



# Helping Families Find Affordable Children's Health Insurance: A Local Official's Guide

# About This Publication

*Helping Families Find Affordable Children's Health Insurance: A Local Official's Guide* is published by the Institute for Local Government, the nonprofit 501(c)(3) research and education affiliate of the California State Association of Counties and the League of California Cities. The Institute for Local Government promotes good government at the local level with practical, impartial and easy-to-use resources for California communities.

A downloadable version of this document is available at [www.ca-ilg.org/InsureKids](http://www.ca-ilg.org/InsureKids). For more information about the Institute, visit [www.ca-ilg.org](http://www.ca-ilg.org).



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## Online Resources

Links to all the resources referenced in this publication are available at [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links).

# Introduction

*Helping Families Find Affordable Children's Health Insurance: A Local Official's Guide* is designed for local agencies, in California and other states, that want to connect eligible families with affordable health insurance for their children. It offers:

- Easy-to-follow, step-by-step information on how to get started;
- Best practices and community success stories; and
- Templates and resources you can use in your community.

This publication presents best practices and lessons learned by 10 California cities and counties that participated in a three-year program called "Communities for Healthy Kids." These participants helped identify the best ways for local officials to connect with parents whose children may be eligible for low- or no-cost health insurance.

The Institute for Local Government thanks the local officials and agencies and their local collaborating partners who participated. Their leadership and creativity made these projects a success.

This publication and additional resources are also available online at [www.ca-ilg.org/InsureKids](http://www.ca-ilg.org/InsureKids).



# Why It's Important

No- and low-cost health insurance is available for children of eligible working families, but many families are not aware of affordable health insurance options or how to access them.

In California, the Healthy Families Program and Medi-Cal (as well as Children's Health Initiatives in some counties) provide coverage for eligible children of working families.

## **With health insurance, children are more likely to:**

- Get the health care they need to stay well;
- Perform better in school; and
- Avoid spreading illness to their classmates, teachers or others.

Investing in children's health insurance also saves taxpayers money because preventative health care (like vaccinations and check-ups) helps avoid costly emergency or hospital care.

Cities and counties are exploring innovative ways to help families access affordable health insurance for their children. This publication provides practical examples of how to plan and implement such efforts.

*"This was a wonderful opportunity for the county and cities to collaborate in new ways to help our community's children and families."*





## Before You Get Started

“Participating in activities to help enroll children in affordable health insurance complemented the broader community wellness initiative that the city is already working on with the school district and the county. It is a wonderful opportunity to enhance our existing community services activities for the community.”

Potential outreach and collaboration activities to connect children with affordable health insurance in your community are virtually limitless. This publication provides “how-to” information for many activities and suggestions on how to work collaboratively with health plans, other providers of affordable children’s health insurance, schools and nonprofits in your area.

Before you get started, it’s important to understand:

1. Current activities related to children’s health insurance that are already under way in your community; and
2. Key facts about your target population.

Successful efforts to enroll children involve using several different methods for outreach. Which methods are most appropriate for your community depends on the city or county, the resources available and existing activities.

“Partnering with the City of Santa Barbara and its Parks and Recreation Department gave us the unique opportunity to reach families in every way possible to let them know about affordable health insurance for their children.”

# Getting Started

Like any important activity that a local agency launches, it's important to do your homework first before designing a project. In the case of outreach and enrollment activities to connect families with affordable health insurance for their children, a little background research helps a lot.

Take these steps first:

## **1. Find out who already is helping to connect families with affordable children's health insurance.**

Check with the county to find out what it is already doing. Similarly, find out if there is a Children's Health Initiative operating in the county and, if so, what type of activities it is conducting.

- In California, contact your county welfare department to learn what they are doing in your area. Depending on your county, a Chil-

dren's Health Initiative (which provides coverage for children who are not eligible for government-sponsored programs) may also be involved. Some cities may already make health insurance information available at city facilities, such as recreation or community centers.

- Find out which nonprofit and other organizations in your community are helping to educate families about affordable health insurance options for children. Many community groups, nonprofit organizations and neighborhood community centers are involved in educating community residents about the availability of children's health insurance. Look for a neighborhood community center that you can collaborate with to get information to residents on no- or low-cost children's health insurance.

## **2. Learn as much as you can about the target population you wish to reach.**

Are the children you want to help already enrolled in affordable health insurance? Are other groups in the community already targeting families with outreach activities? Often it's not possible to learn this before getting started, but it's important to remain flexible so that when you learn new information about the families you want to help, you can use it to make your outreach efforts more effective.

Once you have determined the existing local activities in your community, the next step is to select the right activities for your agency.

“By taking part in activities to enroll children in affordable health insurance, cities help children succeed in school and perform effectively in the classroom. Mayors have the ability to direct attention to this important issue and devote resources to it.”



# Frequently Asked Questions



“Conducting outreach on affordable health insurance was just another opportunity to improve the services coming out of our community centers. It also allowed us to better serve the community that we have gotten to know very, very closely over the years.”

## 1. Why should cities and counties help families obtain health insurance for their children?

There are many good reasons for doing so.

- 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.
- Investing in children’s health insurance saves taxpayers money, because kids get preventive 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 and others?
- Helping children get health insurance is a great way to build trust with your community’s residents. It helps your agency connect with the people it serves and underscores that your city or county cares about its residents and their children. It can also create a positive image for your local agency.

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

Depending on the city or county’s location, 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; and the Healthy Kids Program, which is offered through the Children’s Health Initiatives.

- Medi-Cal provides comprehensive no-cost medical, dental, and vision insurance to families with low incomes. Both working and non-working families can be eligible for Medi-Cal.
- The Healthy Families Program offers low-cost coverage for children and teens that provides medical, dental and vision insurance from birth to age 19 for families whose income is too high to qualify for Medi-Cal.
- The Healthy Kids Program, provided by Children’s Health Initiatives in about 30 counties, offers low-cost health insurance for children under age 19 to families who do not qualify for Medi-Cal or the Healthy Families Program due to income, regardless of their immigration status.

Different health plans offer coverage in different communities.

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

It depends. The income levels for eligible families with children vary based on the number of children in the family. For example, the income level for the California Healthy Families Program is up to 250 percent of the federal poverty level, or \$55,125 annually for a family of four in 2009. For detailed eligibility information, visit [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links).

However, counties with Children’s Health Initiatives may accept children who do not meet state eligibility criteria, such as income or other factors.

### **4. How does my community connect with the health plans and/or Children’s Health Initiatives in my area?**

Different health plans accept Medi-Cal or Healthy Families Program coverage in different areas. See page 23 to learn more about how to work with health plans and find out which health plans offer coverage in your area.

### **5. How do I find out if there is a Children’s Health Initiative in my area of California?**

Visit [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links) to see if there is a Children’s Health Initiative in your area.

### **6. How can I access materials to assist communities that want to develop a program to enroll children in no- or low-cost health insurance?**

The Insure Kids Online Resource Center ([www.ca-ilg.org/InsureKids](http://www.ca-ilg.org/InsureKids)) provides marketing and informational materials to help communities promote their enrollment activities, including basic information about no- or low-cost health insurance options, flyers to advertise events, and surveys to gauge the level of interest in obtaining health insurance or participating in enrollment events. These materials include a one-page flyer, a survey and a brochure, all available in both English and Spanish. If resources permit, you may want to consider translating these materials into other languages spoken in your community.

“When designing outreach activities for your community, remember — one size doesn’t fit all.”

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

It depends. Simply adding a children’s health insurance enrollment component to an existing health fair is generally 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 that parents bring a variety of documents for the application process 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 communities have successfully added an enrollment component to their health fairs. However, based on previous experiences, it’s clear that this type of strategy works best if individual appointments are made in advance for families so they are prepared and bring the necessary materials to the event.

As an alternative to adding a formal enrollment component to an existing community event, you can provide general information about health insurance options, using the written materials supplied at [www.ca-ilg.org/InsureKids](http://www.ca-ilg.org/InsureKids) under “Templates and Resources,” and hand out a referral card for those families who want to be contacted with more information and for enrollment assistance.



# Key Outreach Activities and Tips

Deciding on the right type of activity for your agency is a crucial part of getting started. Asking the following key questions will help your agency identify the best approach.

## **What resources can your agency bring to the activity?**

The type of activity your agency is able to conduct depends on the resources that can be devoted to the project. For example, does your agency have enough funds to pay only for printing flyers or does it have additional financial and staff resources to devote to a more extensive activity?

**Does your agency have existing activities that can be expanded to include an affordable children's health insurance component?** Examples include health fairs, after-school recreation programs or ongoing partnerships with local schools or nonprofit groups.

**Is another group or agency already providing the outreach or enrollment activity that your agency wants to do?** If so, is there a way your agency can collaborate or contribute to the existing effort to avoid duplicative efforts? Collaboration could include things like offering the use of agency facilities for events or helping with publicity.

**Does your agency want to limit its activities to simply providing families with information about affordable children's health insurance?** Or does your agency have resources to provide a broader range of activities to help families connect with health insurance for their children?

**Do the proposed activities fit with what you know about the target population?** For example, if the families your agency wishes to reach have second jobs on the weekend, then holding an enrollment event on a Saturday morning may not work. You may be more effective in reaching your target population by making information available at neighborhood community centers where potentially eligible families congregate and making sure that the front-desk staff can respond to basic questions.

The following nine activities (on pages 9–16) were developed as a result of three years' effort by 10 cities and counties in California. They reflect the best practices and lessons learned by local agencies that reached out using more than 30 outreach or enrollment activities.



# 1. Place Information Brochures or Flyers at Agency Buildings

This is the simplest way to get information about affordable children’s health insurance to parents. Sample brochures and flyers are available from the Online Resource Center (at [www.ca-ilg.org/InsureKids](http://www.ca-ilg.org/InsureKids) under “Templates & Resources”) for agencies to use for their projects. The brochures and flyers are available in English and Spanish and include information about who may be eligible for no- or low-cost health insurance, what is covered, how to learn if a child is eligible and where to go for more information. Depending on the needs of your community, it may be helpful to translate the brochures and flyers into other languages as well.

The brochures and flyers can be adapted for use by agencies, including adding the agency’s logo and other locally specific information. It’s helpful to give agency staff a brief overview of the health insurance opportunities so that they can answer basic questions from interested families.

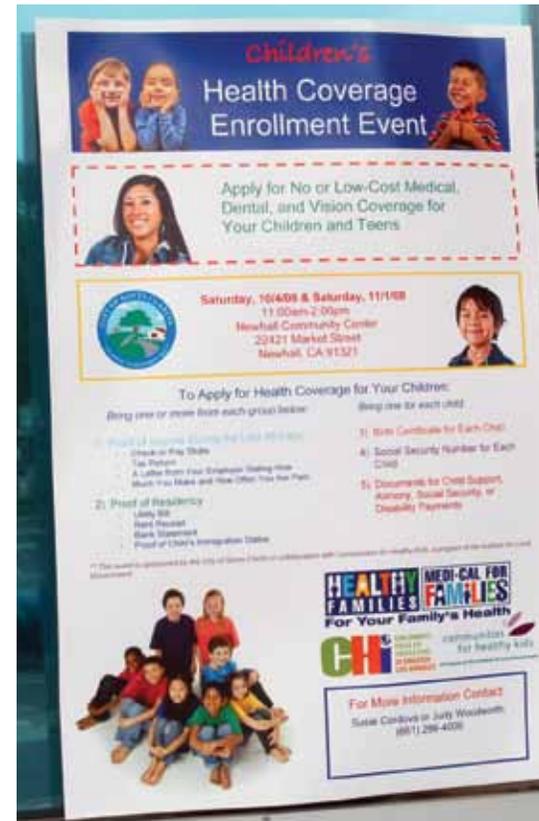
*“The simpler the flyer is, the more likely it will grab people. We don’t weigh it down with anything other than who, what, where and when.”*

The brochure or flyer can either direct the family to a statewide toll-free number, (800) 880-5305, sponsored by the State of California agency (the Managed Risk Medical Insurance Board, also known as MRMIB) that administers the Healthy Families Program or to a local nonprofit or agency staff person who can assist with follow-up (see Activity 6 on page 14).

**Success Tip:** Many families do not know that their children are eligible for no- or low-cost health insurance. Getting the word out to families is essential to making sure eligible children get enrolled.

**Success Tip:** Brochures are best placed at locations where parents regularly visit, such as neighborhood recreation or community centers, libraries, swimming pools and welfare or social services offices.

Consider putting brochures and flyers in other local agency locations where parents of potentially eligible children might be contacted. These may include agency offices where individuals obtain permits or licenses to drive a taxi or limousine, in the utility bills of people who signed up for reduced water or energy rates, senior centers where grandparents of potentially eligible children congregate, fire stations promoting fire safety, or locations where families sign up for food stamps or other social services. It may also be helpful to provide public safety staff with brochures and referral flyers to give to families of potentially eligible children.



## 2. Invite Health Plans to Community Events to Provide Information and Follow-Up for Families



“The more you get the word out, the more people tell other families.”

Most local agencies sponsor community events or activities that include exhibitors, such as service organizations, local nonprofits and other community-based organizations. Many health plans are willing to attend these community events and offer information to attendees about children’s health insurance options (for more information, see page 23). It’s also important to invite the local Children’s Health Initiative, if one is operating in your county, as well as the county health or welfare department. For a health insurance overview, see page 18.

Besides inviting health plans that offer coverage in your community, consider inviting local community clinics, hospitals or other organizations that provide health care assistance. They can offer families information about affordable health insurance and help them complete the application.

**Success Tip:** When inviting health plans, community clinics or others to participate in a community event, be sure to ask them to bring a family

referral card as a tool for following up with interested families. The referral cards allow the representative from the health plan or nonprofit group to collect the family member’s name, telephone number and permission to follow up to provide more information about eligibility and the enrollment process.

Using a referral card is a more effective way to help families get the information they need (such as a follow-up phone call to offer enrollment assistance) than just providing an 800 number for them to call. If the participating groups don’t bring their own referral cards, be prepared to ask them to use the family referral cards that your agency provides at the event.

**Success Tip:** Plan ahead and have the cards ready to go. Using the referral cards allows your agency and the participating plans or nonprofits to be proactive in assisting families. The Online Resource Center ([www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)) provides sample referral cards for agencies to use.

### 3. Collaborate with Local Nonprofit Organizations And Agencies

Collaborating with nonprofit organizations and others in the community is a great way to extend limited resources, avoid duplication and build new relationships. Many local nonprofits offer enrollment assistance services or health care to potentially eligible families and children. Ways to collaborate can include inviting a nonprofit community clinic or Children's Health Initiative to participate in health fairs, placing brochures at neighborhood centers or talking with parents at community events.

A key first step in creating a collaborative partnership involves talking with representatives of local nonprofit organizations about what type of joint activities would work best. For example, many nonprofits have staff called certified application assistants (CAAs), who can be helpful to individual cities and counties in their outreach and enrollment efforts. More information about CAAs is provided in Activity 4 on page 12.

**Success Tip:** Invite representatives of the local nonprofit organizations to be part of the planning for your agency's activities. This helps to avoid duplication and builds working relationships for other joint projects. As one veteran of a successful collaborative



outreach effort says, "It's important to leave your egos at the door and work together in the spirit of cooperation." For more information on how to work with community-based organizations, see page 19.

*"That personal touch, the in-person presentation, works best for us."*



## 4. Work with an Outside Certified Application Assistant To Help Families Complete the Application

Sometimes it's difficult for a family to know whether their children are eligible for affordable health insurance or to complete the application to enroll their children. Certified application assistants (CAAs) are individuals with expertise in navigating the eligibility and application process.

CAAs may be connected with a non-profit community group, may work with health plans or the county welfare or social services department, or be on staff at a hospital or at a city or county agency. The key thing to know is that CAAs are trained and certified by the State of California to assist families. You can identify CAAs in your area by visiting [www.ca-ilg.org/InsureKids/](http://www.ca-ilg.org/InsureKids/) links. If your community is outside California, the agency in your state that administers the children's health program will have information about support for families in applying.

Having a relationship with a local CAA can be a very effective way to maximize your agency's outreach activities as well as build new relationships with nonprofit groups in the community. For example, if families complete referral cards indicating they want more information, the agency can give those cards to the CAA for follow up. Be sure to keep track of the number of referrals the agency gives to the CAA, and ask for follow-up information about the number of children and families enrolled. Working with CAAs or nonprofits whose staff speak other languages is a good way to expand your agency's resources and collaborate to assist families.

Another way to work with CAAs is to offer periodic "office hours" at agency community centers when a CAA is available to assist families. Publicizing the office hours and service offered helps to attract attendees. Your agency

staff can also communicate to families that the office hour resource is available. Making appointments in advance with families can be helpful.

**Success Tip:** If appointments have been made for a family to meet a CAA during office hours, be sure to call the family one or two days before the appointment to remind them and explain what materials they should bring. Offering transportation assistance can make the difference between a no-show and a completed application.

**Success Tip:** Think about scheduling office hours at times convenient for working families. For example, evening or weekend office hours may be more effective than work-day office hours. Be sure to talk with the CAA about what type of resources are needed, such as computer access, a copying machine and private space for families to talk with the CAA.



*"Our certified application assistant (CAA) was very important because she was bilingual and grew up in the community. People felt comfortable speaking to her, and that helped us."*

*"You really have to work to help people fill out the forms, or you have to lead them gently to someone who can help them."*

## 5. Inform Agency Employees About Potential Health Coverage for Their Children

Don't forget your own agency's employees. Not all employees receive dependent health insurance benefits and, thus, their children may be eligible for affordable health insurance. This is especially true for seasonal or part-time employees. Letting these employees know that their children can get affordable health coverage is an important service local agencies can provide.

Information can be given to all new employees not receiving dependent coverage when they are hired, as well as to existing employees periodically through their paychecks. A sample letter and referral card are available for use by your agency (see page 17 for more information).

This is another opportunity to work with a local nonprofit organization or CAA that can help the employees determine eligibility and complete the application process.

**Success Tip:** Be particularly sensitive to your employees' privacy concerns. It's preferable to collaborate with an outside resource so that employees send their requests for information and assistance directly to the outside resource rather than having them send the referral cards to an agency supervisor.



*“Make it clear in the flyer that the families’ information is strictly confidential and in no way related to anything other than health.”*

## 6. Assign an Agency Staff Member to Become a Certified Application Assistant

“When the families know the people who are CAAs, their trust increases.”

Becoming a certified application assistant (CAA) is a relatively easy task. An online training process (see [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)) simplifies the process. Some Children’s Health Initiatives or other groups also offer workshops to train CAAs.

In addition, having a CAA on staff gives your agency the flexibility to offer direct application assistance to families, which is a helpful service to the community. Having a CAA on staff is a relatively easy service that agencies can provide for families.

**Success Tip:** Don’t keep it a secret. Make sure people in your agency know that a CAA is on staff and available to help families. Consider sending the CAA to visit senior centers, community-based organizations and libraries to answer questions and assist families.

**Success Tip:** Consider having a bilingual CAA staff member at your agency, especially if the families you wish to reach are predominantly non-English speaking.

## 7. Use Agency Staff as Roving Ambassadors At Agency Events



Having an agency staff person circulate at health fairs and ask parents if they are interested in information about affordable health insurance for their children offers another excellent way to connect with families. This is especially effective when done in community or neighborhood center settings that residents consider safe places, with trusted staff. Consider using roving staff to connect with families at other events such as community festivals, food closets, movie night at the park or holiday celebrations. Information referral cards can be filled out on the spot, and families can be contacted later for follow-up by a CAA. (For more information about referral cards, see the Success Tip on page 10).

**Success Tip:** Use bilingual staff as roving ambassadors, and match the language with the event attendees.

## 8. Hold an Enrollment Event

Sponsoring an enrollment event is another way to reach families with potentially eligible children. These activities are designed so that community members can meet directly with representatives of health insurance plans, Children’s Health Initiatives or other qualified individuals to complete the application process and enroll their eligible children in affordable health insurance. If your agency is interested in offering an enrollment event, keep in mind that while enrollment events can provide families with much needed direct personal assistance, they are *extremely* resource-intensive in terms of staff time, planning and execution.

It’s also important to recognize that it’s generally *not* a good idea to simply add an enrollment component to an existing community event, such as a health fair, holiday celebration or parade. However, as noted in Activity 2 and Activity 6, such events offer great opportunities to provide families with general information about children’s health insurance options.

Keep in mind there is one exception to the rule about not adding an enrollment component to an existing event — and that exception applies when the families have been previously contacted and have appointments to complete the application process with a CAA attending the enrollment event. For example, one California city successfully added previously scheduled enrollment appointments as a feature of the grand opening celebration at a new community center.

The main way to reach individuals at this event, however, was to offer information at tables staffed by the health plans. Interested families were able to ask questions and complete a referral card. The health plan staff then contacted the families after the event to start the application process.

### Key Steps for Holding A Successful Enrollment Event

The basic elements of holding a successful enrollment event include the following key steps.

1. Identify the target audience for the event.
2. Invite health plans, nonprofit groups and others who can assist with enrolling children to participate at the event. Remember, in California (and many other states), regulations require that all health plans serving a community must be invited to any event.
3. Select a location and time that will be convenient to families.
4. Let families know about the event using different outreach methods.
5. Support logistics are important, both for families and enrollment representatives.
6. Make appointments for families to promote attendance and call with reminders two days before the event.
7. Compile information about the families served.

**“Providing sufficient child care when helping parents enroll is very important. It’s a good idea to provide food, too.”**



## 9. Collaborate With Schools



Numerous opportunities exist for agencies to work with schools to connect families with affordable health insurance for their children.

**Use existing connections.** In many communities, locally elected city or county officials have existing relationships with school board members, superintendents or principals. These connections are useful when exploring options for collaboration.

**Use existing school events for outreach.** The school year offers a number of strategic opportunities to connect with parents about affordable health insurance for children. Examples include Back to School Night, school registration periods, Open House events and other activities that bring parents to school. These are great venues to provide information and encourage families to complete referral cards, which can be used by specialists for follow-up.



**Work through classroom teachers.** Teachers usually know which children have health challenges or are uninsured. Information about health insurance options, enrollment events, or opportunities to get more details regarding eligibility can often be sent home to parents through the “kid’s backpack” method with the help of teachers. Make sure, though, to involve teachers when deciding what form of school-based outreach to use. Teachers for Healthy Kids, a joint effort of the California Teachers Association and the California Association of Health Plans, offers an excellent resource for working with teachers and schools (see [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)).

“A volunteer went to every one of the elementary schools in the district and talked one-on-one with the secretaries about how important it was to include this bit of information when registering children for school.”

# Templates and Resources: Helpful Materials You Can Use in Your Community

These information templates and resources can help communities in any location enroll children in affordable health insurance. All of these items and links to related resources are available online at [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links). They include the following materials.

1. Finding a Certified Application Assistant in California.
2. Finding a Children's Health Initiative in California.
3. Finding Health Plans and Providers for the Healthy Families Program in California.
4. List of Health Plans in California.
5. Information on Applying for Medi-Cal for Individuals and Families.
6. Information on Becoming a Certified Application Assistant in California.
7. Insurance Overview for Communities Outside California.
8. Income Eligibility Requirements for Communities Outside California.
9. Complete List of Outreach Activities.
10. Working with Community-Based Organizations and Other Partners: These tip sheets can help your agency work with community-based organizations and other partners.
11. Templates and Sample Documents: Flyers and brochures are provided both in English and Spanish and can be used to promote an enrollment or informational event in your community.
12. Referral Cards: Provided both in English and Spanish, these are useful tools in outreach and enrollment activities.
13. "How To" Tips: These tip sheets can be used in your community to conduct outreach and to collaborate with other local organizations, including health plans, Children's Health Initiatives, Parks and Recreation Departments and schools.
14. Sample Letter and Outreach Survey for Part-Time Employees: Your agency can use these materials to reach out to part-time employees who do not receive dependent coverage.
15. Useful Links to Related Organizations.



# Insurance Overview

In California, three programs provide affordable children's health insurance: Medi-Cal; the Healthy Families Program; and in some counties, the Healthy Kids Program. Funding for Medi-Cal and the Healthy Families Program comes from state and federal sources, including Medicaid and the State Children's Health Insurance Program (SCHIP). Eligible families may pay a small amount for coverage, depending upon their income and the number of children covered. For additional information on each program's eligibility requirements and details on federal poverty guidelines, visit [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links).



## Medi-Cal Income Eligibility Requirements

Income guidelines for Medi-Cal are based on the federal poverty level and change relative to family size.

## The Healthy Families Program Eligibility Requirements

The Healthy Families Program offers low-cost coverage for children and teens. It provides medical, dental and vision insurance from birth to age 19 for families whose incomes are too high to qualify for Medi-Cal. For example, in 2009, children in a family of four earning up to \$55,125 per year would be eligible.

## The Healthy Kids Program Eligibility Requirements

The Healthy Kids Program, which operates in about 30 counties, offers low-cost health insurance for children under age 19 to families who do not qualify for Medi-Cal or Healthy Families due to income, regardless of their immigration status. Children's Health Initiatives provide Healthy Kids insurance.

While eligibility requirements vary by county, the Healthy Kids Program generally covers children whose family's income is up to 300 percent of the federal poverty level (\$66,150 annually for a family of four in 2009).

“Our city got involved because we had a sense that a significant number of the children did not have health insurance but would qualify for the program.”

# Tips on Working With Community-Based Organizations

Faced with shrinking resources, public agencies are exploring ways to fill gaps in services and meet community needs. Nonprofit community-based organizations offer many options for partnerships and collaboration.

Such organizations interact daily with members of the community and are often located in neighborhoods. They have unique and important insight into the challenges and opportunities that children and families encounter locally.

## Suggestions for Success

**Determine which community-based organizations are the most appropriate partners.** If there are several nonprofit service providers that are potential partners in your area, do some investigating to determine which of these have the strongest connections to and the most respect from the population you wish to engage. Examine the pros and cons of working with an organization prior to making a commitment. This is especially true if the work you will be contracting for is of significant size or duration. Use a request for proposals process with clear criteria to select the organization.

**Examine the organization's financial status.** Does the organization have the financial capacity to sustain the effort? Ask to see its financial statements. This will help you understand the extent to which the organization would be dependent on your agency's funding to continue its work and can provide insights into the organization's stability. Keep in mind that nonprofit accounting differs from public agency accounting.

**Check for liability and workers' compensation provisions.** Before contracting with a community-based organization, determine whether it has an appropriate level of liability limits and standards as well as workers' compensation coverage. Your Personnel Department or Labor Relations Department staff is familiar with the appropriate levels. It's a good idea to include someone with such expertise in reviewing potential requests for proposals and examining contracts prior to signing.

**Be aware of the political and public connections the organization might have.** Many community-based organizations have relationships with public figures, ranging from informal connections to close political or other ties. Understanding these relationships is important when considering how to work with a community-based organization. In some cases, it is best to check with your agency's legal counsel for any potential conflicts of interest.

**Review your agency's labor contracts prior to deciding to contract with a community-based organization for services.** In trying to cut costs, some agencies are looking to nonprofits in the community to deliver services. Exercise caution — your agency's labor contracts may preclude contracting outside the agency for work that could be done by current or laid-off employees. Before beginning a contracting process for services, check with the Personnel Department and/or legal counsel to ensure that you are not violating an existing contract and that work jurisdiction issues are properly addressed.



**The relationship you will have with a community-based organization is different from the one that you have with other contractors.** If you are contracting with a community-based organization to provide services of any type, the relationship will be a partnership. This requires a different type of contract management than if you are contracting for road repair or some other task. Therefore, a different set of interactions will need to take place.

## Attending to the Details

**Communication.** A clear plan for communication is essential. Establish regular contact times and determine who will be doing the communicating. Important items that should be discussed on a regular basis include any changes in key personnel or program requirements, progress being made, insights from the work, ideas for improvement and any changes in the financial status of either entity. A communication plan helps establish the trust needed for effective partnership.

*continued*



“It’s important to leave your egos at the door and work together in the spirit of cooperation.”

**Assessment and evaluation.** Develop a clear assessment and evaluation plan. Build in regular reporting that accounts for more than just the amount of service provided. Having a consistent format for applications and reporting across agency departments is helpful, because a community-based organization may have contracts with more than one department.

If the community-based organization falls short in its performance, find out why. It is best to see if the organization’s performance can be improved before terminating a contract and seeking a new provider.

**Include staff from the community-based organization in planning the program or effort.** As you are developing the contract or considering making changes to the program, include staff from the community-based organization in the discussions and planning. They will bring a unique perspective and insight from their on-the-ground work. Including the people affected by decisions in shaping the changes will increase buy-in from those who will be performing the work.

**Build the capacity of the community-based organization.** Every organization benefits from training and support that expands its capacity. Community-based organizations seldom have the resources for such efforts. Investing in building the capacity of your community-based organization service providers will pay dividends in the long run. Consider:

- Including staff from the community-based organization(s) in training sessions for your agency’s staff;

- Bringing someone from the community-based organization with you if you are attending a statewide training related to their work;
- Contracting with an existing, experienced and successful community-based organization to provide training and support to new or less experienced organizations; and
- Using your agency staff to provide training and support if the community-based organization lacks skills such as budgeting or information technology.

**Develop a collaborative, collegial relationship.** Trust and mutual respect are the keys to a successful relationship between your agency and the community-based organizations with whom you contract. It takes time and effort to build trust, but once it is there the work will go more smoothly and problems will be easier to solve. Part of building that trust is establishing an atmosphere in which the community-based organization feels safe in sharing problems and difficulties. Because your agency provides funding, the community-based organization staff may fear that sharing problems with you will negatively impact current or future funding. A collegial, collaborative relationship can help the organization solve its problems and preserve a valuable resource in your community.

# Tips for Working With Schools

Why work with schools? It's simple: Where there are kids, there are parents or guardians. Working with teachers and other school officials is one of the best ways for cities, counties and other agencies or organizations to reach parents of children who may be eligible for no-cost or low-cost health insurance. Parents are accustomed to receiving information from schools and generally see them as trusted places to go for help. Schools are accustomed to providing information to parents, and they have numerous outlets and opportunities to do so.

Teachers understand the importance of healthy students, and most know their students and their needs. They often know which students are most frequently ill and which ones may not have health insurance. Parents often trust their children's teachers and may be more likely to respond to a form or flyer sent home from the school.

## Ways to Collaborate

Depending upon your community, the interest at the school level and resources available, there are several different ways to work collaboratively with the education community to get the word out to parents about affordable health insurance so eligible children can be enrolled.

For example, it is possible to work with individual classroom teachers or to work with schools through other school-based programs, such as before- and after-school recreation programs held on school sites, or through preschool or summer programs. Similarly, it is possible to collaborate with individual schools or with a district as a whole to

incorporate the delivery of information about children's health insurance into a district's or a school's existing activities or to help create new events at which the information can be shared. It is also possible to combine a school-based activity with a city- or county-based activity to get the word out and enroll eligible children.

## Key Steps to Follow

**1. Decide how you want to work with the school.** Does your city, county, or organization want to collaborate by working through the school's before- or after-school recreation programs or by working directly with classroom teachers? If you want to consider involving classroom teachers, the Teachers for Healthy Kids model (see #5 on page 22) may be helpful. This involves working with both the local teachers' association and the school district administration.

**2. Contact individual schools in communities where high need is likely.** In large school districts or in a community where city and county officials have existing contacts and relationships with school staff, you may be able to contact the school directly. Connecting with the school principal, school district administrator or school board is a good way to start. For example, the school principal is responsible for everything that occurs at a school site and will know who is best suited to work with you on the effort.

**3. Consider school events for outreach or enrollment efforts.** Individual schools have many events and opportunities to connect with parents and get the word out about



affordable health insurance for their kids. These events can be used as venues for signing children up for insurance or for alerting parents about enrollment events held at other locations, such as city community centers or county parks. Your conversations with the school administrators and teachers can help you decide which events may (or may not) be appropriate. Some possible opportunities include:

- Kindergarten enrollment (this happens in late winter or spring);
- Parent back-to-school nights;
- Parent-teacher organization meetings and events;
- School festivals and fairs; and
- Community centers.

*continued*



“There are legal and policy barriers that you need to be aware of, and you can only find out about them if you talk to people ahead of time.”

**4. Remember these key facts.** In planning your approach, keep these things in mind.

*Schools’ primary mission is education.* Signing up families and children for health insurance, while important, is not part of their primary mission. Therefore, keep the impact of your activity on school personnel to a minimum as you decide what type of activity to pursue.

*The beginning and end of a school day are very busy.* It is best to make appointments with administrators for times when children are in class. The first few weeks of a school year and the last few weeks are similarly busy and should be avoided.

*Flyers and communication to parents may need to be translated into other languages.* The Insure Kids Online Resource Center ([www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)) has templates for brochures and flyers that can be used. Teachers for Healthy Kids, a joint effort of the California Teachers Association and the California Association of Health Plans, also offers brochures and flyers. Check with the school about the major languages spoken in their students’ homes. You may also want to have translators available at any event you are conducting.

*If the school site offers to help host an event, agreed on details prior to the event.* Make sure arrangements regarding details — such as signage, seating, parking, materials, restroom availability, clean-up and security — are clear. You may need to work with the school on providing food or child care for the families.

*Involve the teachers and the school administration in planning your project.* Keep an open mind and be flexible — teachers and school administrators may not think a certain activity or event will work well in their school or community. Ask for suggestions, and be prepared to find alternatives that are acceptable to everyone involved.

**5. Find out whether Teachers for Healthy Kids can offer assistance.** Teachers for Healthy Kids staff are available in some school districts to help make the necessary connections with teachers in your community. Visit [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links) for more details.

**6. Involve the health insurance providers in your area.** Be sure to involve the health insurance providers in your area if you are planning and executing an enrollment event. It is helpful to include them as you pick a date (or dates) for the event to avoid scheduling conflicts. If you are in one of the 30 or so California counties that have a Children’s Health Initiative (CHI), be sure to include them in the project. CHIs offer affordable health insurance to children who do not qualify for Medi-Cal or the Healthy Families Program.

Remember, if you are holding an enrollment event, state regulations require you to invite all the health, dental and vision plans that serve your community, even though some may decline to participate.

# Working with Health Insurance Providers

The success of individual projects depends in part on the active involvement of the health plans offering Medi-Cal and/or the Healthy Families Program in a community and the involvement, where appropriate, of the Children's Health Initiatives that operate in many California counties.

## Key Tips for Working With Health Plans And Children's Health Initiatives

**Make connections early.** If you're considering a project or event, be sure to reach out early in the planning process to the health plans and/or Children's Health Initiative that offer affordable health insurance for children in your area.

**Is there a Children's Health Initiative in your area?** In California, about 30 counties have a Children's Health Initiative actively engaged in outreach to families and enrollment of eligible children. Check to see if a Children's Health Initiative is operating your county (visit [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)). If so, be sure to contact the Children's Health Initiative early in the process to involve them in your planning. It may be that your community has already been contacted by the Children's Health Initiative to explore ways to collaborate.

**Learn from past experiences.** Health plans and Children's Health Initiatives have valuable experience and suggestions to offer as you begin planning your projects or events. Because they have been active in

previous outreach and enrollment events, they can share lessons learned and new approaches so that you can avoid duplication of efforts and learn from past experience.

**Invite *all* health plans and the Children's Health Initiative to any outreach or enrollment event.** It's important to remember that California state regulations covering Medi-Cal and the Healthy Families Program require that all health plans serving an area be invited to any event, although not all may choose to participate. Some counties have a Children's Health Initiative; be sure to include them when extending invitations to participate.

**Consult early to avoid conflicting event dates.** Some health plans or Children's Health Initiatives may not be able to participate if there is a scheduling conflict. To avoid potential conflicts, consult with the health plans early in the process when selecting a date for an event or outreach meeting. Be respectful of the health plans' resource capabilities.

**Be clear on the purpose of the event or activity.** To facilitate participation of the health plans and Children's Health Initiative, be sure to give them clear information about the event's purpose. It's helpful to provide information about the number of people you are expecting, the participants' language(s), the event location and hours, whether there will be entertainment, and whether the activity is part of a larger event (such as a stand-alone enrollment event only about affordable health insurance for children or part of a community health fair or holiday celebration). Provide



information about who else might participate in the event as well.

**The health plan and Children's Health Initiative representatives are there to explain health plan options.** If this is an enrollment event, the health plan and Children's Health Initiative representatives participate to explain the options to families and help them complete the enrollment applications. To make their work easier, try to provide a location with wireless Internet access for those who will be assisting with enrollments. Applicants generally must bring the following information with them to complete the application process:

- Birth certificate(s);
- Social security card(s);
- Proof of address;
- Proof of income — most recent pay stub or last year's income tax return; and
- Proof of pregnancy.

# An Introduction to Community Success Stories

The following success stories describe the activities of California communities that participated in the Institute for Local Government's three-year Communities for Healthy Kids program. These innovative efforts comprised more than 30 outreach and enrollment activities to connect families with no- and low-cost health insurance for their children and helped develop the best practices and lessons learned included in the Insuring Kids Online Resource Center ([www.ca-ilg.org/InsureKids](http://www.ca-ilg.org/InsureKids)).

The Institute for Local Government thanks the local officials and agencies and their local collaborating partners who participated. Their leadership and creativity made these projects successful.



## SUCCESS STORY

# CHULA VISTA

Recognizing that cities can play a role in enhancing parent and family awareness about no- and low- cost health insurance for children, the City of Chula Vista’s mayor convened a task force to explore how the city might best focus its limited resources. The task force included representatives from public agencies, the private sector, a university and nonprofit community organizations, who collaborated on exploring what types of activities the city could undertake to promote enrollment in no- or low- cost health insurance options for eligible children. The task force also worked with the city to identify target communities and avoid duplicating outreach activities.

### Program Highlights

- Chula Vista initiated conversations with a local hospital, university and nonprofit organizations involved in children’s health to promote ongoing collaboration and identify ways the city might connect families with affordable health insurance for their children.
- The city focused its efforts on a popular parks and recreation program as a way to connect with families of potentially eligible children. It collaborated with a community group to help families of potentially eligible children complete the application process.

Task force participants agreed to use their collective resources without creating expensive new programs or duplicating existing efforts. After much discussion, the group recommended using the city’s “Fun to Be Fit” program as a pilot project to identify uninsured children and connect their parents with local agencies that could help enroll them in a no- or low-cost health insurance program. The pilot project added a simple additional form to the on-site “Fun to Be Fit” registration packet. Printed in both English and Spanish, the form asked, “Do you have health insurance for your child?”



The Chula Vista Collaborative agreed to serve as the coordinating entity for evaluating family eligibility, assisting families and distributing health insurance feedback forms that indicated “the family has no children’s health insurance” to its clinic partners. The collaborative offered an assessment and initial screening to ensure families were ready to work with the certified application assistant (the individual who helps the family prepare and submit an application for health insurance). Once the assessment was completed, the collaborative sent the information to a certified application assistant who helped the families complete the application.

**“Build a collaboration among the agencies in your community. Introduce them to one another and avoid duplicating services.”**

## SUCCESS STORY

# HUNTINGTON PARK



“We developed a partnership with a Children’s Health Initiative that sent a certified application assistant to our community center for ‘office hours.’”

The City of Huntington Park worked in several ways to increase opportunities for families to enroll their eligible children in affordable health insurance. These included working through the city’s Neighborhood Watch program, inviting health plans to a community event and establishing office hours when families could receive direct assistance in filling out the application for their children’s health insurance.

### Program Highlights

- Huntington Park staff institutionalized outreach efforts by using existing city programs to reach families of eligible children.
- The city used monthly Neighborhood Watch meetings as a focal point for reaching out to families. Information about affordable children’s health insurance was included in the Neighborhood Watch agenda packets, and staff gave brief presentations at the meetings.
- Huntington Park worked with the county Children’s Health Initiative to make a certified application assistant available during regular office hours at a community center to help families complete enrollment applications.
- The city developed an ongoing relationship with the county Children’s Health Initiative to respond to requests for information from families interested in learning more about affordable health insurance for their children.

The City of Huntington Park’s efforts educated families about the affordable health insurance coverage options available for their children and provided multiple enrollment opportunities for them. Families who attended the Neighborhood Watch events and expressed interest in affordable children’s health insurance were given a short referral card to fill out. These cards were then given to the county Children’s Health Initiative staff, who followed up directly with the parents to determine their children’s eligibility and help them complete the application process.

## SUCCESS STORY

# INDIO

To help enroll eligible children in affordable health insurance, the City of Indio worked through its popular teen center. Because residents considered it a safe gathering place, the teen center served as the focal point for the city's outreach activities.

### Program Highlights

- Indio collaborated with the local chamber of commerce, schools and community-based organizations to reach families of potentially eligible children and alert them to opportunities for health insurance and enrollment assistance.
- The city worked with a community-based organization to establish office hours at the teen center when a certified application assistant would be available to help families complete the health insurance application.
- Indio placed information flyers about available affordable health insurance options at the teen center.

The city worked hard to build community awareness about no- and low-cost health insurance options for children and to achieve its goal of providing families with access to knowledgeable people who could explain affordable health insurance options for their children and help them work through the application process.

*“Even to this day, parents who come to drop off or pick up their teens tell us that they still reap the benefit of the insurance.”*



## SUCCESS STORY

# LA MESA



A wellness initiative approved by the city council laid the foundation for the City of La Mesa's work to increase enrollment of eligible children in no- and low-cost health insurance. The city used existing health fairs and children's fairs to reach families and collaborated with local health plans to provide outreach and application assistance at community events. La Mesa also worked with the nonprofit organization Teachers for Healthy Kids and local schools to reach families of eligible children.

### Program Highlights

- La Mesa identified two existing community events that provided excellent opportunities to reach out to eligible families about affordable health insurance options for children. Local health plans participated to provide information to families.
- The city established an ongoing partnership with a local nonprofit organization to follow up on inquiries at city facilities about affordable children's health insurance options. The nonprofit helps parents determine whether their children are eligible and complete the application process.
- La Mesa worked with Teachers for Healthy Kids and area schools to distribute information about children's health insurance options at a "Back-to-School Night" event.



"Collaboration opens up a lot of different possibilities and also brings additional resources."

Information about affordable health insurance options for eligible children was also distributed through the city's recreation center, pool classes, summer day camps, a community center and the local community college. Marketing efforts included articles in the city's newsletter, *La Mesa FOCUS*, which described the available coverage options and eligibility requirements.

Because La Mesa lacked the resources to have a staff member become a certified application assistant (an individual with expertise to help families with the application process), the partnership with a local nonprofit organization provided a way for the city to meet its goal of helping families by providing direct technical assistance.

## SUCCESS STORY

# RIVERSIDE

The City of Riverside implemented a pilot program, Riverside Healthy Kids, to enroll eligible children in affordable health insurance through a range of innovative activities. The city partnered with local health plans, the county Children’s Health Initiative, schools and community-based organizations to conduct outreach and enrollment activities. With funding from a local community foundation, the city hired a part-time staff person to coordinate the program’s activities. These included two successful enrollment events, outreach activities at schools and personal one-on-one outreach to families at community events.

### Program Highlights

- Riverside used neighborhood community centers as a focal point for outreach to families, combining enrollment events with community celebrations at the centers.
- The part-time staff member who coordinated the program activities became a certified application assistant to help families fill out the health insurance application.
- Personal outreach from a bilingual city staff member at various informal community events, such as Movie Night in the Park, contributed to the success of the city’s efforts.
- The mayor informed the city’s part-time employees who do not receive dependent coverage about affordable health insurance options for their children. The city collaborated with a local nonprofit agency to help interested employees complete the application process.

The staff person organized two highly successful enrollment events at community centers and coordinated outreach efforts with schools. Riverside’s comprehensive program used a wide-range of activities to reach parents of eligible children, including stand-alone enrollment events, community celebrations combined with enrollment events, personal outreach at city-sponsored activities, and personal assistance to families to complete the enrollment application process.

“We want to provide students with the best opportunity to succeed, and affordable health insurance is one way to do it.”



## SUCCESS STORY

# SALINAS



The City of Salinas worked to increase enrollment of eligible children for no- and low-cost health insurance by implementing outreach activities at community resource fairs. The effort built upon an existing Neighborhood Engagement Strategy approved by the city council.

### Program Highlights

- Two city-sponsored community resource fairs provided excellent opportunities to inform families about affordable health insurance options for their children.
- The city invited health plans that offer children’s health insurance to participate in the fairs.
- Community-based organizations, social service agencies and other local organizations serving families also participated in the fairs.
- The city plans to continue inviting health plans to future community events to spread the word about affordable children’s health insurance.

The community resource fairs attracted residents from throughout the city, and a wide variety of community organizations and agencies hosted booths and exhibits. At the fairs, health plan representatives talked to families about various insurance options. One health plan reported that more than 500 attendees visited its booth. Residents attending the fairs enjoyed the opportunity to connect with local agencies, health plans and community-based organizations and learn more about the public services offered in the community.

“When you work with the residents on a daily basis, you know which kids are without health insurance.”

“Sometimes the bigger challenge is just getting the information into a format that’s easily understood.”

## SUCCESS STORY

# CITY AND COUNTY OF SANTA BARBARA

Collaboration between the Santa Barbara County Children’s Health Initiative and the City of Santa Barbara provided a unique opportunity to launch a new partnership. Working through the city’s Parks and Recreation Department, the project used two city community centers to reach eligible families in surrounding neighborhoods with information about affordable health insurance for their children and to enroll children. The effort also involved Teachers for Healthy Kids, area schools and health plans offering coverage in Santa Barbara. Two successful enrollment events at the community centers helped eligible parents enroll their children.

### Program Highlights

- Interest from the both the city council and the county board of supervisors helped facilitate the new collaboration between the city and the county Children’s Health Initiative.
- The collaboration used two community centers in neighborhoods with potentially eligible families to serve as the conduit for information on affordable health insurance for children.
- Because local residents considered the community centers safe places and trusted the community center staff, the project was able to connect with families who otherwise might have been reluctant to seek health insurance enrollment assistance for their children.
- The collaboration resulted in a lasting relationship between the Children’s Health Initiative and the city. Both agencies intend to continue working together.

The city and county Children’s Health Initiative also worked with nonprofits, schools, teachers and health plans to help residents at the enrollment events.

In the neighborhoods surrounding the community centers, residents regard city staff as a trusted resource. Sensitivity to residents’ concerns about any activity that might negatively impact their immigration status was a primary consideration in designing the activities. Consequently, city staff helped inform residents about the events and affordable health insurance options, linking families to the Children’s Health Initiative when appropriate. For example, city staff telephoned residents and canvassed the neighborhoods personally to advertise the enrollment events and let residents know that the event would not affect their immigration status. Spanish-language radio helped reach residents who had limited reading skills in English and Spanish.

“Every day, people turn on the Spanish-language radio first thing in the morning, and throughout the working day many have their radios on. If we put out a radio public service announcement we know people are going to listen to it.”



## SUCCESS STORY

# SANTA CLARITA



“If city council members promote the program, it has a greater impact.”

“At our health fairs, one of the local elementary school nurses has a booth and is our direct connection into the school district.”

The City of Santa Clarita’s goals included educating families about the health coverage options available for children and providing several different types of enrollment opportunities to accommodate residents’ needs and preferences. The city distributed information about affordable children’s health insurance to parents in variety of ways, by working through one of the city’s neighborhood community centers and collaborating with schools and community organizations. Santa Clarita trained a staff member to become a certified application assistant who was then able to help families complete the enrollment applications. The city partnered with local health plans and the county Children’s Health Initiative to offer several enrollment activities at the community center.

### Program Highlights

- The city identified the neighborhood community center as a safe gathering place recognized by local residents and used it as a focal point for its activities to reach families.
- Diverse outreach activities included bus ads, multiple community events, information provided through Boys and Girls Clubs, inserts in paychecks through a temporary employment agency and posting information at a community college child-care center.
- A staff member became a certified application assistant to help families fill out the Healthy Families and Medi-Cal health coverage applications.
- The city also used a bilingual staff member to canvass the neighborhood and talk with families about affordable health insurance options for their children.

A neighborhood community center served as a primary source of information because local residents considered it a safe place and viewed the center staff as trusted resources. Staff members were able to personally invite families to participate in enrollment activities and served as effective ambassadors for the program. Offering application assistance and resources by appointment, as well as for walk-ins, proved successful in helping eligible residents enroll their children in affordable health insurance.

## SUCCESS STORY

# SOUTH LAKE TAHOE

The City of South Lake Tahoe increased opportunities for families to enroll their eligible children in affordable health insurance by offering information through its Latino Affairs Commission. The city collaborated with the El Dorado County Children's Health Initiative to provide information and enroll eligible children in no- or low-cost health insurance.

### Program Highlights

- The city used a Latino Affairs Commission meeting as a focal point for outreach to families. A staff person from the county's Children's Health Initiative followed up with families who wanted more information about options and also assisted families with the enrollment process.
- The city worked with the El Dorado County Children's Health Initiative to help interested families complete enrollment applications.

Because the existing outreach and enrollment activities of the county Children's Health Initiative already reached many families in South Lake Tahoe with eligible children, the partnership's challenge was to identify an activity in which the city could be involved that did not target the same audience. Thus, the city focused its efforts on an existing city commission with ties to the target community. At the same time, the city developed a new working relationship with the existing county program.

*"It's incredibly important to understand the culture of the families you are trying to reach."*



# Information for Communities Outside California



Since 1997, the federally sponsored State Children's Health Insurance Program (SCHIP) has provided health coverage to children with working parents who cannot afford or are not offered health insurance for their dependents. According to the U.S. Centers for Medicare and Medicaid Services, more than 7 million children can see a doctor when they are sick and get the health care they need to stay well. Despite SCHIP's success, 8.7 million children nationwide are still without health insurance.

## Applicability of Activities For Communities Outside California

The activities and best practices that were compiled in California (and are presented in this publication) can be applied throughout the country and can assist cities, counties, health plans and others that are interested in enrolling children in affordable health insurance. For a list of activities and tips, see pages 8–16. Communities outside California should check with their state regulatory agency for enrollment information and/or criteria.



## Insurance Overview for Other States

Additional information about individual states' version of SCHIP is available from the Foundation for Health Care Coverage Education (see [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)). The foundation's website outlines each state's public and private health care choices for individuals and groups — including affordable health insurance options for children — and offers a reference list of phone numbers and websites.

## Income Eligibility Requirements

The SCHIP Map from the Foundation for Health Care Coverage Education shows each state's SCHIP program income limits for a family of four (see [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links)).

## Working With Schools

Schools are trusted community institutions and offer an effective conduit for children's health insurance outreach and enrollment activities throughout the country.

Before partnering with a school, it may be useful to determine the governing structure of the public school system to ensure that activities are not duplicated. In some states, for example, the city or mayor administers the schools. In other states, a separately elected school board governs the schools.

By collaborating with schools, public agencies can expedite efforts to help get children enrolled in affordable health insurance. Many of the events and activities that bring teachers or school administrators together with families can be used as an opportunity to provide information about the availability of affordable health insurance for children and to offer application assistance.

For more information about working with schools, see page 21.

# How National Health-Care Reform May Affect Coverage for Kids

On March 30, 2010, President Obama signed comprehensive health-care reform legislation, the Patient Protection and Affordable Care Act of 2010 and the Health Care and Education Reconciliation Act of 2010. While many of the implementation details have yet to be worked out, some details are known. These include four key areas of importance to local agencies working to improve access to affordable coverage for children and families:

1. The status of the State Children's Health Insurance (SCHIP) Program;
2. Coverage of youth to age 26 on their parents' insurance policy;
3. Increased funding for community clinics; and
4. Coverage for pre-existing conditions.

## Status of the State Children's Health Insurance Program

Coverage for children through the State Children's Health Insurance Program (SCHIP) and Medicaid has been expanded, increasing the number of children eligible for these affordable coverage options. In California, the state's no- and low-cost children's health coverage programs, the Healthy Families Program and Medi-Cal, are partially funded by SCHIP and Medicaid.

The health-care reform law requires states to expand Medicaid coverage to all non-elderly individuals with incomes below 133 percent of the federal poverty level (\$14,404 for an individual

and \$24,353 a year in 2009 for a family of three) by Jan. 1, 2014. In addition, states are required to maintain current income eligibility levels for children in Medicaid and the State Children's Health Insurance Program (SCHIP) until 2019 and extend funding for SCHIP through 2015. If SCHIP-eligible children are unable to enroll due to enrollment caps, they will be eligible for tax credits in the state Health Insurance Exchanges, which will be established in 2014. These exchanges will provide individuals and small businesses a way to buy affordable, qualified health benefit plans in a competitive, transparent marketplace. In California, the Medi-Cal program covers Medicaid-eligible individuals, including children.

## Insurance Options for Children Through Age 26

Children with a parent who has health insurance can remain on his or her parent's health insurance plan through age 26. A young adult can qualify for coverage under the parent's plan even if he or she no longer lives with the parent, is not a dependent on the parent's tax return, or is no longer a student. Further, married and unmarried young adults can qualify for the dependent coverage extension, but coverage does not extend to their spouse or children. If young adults are not eligible for an employer-sponsored insurance plan, they may be eligible to qualify for the dependent coverage option through group health plans that were in place prior to March 23, 2010. However, in some cases, a young adult can choose to remain insured through a parent's dependent coverage even if the young adult is eligible for other employer-sponsored coverage.

*continued*





## Increased Funding for Community Health Centers and Clinics

The reform legislation includes increased funding for community health centers and school-based health centers to accommodate expansion of operational capacity. A total of \$11 billion in new funding will be distributed over five years to community clinics, with \$9.5 billion of this funding supporting health centers in expanding and enhancing their health services.

## Coverage for Pre-Existing Conditions

Individuals with pre-existing conditions are eligible for immediate access to insurance through funding for temporary high-risk pools. These pools are to be established no later than June 21, 2010, and terminate on Jan. 1, 2014 when the American Health Benefit Exchanges are established. Individuals who have a pre-existing medical condition and have not had creditable coverage for the previous six months are eligible for enrollment in the high-risk coverage pools. Plans must cover at least 65 percent of health-care costs, with premiums allowed to vary by age, geographic area and family composition. Yearly out-of-pocket costs (excluding premiums) are limited to \$5,950 for individuals and \$11,900 for families.

## Resources for Additional Information

Detailed information and analyses about the impacts of national health care reform are available from a variety of sources. For a list of these resources and related links, visit [www.ca-ilg.org/InsureKids/links](http://www.ca-ilg.org/InsureKids/links).

Additional coverage options exist for uninsured young adults who are not able to take advantage of the early enrollment offered by some insurers. Young adults under age 26 may be able to remain on a parent's plan using the Consolidated Omnibus Budget Reconciliation Act (COBRA), they may be able to buy coverage in the non-group market, or they may qualify for the temporary high-risk pools created by the health reform law if they have a pre-existing condition and have been uninsured for six months or more. COBRA gives employees and their families the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances, such as job loss, reduced work hours, transition between jobs, death, divorce and other life events.

# Conclusion

Healthy children are a vital part of every community. They play an important role in our society as tomorrow's leaders, citizens and innovators.

Although the federally sponsored State Children's Health Insurance Program (SCHIP) and Medicaid provide health coverage to children with working parents who cannot afford or are not offered health insurance for their dependents, too many children still do not have health coverage.

Our collective efforts to ensure that our children are healthy and have access to health care contribute not only to their families' well-being but also to the overall quality of life in our communities. Healthy children do better academically. Children with health insurance receive preventive care, which helps to avoid costly emergency or hospital care, and are more likely to enjoy better health. They are also less likely to spread illness to their classmates, teachers and others.

Investing in our children's health is an investment in our shared future and in our communities.



## About the Institute for Local Government

The Institute for Local Government is the nonprofit 501(c)(3) research and education affiliate of the League of California Cities and the California State Association of Counties.

The Institute promotes good government at the local level with practical, impartial and easy-to-use resources for California communities.

The Institute's current program areas include:

- Climate Change
- Healthy Communities
- Intergovernmental Conflict Resolution
- Land Use and Environment
- Local Government 101
- Public Engagement and Collaborative Governance
- Public Service Ethics



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