



While California has made great strides in reducing uninsured rates, in 2014 Latino enrollment was still disproportionately low; processing errors and delays with Medi-Cal applications were pervasive; consumers were confused by notices, frustrated with long telephone waits and upset over their inability to connect with Qualified Health Plans. While the state is working to correct these problems, several of these issues persist in 2015.

Over the last year, Certified Enrollment Counselors (CEC) have shown their value not only by providing on the ground enrollment assistance but providing health literacy education, troubleshooting support, and clarifying changes to the health coverage landscape. CECs have been an asset for the newly enrolled as well as for those already enrolled in Medi-Cal concerned a mistake on any requested documents will trigger the loss of the family's valued healthcare coverage.

Confusing notices, changes to how consumers connect to their Eligibility Workers, and misinformation in the community have led consumers straight back to the enrollment staff they have grown to trust. However, some CECs are struggling because they are new to enrollment work and do not yet have sufficient training and experience to deal with post-enrollment issues. Furthermore, constant system changes cause confusion for even those who have a history of providing enrollment and post-enrollment services.

With a grant from The California Endowment, Community Health Councils (CHC) set out to tackle these issues in part by resolving to ***Strengthen the Covered California Certified Enrollment Program***. CHC convened three Regional Enrollment Meetings, created educational materials and provided CECs with opportunities to identify and advance recommendations to strengthen the Enrollment Program and streamline the enrollment and renewal processes. This issue brief provides a summary of this project.

### ***Overview of Regional Meetings***

CHC convened three Regional Enrollment Network Meetings across California through its California Covering Kids & Families (CKF) coalition in order to:

- Provide local Enrollment Counselors with key policy and program updates and connect them with Covered California and Medi-Cal representatives,
- Identify barriers and develop strategies to overcome those barriers, and
- Build the capacity of Enrollers to act as change agents and engage with decisions makers.

### **Planning**

CHC assembled a cadre of CKF members to form an advisory group which helped with the initial planning of the meetings. Organizational representation included clinics, health plans, community based organizations, hospitals, and statewide advocacy groups. 10 organizations participated in the advisory group. This group helped with the development of the agenda and speakers.

Logistics for each of the regional meetings were finalized with the three host agencies:

- Kern County - Wednesday June 3, 2015 (Host Agency: Community Health Initiative of Kern County)
- Mendocino County - Tuesday, June 16, 2015 (Host Agency: Covered Mendocino)
- Sacramento County - Tuesday, June 30, 2015 (Host Agency: Sacramento Covered)

These counties were chosen because the host agencies had the capacity to support the regional meetings and were already convening a group of local enrollment entities.

**Participants**

Total attendance across all meetings included 80 Certified Enrollment Entities, Health Plan representatives, county Medi-Cal staff and other local stakeholders. Participants represented over 30 organizations from across California.

- Kern County - 26 participants
- Mendocino County - 21 participants
- Sacramento County - 34 participants

**Agenda & Speakers:**

Each meeting contained the following two elements:

- *Program & Policy Updates:*
  - Regional representatives from Covered California provided updates on special enrollment, changes to their Outreach, Education & Enrollment Assistance Programs
  - CHC staff provided updates on upcoming changes and additions to the California Health Enrollment, Eligibility and Retention System(CalHEERS)
  - Local County Medi-Cal staff provided an overview on the local impact of the Medi-Cal Expansion and best practices when working with their offices.
  - A representative from the National Immigrant Law Center gave an overview on Immigration and Health issues.
- *Group Strategy Sessions:* To identify barriers encountered by enrollment counselors and strategies and trainings needed to address these issues and serve consumers more efficiently.

Two of the meetings also included presentations and discussions on post-enrollment issues; these sessions were coordinated by the host agencies and led by Nicole Oehmke and Andy Perry from Enroll America. The results of those presentations and discussions are not in this report.

**Barriers & Recommendations**

While each region faces their own unique set of barriers and needs, staff was able to identify themes that emerged across all three meetings:

1. *What Medi-Cal barriers do you continue to face as an enroller? Covered California? Other health coverage issues?*

Overarching Theme	Specific Barrier
Medi-Cal Related	<ul style="list-style-type: none"> <li>• Clients continue to receive confusing notices and packets</li> <li>• Encountering County Eligibility Workers not knowledgeable about immigration issues</li> <li>• Consumer issues not resolved in a timely manner</li> </ul>
Covered California Service Center/CEE Line	<ul style="list-style-type: none"> <li>• Information provided by service representatives not always accurate</li> <li>• Phone system can be slow, takes long to get to a live person</li> <li>• Appropriate language assistance not always available</li> </ul>
Health Plan Related/ Network Adequacy	<ul style="list-style-type: none"> <li>• There is often a disconnect between the messages provided by Covered California and those provided by Qualified Health Plans</li> <li>• Not enough providers, especially in rural counties</li> <li>• Travel issues not taken into consideration by the Health Plans in determining networks</li> </ul>
Technology Issues	<ul style="list-style-type: none"> <li>• There are multiple enrollment and eligibility systems that do not appear to be in sync</li> <li>• Internet issues arise making it hard to complete online applications</li> </ul>

2. *What type of resources or training do you need to assist consumers more efficiently?*

- Develop a community resource guide and an online reference manual like the Healthy Families Manual.
- Provide CECs with additional trainings specifically on the following topics:
  - Covered California Plans and Benefits
  - Medi-Cal (Managed Care)
  - Immigration (especially PRUCOL)
  - Health Insurance Literacy
  - Mental Health

The advisory committee was reconvened to review these issues, identify recommendations, and determine the appropriate agency/organization to which they should be directed:

Agency	Recommendation
Department of Healthcare Services	<ul style="list-style-type: none"> <li>• Include the number of the local county help desk in redetermination notices so that consumers can call and have their questions answered in their own language.</li> <li>• Work with stakeholders to review training guidelines and determine new strategies to ensure that all Eligibility Workers are well-versed and kept up to date as policy/program changes occur.</li> </ul>
Covered California & Qualified Health Plans	<ul style="list-style-type: none"> <li>• Health Plans should create a separate help line exclusively for CECs and a Health Plan Authorization form allowing plan representatives to discuss consumer concerns with CECs.</li> <li>• Finalize the Health Plan Member Experience webinars for all QHPs and develop a strategy where the Covered California field team can promote these webinars in their regions.</li> </ul>
DHCS and Covered California	<ul style="list-style-type: none"> <li>• Develop a reference manual similar to the Healthy Families manual with key information about Medi-Cal and Covered California that can be used as a CEC desk reference.</li> </ul>

**Next Steps**

Upon completion of this summary report CHC staff will work with Covering Kids and Families Coalition members to present these recommendations to DHCS, Covered California and QHP representatives and initiate their implementation. Staff are also preparing for a second round of meetings to occur in early 2016.

**Conclusion**

While these meetings only represent a snapshot of the statewide network of enrollment entities statewide, these issues have been a constant theme in many dialogues with CECs. The ultimate success of the ACA will be measured by improvements in health outcomes and reductions in health disparities. However, those success stories will be few and far between if consumers are unable to utilize or understand their coverage. Until barriers are completely resolved and consumers have become health insurance literate, on the ground enrollment services will remain as a necessity.

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This report was developed by Community Health Councils with funding from [The California Endowment](#). CKF is a statewide coalition established in 1999 and convened by Community Health Councils to eliminate barriers consumers face when enrolling in, utilizing, or retaining their health coverage. Its mission is to build a network of diverse leadership throughout California to advance the quality and accessibility of healthcare for children and families through the exchange of information and experiences, as well as policy development and implementation. For more information please contact Sonya Vasquez, Health Coverage Policy Director at [sonya@chc-inc.org](mailto:sonya@chc-inc.org).

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