



MATERNAL AND CHILD HEALTH ACCESS

# Health Plan Choice – A Consumer Advocacy Perspective

Lynn Kersey  
Maternal and Child Health Access

# Summary

- ▶ Background
- ▶ Changes – Personalized Provider Directories
- ▶ Improve enrollment materials
- ▶ Plan choice at time of enrollment– consumer preparation/protection
- ▶ Online enrollment
- ▶ Website confusion
- ▶ CAA/Navigator solicitation



# Background

- ▶ California –voluntary managed care in most counties til mandatory MC managed care (mid '90s)
- ▶ Healthy Families always connected w/plan choice
- ▶ Enrollment packets still sent separately for MC
- ▶ Successful managed care enrollment depends on overlap of Fee-for-Service and managed care provider networks, especially in some specialties, and enrollment ease.



# Background

- ▶ High MC default rates in mid-90s caused HCFA to suspend enrollment into managed care.
- ▶ Improper marketing a huge issue prior to HCO, then some improvement. Still occurs in medical AND dental plans.
- ▶ No plan default in HF, but no services until choice.
  - ▶ Provider default if a plan chosen but provider not chosen.

# Background – PPDs

- ▶ Great leap forward with Personalized Provider Directories
  - Stakeholder workgroup met for a year
  - Added text to explain relationships – plans, partners, medical groups, types of doctors one can choose – and the need to choose in three areas (!!!)
  - Added explanation provider ID numbers, pictorial “How to fill out choice form”
  - Accessibility indicators (6) – where at least LA Care contracted with that provider
  - Language(s) spoken, provider gender, symbol for whether or not accepting new patients



# Improve enrollment materials

- ▶ Need more information about choosing a specialist and listings for specialists
- ▶ Need to get away from “doctor” – use plural; SPD, other populations have many providers
- ▶ Need to better explain and emphasize choice of IPA
  - Determines hospital designation/use
  - Approves/disapproves specialty care
  - SPD
  - Women of childbearing age – birth and reproductive choice
- ▶ All forms must be in packet language (i.e. Medical Exemption Request)
- ▶ Clients VERY confused about why dental packets included if no/few dental benefits



# Improve enrollment materials

## ▶ Include:

- Six-point accessibility information
- Language of provider, office staff (LA Care)
- Hours
- Driving, public transport directions, map
  - If outside DMHC distance/travel, red flag but enrollee still can choose
- Physician/NP gender
- Same info online on all sites
- Final consumer sign off: that s/he chose plan of own free will, paid no \$\$





# Primary Care Physicians

Los Angeles County

You can pick one of the Doctors listed below. If you pick a Doctor, on your Medi-Cal Choice Form, enter the Doctor code in the Doctor/Clinic code box on your Medi-Cal Choice Form.

## Family Practice

### Bernal, David

DOCTOR CODE: 5454452677

123 N. Garfield Ave., Ste. C

Alhambra, CA 91801

(626) 208-3781

LANGUAGES: Armenian, Farsi,

Russian, Spanish

♿ ACCESSIBILITY: P, B, W, T

■ **L.A. Care Health Plan**

**Blue Cross of California**

-Allied Physicians IPA

(Network Med. Mgmt)

-Blue Cross of California

**Care 1st Health Plan**

-Pacific Independent Physician

Association

**Community Health Plan**

-Physicians Healthways Medical

Group, Inc.

**L.A. Care Health Plan**

-Allied Physicians IPA (Network

Med. Mgmt)

-Pacific Independent Physician

Association

### Buan, Thelma Viernes

DOCTOR CODE: 3958832987

123 N. Garfield Ave., Ste. C

Alhambra, CA 91801

(626) 208-3781

LANGUAGES: Tagalog

♿ ACCESSIBILITY: P, B, W

■ **L.A. Care Health Plan**

**Blue Cross of California**

-Pacific Nephrology

### Chan, Justin Le ☉

DOCTOR CODE: 9678325628

925 S. Garfield Ave.

Alhambra, CA 91801

(626) 282-0282

LANGUAGES: Chinese, Spanish,

Vietnamese

♿ ACCESSIBILITY: W, R, T

■ **L.A. Care Health Plan**

**Blue Cross of California**

-Allied Physicians IPA (Network

Med. Mgmt)

**Community Health Plan**

-Physicians Healthways Medical

Group, Inc.

**Care 1st Health Plan**

-Physicians Healthways Medical

### Community Health Plan

-Physicians Healthways

-Joy IPA

### Care 1st Health Plan

-Allied Physicians IPA (Network  
Med. Mgmt)

-Physicians Healthways Medical  
Group, Inc.

-Care 1st Health Plan

### L.A. Care Health Plan

-Allied Physicians IPA (Network  
Med. Mgmt)

-Pacific Independent Physician  
Association

### Blue Cross of California

-Access IPA

-Physicians Healthways Medical  
Group, Inc.

### Cortez, Michael Joseph

DOCTOR CODE: 5664834129

1024 S. Garfield Ave.

Alhambra, CA 91801

(626) 289-5181

LANGUAGES: Spanish, Tagalog

♿ ACCESSIBILITY: P, B, W, T, R

■ **L.A. Care Health Plan**

**Care 1st Health Plan**

### Care 1st Health Plan

-Allied Physicians IPA (Network  
Med. Management)

-Pacific Independent Physician  
Association

### Kheradpour, Rabin M.D. ☉

DOCTOR CODE: 2664839141

1024 South Garfield Ave.

Alhambra, CA 91801

(626) 289-5181

LANGUAGES: Arabic, Farsi,

Russian, Spanish, Tagalog

♿ ACCESSIBILITY: P, B

■ **L.A. Care Health Plan**

**Blue Cross of California**

-Allied Physicians IPA (Network  
Med. Management)

-Blue Cross of California

### Care 1st Health Plan

-Pacific Independent Physician  
Association

### L.A. Care Health Plan

-Allied Physicians IPA (Network  
Med. Management)

-Pacific Independent Physician  
Association

■ **Health Net Comm Solutions**



**Boutros, Jason K M.D.**

DOCTOR CODE: 3678325428

925 S. Garfield Ave.

Alhambra, CA 91801

(626) 282-0282

LANGUAGES: Chinese, Hmong,

Korean

♿ ACCESSIBILITY: P, B

■ **L.A. Care Health Plan****Blue Cross of California**

-Pacific Nephrology

**Care 1st Health Plan**

-Pacific Independent Physician Association

-Southland San Gabriel Valley Medical Group

**L.A. Care Health Plan**

-Pacific Independent Physician Association

-Southland San Gabriel Valley Medical Group

■ **Health Net Comm Solutions****Health Net**

-Pacific IPA

**Molina Healthcare**

-Pacific IPA

-Physicians Healthways Medical Group, Inc.

-Pacific Independent Physician Association

**L.A. Care Health Plan**

-Allied Physicians IPA (Network Med. Mgmt)

-Pacific Independent Physician Association

■ **Health Net Comm Solutions Health Net**

-Allied Physicians of California Molina Healthcare

-Allied Physicians of California

**Chen, Luning**

DOCTOR CODE: 5612378465

1041 South Garfield Ave., Ste 103

Alhambra, CA 91801

(626) 289-7999

LANGUAGES: Chinese, Hmong, Spanish

♿ ACCESSIBILITY: P, B, W, T, R

■ **Health Net Comm Solutions Health Net**

-Allied Physicians of California Molina Healthcare

-Pacific IPA

■ **L.A. Care Health Plan****Blue Cross of California**

-Allied Physicians IPA (Network Med. Mgmt)

**Care 1st Health Plan**

-Pacific Independent Physician Association

**L.A. Care Health Plan**

-Pacific Independent Physician Association

■ **Health Net Comm Solutions Health Net**

-Pacific IPA

**Molina Healthcare**

-Pacific IPA

**Farag, Salwa S. M.D.**

DOCTOR CODE: 4618328460

1041 South Garfield Ave., Ste 103

Alhambra, CA 91801

(626) 289-7999

LANGUAGES: Arabic, Cambodian, Farsi, Spanish, Tagalog

♿ ACCESSIBILITY: P, B, W, T, R

■ **Health Net Comm Solutions Health Net**

-Pacific IPA

**Molina Healthcare**

-Pacific IPA

■ **L.A. Care Health Plan****Blue Cross of California**

-Allied Physicians IPA (Network Med. Management)

-Blue Cross of California

■ **Health Net Comm Solutions****Health Net**

-Allied Physicians of California

**Molina Healthcare**

-Allied Physicians of California

**Li, Weiguo**

DOCTOR CODE: 4562887248

25 South Raymond Ave., Ste. 111

Alhambra, CA 91801

(626) 943-1818

LANGUAGES: Chinese, Hmong

♿ ACCESSIBILITY: W, R, T, B, P

■ **L.A. Care Health Plan****Community Health Plan**

-Physicians Healthways Medical Group, Inc.

**Care 1st Health Plan**

-Pacific Independent Physician Association

-Physicians Healthways Medical Group, Inc.

**L.A. Care Health Plan**

-Pacific Independent Physician Association

-Allied Physicians IPA (Network Med. Mgmt)

■ **Health Net Comm Solutions Health Net**

-Allied Physicians of California

**Molina Healthcare**

-Physicians Healthway



# Enrollment and plan choice

- ▶ Choosing plan at time of enrollment – assistance and mission purposes/possible monetary gain
- ▶ Issues of poor quality service – becoming a CAA or EE to enroll in specific plans
- ▶ Private enrollment sites – legitimate, non-legitimate
  - monitor/prohibit/police
  - don't keep up on program changes
  - sometimes present only some options
- ▶ However, steering into plans at enrollment point can occur whenever enrollment takes place
- ▶ If separate from enrollment, gives time to utilize provider with FFS, if new provider, or verify choices



# Consumer preparation/protection



- Choosing best/accurate portal – state “official” site, plan sites, county sites, private sites – “no wrong door” may allow confusion – all should link to one
- “~~your doctor~~” should be “your doctors”
- Consumers must be prepared with choice of doctors, medical group, hospital, plan, specialists or time allowed for those choices
- Do “kiosks” work? MRMIB provides numbers of applications submitted online given, but not dispositions of applications
- Need live body available for questions when enrollment open – if 24/7, then 24/7



# Enrolling online

healthyfamiliesenrollment.org: We are an authorized Enrollment Entity for the State of California Healthy Families and Medi-Cal for Children and Expectant Mothers, (EE - 89481) We are not a State agency.

“Simply complete the Pre-Qualification Assessment below”  
Screening information includes:

Family Information:

Language preference: (Only Spanish or English provided)

Family monthly gross income (**before tax**)

Family size

Enter a valid family size.

(**including yourself and an unborn child, if you have a pregnant mother at home**)

# Standardizing websites - Health Care Options – Provider Information Network

## Provider Profile

**Sandy Shien** [Driving Directions...](#)

**Doctor/Clinic Code:** DRW56MH

**Gender:** Female

1530 S Olive St

Los Angeles, CA 90015

(213)747-5542

**Special Notes:**

- Currently Accepting Patients

**Provider Type(s)**

- Pediatrics

**Language(s)**

- English  
- Spanish

**Accessibility**

- Building  
- Exam Room  
- Reception/Waiting

## Plan(s)

(304) L.A. Care Health Plan

**Plan Partner(s)**

(BC ) Anthem Blue Cross Partnrshp

(CF ) Care1st Partner Plan, LLC

(LA ) L.A. Care Health Plan

(352) Health Net Comm Solutions

**Plan Partner(s)**

(HN ) Health Net Comm Solutions

(MO ) Molina Healthcare Partner

1 2 3 4 5 6 7 8 9 10 ...



# LA Care

## SHIEN, SANDY M.D. (Female)

License: A64981  
 (213) 747-5542  
 EISNER PEDIATRIC AND FAMILY MEDICAL CENTER  
 1530 S OLIVE ST  
 LOS ANGELES, CA 90015



Parking	Exterior Building Access	Interior Building Access	Exam Room	Exam Table / Scale	Restroom
	●		●	●	

Subject to change. Please call doctor's office for more information.

### Specialties:

Pediatrics (Board Certified)

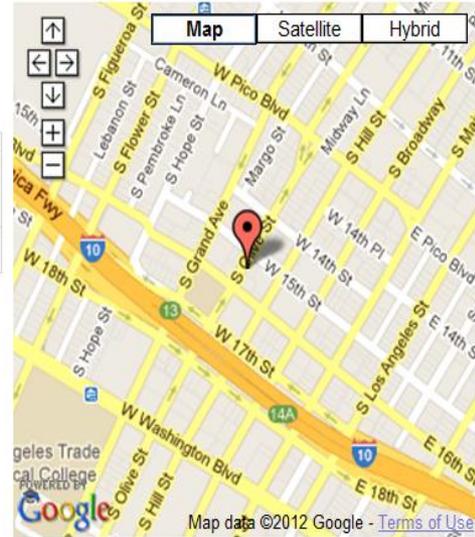
**Click on any underlined text to see more information.**

- [California Medical Board](#)
- [American Board of Medical Specialties](#)
- [Metro Trip Planner](#)
- [Driving Directions](#)

### Program **Medi-Cal**

#### Plan Community Health Plan

Medical Group	HEALTH CARE LA, IPA (MEDPOINT MGMT)
Practice Type	Primary Care Physician
Specialities	Pediatrics
Physician Languages	English , Spanish
Staff Languages	English , Spanish , Tagalog , Cantonese
Hospital Affiliations	CALIFORNIA HOSPITAL MED CENTER
Open to New Members?	No
Phone	(213) 747-5542
Site Number	A64981C1C



# Health Net

Provider Search- View Provider Details



## SANDY SHIEN

MOLINA MEDICAL CENTERS

**PCP** PEDIATRICS

Provider ID#: A064981

CALIFORNIA HOSPITA...

[Tab View](#)



Accepting  
New Patients

1530 SOUTH OLIVE STREET  
LOS ANGELES, LOS ANGELES  
CA 90015-3023

(213) 747-5542

[Map](#)

## Site

**Address:** 1530 SOUTH OLIVE STREET  
LOS ANGELES, LOS ANGELES  
CA 90015-3023

**Phone:** (213) 747-5542

**Office Hours:** Data not available

**Participating Plans:** Medi-Cal (accepting new patients)

## Practitioner

**Gender:** Female

**Additional Languages:** SPANISH

**Specialties:** PEDIATRICS

## Hospitals:

## Hospitals:

**Hospitals:** CALIFORNIA HOSPITAL MEDICAL CENTER-LAHL

**Address:** 1401 SOUTH GRAND AVENUE  
LOS ANGELES, LOS ANGELES  
CA 90015

**Phone:** (213) 748-2411

**Handicap Accessible:** No (or unknown)

## Medical Group(s)

**Name:** MOLINA MEDICAL CENTERS

**ID:** 330342719

**Rapid Access® :** Data not available

**Address:** ONE GOLDEN SHORE  
LONG BEACH, LOS ANGELES  
CA 90802

**Phone:** (800) 526-8196

**Office Hours:** Data not available



# Consumer Confusion – websites/name

## ▶ Healthyfamilies.org

### ◦ **Incorrect info:**

- **What is your family size?** (parents and children under 19 years of age living in the home are counted as family members in determining family income. The unborn child of a pregnant woman also counts as a family member.)

### – **Only some options.**

- Eligibility for the Children's Health Insurance Program (CHIP) is based on family size and gross monthly income. If you are applying for the Pre-Existing Condition Insurance Plan (PCIP), there is no income requirement.
- **Would you like health insurance for yourself, your spouse, or your children over the age of 19?**  
Health insurance is now available through the Pre-Existing Condition Insurance Plan (PCIP). You must be a U.S. citizen, have been denied health coverage because of a pre-existing condition, and have had no health insurance for the last 6 months.



home

customer service

your information

our community



# healthyfamilies.org

Open Access to Health Care

**APPLY  
ONLINE**  
get the details

Florida KidCare

- child health insurance
- adult health insurance
- pcip insurance
- premium tax credit
- small business

Healthy Families is a nonprofit health care system established for the purpose of purchasing health coverage for its members. Our mission is to ensure that all United States residents, regardless of income, age, religion, gender, or ethnic background, have access to quality health care.





MEDICAL



DENTAL



VISION

[Home](#)

[Start Application](#)

[About Healthy Families](#)

[Apply For Healthy Families](#)

[Do I qualify?](#)

[How Much Does It Cost?](#)

[FAQ](#)

Need Help ?

[CLICK TO CHAT](#)  
Chat Online

[CLICK TO CALL](#)  
We'll call you now



We are an authorized Enrollment

## About Healthy Family

The Healthy Families Program is a low cost insurance that provides health, dental and vision coverage to children who do not have insurance and do not qualify for no-cost Medi-Cal.

### How will Healthy Families provide health care for my children?

Once you have been approved and your children are enrolled into The Healthy Families Program, you will choose a health, dental and vision insurance plan; these will provide medical doctors, dentists, specialists and eye doctors for your children. The plans will pay for most of your children's visits cost. They have contracts with community-based clinics, laboratories, pharmacies and hospitals for your children's continued health care.

**Joining Healthy Families** To join The Healthy Families Program, simply complete the Pre-Qualification Assessment below. A friendly and experienced Certified Application Assistant (CAA) will contact you within the next business day after the submission of your information or at a time that is convenient for you during regular business hours (M-F 8:00am-7:00pm). You may also contact us directly Toll-free at: 1-866-682-9903.

## Pre-Qualification Assessment

*\* Required Fields*

### Parent's Personal Information

First Name \*

Middle Initial

Last Name \*

Applicant Date of Birth

Email Address

### Contact Information

Please ensure that you are entering the correct phone number. We will contact you using this number.



# Similar websites/name

California Healthy Families Enrollment Services

## Healthy Families Enrollment Services

California Healthy Families Enrollment Services  
During 2010 we helped more than 30,000 children enroll into the Healthy Families Program

[Home](#) [About HF](#) [Apply](#) [Contact Us](#)

### Affordable Health Care For Children

Like 2 Tweet 0 Share 3

**En Español**

Select Language

#### Ask an Expert

- How much does it cost?  
In Cost  
Last post by Victor Maguirean at 19:22 on Nov 02, 2011 (Pacific Daylight Time)
- nieto  
In Eligibility  
Last post by Patricia at 16:46 on Nov 01, 2011 (Pacific Daylight Time)
- Self employed  
In Financial

#### Affordable Health Care Coverage California's Healthy Families Program

Healthy Families is sponsored by the State of California and provides low-cost medical, dental and vision insurance for children, teens and pregnant woman who do not have insurance and do not qualify for Medi-Cal.

**APPLY**

#### Child Health Care

From the time they are born, children require ongoing preventive health care. Healthy Families plans provide regular health exams including well-baby appointments, as well as dental and vision check-ups. State law requires that every child be checked by a doctor and a dentist before entering school, with Healthy Families coverage, these appointments are

#### What's New

- California's Child Obesity and Overweight Rate Down by 1%
- Why Are Eye Exams Important?
- Students without Pertussis or whooping cough Vaccinations Sent Home
- Self-Employment Profit Loss Statement

**LIVE HELP**  
**CLICK TO CALL**



# CAA/Navigator Solicitation

- ▶ Individual CAAs and EEs solicited to be enrollers for health plans, IPAs, dental managed care plans (Los Angeles)
- ▶ Reporting mechanism to MRMIB
- ▶ No knowledge of outcome
- ▶ Need stronger reporting requirements for CAAs
- ▶ Need enforcement mechanisms
- ▶ Strong connections among network helps





**I WANT YOU...**



**...TO BECOME  
A HEALTHCARE RESOURCES  
AUTHORIZED APPLICATION ASSISTANT  
MANY OF YOUR FELLOW EE/CAA'S ALREADY HAVE**

**And here is why:**

**Attractive Reimbursement-** 50% on New applications and 10% for each renewal.

**Huge Untapped Market-** 1 out of 4 Californian's are uninsured!! Unlimited income potential!!

**Proven Track Record-** 12 year old non-profit healthcare program with tens of thousands of members and over six thousand healthcare providers in the network

**Comprehensive Member Benefits-** Doctor visits, Dental, Vision, Rx, Labs, and much more.

**5 minutes or less Online Application- Simple, quick, paperless application and approval process.**

**To learn more about the Healthcare Resources Program and see how you can better serve your clients watch the video clips and check out the plans available.**

**To become an Authorized Application Assistant (AAA) simply fill out the attached form and fax to 888-396-5124**

**Have your next weekend get-a-way on us**



To welcome you to our family, Healthcare Resources will give you a 2 nights complimentary hotel package with your first application.

Choose from these locations in California: Anaheim, Hollywood, Lake Tahoe, Palm Springs, San Diego, San Francisco, and Sonoma Wine Country.

**Offer Expires: MAY 31, 2012**

[forward this email](#)



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