



## FREQUENTLY ASKED QUESTIONS

### 1. Why should CITIES and COUNTIES help families obtain health insurance for their children?

#### ANSWER:

- Few things are more important to families than the health of their children.
- Kids with health insurance are more likely to get the care they need to ensure healthy development and become productive members of the community.
- Healthy kids do better in school - and when they are in school, they are less likely to get into trouble.
- Investment in children's health insurance saves taxpayers money, since kids get preventative health care like vaccinations and check ups, and avoid much more costly emergency or hospital care. Why wait until a child is so sick that he or she needs to go to the emergency room? Why risk having sick, uninsured kids spreading illness to their classmates, teachers or others in the community?
- Helping children get health insurance is a great way to build trust with your residents. Participating in CHK can build bridges with your residents and can underscore that your city or county cares about its residents and their children. And it can create a positive image for your local agency.

### 2. What is meant by no- or low- cost health insurance and who provides this coverage?

#### ANSWER:

Depending upon the location of the city or county, there are two or three no- or low-cost health insurance programs that provide coverage for eligible children. These program options are: Medi-Cal, the Healthy Families Program, the Healthy Kids Program, which is offered through the Children's Health Initiatives (available in 30 counties).

- **Medi-Cal** is California's Medicaid program. This program is for working and non-working families and covers children from birth to age 21. It provides comprehensive medical, dental and vision benefits.
- The **Healthy Families Program** is California's low cost health insurance for children and teens. HFP provides health, dental and vision coverage to children who do not have employer sponsored insurance and do not qualify for Medi-Cal.
- The **Healthy Kids Program** is available in thirty counties through their Children's Health Initiatives. The Program offers comprehensive medical, dental and vision coverage for children who do not qualify for Medi-Cal or Healthy Families regardless of immigration status.

Different health plans offer coverage in different communities. CHK will help connect your program with the health plans and CHI's that are available in your community.

**3. What are the income levels for families whose children might be eligible for no- or low- cost health insurance?**

**ANSWER:**

It depends. The income levels for eligible families with children will vary based upon the number of children in the family. The maximum income level for a family of four for Medi-Cal is *about* \$21,000; the maximum income level for a family of four for the Healthy Families Program is *about* \$53,000; the maximum income level for a family of four for the Healthy Kids Program depends upon the county in which the Children's Health Initiative is located. Generally, the income levels are similar to Medi-Cal or HFP criteria and in some counties may be slightly higher. Please remember that these are estimated income levels for illustrative purposes only and that they may change due to a variety of factors.

**4. How does my community connect with the health plans and/or CHI's in my area?**

**ANSWER:**

CHK will help communities connect with the health plans and/or CHI's in your area. In addition, either representatives from the health plans or CHI's, or individuals known as Certified Application Assistants (CAA's), will participate in your programs to help families complete the health insurance coverage application process. CHK, working in conjunction with the health plans and CHI's, will help make those connections as well.

**5. How do I find out if there is a Children's Health Initiative (CHI) in my area?**

**ANSWER:**

Go to [www.ca-ilg.org/CHI](http://www.ca-ilg.org/CHI) to see if you have a CHI in your area.

**6. What materials does CHK provide to assist CHK participating communities?**

**ANSWER:**

CHK has developed marketing and informational materials to assist participants in promoting their activities, including basic information about no or low cost health insurance options, flyers to advertise events, and surveys to gauge the level of interest about health insurance or participating in enrollment events. These materials include a one-page flyer, a survey, and a pamphlet, and they are available in both English and Spanish. Translation of the materials into other languages can be done with sufficient

production time. The materials are located on the CHK website at [www.ca-ilg.org/chkresources](http://www.ca-ilg.org/chkresources).

## **7. What kinds of activities could my community undertake?**

### **ANSWER:**

#### **Strategies to Connect Children with Health Insurance**

The possibilities for outreach and collaboration are almost endless, limited only by creativity. CHK will provide web-based "how to" resource guides for many of these activities, as well as suggestions on how to work collaboratively with health plans and CHIs in your area. Here are examples of potential strategies your city or county might propose to undertake.

- Health fairs - inclusion of children's no and low cost health insurance information, including participation by local health plans and CHIs to answer attendees' questions.
- Distribution of children's no and low cost health insurance information at parks and recreation programs and/or library programs, including periodic "parents' day" events to bring parents and health plan/CHI representatives together.
- Collaboration with youth commissions or youth advisory committees to get the word out to their peers about no and low cost health insurance.
- Distribution of information about children's no and low cost health insurance for their children to taxi and limousine drivers through the city's or county's limousine or taxi licensing offices or in conjunction with limousine or taxi companies themselves.
- Inclusion of children's no and low cost health insurance information in residents' packets at low-income housing owned or operated by the redevelopment agency or the city or county, coupled with periodic seminars offered on site for residents and families that bring together parents with health plan/CHI representatives. Or, similar activities in non-public low-income housing apartments.
- Inclusion of information about children's no and low cost health insurance in utility bills, especially targeted at low income customers. Can be done through city, county, or special district's utility bills, or, in conjunction with private utility provider.
- Inclusion of children's information about children's no and low cost insurance in materials used by police or sheriff anti-gang or truancy officers or in neighborhood watch programs. Or, collaboration between county probation officers and local public safety officials.
- Partnering with an existing "[Teachers for Healthy Kids](#)" activity to expand it to a new school site, or collaborate to start a new THK activity in the city or county.
- A joint effort between two or more neighboring cities or between cities and the county to undertake a CHK project.

- A collaborative project between a city or county and the local hotel/motel association or restaurant association to identify and enroll the children of employees who do not have health insurance as a benefit.
- Collaboration between a county Children's Health Initiative and one or more cities to expand the CHI's outreach and enrollment capabilities to directly involve cities in the activities.
- A collaborative project between a city or county and the agricultural community to identify and enroll children of employees who do not have health insurance as a benefit.
- Collaboration between a city or county and the local small business association or downtown business association to reach out to families of employees whose children may be eligible for no or low cost health insurance.
- A joint effort between a city or county and local service clubs to promote education about affordable health insurance for eligible kids.
- A collaborative effort between the city and/or county and local Family Resource Centers or other community based organizations to "get the word out" regarding available no and low cost health insurance.
- Collaboration between the city or county and the faith based community to reach and enroll eligible kids.
- Collaboration between a city and the county welfare department to expand the scope of the county's outreach capabilities, or involvement of cities in a county's existing outreach efforts to reach families and enroll eligible children.
- Promotional activities with the local transit agency, including posters in buses or on benches at transit stops.
- Collaboration with local waste haulers to reach and inform friends and relatives of their employees (who likely already receive health benefits) about the availability of no and low cost health insurance.
- Collaboration with a local hospital or medical association.

**Examples of the types of opportunities that CHK envisions are illustrated on the chart below.**

<b>Parks and Recreation Programs</b>	
Before and after school programs	Library reading programs
Pre-school childcare programs	Child care programs -- before and after school
Youth sports leagues	Senior citizen programs (grandparents of potentially eligible children)
Community wide special events	
Classes targets for children	
<b>Public Safety Programs</b>	
Anti-gang programs	Youth outreach (through Police Athletic Leagues)
Truancy programs	Neighborhood watch programs
Collaboration with probation offices	
<b>Utility - low income customer programs</b>	
<b>Affordable Housing Programs</b>	
Redevelopment agency and other low-moderate income housing	Collaborations with other affordable housing providers
<b>Workforce</b>	
Part-time and seasonal city workers	Employees of small businesses in community
<b>Other Opportunities</b>	
Community events, holiday festivities, health fairs, community celebrations	Outreach and potential enrollment through the mayor's office
Outreach and potential enrollment efforts through individual elected officials' districts.	Transportation systems (taxi licensing processes, public transit programs, etc.)
	Relationships with local chambers and other business organizations

**8. If my community sponsors a health fair or community celebration, should we add a children's health insurance enrollment component?**

**ANSWER:**

It depends. Simply adding a children's health insurance enrollment component to an existing health fair is not the best way to go and probably won't translate into enrollments at the event. This is because completing the health insurance application is a lengthy

process. It requires applicants (i.e., a parent) to bring a variety of documents for the application process, such as those needed to confirm eligibility. Similarly, community celebrations generally do not lend themselves to the time and effort needed for parents to complete the application process without prior planning.

Some CHK communities successfully have added an enrollment component to their health fairs. *However*, based upon previous experiences, it is clear that to be successful, this type of strategy works best if individual appointments are made in advance for families so that they are prepared and bring the necessary materials to the event.

As an alternative to offering a formal enrollment component to an existing community event, you can provide general information about health insurance options (using CHK's written materials) and hand out CHK's survey form for those families that wish to be contacted with more information and enrollment assistance.

CHK can help you decide whether to include an enrollment component to a health fair or community event, whether to use the information/survey and follow-up strategy, and how to design your program so that it is most effective.

## **9. What are other CHK communities doing?**

### **ANSWER:**

CHK communities are testing all sorts of different ways to outreach and get kids enrolled in no- or low-cost health insurance. To see what other communities are doing go to [www.ca-ilg.org/chkcommunities](http://www.ca-ilg.org/chkcommunities).