

# Getting Health Insurance and Care in Illinois

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# What to Expect

1. Profile of Illinois
2. Health Insurance Programs
  - a) All Kids
  - b) FamilyCare
  - c) Moms & Babies
3. Enrollment in health insurance programs
4. Illinois Health Connect
5. Your Healthcare Plus
6. Managed Care Organizations
7. Resources
8. Discussion



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**Profile of  
Illinois**

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# Profile of Illinois

For a family of **four**...

- Median **income** in 2007 = **\$65,761**
- **2007** (federal) **Poverty Level** = **\$20,650**

# The Underinsured

- **Underinsured:**
  - People with insurance who still can't get treatment because of high out-of-pocket costs
- **1 out of 5** insured adults in the U.S. (25 million people)
- **Outcome:** People don't get necessary treatment and/or have high medical bills

# The Uninsured

- Uninsured in the U.S.: **45.7 million**
- Uninsured kids: **8.9 million**
- **7 out of 10** uninsured households include one or more full-time workers
- **1 out of 3** uninsured are **not** low-income

# Uninsured & State Health Coverage

- In 2007, number of uninsured **dropped** (but it's still 45 million)
- **Employer** coverage decreased
  - That means: increased enrollment in **state programs** (by 3 million)

# Uninsured & State Health Coverage

- State programs becoming **more important**
- Illinois from 2000 until 2007:
  - **75%** increase in health care premiums
  - **13%** increase in worker wages

**one million** increase in  
Medicaid and SCHIP enrollment

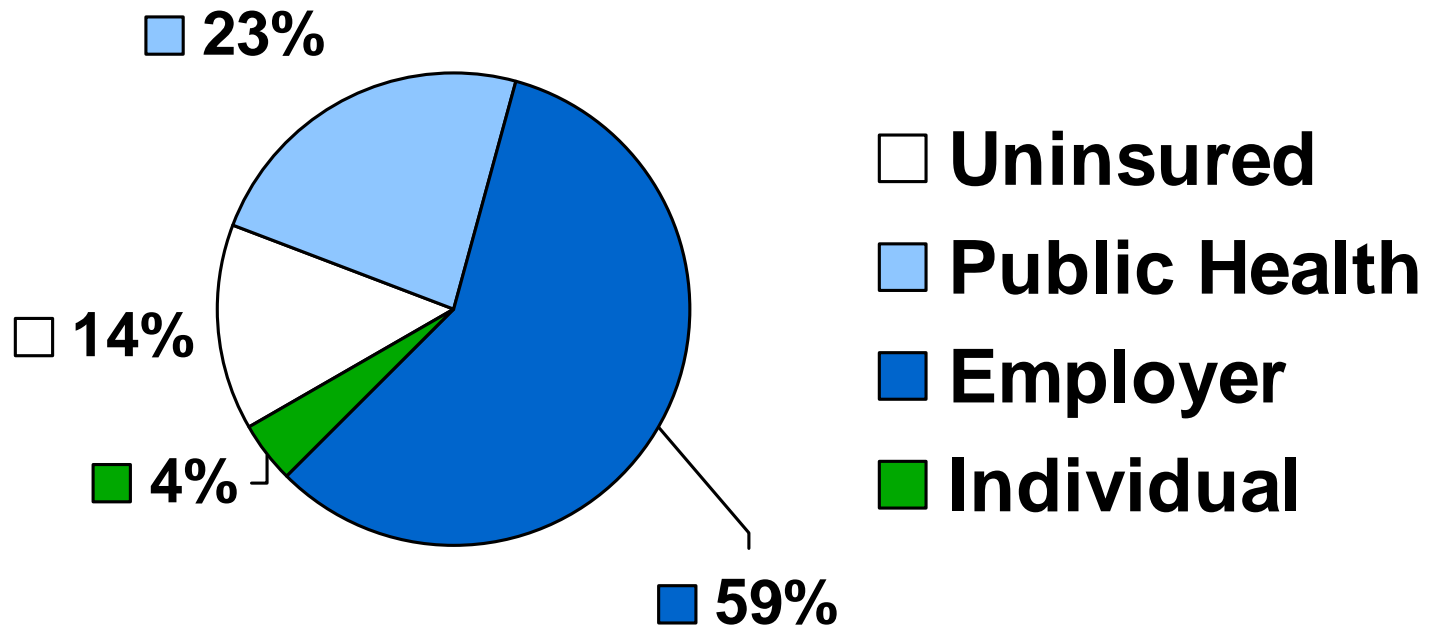
**1%** increase  
in unemployment

=

**\$3.4 billion** increase in  
combined state and federal  
Medicaid spending

**1.1 million** increase in  
the uninsured population

# Coverage in Illinois 2007



# Uninsured Children By County

Red Counties = 11– 15.8%

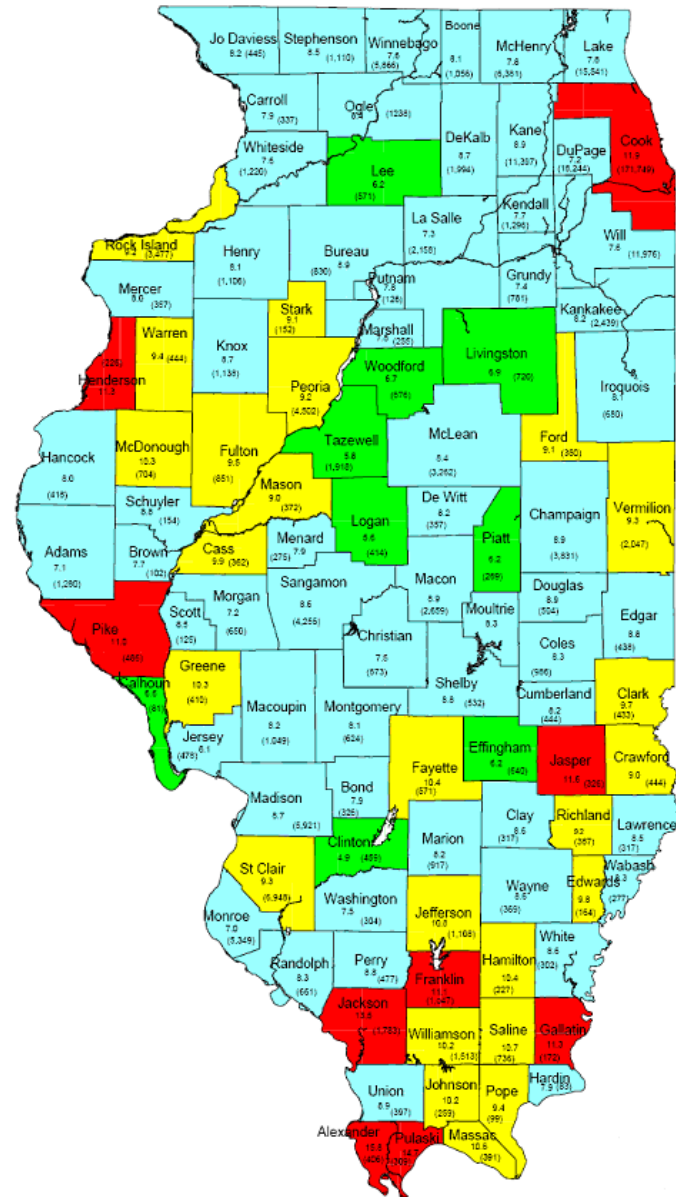
Alexander: 15.8%

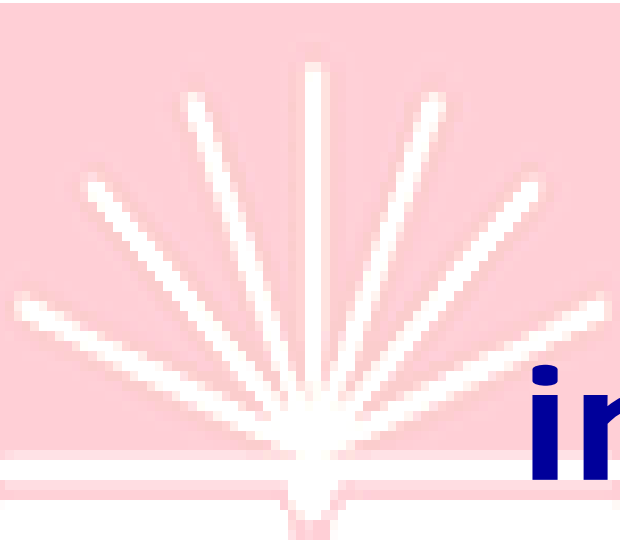
Pulaski: 14.7%

Jackson: 13.5%

Cook: 11.9%

Jasper: 11.6%





# **All Kids insurance**

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# All Kids

- 2006: Illinois is **1<sup>st</sup> state** to offer insurance to every uninsured child (through 18)
- All Kids used to be called “KidCare”
- All Kids is for **all kids**. (Really.)
- **1.5 million** kids enrolled (279,500 still eligible)

# All Kids: What is Covered

- **Basic** medical services (incl. hospital)
- **Preventive** services
  - **Healthy Kids** exams
- **Long-term** care & various therapies
- **Specialty** care (incl. Dental)
- **Mental health** & substance abuse

# All Kids: What is **not** Covered

- For children from **higher income** families:  
**non**-emergency transportation services
- Any non-medically necessary procedures
- That's it.

# All Kids: Sliding Scale Fee (it's for all kids)

**countable**  
income

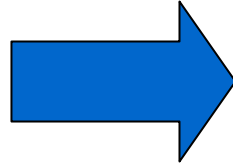
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**Family size** Parents  
and children 17 or  
younger

**Gross monthly**  
**income** less some  
allowable deductions

# Case study #1: The Jones Family

- 4 in the family
- \$24,000 / yr
- All citizens



All Kids **Assist:**

- **No** premiums
- **No** co-pays
- Private insurance  
**OK**

# Jones Family Eligibility

## INCOME BOX\*

Family Size	All Kids Assist	All Kids Share	All Kids Premium Level 1
1	Up to \$1,153 per month	\$1,154 - 1,300 per month	\$1,301 - 1,733 per month
2	Up to \$1,552 per month	\$1,553 - 1,750 per month	\$1,751 - 2,333 per month
3	Up to \$1,951 per month	\$1,952 - 2,200 per month	\$2,201 - 2,933 per month
4	Up to \$2,350 per month	\$2,351 - 2,650 per month	\$2,651 - 3,533 per month
5	Up to \$2,749 per month	\$2,750 - 3,100 per month	\$3,101 - 4,133 per month

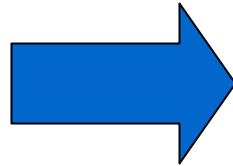
## COST BOX

Monthly Premium per child	None	None	1 child: \$15 2 children: \$25 Ea. add'l child: \$5
Max Monthly Premium	N/A	N/A	\$40 for 5 or more children
Max Co-Payments per Year	No co-payments	\$100 per family for all services	\$100 per family for all services

\*Income levels have been updated for 2008.

# Case Study #2: The Garcia Family

- 4 in the family
- **\$72,000** / yr  
(\$6,000/mo)
- All **citizens**



All Kids **Premium 3:**

- **\$70** premium/per child
- **\$750 max** co-pay
- Private insurance  
**Not Ok**

# Garcia Family Eligibility

Family Size	All Kids Assist	All Kids Share	All Kids Premium Level 1	All Kids Premium Level 2	All Kids Premium Level 3
1	Up to \$1,153 per month	\$1,154 - 1,300 per month	\$1,301 - 1,733 per month	\$1,734 - 2,600 per month	\$2,601 - 3,467 per month
2	Up to \$1,552 per month	\$1,553 - 1,750 per month	\$1,751 - 2,333 per month	\$2,334 - 3,500 per month	\$3,501 - 4,667 per month
3	Up to \$1,951 per month	\$1,952 - 2,200 per month	\$2,201 - 2,933 per month	\$2,934 - 4,400 per month	\$4,401 - 5,867 per month
4	Up to \$2,350 per month	\$2,351 - 2,650 per month	\$2,651 - 3,533 per month	\$3,534 - 5,300 per month	\$5,301 - 7,067 per month
5	Up to \$2,749 per month	\$2,750 - 3,100 per month	\$3,101 - 4,133 per month	\$4,134 - 6,200 per month	\$6,201 - 8,267 per month

COST BOX					
Monthly Premium per child	None	None	1 child: \$15 2 children: \$25 Ea. add'l child: \$5	\$40 per child	\$70 per child
Max Monthly Premium	N/A	N/A	\$40 for 5 or more children	\$80 for 2 or more children	\$140 for 2 or more children
Max Co-Payments per Year	No co-payments	\$100 per family for all services	\$100 per family for all services	\$500 per child for hospital services	\$750 per child for hospital services

# All Kids: Citizenship

- **Children not required to be** a U.S.citizen or legal immigrant
- Obtain immigration proof when **applicable**
- Receiving most public health benefits **does not affect immigration status**



# FamilyCare Insurance

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# FamilyCare

- For parents/caretaker **relatives of All Kids** recipients
- Who qualifies: 185% FPL, or **\$38,202 for family of 4**
- Current status: **limited**
- Number currently enrolled: **600,000** adults

# FC: Reasons to Cover Parents

1. Insurance just **costs too much** for working people
2. Lower income parents **often don't qualify for Medicaid**
3. No insurance puts entire family **at risk**
4. Expanding coverage makes coverage **better and cheaper** for the rest of us
5. Covering parents **helps get kids** covered, too

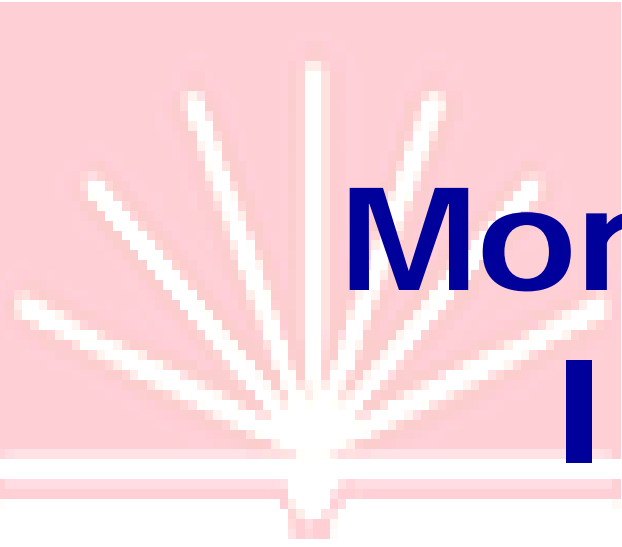
# FamilyCare:

## What is Covered

- **Basic** medical services (hospital too)
- **Preventive** services
- **Long-term** care & various therapies
- **Specialty** care
- **Mental health** & substance abuse

# FC: Citizenship

- **Undocumented** parents do **not** qualify for FamilyCare
- **Adults** in FamilyCare required to be U.S. citizens or meet immigration requirements
- Undocumented mothers **do qualify** for Moms & Babies: pregnancy + 3 months



# Moms & Babies Insurance

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# Moms & Babies

- **Pregnant women** w/ income to **\$28,000** / year
- A program for pregnant women of **any age/citizenship** & babies up to 1 year old
- Mom receives **medical coverage** for all prenatal care, delivery, and **at least 60 days** after delivery
- Newborn covered for **first 12 months if** Mom was Medicaid eligible at time of birth
- **NO** co-pays or premiums

# Moms & Babies: Citizenship

- Undocumented new mothers **can get** health insurance for 3 months post-birth
- After **3 months** (when Moms & Babies expires), undocumented new mother does **not** qualify for FamilyCare

The logo features a stylized sunburst or fan shape with multiple rays emanating from a central point, set against a light red rectangular background.

# **Enrollment: All Kids, FamilyCare, Moms & Babies**

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# 2 Ways to Enroll:

## Apply yourself:

- Online  
([www.allkids.com](http://www.allkids.com))
- Paper application ([www.allkids.com](http://www.allkids.com) or All Kids hotline: 1 (866) ALL-KIDS)

## Use All Kids Application Agent (AKAAs):

- Individual: medical provider/insurance agent
- Groups: community organizations, schools
- Find at [www.allkids.com/akaa/search/](http://www.allkids.com/akaa/search/) or call Hotline: 1 (866) ALL-KIDS

# Enrollment

Documents you need to enroll a child/family:

- **Income** information (including child support & child care costs)
- **Health insurance** information (for children you're applying for too)
- **Citizenship** documentation, if applicable
  - (ONLY if claiming citizenship or permanent resident status)

# All Kids Application Agents

- **Who** are they?
  - Community groups / individuals / school districts / local governments
- **What** do they do?
  - Help apply for All Kids, FamilyCare, and Moms & Babies
- **Why** do they do it?
  - To make sure people have health insurance
  - Technical Assistance Payments: \$50

# All Kids Application Agents' Responsibilities

- **Identify** potentially eligible families
- **Assist** families in completing the application
- **Look** for consistency in how questions answered
- **Include** proof of income received **in last 30 days**
- **Submit** a complete application to the All Kids Unit with **transmittal sheet**

# Technical Assistance Payment denied if...

- **Administrative** mistakes
- Not providing **necessary proof** of income (or proof older than 30 days) or citizenship, if claimed
- Application Agent completed **own** application

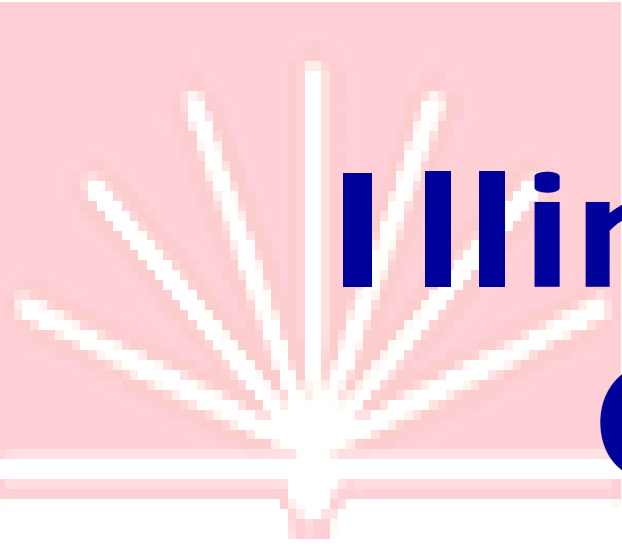
# All Kids Enrollment Drives: Case Study

## *Sun-Times & Resurrection* Health Care

- 50 locations, 1,200 kids enrolled
  - **Incentive:** \$50 gas card
  - **Recruitment:** press, government, schools, nonprofits
- Community experiences
  - Rogers Park, Humboldt Park, Austin

# Challenges: All Kids Enrollment Drives

- **Know** your audience; messenger must be trustworthy
- Select location **carefully**
- Use **local** media
- Remember the **goal**: insure children!
- Need **major players** in the community



# Illinois Health Connect

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# Entry points to IHC

- **All Kids**: Age 18 or younger
- **FamilyCare**: parents/caretakers living with children
- **Moms & Babies**: pregnant women & babies up to age 1
- **Your Healthcare Plus**: Adults/children who need help in disease management

# The Rules

- Child/family must have a **medical home**/ primary provider (regular doctor)
- Child/family must have a referral from **medical home**/ primary care provider prior to visiting a specialist
- Can change primary provider **every month**

# The Rules

- What does **not** need referral:
  - **Emergency** services
  - Newborn care (up to 91 days old)
  - **Transportation** services
  - STD and AIDS **testing**
  - OB/Gyn
  - Family planning
  - **Mental** health
  - Substance abuse

# General Timeline: Application to Appointment

1. Apply

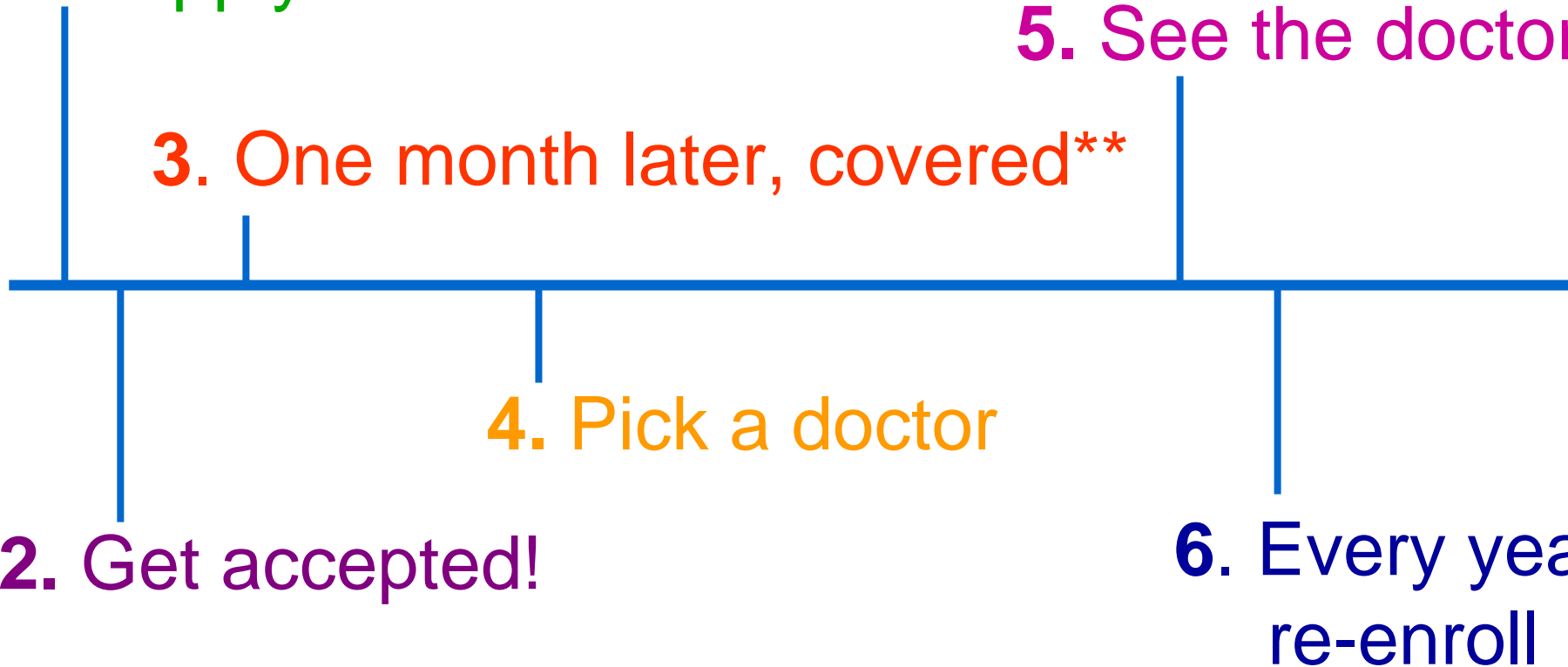
5. See the doctor!

3. One month later, covered\*\*

4. Pick a doctor

2. Get accepted!

6. Every year:  
re-enroll



# People who get their care elsewhere

- Those **already covered** by government-sponsored care don't need IHC
  - Medicare enrollees
  - Refugees
  - Limited benefit programs:
    - Illinois Healthy Women program
    - Hospice
    - Illinois Care Rx
    - Transitional Assistance



# Miscellaneous

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# Your Healthcare Plus

- Same **medical home** approach
- Statewide disease management support program for:
  - 1)** disabled adults with chronic/complex health issues (**110,000** people **eligible**)
  - 2)** children and adults with asthma (**70,000**)
  - 3)** high frequency ER users (**20,000**)
- Approximately **175,000** enrollees
- [www.yourhealthcareplus.com](http://www.yourhealthcareplus.com)

# Managed Care Organizations

- In 15 counties, an **additional option** for insurance is to select one of 3 MCOs.
- **Separate** from Illinois Health Connect
- **3** companies: Family Health Network, Harmony Health, Meridian Health
- Client Enrollment Broker:  
[www.illinoisceb.com](http://www.illinoisceb.com)



# Resources

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# Reaching a diverse population

- **ICIRR**: Outreach and Interpretation Team ([www.icirr.org/node/422](http://www.icirr.org/node/422))
- **translations** (fact sheets, bilingual flyers, etc)
- All Kids **database** searchable by language
- All Kids Hotline Number: uses AT&T language services
- **Other** cultural competency issues?

# Helpful Resources

- **All Kids, FamilyCare, Moms & Babies:**
  - [www.allkids.com](http://www.allkids.com) or 1 (866) ALL-KIDS
  - [www.allkids.com/presentation.html](http://www.allkids.com/presentation.html) for HFS to set up an info booth or presentation
  - [www.allkids.com/akaa/](http://www.allkids.com/akaa/) to find Agents or to apply
- **General** statistics and policy reports:
  - Kaiser Family Foundation
  - Families USA
  - Robert Wood Johnson Foundation
- **Government:**
  - US Census Bureau
  - Illinois Department of Health Care and Family Services, including:
    - Brochure 3863: *Questions and Answers about Immigration and Public Charge* ([www.hfs.illinois.gov/medicalbrochures/](http://www.hfs.illinois.gov/medicalbrochures/))

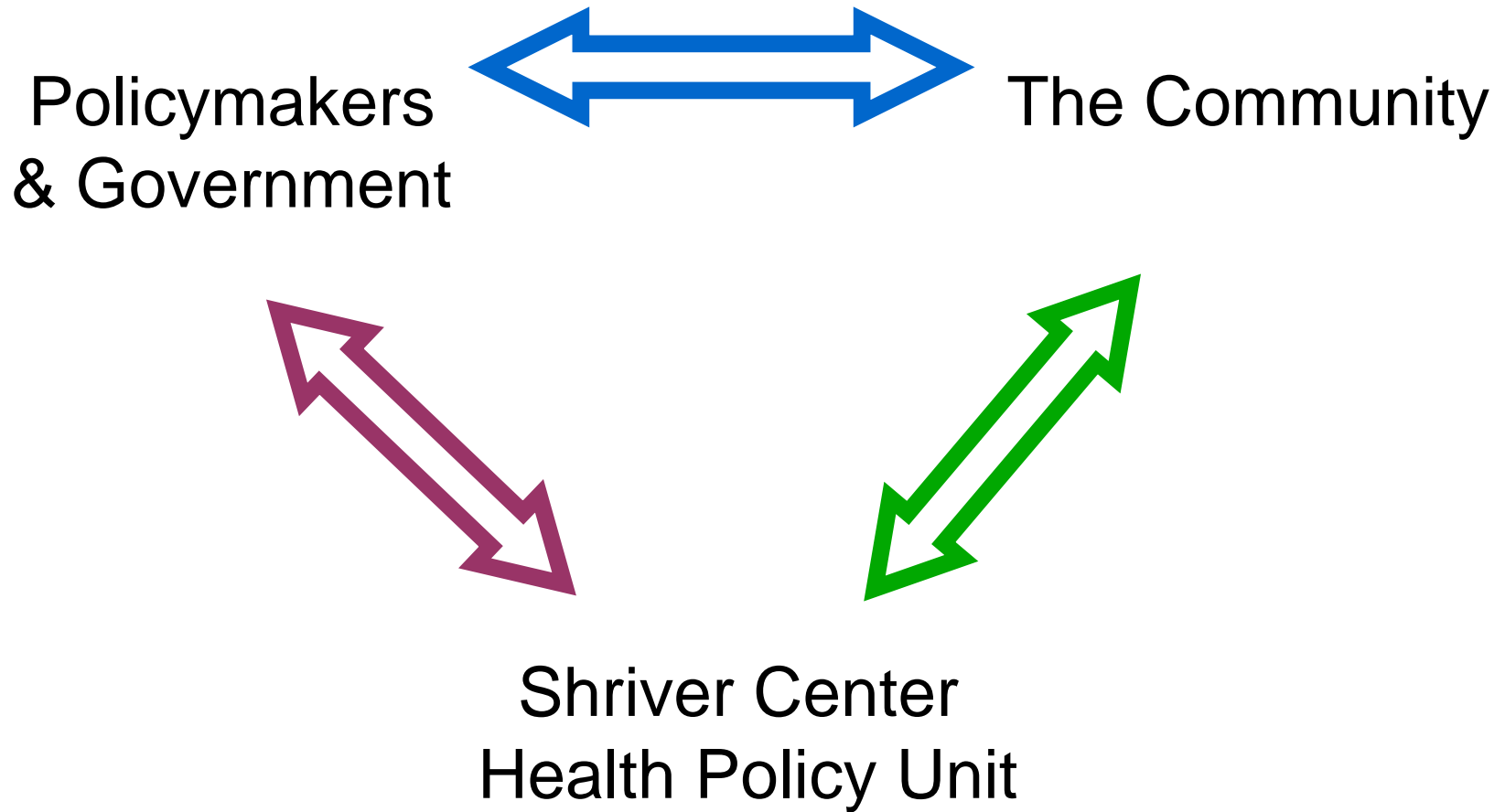
# Helpful Resources Cont.

- **Health care:**
  - American Medical Association
  - American Academy of Pediatricians
  - American Academy of Family Practitioners
- **Legal:**
  - National Health Law Program
  - National Immigration Law Center: Immigrants and Public Benefits
- **Education:**
  - Illinois Coalition for School Health Centers
  - Healthy Schools Campaign
  - Chicago Public Schools' Children and Family Benefits Unit: (773) 553-KIDS

# Remember:

1. **Enroll!**
2. Get a **regular** doctor (Primary Care Provider)
3. Go to the doctor when feeling **well** (That's the point.)
4. Get a referral **before** going to see a specialist!

# Information Loop



# Thank you!

Contact me at:

[calliedendrinis@povertylaw.org](mailto:calliedendrinis@povertylaw.org)

(312) 368-1168

Get this presentation at:

[www.povertylaw.org/advocacy/health](http://www.povertylaw.org/advocacy/health)



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# Discussion

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# Discussion Questions

- What kinds of insurance do you, your family, your friends and your clients use?
- What are the biggest frustrations with this type? The biggest benefits?
- What would make health care in Illinois better? (As general/specific as you'd like)

# Discussion Questions Cont.

- What is the most difficult part of navigating our health care system?
- Which groups, websites, etc have been most helpful in navigating the system?
- From whom do you seek answers or help when things don't work out?

# Sources

- Kaiser Family Foundation: [www.StateHealthFacts.org](http://www.StateHealthFacts.org)
- US Census: *Income, Poverty, and Health Insurance Coverage in the United States: 2007* ([www.census.gov](http://www.census.gov))
- Commonwealth Fund: *The Impact of Health Reform on Underinsurance in Massachusetts*, October 2008 ([www.commonwealthfund.org](http://www.commonwealthfund.org))
- Families USA: *Premiums Vs. Paychecks: A Growing Burden For Illinois's Workers*, October 2008 ([www.familiesusa.org](http://www.familiesusa.org))
- Commission to Build a Healthier America report: *America's Health Starts With Healthy Children: How Do States Compare?*, 2008 ([www.commissionhealth.org](http://www.commissionhealth.org))
- Gardiner Harris in New York Times: *Infant Deaths Drop in U.S., But Rate is Still High*, October 15, 2008
- Voices for Illinois Children: *Illinois Kids Count 2008*, March 2008 ([www.voices4kids.org](http://www.voices4kids.org))
- Fact Sheet from Families USA, July 2008: *5 Good Reasons to Increase Health Coverage for Parents*