

Marin Readers' Forum for Feb. 13

From Marin Independent Journal readers

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Health care reform works

The Bay Area is indeed ahead of the curve when it comes to individuals and families signing up for Covered California health plans under the Affordable Care Act ("More than expected sign up for insurance," Feb. 6).

As Marin's largest provider of medical and dental care to the underserved and uninsured, we anticipated an influx of inquiries about insurance options under the Affordable Care Act. Since October 2013, we have had over 2,000 inquiries from individuals who either have questions or need assistance with their applications.

Our outreach and enrollment workers are doing a tremendous job educating the community about insurance options. We will continue to enhance our capacity so that we will be accessible to all people seeking care.

Access to health care insurance will be a first time experience for many families and will be life-changing. The gratitude that is being expressed by these families has been heartwarming. We know that health care access is vital not only to the individuals who receive care, but to the overall health of the community.

We invite anyone who has questions about Health Care Reform or insurance options, or who needs help with enrollment, to contact Marin Community Clinics at 755-2586 or at insurancehelp@marinclinics.org.

The deadline for Covered California enrollment is March 31, but government programs such as Medi-Cal are ongoing and have no deadline. In addition to seeing patients with Medi-Cal and Medicare, we also accept Health Net, Blue Cross, and Blue Shield insurances.

Linda Tavaszi, CEO, Marin Community Clinics, San Rafael

Marin, other Bay Area counties exceed health-care enrollment expectations

By Richard Halstead

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More people than expected in the Bay Area signed up for health care under the Affordable Care Act through the end of the year, state health officials said.

In the nine county Bay Area, which includes Marin, 116,635 people enrolled in subsidized and non-subsidized Covered California health insurance plans from Oct. 1 to Dec. 31, according to Covered California, the state's health care insurance exchange, and the California Department of Health Care Services.

Those three months represent 130 percent of the base projection of 89,599 that Covered California anticipated for the region during the six-month enrollment period, which ends March 31.

The figures, released last week, include enrollees from the counties of Marin, San Francisco, Contra Costa, Alameda, Santa Clara, San Mateo, Napa, Solano and Sonoma — approximately 23 percent of the statewide enrollment. The number of enrollments specific to Marin County was not available, but in the North Bay Region, which consists of Solano, Napa, Marin and Sonoma counties, 21,460 people enrolled during the period.

"I'm very encouraged by what Covered California has done so far," said Walter Kopp, a San Anselmo-based consultant to hospitals and medical groups. "I think it is a good sign that so many people have understood they need this and are signing up for it."

Heather Ravani, Marin County's assistant director of health and human services, said, "We're very pleased not only with the Covered California numbers but the number of people we've been able to get on extended Medi-Cal."

The California Endowment announced recently that it is awarding \$23 million to three dozen California counties or county groups — including 11 in the greater Bay Area — to boost enrollment in Medi-Cal. Marin health officials estimate they will get about \$74,000, which they will be able to spend on outreach and enrollment over the next two and a half years.

Ravani said as of Jan. 15, the county of Marin had received close to 4,000 Medi-Cal applications. She said 42 percent of those have been processed and determined to be eligible. The Affordable Care Act broadened eligibility standards for Medi-Cal. Previously, a family of four could earn no more than \$23,550 per year, and have virtually no tangible assets, to qualify for Medi-Cal. Under the new rules, the annual income level for a family of four has increased to \$31,810, and applicants may own a house and car.

It was previously projected that an additional 1,800 Marin residents would qualify for Medi-Cal as a result of health-care reform. In addition, Marin County health officials have estimated the new law might prompt another 2,450 Marin residents — who already qualify for Medi-Cal and aren't taking advantage of it — to apply.

In the North Bay Region, which includes Marin, 82 percent of those who enrolled are eligible for subsidies to help cover the cost of purchasing insurance. That compares with 79 percent in the entire Bay Area Region.

Kopp said he isn't worried that the increasing number of Medi-Cal patients will overwhelm the medical system in Marin. Most Medi-Cal patients are treated at the **Marin Community Clinics**, since most private doctors refuse to treat them due to low government reimbursement rates.

Kopp said many low-cost clinics, such as Marin Community Clinics, are retooling so they can use other professionals — nurses, nurse practitioners and physician assistants — to help manage a larger population.

"We're moving to team care and people will begin to see that," Kopp said.

In the North Bay Region, 54 percent of those who enrolled chose a plan in Covered California's "silver" tier, and 30 percent chose the "bronze" tier.

Five companies have been approved to market plans through the California health care insurance exchange: Anthem Blue Cross, Blue Shield, Kaiser Permanente, Western Health Advantage and HealthNet. These companies provide plans that vary by cost and co-pays. Plans with the lowest cost and the highest co-pays are listed as "bronze;" plans with the highest cost and the lowest co-pays are referenced as "platinum." "Silver" plans fall in the middle.

Nearly 43 percent of the North Bay Region enrollees chose a Kaiser Permanente plan, while nearly 38 percent selected Anthem Blue Cross of California. Among the 500,108 California consumers who enrolled statewide during the first months, however, Anthem Blue Cross of California led the way with 31 percent, followed by Blue Shield of California with 29.6 percent, Kaiser Permanente with 18.7 percent and Health Net with 16.3 percent.

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