



## Q&A: Healthy Kids Program Updates – Effective July 1, 2010

This Question and Answer Fact Sheet provides updates and information about the Healthy Kids 0-5 and 6-18 programs. Please contact Shawnalynn Smith Thomas at 213.694.1250 x4349 with any questions.

### Program Status

**Q: Is the Healthy Kids program continuing beyond June 2010?**

**A: Healthy Kids 0-5:** Yes. The First 5 LA Commission will make a decision by June 2010 to extend funding for the 0-5 population for an additional five years (through 2015).

**Healthy Kids 6-18:** Yes. The CHI has explored fundraising options, including increasing member premiums, to continue the 6-18 program for at least six months.

**Q: What is the latest on program funding for the 6-18 program?**

**A:** As you know, the Healthy Kids program is primarily supported by private donors. With the bad economy, it is getting harder to raise money for premiums for the 6-18 program. In order to address this issue, after July 1, 2010, all **Healthy Kids 6-18** members must pay a premium to stay in the program.

**Q: Is the Healthy Kids program open for new enrollment?**

**A:** The Healthy Kids 0-5 program will continue to be open to new enrollment beyond June 2010. The 6-18 program is closed to new enrollment. Families up to the 300% of the Federal Poverty Level are still eligible for the program, and there have been no changes to the application process.

### Premiums & Co-payments

**Q: What is the new Healthy Kids premium?**

**A:** Effective July 1, 2010, **Healthy Kids 6-18** members will be required to pay a \$15 premium per month per member. Premiums for the Healthy Kids 0-5 program remain the same.

**Q: Will premiums change for 0-5 members after July 1?**

**A:** No, the premium for Healthy Kids 0-5 will stay the same. Families will continue to pay either \$0, \$4, or \$6 per child per month, depending on their income. Eighty-six percent of families have incomes within 0-133% of the Federal Poverty Level (FPL) and pay \$0, and the rest of the members, with incomes between 133% and 300%, pay either \$4 or \$6 per child monthly.

**Q: What is the maximum amount a family must pay for premiums each month?**

**A: Healthy Kids 0-5:** If a family has two children or more in the 0-5 program, they will have to pay no more than \$8 or \$12 per month.

**Healthy Kids 6-18:** If a family has three children or more in the 6-18 program, they will have to pay no more than \$45 per month.

**Q: How was the \$15 premium chosen for 6-18 members?**

A: To determine this amount, we received input from our members. 1,500 Healthy Kids members and their parents took part in a survey and focus groups. They told us they wanted to save the program and would be willing to pay a monthly premium if it would help the program.

After a lot of discussion with Healthy Kids families, and others in the community, we decided on a monthly premium of \$15 per child, per month.

**Q: Will co-payments change?**

A: The emergency room co-payment for Healthy Kids 6-18 members will increase from \$5 to \$15 on July 1. The emergency room co-payment for Healthy Kids 0-5 members remains at \$5. Emergency room co-payments are waived for members in the 0-5 and 6-18 program if the member is admitted. All other co-payments for Healthy Kids remain the same. The annual family cap of \$250 for co-payments for 0-5 and 6-18 remains the same.

**Member Notices**

**Q: How are members going to be notified of these changes?**

A: L.A. Care mailed a letter and Premium Increase Response Form to Healthy Kids 6-18 members on May 21, 2010. The Premium Increase Response Form needs to be completed and returned to L.A. Care in the prepaid envelope postmarked no later than June 21, 2010.

**Q: What is the Premium Increase Response Form?**

A: The form lists out all members in the 6-18 program, and families will choose which children they would like to keep enrolled in the program after July 1. If a family indicates "yes" and chooses to keep their child(ren) enrolled in the program, they will have to pay the monthly premiums in full starting July 1, 2010. If they indicate "no" and do not want to keep their child(ren) enrolled, the child(ren) will be disenrolled from the program on July 1, 2010.

**Q: What if the family does not return the Premium Increase Response form by June 21, 2010.**

A: If a family does not return the form by the June 21 due date, they will receive a letter via certified mail by July 1 reminding them to complete and return the form. If the form is not returned by July 16, families will be disenrolled effective August 1.

**Q: What outreach is L.A. Care doing to ensure that families return these forms?**

A: Families will receive automated and live reminder phone calls beginning May 24, 2010. L.A. Care is also working closely with stakeholders and community agencies to ensure they are informing families of all the changes.

**Q: Will members receive an updated Healthy Kids Program Member Handbook/Evidence of Coverage?**

A: Yes, by July 1 all Healthy Kids members' ages 0-18 will receive a two page "Healthy Kids Program Member Handbook/Evidence of Coverage" detailing program changes effective July 1.

## Payment Process

**Q: How does a family make a payment?**

A: Payments can be made by cashier's check, money order, or a personal check. Families can send payments to: L.A. Care Health Plan-Healthy Kids Program, P.O. Box 515388, Los Angeles, CA 90051-9788

**Q: When are payments due?**

A: Payments are due by the 20<sup>th</sup> of each month. All payments should be made in full.

**Q: What if a family does not pay by the due date?**

A: **Healthy Kids 0-5:** If a child is in the 0-5 program and the payments are not received in time, the family will be placed on premium assistance. No members in the 0-5 program will be disenrolled from the program due to nonpayment.

**Healthy Kids 6-18:** If a monthly premium is 60 days past due, members in the 6-18 program will be disenrolled from the program for nonpayment. Members in the 6-18 program will not be allowed to re-enroll into the program. Payments are due in full.

**Q: What is the billing process?**

A: Families who need to pay a premium will receive an invoice at the beginning of the month.

**Healthy Kids 0-5:** Members in the 0-133% FPL will not receive an invoice as they pay \$0 per month. Members in the 134-150% will receive an invoice of \$4 per child per month, with a maximum of \$8. Members in the 151-300% FPL will receive an invoice of \$6 per child per month, with a maximum of \$12.

**Healthy Kids 6-18:** All members, regardless of income, will receive an invoice of \$15 per month per child, with a maximum payment of \$45.

If a family is paying for children in both programs, they will receive one invoice for each program.

**Q: Are members eligible for premium assistance?**

A: Only Healthy Kids 0-5 members will be eligible for the premium assistance program. Call 1-888-839-9909 for more information.

**Q: If a member pays their premiums for six months in advance, does the 25% discount still apply?**

A: The discount only applies to members in the 0-5 program. The 6-18 program members are not eligible for the 25% discount.

## Annual Renewal

**Q: Does a family still have to complete and return the Healthy Kids Annual Renewal Form?**

A: Yes, the family must complete the annual renewal process. The Healthy Kids Premium Increase Response Form does not replace the annual renewal.

## **Healthy Kids 0-5 Age-Outs**

**Q: What happens when a child turns 6 and is no longer a part of the 0-5 program?**

A: L.A. Care will send a letter to the family before the child turns 6. This letter will inform the family that they will have a \$15 monthly payment beginning the month following their child's 6<sup>th</sup> birthday. All 6-18 program rules will apply to the child aging out of the 0-5 program and into the 6-18 program.

## **Timeline**

**Q: What are some of the important dates for the Healthy Kids Program between July and August 2010?**

A: July 1 – Healthy Kids Program premium increase effective date  
July 10 – Date by which families will receive first invoice  
July 20 – First Healthy Kids Program premium payment due  
July 21-26 – First Healthy Kids Program 30-day nonpayment letter distributed  
August 23-25 - First Healthy Kids Program 60-day nonpayment letter distributed  
August 31-September 1 – Healthy Kids Program disenrollment effective

## **Contact Information**

**Q: Who should be contacted with questions about the new changes?**

A: Please call L.A. Care at 1-888-839-9909. Representatives are available 24 hours a day, 7 days a week.