

Health Insurance Presentation

Jamie Lin
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Introduction to Health Insurance



Key Terms

Deductible: the AMOUNT you pay before an insurance starts to pay for your health care

Premium: a PAYMENT you make to the insurance company monthly/quarterly/yearly to maintain your plan

Coinsurance: The PERCENT of the rest of healthcare bill you pay after you have paid the deductible

Copayment (copay) - a fixed DOLLAR AMOUNT you pay after paying for your deductible for any service covered by your health insurance

Cost-sharing - A general term for the part in your health care bill that you pay out-of-pocket , including deductibles, coinsurance and copayment etc.

Out-of-pocket maximum - the maximum amount you pay with your own money before the insurance company pays for everything after beyond this maximum (calculated from deductible, copayment, and coinsurance, but NOT premiums)

Types of Health Insurance Plans

Health Maintenance Organization: ideal if you're looking for a low cost plan (mainly have to stay within network of providers unless emergency)

Preferred Provider Organization: most popular plan for the individual and family, ideal if you need more options when choosing providers (don't have to stay within network, but more expensive)

Exclusive Provider Organization: cheapest plan, must stay within network



Affordable Care Act



The 10 Essential Health Benefits

1

Ambulatory Services

2

Emergency Services

3

Hospitalization

4

Maternity and Newborn Care

5

Mental Health and Substance Use Disorder Services

6

Prescription Drugs

7

Rehabilitative/Habilitative Services and Devices

8

Laboratory Services

9

Preventive and Wellness Services, Chronic Disease Management

10

Pediatric Services

Individual Shared Responsibility Provision

- Imposes a tax penalty for the uninsured
- Penalty:

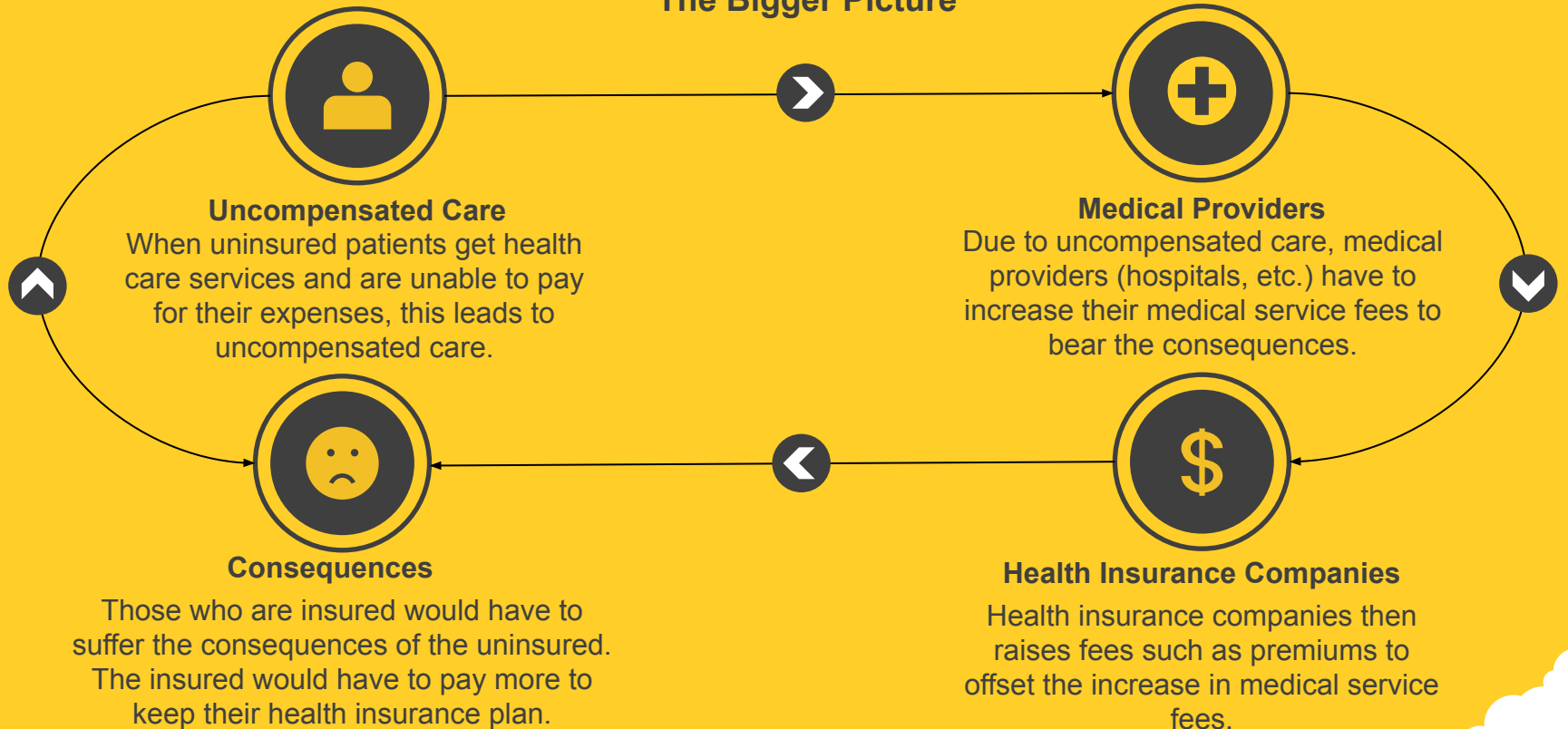
In 2016 & 2017, the penalty was **\$695 per adult** and **\$347.50 per child** (up to \$2,085) OR **2.5% of family income**, whichever was *higher*

- Changes Under the Trump Administration
 - No more financial penalties for those who are uninsured
- What should we care?
 - The Vicious cycle

The Vicious Cycle

Why is it important to be insured?

The Bigger Picture





Medicare VS. Medi-Cal



Medi**CARE** for the elderly

Medic**AID** for the disadvantaged

Medicare

- What is Medicare?
 - Medicare is a federal health insurance program for the **elderly and disabled**
- Enrollment Period:
 - IEP: 3 x 3 month gap of 65th birthday
 - GEP: January 1st – March 31st
 - SEP: End-stage Renal Disease, Lou Gehrig's Disease, Volunteer/living overseas, health coverage through employer or spouse
- Eligibilities:
 - Ages 65+, ESRD patients, young children with certain disabilities
- Where to enroll in Medicare?
 - NOT through Covered California
 - Separate website just for Medicare



Medi-Cal

- What is Medi-Cal?
 - Medi-Cal is California's **Medicaid** health insurance program that provides healthcare services for **low-income** families.
- Enrollment Period:
 - Any time of the year!
- Eligibilities:
 - Low-income families with limited resources(adults, children, seniors), Pregnant women, children in foster care, former children in foster care (up to age 26)
- Where to enroll in Medi-Cal?
 - Covered California!





**What will you typically see at
health fairs?**



Common Responses at Health Fairs

1. Medi-Cal (Medicaid)

白卡, bái kǎ

2. Medicare

红蓝卡, hóng lán kǎ

3. Private

4. Uninsured

Healthcare	
16. What Health Insurance?	_____
	<input type="checkbox"/> No Insurance
17. Do you have a regular doctor?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Insurance Status & Referrals

How does that affect the care they get/referral clinic?

- Most clinics will accept Medicare and Medi-Cal
- May also accept private insurance
- If uninsured, can they still go to the clinic?
 - Clinics will accept uninsured and charge fee based on income/family size, “sliding fee scale”
 - Some clinics will charge a flat fee
 - Others will provide service regardless of ability to pay

Aslan Pacific Health Care Venture, Inc. (El Monte)
9965 Baldwin Pl, El Monte, CA 91731
CALL TO MAKE APPOINTMENT 預約電話: (626) 774-2988
Clinic Hours 診所時間: Monday – Friday 9:30 AM – 5:00 PM
星期一至星期五 上午九時三十分至下午五時
Website 網站: www.aphev.org

Services 醫療服務項目
• Comprehensive Primary Health Care
• 綜合性全科全科
• STD testing and treatment
• 性病篩檢及治療
• Breast & cervical cancer screening
• 乳房及子宮頸癌篩檢
• Hepatitis screening and treatment
• 肝炎篩檢及治療
• Immunizations (Flu shot, H1N1, etc)
• 多種疫苗
• Tobacco cessation (quit smoking)
• 戒除煙癮
• Health & wellness counseling
• 身心健康諮詢
• Behavioral health services
• 精神心理服務

What to Bring 攜帶物品
• Picture ID (passport/Driver's license)
• 身分證 (護照/駕照)
• Proof of Address/Residency
• 居住證明
• Insurance Card (if Any) 保險卡
• Proof of income 收入證明
• Current medication
• 正在服用的藥物

What to Expect 服務事項
• Recommended for children appointment, can be made over the phone 建議打給醫師
• Walk-in available but will need to wait 如果沒有預約，可以隨時預約，但須耐心等待。
• We receive direct billing from payers 我們接受直接醫療保險
• Parking is available 有停車位

Information 請與我們聯繫
by 中文, 廣東話, UCL, AHA, Health CARE, Questions, Contact 請與我們聯繫 Email: apheval@aphev.com

Language Abilities 語言能力
• English 英文
• Spanish 西班牙語
• Vietnamese 越南語
• Mandarin 粵語
• Phone Service 電話服務
• Cantonese 廣東話
• Thai 泰語
• Cambodian 高棉語

What to Expect 服務事項
病人所須符合條件及付款方式
• We accept several managed health care plans (Medi-Cal, Medicare, Healthy Families Program), certain private insurance, cash, check, and credit-card payments. 我們接受不同的保險醫療方案 and 不同的付款方式，例如現金，支票，和刷卡。
• There is a sliding scale fee program, depending on family size and income. Fees must be paid at time of appointment. 費用因個人的收入，經濟能力，家庭大小而定，費用必須在預約的當天付。
• No patients will be denied our services based on their ability to pay. 我們不會因為個人經濟背景而拒絕你的醫療需要。
• Our certified staff is available to assist the uninsured or underinsured with healthcare enrollment. 我們專業的工作人員可以幫您申請醫療保險。

Patient Qualification & Payment Options
病人所須符合條件及付款方式

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MyHealthLA

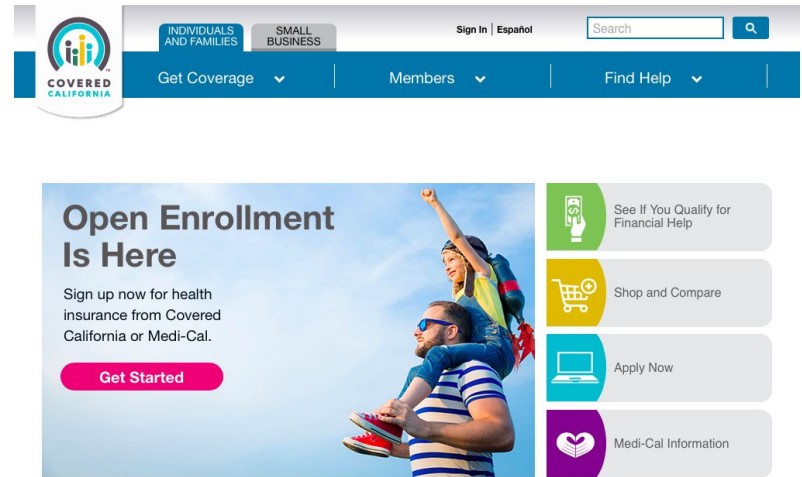


- Program where members can get ongoing, quality health care from community clinics
- Way for uninsured LA county residents to get healthy
 - Is **NOT** health insurance-do not drop your health insurance for my health LA!!
- Members choose a member home clinic and receive care from that clinic throughout the year
- **Free** to apply!!
- Qualifications:
 - People who live in Los Angeles County
 - Age 19 and older
 - Individuals or families with incomes below a monthly limit
 - People that do not have health insurance and cannot get health insurance

What if the patient is uninsured and wants to enroll?

Covered California

- Enrollment Time: October 15th to January 31th (2019 - 2020)
- What you need to apply:
 - ID
 - Social Security Number (SSN)
 - Proof of citizenship/immigrant status
 - Income
- Purchase private health insurance plans & Medi-Cal
- Website: <https://www.coveredca.com/>
 - Includes language options/translations





Thank you