

CHILDREN NOW



February 26, 2015

Jennifer Kent  
Director  
California Department of Health Care Services  
1501 Capitol Avenue  
Sacramento, CA 95814

**Re: Former Foster Youth and IAP 24-Month Roadmap**

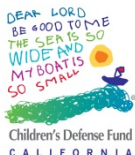
Dear Ms. Kent:

We appreciate the Department of Health Care Services' willingness to work with advocates to reduce the barriers that former foster youth have experienced enrolling in Medi-Cal and look forward to partnering with you to ensure this vulnerable population is able to access the benefits that the law affords them.

Under the Affordable Care Act, former foster youth qualify for Medi-Cal coverage until age 26 regardless of their income. Although the law took effect more than a year ago, the California Healthcare Eligibility, Enrollment and Retention System (CalHEERS) is still not programmed to accurately and appropriately determine eligibility for Medi-Cal based on former foster youth status. As a result, the vast majority of former foster youth who have applied for coverage using the Single Streamlined Application (SSApp) online portal have, at best, experienced enrollment delays or been enrolled in the wrong Insurance Affordability program. Even more concerning is that approximately 20 percent of former foster youth who have completed the SSApp have been incorrectly denied Medi-Cal altogether and prompted to purchase private insurance through Covered California.

Additionally, the faulty programming makes applying online an overly burdensome process for this vulnerable, high need population because they must provide information that is unnecessary and irrelevant to their eligibility for coverage, such as income or tax information, in violation of the state and federal laws. Furthermore, the faulty CalHEERS programming also causes former foster youth to receive an incorrect eligibility determination, or in some cases to be terminated from the correct program and moved into an incorrect program, if a county worker runs the former foster youth's information through CalHEERS.

DHCS and Covered California recently released a 24-month roadmap for changes to California's eligibility and enrollment systems. We are deeply disappointed that the roadmap currently delays the former foster youth programming fixes until February 2016, more than two years after the law requiring Medi-Cal coverage of former foster youth took effect. Changes that improve the consumer experience or improve efficiency should not be prioritized over programming changes needed to ensure former foster youth receive the appropriate eligibility determinations they are legally entitled to.



We recognize that this roadmap is still a draft and appreciate the opportunity to provide our feedback. **We strongly urge DHCS and Covered California to prioritize the former foster youth programming changes and ensure they are implemented immediately.** The continuing failure to appropriately determine the Medi-Cal eligibility of these youth denies them coverage for which they are eligible and raises serious policy and legal concerns.

Moreover, we recommend that, in the interim, DHCS and Covered California should immediately:

1. **Add text that pops up and prompts an individual to stop completing the SSApp when they check “yes” to the former foster youth question.** Text should also explain the best way for former foster youth to apply for coverage. Recommended text is included in Attachment A.
2. **Add text to the Eligibility Results Page** notifying former foster youth that the system has not accurately determined their eligibility for Medi-Cal, that they should contact the county immediately, and that they are not required to purchase insurance or pay any premiums. Recommended text is included in Attachment A.
3. **Correct the determinations already made by CalHEERS** for the over 1,000 youth incorrectly denied Medi-Cal altogether and approximately 2,800 enrolled in an incorrect program, to ensure they have appropriate coverage. We recognize that DHCS is now working with Covered California and the County Welfare Directors Association to develop a plan for fixing incorrect determinations, but want to emphasize that these errors, which deny former foster youth coverage for which they are eligible, must be corrected immediately.
4. **On a weekly basis provide CWDA and counties identifying information on former foster youth applications submitted via CalHEERS.** This information is necessary so that counties can effectuate coverage for these youth in a timely manner and correct incorrect determinations that will continue to occur until programming fixes are implemented.

Implementation of the short-term workarounds above should not, however, cause delays in fixing the root problem.

We stand ready to work with you on solutions to address these long-standing concerns about health coverage for this vulnerable population. Should you wish to discuss these concerns further, please contact Jessica Haspel at (510) 763-2444 x134 or [jhaspel@childrennow.org](mailto:jhaspel@childrennow.org).

Sincerely,

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Katie Ravel, Covered California  
Diana S. Dooley, Covered California Board  
Kimberly Belshé, Covered California Board  
Susan Kennedy, Covered California Board  
Paul Fearer, Covered California Board

## ATTACHMENT A

We recommend the following language appear in a **pop up box** whenever an individual answers “yes” to the former foster youth question on the SSApp:

Are you a former foster youth? If yes, **STOP**. You should NOT continue with this application. Former foster youth qualify for Medi-Cal until age 26 and their income does not matter.

To enroll in Medi-Cal as a former foster youth, you can contact the county. The county can enroll you in Medi-Cal right away.

You do not need to fill out a full Medi-Cal application. You can apply using a one-page application for former foster youth, called the MC 250A form, or by giving the information requested on the MC 250A over the phone. You can get the MC 250A form, here: [LINK]

Most counties have a specific phone number, office, or staff to help former foster youth enroll in Medi-Cal. To find out the former foster youth contact for your county, visit here: [LINK].

For more information, visit [LINK].

Until the former foster youth programming fixes are made, we recommend you add the following language to the **Eligibility Results Screen**:

**Option 1: if the language only appears when someone has answered ‘yes’ to the former foster youth question.**

You are eligible for Medi-Cal until age 26 because you were in foster care on your 18<sup>th</sup> birthday or later.

Right now, the online system is NOT able to enroll you in the Medi-Cal program for former foster youth or correctly determine that you qualify for this program. To enroll in Medi-Cal right away, you can contact your county social services office and say you want to be enrolled in the Medi-Cal program for former foster youth. Be sure to say that you are a former foster youth and that you already completed the full online application. You are eligible for Medi-Cal at no cost. As a former foster youth, you do NOT need to pay any money to receive health coverage through Medi-Cal.

Most counties have a specific phone number, office, or staff to help former foster youth enroll in Medi-Cal. To find out the former foster youth contact for your county, visit here: [LINK].

**Option 2 if the language would need to appear for all applications:**

Former foster youth qualify for Medi-Cal until age 26 and their income does not matter. But right now the online system is NOT able to correctly determine if you qualify for the Medi-Cal program for former foster youth.

To get enrolled right away in the Medi-Cal program for former foster youth, contact the county. Former foster youth are eligible for Medi-Cal coverage at no cost. When you contact

the county, be sure to say you a former foster youth and that you already filled out the full online application.

Most counties have a specific phone number, office, or staff to help former foster youth enroll in Medi-Cal. To find out the former foster youth contact for your county, visit here: [LINK].

**NOTE:** We strongly recommend providing a link to the former foster youth county contacts rather than directing former foster youth to a general county office. The former foster youth contacts are currently posted online at [www.coveredtil26.org](http://www.coveredtil26.org) but this contact information could also be uploaded to DHCS or Covered California. Alternatively, we recommend that the state create a 1-800 number that is dedicated to either helping former foster youth enroll or connecting them to the former foster youth liaisons in their respective counties. We do not recommend directing former foster youth to a general 1-800 as former foster youth have reported receiving incorrect information or experiencing delays when they are directed to a general number rather than to individuals familiar with the Medi-Cal program for former foster youth.

Once the former foster youth programming fixes have been implemented, the **Eligibility Results Screen** should clearly notify anyone that has answered ‘yes’ to the former foster youth question that he or she is eligible for the Medi-Cal program for Former Foster Care Children (FFCC) until age 26.