

Helping Families Find Health Insurance in California: A Guide for Local Officials

I. Introduction

City and county officials often are asked by their residents for help in finding health insurance for their families or for their children. Given the complexity of the health care and insurance system, this may not be an easy task.

This guide is designed to help local officials help their residents who ask about access to insurance and/or medical services. The guide has two parts:

- A summary of useful resources available to identify health insurance options for adults and children.
- An overview of the role counties play in providing health services to Californians.

II. Resources to Identify Health Insurance Options

This section summarizes several resources that help identify health insurance options available for families or children in California.

- **Insuring Kids Online Resource Center** (www.ca-ilg.org/InsureKids)

The Institute for Local Government’s Insuring Kids Online Resource Center provides information about strategies for connecting families with affordable children’s health insurance, eligibility requirements, how-to strategies, templates and other useful information. It is based upon the experiences of ten California communities and was funded by the Anthem/Blue Cross Foundation.

The website’s companion publication, “Helping Families Find Affordable Children’s Health Insurance: A Local Official’s Guide”, summarizes the key strategies and elements of the Insure Kids Online Resource Center. It is available at www.ca-ilg.org/InsureKids/OnlineResourceGuide.

- **[“California Guide to Finding Health Insurance Coverage”](#)**

“California Guide to Finding Health Insurance Coverage”¹ includes information, including links to resources to help connect people to health insurance. Information in the guide is specific to California and is organized by questions that address specific reasons why a person might not have health care coverage. For each of the following eight questions, the guide leads the reader to information that responds to the situation in the question. For question 8 the guide lists resources for five additional areas of need.

Questions covered in “California Guide to Finding Health Insurance Coverage”

1. Did you recently lose a job that provided health insurance? (Page 2)
2. Did you recently lose job-based health insurance because of divorce or widowhood, or because you are no longer a dependent of your parents? (Page 2)
3. Did you recently lose your job because of trade policy—for example, increased imports or jobs moving overseas? (Page 3)
4. Are you an early retiree who has lost your health coverage? (Page 3)
5. Are you unable to afford health insurance? (Page 4)
6. Do you have a serious medical condition or a disability? (Page 5)
7. Are you looking for health insurance but unable to get it through your job? (Page 6)
8. Are you still unable to find health insurance? (Page 8)
 - Low Cost Primary Health Care
 - Help with Hospital Bills
 - State Pharmacy Assistance Program
 - Other Fee or Discounted Prescription Drug Programs
 - Veterans Assistance

¹ “California Guide to Finding Health Insurance Coverage” was developed by the Cover the Uninsured project (www.covertheuninsured.org). Cover the Uninsured is a project of the Robert Wood Johnson Foundation.

- **[Finding Health Care Coverage in California](#)**

“Finding Health Care Coverage in California”² provides an overview of health care options in California. It includes an explanation about how to use the booklet, a worksheet for determining income, and a chart of income guidelines for program eligibility.

Topics covered in the guide are listed below. The information provided in the first two topic areas includes: what is available; how to qualify; who to contact; and what services cost. The final section (Program Contact Information) lists websites, phone numbers and other information for contacting health care providers and services.

Topics Addressed in Finding Health Care Coverage in California

Public Programs

- Low-income families and medically needy
- Children in families with moderate incomes
- Immigrants awaiting legal status
- Pregnant woman, infants
- Adults without dependents
- Individuals with pre-existing conditions; severe or chronic medical conditions

Private Health Insurance

- Employees and small business
- Individuals recently covered by an employer health plan
- Individuals and families

Program Contact Information

- Public sponsored programs
- County social services offices listing
- Other insurance resources

² “Finding Health Care Coverage in California” was funded by the Anthem Blue Cross Foundation, the Foundation for Health Care Coverage Education and the California Association of Health Underwriters.

Other Useful Resources

Other useful resources for helping connect individuals or families to low or no cost health insurance include:

- “Coverage for All” website (www.coverageforall.org) includes links to many resources including a quick income calculator that, when completed, provides the user with a brief summary of low or no cost health care coverage options. The resources available on the site include the following California specific information.
 - Health Care Options Matrix™ Guide
 - Small Business Health Care Options Primer
 - Finding Health Care Coverage in California (see summary above)
 - Los Angeles County Health Care Options Matrix™ Guide
 - COBRA: Your Ultimate Health Coverage Guide
 - Medical Funding Imbalance Flyer
 - Application and Enrollment Database
 - Health Coverage Eligibility Quiz (cited above)
 - The site also includes applications for public and private programs
- US Uninsured Help Line at 1-800-234-1317. This national help line provides information on health care coverage options for the uninsured.
- California Health Care Foundation website (www.chcf.org) includes numerous publications, updates and links related to health care in California. It is useful for finding current information related to the broad field of health care.

III. Understanding County Health Services in California

Counties in California have been providing health services in California for almost 150 years. Since 1933, California law (Welfare and Institutions Code Section 17000) has required counties to provide relief to the poor, including health care services and general assistance. County residents receive these services, regardless of whether they live in the unincorporated area of the county or within city limits.

Summary of County Health Services³

The county health department is also the cities' health department. With the exception of the cities of Berkeley, Long Beach, and Pasadena which operate separate health departments for residents, county health services cover residents in both the unincorporated and incorporated areas of the county – that is, within the county and city limits.

Administrative Structure

The county health system is usually an agency or department within the county and is administered by an Administrative Director who is appointed by either the County Administrative Officer and/or the Board of Supervisors. The Board of Supervisors also appoints a Public Health Officer, who is a physician, and who serves as the chief medical officer for the county on public health issues. The organizational structure and programs offered vary from county to county.

The discussion below summarizes the responsibilities and services provided by county health departments.

Alcohol-Drug — Assures necessary substance abuse services are available to the public through a network of public operated and private contracted providers. Services typically include inpatient and outpatient care, residential recovery, detoxification, information, education, prevention, and early intervention.

Detention Facilities — Assures that necessary medical, dental, psychiatric, and substance abuse services are provided to adult and juvenile persons incarcerated in county facilities.

Environmental Health — Provides all health related approvals and permits relating to land development (well water permits, septic permits, and land use permits), consumer protection (food facility inspections/permits, public pools, small water systems, solid waste, and food borne illness investigation), and hazardous materials [underground storage tanks, medical waste, Proposition 65 reporting (safe drink water enforcement), chemical spills, and incident response].

Emergency Medical Services (EMS) — If designated as the local Emergency Medical Services agency, responsibilities involve ambulance permitting and monitoring, Emergency Medical Technician certification, emergency medical dispatch approvals, and disaster planning.

Hospitals — Currently 13 counties operate hospitals. Most of these hospitals are full service teaching hospitals affiliated with university medical schools. Services vary slightly from hospital to hospital but generally include medical, surgical, emergency,

³ The information is adapted from information provided by the California State Association of Counties (www.counties.org).

trauma, outpatient, and a wide variety of specialty services. The following counties operate hospitals.

- Alameda
- Kern
- Modoc (until 2011)
- Riverside
- San Francisco
- San Mateo
- Ventura
- Contra Costa
- Los Angeles
- Monterey
- San Bernardino
- San Joaquin
- Santa Clara

Indigent Medical Care — Provides medical care to indigent persons, including Medically Indigent Adults, in a variety of ways including operating a county hospital and/or primary care clinics, or using a wide variety of contracts with providers of care to fulfill their responsibilities. Indigent persons are uninsured, low-income adults who have no other source of health care and are not categorically linked to other public health insurance programs.

Medically Indigent Adults (MIA) — Medically Indigent Adults are those individuals age 21-64 who do not qualify for Medi-Cal. Generally, childless adults are excluded from Medi-Cal. These individuals typically earn too little to purchase either health care or health insurance.

The twenty-four most populous counties administer their own programs for Medically Indigent Adults. Each county sets its own eligibility standards, services, and provider networks.

The other thirty-four counties, primarily rural counties, pool their resources to provide indigent health services; the County Medical Services Program (CMSP) administers this indigent health program.

Mental Health — Provides a wide range of psychiatric services to the public either directly or by contract with private providers. Services typically include acute inpatient care for persons who are a danger to themselves, others, or are gravely disabled, long-term care in facilities that treat mental disease, local crisis services, day treatment, and outpatient care.

Public Health — Services include prevention, early intervention, education, and treatment through a wide range of specific programs and services. These typically include:

- Adult health screening;
- HIV/AIDS testing and counseling;
- Communicable and infectious disease control;
- Immunizations; family planning;

- Children's services, including the Child Health and Disability Prevention program, physical exams, medical, nutrition, etc.;
- Sexually transmitted diseases;
- Home nursing visits; tuberculosis;
- Women, Infants and Children (WIC) nutritional services; and vital statistics registration involving birth/death certificates and burial permits.

Normally an onsite laboratory performs all public health related tests required by the nursing functions of the agency in addition to testing for rabies, water, food, Lyme disease, parasites, bacteria, and microorganisms.

Other Useful Resources for Understanding County Health Services

Several other resources offer information about how counties provide health services to Californians.

- **California State Association of Counties** (www.counties.org)

(See especially the “What Counties Do” section under the California’s Counties tab). The California State Association of Counties’ website includes information about county health services and links to information about other county services.

- **[The Crucial Role Counties Play in the Health of Californians](#)**

“The Crucial Role Counties Play in the Health of Californians”⁴ provides in depth information about the health and health-related services counties provide, including information about how the services are funded. It also discusses challenges faced by counties in providing these services. While the document was produced in 2004, it remains relevant.

⁴ “The Crucial Role Counties Play in the Health of Californians” is authored by Deborah Reidy Kelch, M.P.P.A. for the California Health Care Foundation (www.chcf.org).