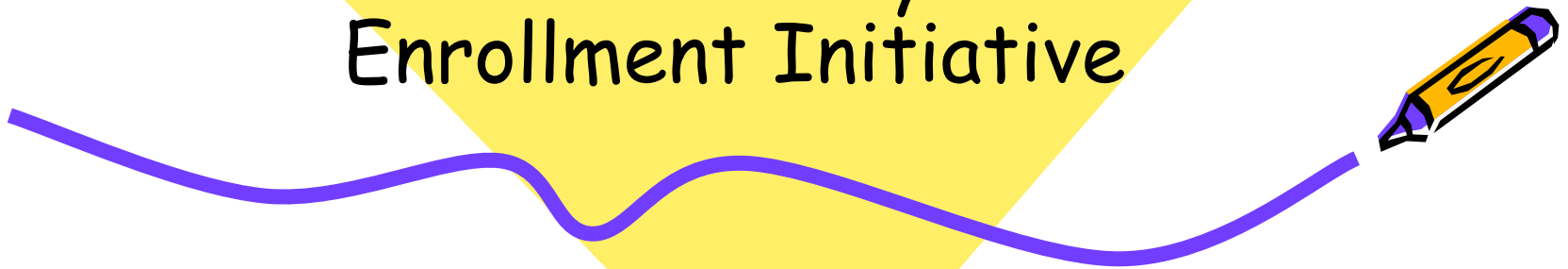




Medicaid/NJ Family Care

Monmouth County CIACC
Enrollment Initiative



The Division of Child Behavioral Health Services (DCBHS) gave the Monmouth County CIACC a quality improvement project aimed at increasing the enrollment of eligible children and families in Medicaid/NJ Family Care. To this end we are attempting to clarify some basic facts about these programs in order to spread the word about health insurance options available to families.

MEDICAID

- Title XIX of the Social Security Act in 1965 introduced Medicaid to provide medical coverage to low income Americans.
- Medicaid was structured as a joint federal-state program and continues as such today.
- In 1996 Medicaid eligibility began to be determined solely as it related to the Federal Poverty Level.



The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

| Persons in family | Poverty guideline |
|--------------------------|--------------------------|
| 1 | \$10,830 |
| 2 | 14,570 |
| 3 | 18,310 |
| 4 | 22,050 |
| 5 | 25,790 |
| 6 | 29,530 |
| 7 | 33,270 |
| 8 | 37,010 |

For families with more than 8 persons, add \$3,740 for each additional person.

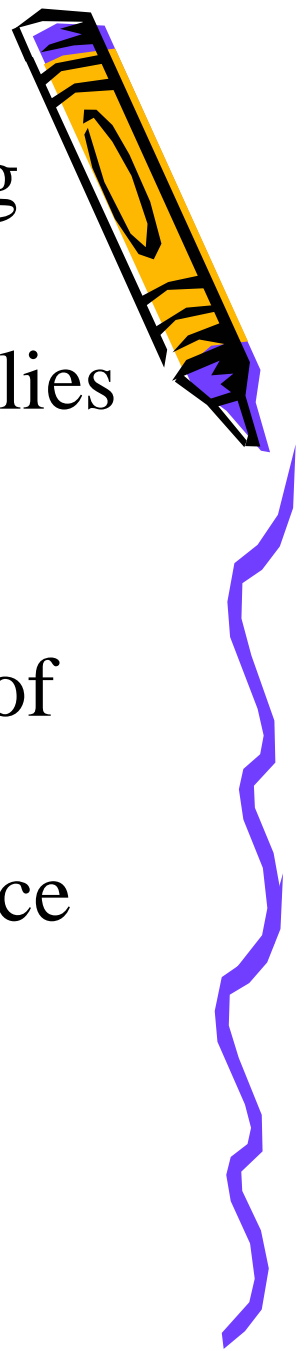
<http://aspe.hhs.gov/poverty/09poverty.shtml>



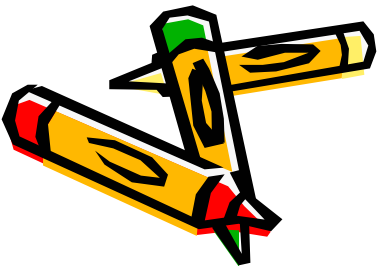
- Children ages 6-18 and pregnant women are eligible for Medicaid if they are at or below 100% of the federal poverty guidelines. Children ages 0-5 are covered at 133% FPG.
- Medicaid funds also cover the disabled and the elderly (along with Medicare).



- Although uninsured children may be living below, at, or above the federal poverty guideline, children from middle class families may also be uninsured due to parental job loss, or jobs that simply don't offer family health insurance coverage. The high cost of insurance makes it almost impossible for families to purchase private health insurance for their children.



- In 1997 the Balanced Budget Act (BBA) established the State Children's Health Insurance Program (SCHIP). This program is now known as the Children's Health Insurance Plan (CHIP) but both acronyms still appear in research. The "S" just refers to "state".
- This legislation was designed to provide health coverage for low-income children who did not qualify for Medicaid.
- Children eligible for CHIP are in families with incomes above the federal poverty guideline.




What is CHIP?

- “(S)CHIP was created by Congress in 1997 as a bipartisan effort to provide insurance coverage for children in families with too much income to qualify for Medicaid but not enough to afford to buy a policy in the private insurance market.”

www.americasagenda-kidshealth.org/what-is-schip.html



- 
- CHIP is jointly funded by the federal and state governments but with capped funding. \$40 billion in federal funding over 10 years (1998-2007).
 - Money allocated to states is determined by the number of low income children in each state.

www.americasagenda-kidshealth.org/what-is-schip.html



Each state has the option to create their CHIP program as they see fit. State policymakers like that flexibility.

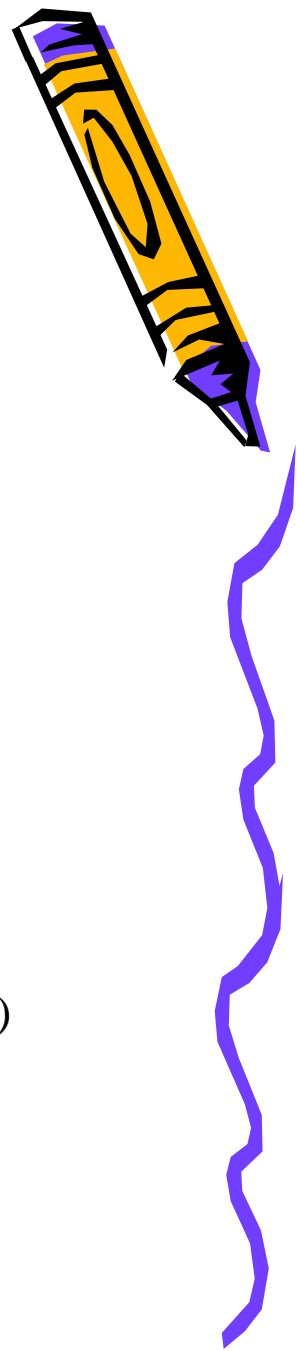
States can chose to:

- Expand on their current Medicaid program
- Create a separate CHIP program
- Or chose a combination of both

A recent Robert Wood Johnson study showed that CHIP has reduced the number of uninsured children in America by 24%.

Children's Defense Fund





New Jersey created:

NJ Family Care

- www.njfamilycare.org

Home – welcome to NJ Family Care

What is it?

Income eligibility

Need help enrolling? (by county-list not accurate
per CIACC investigation)

Choosing an HMO (by county)





Affordable health coverage. Quality care.

Income Eligibility and Cost



Affordable health coverage. Quality care.

1-800-701-0710
1-800-701-0720(TTY)
www.njfamilycare.org

Year 2009 Gross Income Guidelines*

| Federal Poverty Level Range | Family Size One Child | Family Size 2 people | Family Size 3 people | Family Size 4 people | Family Size 5 people | Family Size 6 people | Family Size 7 people | Premiums | Copayments |
|-----------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|------------|
| | Maximum Annual/ Monthly Income | Maximum Annual/ Monthly Income | Maximum Annual/ Monthly Income | Maximum Annual/ Monthly Income | Maximum Annual/ Monthly Income | Maximum Annual/ Monthly Income | Maximum Annual/ Monthly Income | | |
| 0 - 133% | \$14,404 | \$19,379 | \$24,353 | \$29,327 | \$34,301 | \$39,275 | \$44,250 | No premium | No copay |
| | \$1,201 | \$1,615 | \$2,030 | \$2,444 | \$2,859 | \$3,273 | \$3,688 | | |
| > 133 - 150% | \$16,245 | \$21,855 | \$27,465 | \$33,075 | \$38,685 | \$44,295 | \$49,905 | No premium | No copay |
| | \$1,354 | \$1,822 | \$2,289 | \$2,757 | \$3,224 | \$3,692 | \$4,159 | | |
| > 150 - 200% | \$21,660 | \$29,140 | \$36,620 | \$44,100 | \$51,580 | \$59,060 | \$66,540 | \$19.00 monthly per family** | \$5 - \$10 |
| | \$1,805 | \$2,429 | \$3,052 | \$3,675 | \$4,299 | \$4,922 | \$5,545 | | |
| > 200 - 250% | \$27,075 | \$36,425 | \$45,775 | \$55,125 | \$64,475 | \$73,825 | \$83,175 | \$38.50 monthly per family | \$5 - \$35 |
| | \$2,257 | \$3,036 | \$3,815 | \$4,594 | \$5,373 | \$6,153 | \$6,932 | | |
| > 250 - 300% | \$32,490 | \$43,710 | \$54,930 | \$66,150 | \$77,370 | \$88,590 | \$99,810 | \$76.00 monthly per family | \$5 - \$35 |
| | \$2,708 | \$3,643 | \$4,578 | \$5,513 | \$6,448 | \$7,383 | \$8,318 | | |
| > 300 - 350% | \$37,905 | \$50,995 | \$64,085 | \$77,175 | \$90,265 | \$103,355 | \$116,445 | \$128.00 monthly per family | \$5 - \$35 |
| | \$3,159 | \$4,250 | \$5,341 | \$6,432 | \$7,523 | \$8,613 | \$9,704 | | |

* Family size larger than 7 people call 1-800-701-0710 for guidelines.

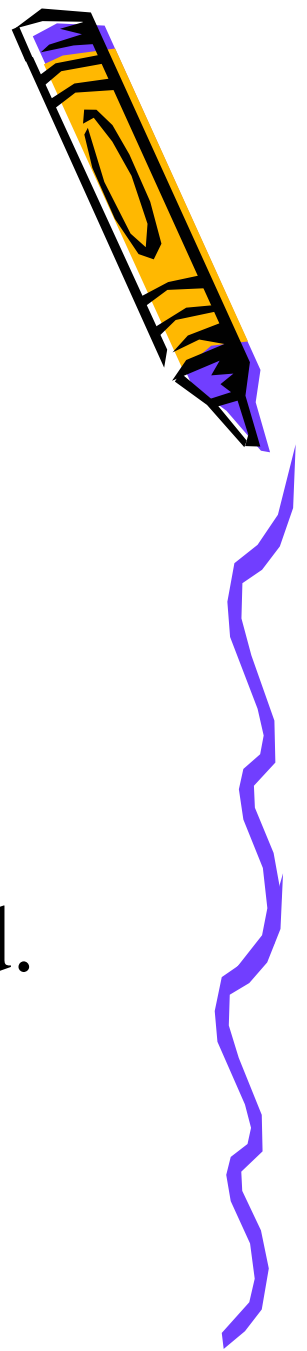
**Parents at this income level pay an additional monthly premium of \$32.00 for first parent and \$13.50 for the second parent.

Parents/Children

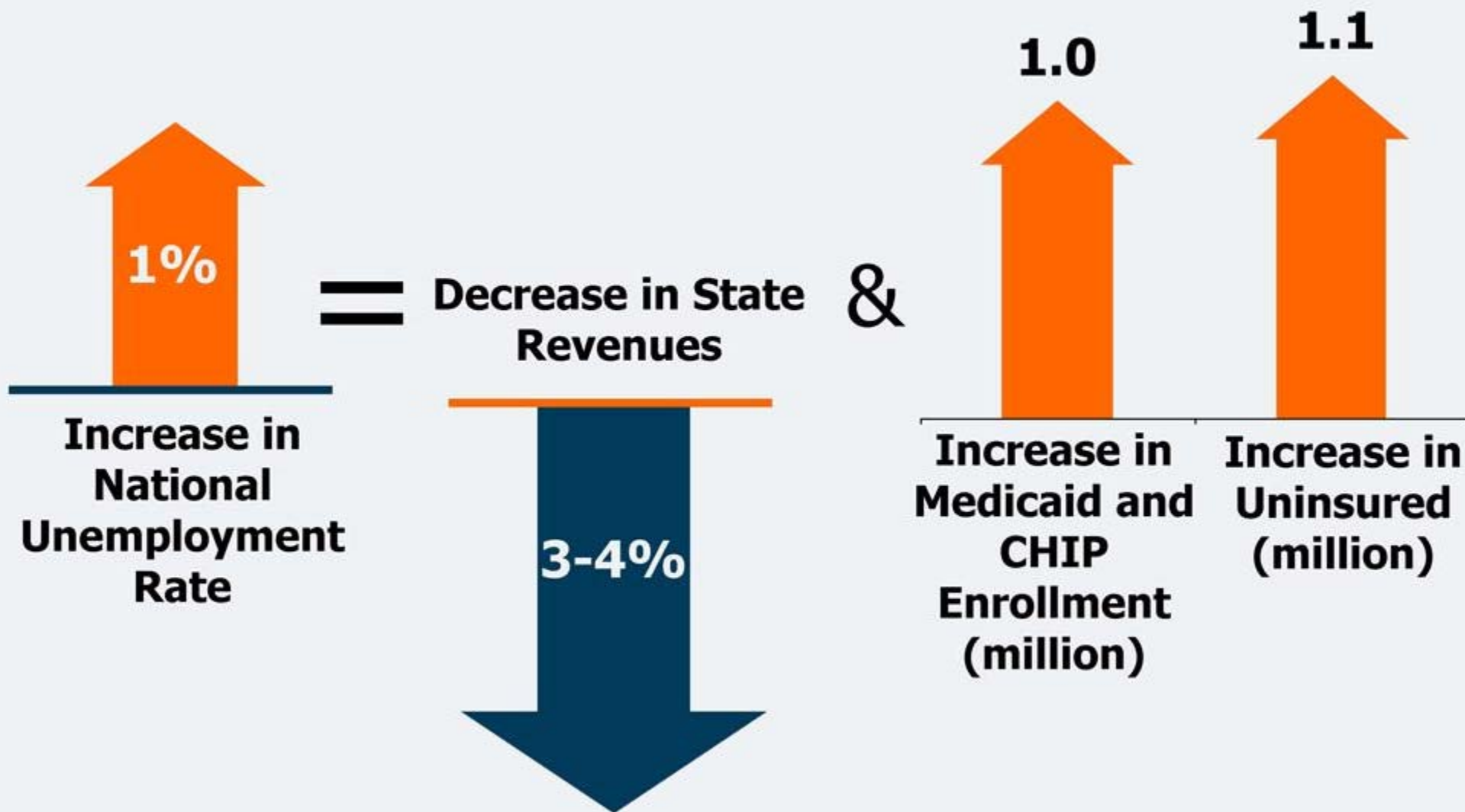
Children Only

Problems

- As of July 2, 2009 the current unemployment rate is 9.5%.
- The following slide shows the correlation between unemployment and the rising numbers of uninsured.



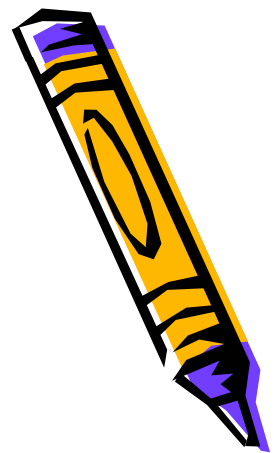
Impact of a 1% Point Increase in Unemployment on State Revenues, Medicaid, SCHIP & Uninsured



Increased funding

- 2007 - President Bush vetoed the reauthorization of CHIP. A temporary extension was approved until March 2009
- Although current CHIP programs have allowed many children to obtain needed health insurance, there are many more children to be enrolled.
- President Obama signed the Children's Health Insurance Program Reauthorization Act (CHIPRA) on February 4, 2009.
- CHIPRA adds \$68.9 in federal funds for children's coverage over the next four and a half years until September 30, 2013.
- Current increased funding has pushed states to reevaluate enrollment procedures.

Difficulties



- Parents need to be aware that Medicaid/CHIP exists and they need help with the enrollment process.
- Enrollment doesn't guarantee access to care.
- Although Medicaid and CHIP insurance exist, providers who accept these programs are limited because of low reimbursement.



Ideas for Improvement

- More access to information about who is eligible and how to enroll in CHIP/Medicaid programs
- Monmouth County is currently evaluating ways to disperse information. The task given to the Monmouth County CIACC subcommittee is to increase enrollment in the behavioral healthcare arena. This is being accomplished by dispersing information to non hospital based behavioral health providers regarding Medicaid/NJ Family Care eligibility, including School Based Youth Service programs.
- Another suggestion is to inform parents through the schools with informational materials. Current Education Initiative liaisons could be the contact persons. (See next slide with the new information written on the Health Office emergency cards with NJ Family care information.)

New information on Health Office cards

- *Does your child have Health Insurance?*
- *Yes___ If Yes, name of insurance company*

- *No___ NJ Family Care provides free or low cost health insurance for uninsured children and certain low income parents. For more information call 800-701-0710 or visit www.njfamilycare.org to apply online.*
- *You may release my name and address to the NJ Family care Program to contact me about health insurance*
- *Signature_____*
- *Printed Name_____ Date _____*

Helpful websites

- <http://www.njfamilycare.org>
- <https://www.americasagenda-kidshealth.org>
- <http://www.aecf.org> (The Annie E. Casey Foundation)
- <http://www.childrensdefense.org>
- <http://www.kff.org> (Kaiser Family Foundation)

References

- De Vita, C.J., & Mosher-Williams, R. (2001). *Who speaks for America's children*. Washington, D.C.: The Urban Institute Press.
- Kaiser Family Foundation. (2009, February). *Children's Health Insurance Program Reauthorization Act of 2009(CHIPRA)*, The Kaiser Commission of Medicaid and the Uninsured, Retrieved from <http://www.kff.org/kcmu>.
- King, Charles R. (1993). *Children's health in America: A history*. New York: Twayne Publishers.
- Klemm, J.D.Ph.D. (2000, Fall) Medicaid Spending: A Brief History. *Health Care Financing Review*, 22(1), 105-112.
- Lesser, Arthur J. MD, MPH. (1985, June). The origin and development of maternal and child health programs in the United States, *American Journal of Public Health*, 75(6), 590-598.
- Mann, C., Rowland, D., Garfield, R.(2003, Spring) Historical overview of children's health care coverage, *The Future of Children*, 13(1), 31-53.