

Note: These minutes are not official until approved by the Health and Human Services Committee at a subsequent meeting. Please refer to the meeting minutes when these minutes are approved to obtain any changes to these minutes.

DeKalb County Government
Sycamore, Illinois

**Health and Human Services Committee Minutes
October 7, 2013**

The Health and Human Services Committee of the DeKalb County Board met on Monday, October 7, 2013, at 6:30 p.m. in the Administration Building's Conference Room East. Vice Chairman Jeff Whelan called the meeting to order. Members present were Mr. Emerson, Mr. Johnson, Mr. Metzger and Mr. Tyson, Chairman DeFauw was absent. Also present was Gary Hanson, Ms. Donna Moulton, Anthony Cvek, Jane Lux and Cindy Graves.

APPROVAL OF THE MINUTES

It was moved by Mr. Johnson, seconded by Mr. Tyson, and it was carried unanimously to approve the minutes from September 9, 2013.

APPROVAL OF THE AGENDA

It was moved by Mr. Emerson, seconded by Mr. Johnson, and it was carried unanimously to approve the agenda.

AFFORDABLE CARE ACT PRESENTATION – JANE LUX AND CINDY GRAVES

Jane Lux, Administrator of the DeKalb County Health Department, along with Cindy Graves, Director of Community Health and Prevention Division, gave a presentation to the committee regarding the Affordable Care Act.

Ms. Graves started the power point presentation giving an overview of Healthcare Reform Medicaid Expansion and Marketplace. Ms. Graves started with explaining that citizen's current situation is of confusion and skepticism then went on sharing the different paths on how to get health coverage, eligibility, the marketplace, financial assistance that is available and how premiums are determined.

Ms. Lux spoke about the Health Departments involvement with this program. She explained how that there is an estimated 8500 DeKalb County residents that are currently uninsured and through their In-Person Counselor Grant they are in charge of outreach and education and providing assistance to individuals with enrollment. There's also mobile equipment which will help in assisting individuals out in the community. Ms. Lux also shared that through a federal grant they

have hired three part-time In-Person Counselors and one part-time Support Staff to go out and help clients, businesses and shelters.

Ms. Lux also provided information about the department's key responsibilities, post enrollment responsibilities and partnerships. She encouraged visiting the Health Department's Enrollment website which is updated with information along with other online resources to visit. Ms. Graves indicated that the Health Department will start setting up appointments by October 15th along with going out to places like libraries and Hope Haven to assist with enrollment.

Mr. Whelan asked if small businesses with 10-15 employees would get penalized for not providing health care. Ms. Graves indicated that they would not that is only with business that have over 50 employees but they are still encouraging small businesses to look into the small business coverage.

Mr. Metzger asked if they had a target timeline on when they would like to get residents educated and enrolled. Ms. Lux shared that open enrollment was until March 31, 2014 so that is when they would like to have enrollments done by.

Mr. Hanson shared that he thought that 8500 uninsured residents seem to be a high number to him and wondered how DeKalb County compared to surrounding Counties and wondered if that number was high due to college students. Ms. Lux answered that always in a college community there is a higher percentage of uninsured residents.

After further discussion the committee thanked Ms. Lux and Ms. Graves for their presentation and attached to these minutes is the full power point presentation print out.

BUGET REVIEW OF DEPARTMENTS REPORTING TO HEALTH & HUMAN SERVICES COMMITTEE

The committee had no appeals to address or any other topics for discussion under the FY2014 Budget.

ADJOURNMENT


It was moved by Mr. Metzger, seconded by Mr. Tyson, and it was carried unanimously to adjourn the meeting.

Respectfully submitted,

Jeff Whelan, Vice Chairman

Tasha Stogsdill, Recording Secretary

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HEALTH CARE REFORM


CHANGE HOPE

Overview of Healthcare Reform Medicaid Expansion and Marketplace


Enroll America

Citizens' Current Situation

- Know very little
- Negative experiences frame expectations
- Very high levels of skepticism
- Most have been uninsured two years or more
- Vast majority has low education and literacy levels



The Path will Vary



Private Health Insurance Policy

Job-based Coverage

Public Coverage Programs

Individual Marketplace


Public Programs

Medicaid

Ways to get health coverage

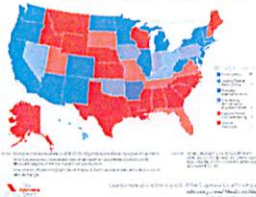
Key Changes

- “Guaranteed Issue”- can’t deny due to **pre-existing condition**
 - Waiting period is limited to 90 days
- All insurance plans will have to show the costs and what is covered in **simple language** with no fine print
- Insurances may be subject to **“rate review”** and **“medical loss ratio”**
 - % paid out of insurance revenue from premiums that must be used in healthcare & QI activities
- **Financial assistance** available to many to make the health insurance plan affordable
- **Young adults** can be covered under their parents health insurance plan until age 26



Key Changes (cont)

- **Medicaid expansion** for those up to 138% FPL (19-64 years of age)
- **No dollar limits** on coverage
- **Shared responsibility** provisions
 - Employers with >50 FTE (2015, penalty if don’t comply)
 - Individual responsibility to purchase own
 - Supreme Court did rule that the ACA plan is constitutional



Qualified Health Plans (QHP’s)


Must Cover Essential Health Benefits (EHB)

- Ambulatory care
- Emergency care
- Hospitalization
- Maternal and newborn care
- Mental Health/ Substance treatment
- Rx drugs
- Rehab services
- Lab services
- Prevention/ wellness/ chronic disease management
 - Including pediatric oral and vision care




Who Qualifies?

- United States Citizens or those with legal status
- <138% FPL Medicaid (618,923)
- 100-400% FPL Marketplace with financial help (tax credits/cost sharing- 717,622)
- >400% Marketplace (191,692)
- *Most likely to be uninsured: Young adults and people with Black and Latino ethnicities.*



Non Eligible

- People with disabilities
- Older adults
- Medicare
- Veterans and military
- Incarcerated
- Undocumented



Citizenship Eligibility

	U.S. Citizens	Lawfully Present	Undocumented
Subject to Individual Mandate	Yes	Yes	No
Eligible for Medicaid	Yes	Yes, legal permanent resident for > 5 years	No, except emergency Medicaid, preg women & children
Access to Health Insurance Marketplace	Yes	Yes	No
Eligible for Premium Tax Credits	Yes	Yes, if income < 400% FPL (but do not qualify for subsidies)	No



- One-stop shop web portal for small businesses and individuals to shop for health coverage/Medicaid with streamlined application
- Clear options with apples-to-apples comparisons
 - Information and pricing easily compared
- 8 carriers in Illinois
 - Aetna Life Insurance Company
 - Coventry Health and Life Insurance Company
 - Coventry Health Care of Illinois, Inc.
 - Health Alliance Medical Plans, Inc.
 - Health Care Service Corporation (Blue Cross)
 - Humana Health Plan, Inc.
 - Humana Insurance Company
 - Land of Lincoln Mutual Health Insurance Company





- 95% of Illinois residents will have access to at least 34 plans
- Plans organized into 4 metal tiers
 - 60-90% of costs covered
- Most will qualify for discounted or no-cost health insurance
 - 90% of currently uninsured



Financial Assistance Available

- Premium tax credits for those between 100-400% FPL
 - Federal will pay a portion of the premium directly to insurance
- Cost-sharing reductions (subsidies) for those 100-250% FPL
 - Federal may help to pay co-pays, deductibles, etc (paid directly to insurer)

Qualifying for a tax credit
Federal Poverty Level - 2013


PEOPLE in family	100%	133%	200%	300%	400%
1	\$11,490	\$15,282	\$22,980	\$34,470	\$45,960
2	\$15,510	\$20,628	\$31,020	\$46,530	\$62,040
3	\$19,530	\$25,975	\$39,090	\$58,590	\$78,120
4	\$23,550	\$31,322	\$47,100	\$70,650	\$94,200
5	\$27,570	\$36,668	\$55,140	\$82,710	\$110,280
6	\$31,590	\$42,015	\$63,180	\$94,770	\$126,360
7	\$35,610	\$47,361	\$71,220	\$106,830	\$142,440
8	\$39,630	\$52,708	\$79,260	\$118,890	\$158,520

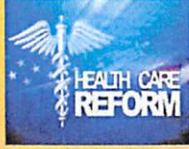
NOTE: Federal minimum wage employee working 30 weeks per year, 40 hours a per week would earn \$14,520.

Health Insurance Marketplace

Premiums can only be determined by

- Age
- Geographic location
- Tobacco use
- Family size






**ENROLL
DEKALB COUNTY**

Affordable Care Act

Target Population


Individuals who would have difficulty without help

- Low literacy
- Limited English
- Low-income
- People with disabilities




What's DeKalb County Health Department's Role?

- DeKalb County has an estimated 8479 uninsured
- Outreach/ Education
 - Contact 4910 through outreach and education
- Enrollment of uninsured
 - Expanded Medicaid/ Illinois Insurance Marketplace
 - Provide in-person enrollment assistance to 3680
 - Submit enrollment applications for 2940



In-Person Counselor (IPC)


- Through a federal/ IDPH grant, the DCHD has hired staff:
 - 3 part-time In-Person Counselors (IPC's)
 - 1 part-time Support Staff
- Go out to clients/businesses/shelters/etc
- Have appointments available at the Health Department



Two Health Department managers have attended training and will provide oversight and supervision of the program


Guiding Principles

- Promote culture of coverage
- Empower community based organizations and stakeholders
- Approach healthcare as a value not a commodity
- Build strong/trusted reputation with residents



Key Responsibilities


- Maintain expertise
- Public education
- Unbiased explanations
- Facilitate enrollment
- Dispute resolution
- Cultural diversity
 - Provide information at no cost to individuals with limited English proficiency/disability
 - Will have access to the Pacific Language line to limit barriers
- Reporting



My role:
Identify health coverage options
Summarize process for determining eligibility
Assist with enrollment


Post Enrollment Responsibilities

- Ongoing outreach/education
- Dispute resolution
 - Direct enrollees with grievance to appropriate state agency
- Special enrollment period (due to life events such as marriage, birth/ adoption, loss of job, etc.)
- SHOP (Small Business Health Options Program) marketplace
 - Small group coverage



Prospective Partnerships

THAT's YOU!!



Ways we can Partner

- Provide general information/ handouts to your clientele
- Make referrals to individuals interested in getting help with enrollment
- Post information/ place the link <http://enroll.dekalbcounty.org> on your agency website



Share Information



ENROLL DEKALB COUNTY !!

WE ARE HERE TO HELP YOU!!

2550 N. Annie Glidden Road - DeKalb, IL 60115

For assistance in enrolling in Medicaid or the Illinois Healthcare Marketplace call the DeKalb County Health Department in Pleasanton, CA for an appointment

815-745-2424

<http://enroll.dekalbcounty.org>



Please bring the following

Citizenship—US passport, certificate of US citizenship, certificate of naturalization, or document from a federal Indian tribe

1 from each column:

<ul style="list-style-type: none"> • Driver's license • State-issued ID card • School ID • US military ID • US military dependent's card • Voter registration ID • For children under age 18, school or religious records, or parent's signature 	<ul style="list-style-type: none"> • Certified copy of birth certificate from state/country • Fetal adoption decree • Official military record that shows a place of birth • Papers showing the person was employed by the US government during WWII
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Please also bring any of the following application documents that will assist us in completing your application

- Social security card or request for application for a SSN
- Relationship to child and/or spouse—adoption record, birth certificate, marriage license/certificate
- School attendance record or verification
- Residence—IL, driver's license, utility bill, home-owner's insurance, rent/mortgage receipt
- Disability—medical records, report of GSA, SSDI or other disability benefits
- Pregnancy—signed statement from doctor or nurse with expected delivery date and number of babies, will also accept dated ultrasound picture
- Medicare—award letter, Medicare card
- Living with parent or relative—proof of child living with a parent or relative caregiver
- Liquid assets—bank statements or other acceptable documents
- Non-liquid assets—sales documents, payment of tax records, legal documents, bank statements, asset letter
- Earned income—employer statement, 90-30 days of check stubs
- Unearned income—statement showing income received in last 90 days, grant or award letter
- Rental property—lease or rental receipt, current lease or rental agreement
- Medical expenses—current statement for medical transportation, health insurance policy or premium
- Expenses (other)—bankruptcy statement, utility statement, current bill or cancelled check

Partnering (cont)

- Host a group informational meeting on-site at your organization for In-Person Counselors to provide information and make appointments for assistance
- Provide other enabling services so individuals can access enrollment assistance, for example
 - Transportation
 - Translation
 - Advocacy



HHS Website

Promoting faith-based and community partnerships
A toolkit for faith and community-based organizations

http://www.hhs.gov/partnerships/aca_act_and_community/index.html




Wonderful Resource!!



The screenshot shows a web browser window with the address bar displaying 'http://www.hhs.gov/partnerships/aca_act_and_community/index.html'. The page content includes a navigation menu on the left with items like 'Home', 'About Us', 'Partnerships', 'Affordable Care Act and Your Community', 'Let's Move! Faith and Community', 'Health Information', 'Tools and Resources', and 'About The Partnership Center'. The main content area features a group photo of diverse people and text about the Affordable Care Act and community partnerships. A sidebar on the right lists 'Health Care Law Toolkit for Faith and Community-Based Organizations' with sub-links for 'Get to Action', 'What You Can Do To Help People Who Are Uninsured', 'The Affordable Care Act Made Simple', and 'Quality Affordable Health Care for All Americans'.

Discussion

➤ How do you see your entity's role in the ACA Enrollment?	➤ What info/resources do you need from the Health Department?
➤ What would be the best way for our information, referrals, etc. to flow between us?	➤ What info/resources does the Health Department need from you?



**ASK US ABOUT HOW WE CAN
HELP YOU ENROLL IN THE
ILLINOIS INSURANCE
MARKETPLACE**

**ENROLL
DEKALB COUNTY**

<http://enroll.dekalbcounty.org>
