is a much more streamlined process now and it's taken out a lot of the red tape. It's as easy applying online as it is in person, and we can help you fill out the paperwork.



Vanessa Cazzali says her favorite part of her job is helping people in her community get access to health care through Medi-Cal.

PHOTO BY GLENN KAHL

“I live and work in this community, so I think that it's important to provide great customer service to my neighbors.”

VANESSA CAZZALI

ELIGIBILITY SUPERVISOR AT SAN JOAQUIN COUNTY HUMAN SERVICES AGENCY

Now is the time

*Even if you've been denied before,
now is the time to try again*

Thanks to changes made by the Affordable Care Act, you could be one of 70,000 San Joaquin residents who are potentially eligible for Medi-Cal. Don't miss out on these benefits for you and your family:

- **Free or low-cost health insurance**
- **Access to preventive care**
- **Peace of mind in case you get sick or injured**

Apply now!



Go online to www.CoveredCA.com
now to start your application online

- or -



Call 800-300-1506

- or -



Visit San Joaquin County
Human Services Agency
333 E. Washington Street
Stockton, CA 95202

No deadlines!

There is no open enrollment period for
Medi-Cal — you can apply at any time!



Partner Agencies

The Covered San Joaquin Campaign includes the following partners who are available to assist with the Medi-Cal application process and renewals:

Community Medical Centers, Inc.

7210 Murray Drive
Stockton, CA 95210
(209) 373-2824

Gospel Center Rescue Mission, Inc.

445 S. San Joaquin Street
Stockton, CA 95203
(209) 320-2311

Catholic Charities of the Diocese of Stockton

1106 N. El Dorado Street
Stockton, CA 95202
(209) 444-5940 or (209) 444-5907

Community Partnership for Families of San Joaquin

401 N. San Joaquin Street, #216
Stockton, CA 95202
(209) 444-4125

San Joaquin County Child Abuse Prevention Council

540 N. California Street
Stockton, CA 95202
(209) 644-5318

Asian Pacific Self-Development and Residential Association (APSARA)

3830 N. Alvarado Avenue, Suite C
Stockton, CA 95204
(209) 944-1700

Family Resource and Referral Center

509 W. Weber Avenue, Suite 101
Stockton, CA 95203
(209) 948-1553

Emergency Food Bank and Family Services of San Joaquin County

7 W. Scotts Avenue
Stockton, CA 95203
(209) 464-7369

El Concilio

445 N. San Joaquin Street
Stockton, CA 95202
(209) 888-8334 or (209) 644-2600

SJC – Behavioral Health Services

1212 N. California Street
Stockton, CA 95202
(209) 468-8491 or (209) 953-7430

