



**Finding  
Healthy  
Me**

Opportunity is knocking....



Learn what's behind the door of the Affordable Care Act  
and what it can do for **YOU**.

Getting Health Insurance –

It's **EASY**, it's **FAST** and  
it's tailored just for **YOU!!**

**Participant Handbook**

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## *Are you in need of health insurance?*

*Here's an opportunity for you to get free or low cost health insurance.*

*With the Affordable Care Act - It's EASY – It's FAST – And we are here to help you!!*

An Overview of the Affordable Care Act....



Here are a few important facts about the Affordable Care Act – also known as the ACA!!

<ul style="list-style-type: none"><li>• The ACA helps make health insurance more affordable and accessible.</li></ul>	<ul style="list-style-type: none"><li>○ That means more people – like YOU - can enjoy the benefits of having health insurance.</li></ul>
<ul style="list-style-type: none"><li>• The ACA ends discriminatory practices.</li></ul>	<ul style="list-style-type: none"><li>○ You cannot be denied health insurance or charged higher rates because of pre-existing condition.</li><li>○ You cannot be dropped from health care coverage if you get sick.</li></ul>
<ul style="list-style-type: none"><li>• The ACA ensures that there are...</li></ul>	<ul style="list-style-type: none"><li>○ No lifetime limits on coverage.</li><li>○ No annual limits on coverage.</li></ul>
<ul style="list-style-type: none"><li>• The ACA ensures that all health care plans that are made available to you include <i>Essential Health Benefit Categories</i>, which include...</li></ul>	<ul style="list-style-type: none"><li>○ Ambulatory services; Emergency services; Hospitalization; Maternity/Newborn care; Mental Health and Substance Use services; Prescription drugs; Rehabilitative and Habilitation services; Laboratory services; Preventive and Wellness services (including chronic disease management) and Pediatric services.</li></ul>
<ul style="list-style-type: none"><li>• The ACA makes the process to get health insurance coverage easy with user friendly systems and streamlined enrollment processes.</li></ul>	A cartoon illustration of a person with dark hair, wearing a green long-sleeved shirt, with their arms raised in excitement. Above their head is a speech bubble containing the text "GREAT NEWS!!!!" in bold, black, uppercase letters.

How will we help and support you?

We will....

- Answer questions you have about the Affordable Care Act.
- Review the items that you will need to have available in order to enroll in health insurance.
- Walk you through the health insurance enrollment process.
- Support you in completing the enrollment application.
  - We also have access to Certified Enrollment Counselors that can provide additional support when needed – by phone or in person when scheduled.
- Review your rights as they pertain to health insurance and a primary doctor.
- Help you put together a *Finding Healthy Me* Resilience Action Plan to support your health.



**Are you ready to get started?**

**LET'S OPEN THE DOOR!!**



What you need to proceed.



Of course, there is information that will be needed about you and/or your family (as applicable) in order to enroll in health insurance. It is best to have this information with you at the time of completing your enrollment application. This will make the process go smoothly and save time.

**It is important to know that all information that is used to complete the enrollment application will remain private and secure, as required by law.**

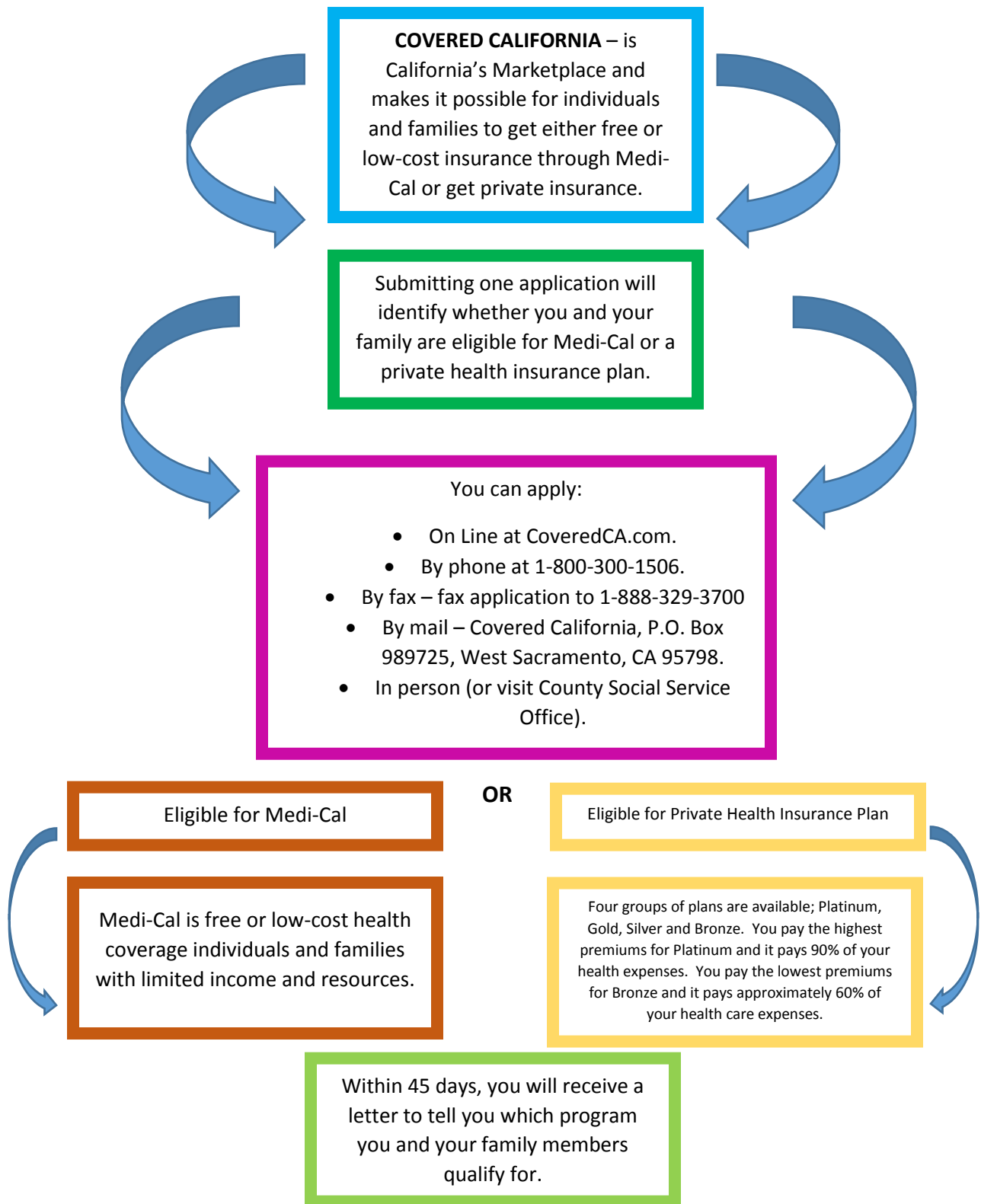


You will need the following information:

- Photo ID. We will just need to verify that it is really YOU that will be filling out the enrollment paperwork.
- Social Security Number. This includes your social security number and any other person's social security number who will be listed on the application that is a U.S citizen. Documentation which reflects satisfactory immigration status will also be needed, if applicable.
  - Proof of citizenship or immigration status is required only for applicants.
- Employer and income information for you and any family members.
  - Income information is asked to make sure that you and your family get the most benefits possible.
- Your federal tax information.
  - If you do not file taxes, you can still qualify for free or low-cost health insurance.
- Information about any health insurance that you or a family member currently has through employment.



## The Easy Enrollment Process.





## The Streamlined Application.

The Covered California Application for Health Insurance can be a bit scary because there are a lot of pages to the application. The application is designed to include information on up to four (4) family members in your household. So, each Step 2 (section) is repeated four times – this is one of the reasons why there are so many pages to the application. In addition, the end of the application also has several pages of Frequently Asked Questions – which is actually very helpful information.



### Step 1.

- The Information you will be entering into this section is about the “adult who is the main contact” for the application.
- This is most likely YOU!!
- Enter the requested information on the application.

### Step 2.

- The information you will be entering into this section is about yourself and your family (if applicable). This includes information like:
  - Your name.
  - Date of birth.
  - Social Security Number.
  - Federal Income Tax information.
  - Your current employment, if employed.
- Enter the requested information on the application.
- As noted earlier, Step 2 is repeated four (4) times to account for additional members of your family.
  - Step 2 should be completed for the following family members, as applicable:
    - Your spouse.
    - Your children who live with you.
    - All parents living in the home with their child.
    - Anyone on your federal income tax return.
  - *Note: If there are more than 4 members in your family that will be a part of the application, make a copy of Step 2 (section) and submit it with your application.*
  - *In a few areas in Step 2, there are questions that refer you to Attachment E if you need additional information/clarification.*



### Step 3.

- If you are filling out a hard copy of the application, this is where you will sign your application.
- You can choose to have an “authorized representative.” (See the next section in this handbook for more information about authorized representatives.)
- Before signing the application, make sure you have answered all of the required questions (those questions marked optional are not required). If you do not answer a required question, you will be contacted. If you do not provide the information at that time, a decision about your health insurance eligibility will not be able to be made.

### Step 4.

- Mailing in the application.
- If you would like to be considered for Medi-Cal eligibility, be sure to indicate this on the application – simply check the “YES” box next to question 1 in Step 4.
- *Note – If you would like to get an idea of whether you will qualify for Medi-Cal – look at Attachment F. This is an income schedule that identifies who is eligible for Medi-Cal based on annual household income and the number of people in your household. If you do not qualify for Medi-Cal based on this income schedule, you may still qualify for insurance with financial help through Covered California.*





## Application Attachments.

The application does contain a number of attachments – but don't worry – you only need to complete those that apply to you. So, take a look at a brief summary of the Attachments below to see which ones may apply to you.

### Attachment A.



Complete this attachment if you or a family member is an American Indian or Alaska Native.

### Attachment B.



If you currently have or a family member currently has health insurance, enter the requested information into this attachment.

### Attachment C.



This attachment should only be completed if you qualify for health insurance through a job.



If this applies to you, enter the requested information.

### Attachment D.



Attachment D gives you the opportunity to select a Pediatric Dental Plan (for children 18 or younger) and a Health Insurance Plan.



Based on whether you will be seeking private health insurance, private health insurance with financial assistance or Medi-Cal – use the telephone number or links to explore which plan will be best for you.

Private Health Insurance/Financial Assistance	Visit: <a href="https://www.CoveredCA.com">CoveredCA.com</a> OR Call: 1-800-300-1056
Medi-Cal	Visit: <a href="https://healthcareoptionsdhcs.ca.gov">healthcareoptionsdhcs.ca.gov</a> OR Call: 1-800-430-4263

### Attachment E.



Attachment E reflects information that will support you in completing Step 2 in the application, as needed.

### Attachment F.



This is an income schedule that identifies who is eligible for Medi-Cal based on annual household income and the number of people in your household. If you do not qualify for Medi-Cal based on this income schedule, you may still qualify for insurance with financial help through Covered California.



## What is an Authorized Representative and Why Should I Have One?

When completing your application, identifying an “authorized representative” is optional.

You can choose to select an “authorized representative” who is a person that you allow to see the content of your application, and also would allow Covered California to talk with that person (the “authorized representative”) now or in the future. This could be a family member – like your mother, father, brother, sister, aunt or uncle - or a trusted friend.

Why would you consider selecting an “authorized representative?”

If there are questions regarding your application and you are not available to answer them, a representative from Covered California can make contact with your selected “authorized representative” to talk about your application and seek additional information/clarification.



## Avoiding CHURN.

CHURN.....What’s that?? CHURN is a term that is commonly associated with a person that cycles in and out of health care insurance eligibility.

When a person cycles in and out of health insurance eligibility, it can not only result in the loss of health insurance coverage but also may result in:

- Missing doctor’s appointments.
- Having test results go unread or acted on.
- Medical conditions being untreated.
- Increased visits to the Emergency Room.

So, once you have health insurance benefits, it is important to maintain it!!

Need some help....we are here for you and can provide you support and tools to maintain your health insurance eligibility!!



# KNOW YOUR RIGHTS

## You Have Rights.

When you have health insurance – YOU HAVE RIGHTS!!

These rights include:

1. You have the right to timely access to care and continuity of care.
2. You have the right to file a complaint.
3. You have the right to choose your own doctor.
4. You have the right to receive services in the language that makes you the most comfortable.
5. You have rights regarding your medical records.
6. You have the right to keep your medical information private.
7. You have disability access rights.
8. You have the right to an Advanced Directive.
9. You have new rights under Health Care Reform.
  - To stay on a parent's health plan until age 26.
  - To get many preventive care services without a co-pay, co-insurance or deductible.
  - To have no annual or lifetime dollar limits on basic health care services.

## You and Your Doctor

You will select a primary doctor and remember,

Your doctor “works” for you!!


Your rights while working with your doctor include:



1. Your doctor must help you get the services you need and help you understand your care.
2. Your doctor must tell you all of your treatment choices, even if they are not all covered by your plan.
3. Your doctor must ensure that you give informed consent for your treatment.
4. You should be able to get a primary care appointment within 10 business days. If you need an urgent appointment you should be able to get in within 48 hours.
5. You can change doctors if you want.
6. If your doctor leaves your health plan, you must be notified so that you can select another doctor.



## Important Contacts and Resources.

<p>The Patient Protection and Affordable Care Act provides you and your family more freedom and control over health care choices. This resource list provides contact information for organizations dedicated to helping you better understand and navigate your health care coverage.</p>	
<p><b>California Department of Managed Health Care</b>  The California Department of Managed Health Care (DMHC) is the state agency that oversees health plans and protects the rights of health plan members.  1-888-466-2219  <a href="http://www.HealthHelp.ca.gov">www.HealthHelp.ca.gov</a></p>	<p><b>Healthcare.gov</b>  Provides information about the Affordable Care Act, insurance options, prevention and wellness.  <a href="http://www.HealthCare.gov">www.HealthCare.gov</a></p>
<p><b>California Department of Insurance (CDI)</b>  CDI regulates, investigates and audits insurance businesses in the State of California. In most cases PPO, EPO, POS, indemnity and association plans are regulated by the CDI. CDI Consumer Hot Line: 1-800-927-4357  <a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a></p>	<p><b>U.S. Department of Labor COBRA</b>  Provides information on the Federal COBRA program to help you keep group health insurance if you lose your job or your hours are cut.  1-866-444-3272  <a href="http://www.dol.gov/dol/topic/health-plans/cobra.htm">www.dol.gov/dol/topic/health-plans/cobra.htm</a></p>
<p><b>Health Consumer Alliance (HCA)</b>  HCA provides one-on-one assistance to low-income consumers in many counties. HCA offers services in multiple languages.  <a href="http://www.HealthConsumer.org">www.HealthConsumer.org</a></p>	<p><b>U.S. Department of Labor HIPAA</b>  Provides information on your Federal HIPAA rights to buy or keep health insurance.  1-866-444-3272  <a href="http://www.dol.gov/dol/topic/healthplans/portability.htm">www.dol.gov/dol/topic/healthplans/portability.htm</a></p>
<p><b>Health Insurance Counseling and Advocacy Program (HICAP)</b>  HICAP provides counseling and advocacy for people who have or will soon have Medicare.  1-800-434-0222  <a href="http://www.cahealthadvocates.org/HICAP">www.cahealthadvocates.org/HICAP</a></p>	<p><b>Health Services Advisory Group (HSAG)</b>  HSAG assists Medicare members with certain problems and appeals.  1-800-841-1602  <a href="http://www.hsag.com">www.hsag.com</a></p>
<p><b>Medi-Cal Managed Care Ombudsman</b>  The Medi-Cal Managed Care Office of the Ombudsman helps ensure people on Medi-Cal receive all medically necessary covered services through their health plans.  <a href="tel:1-888-452-8609">1-888-452-8609 (many languages)</a></p>	<p><b>Office of the Patient Advocate (OPA)</b>  The OPA educates health care consumers on their rights and responsibilities and promotes transparency and quality health care by publishing an annual Health Care Quality Report Card.  1-800-466-8900  <a href="http://www.opa.ca.gov">www.opa.ca.gov</a></p>
<p><b>California Health Benefit Exchange</b>  Starting in 2014, the Exchange will help individuals and small businesses buy affordable health coverage.  <a href="http://www.HealthExchange.ca.gov">www.HealthExchange.ca.gov</a></p>	



Let's make a plan.

## **CREATING A RESILIENCE ACTION PLAN - *FINDING HEALTHY ME***

**Congratulations on your pursuit of obtaining health insurance!!**

What can you do today to support *Finding Healthy Me*?

The Resilience Action Plan is a great tool for you to use to identify one short term goal and the steps you need to successfully reach that goal!! The exciting thing about the Resilience Action plan is that it can be used in so many different ways. Here are just a few ways that you can use the Resilience Action Plan to benefit your health:

Retrieving the documents to enroll in health insurance.	Developing a positive relationship with your primary care doctor.
Healthy Eating and Good Nutrition.	Developing your Spiritual Health.
Eliminating Nicotine Use.	Identifying an "Authorized Representative."
Developing an exercise strategy.	Lowering stress.
Building stronger relationships.	Giving back to the community.
Lowering your blood pressure.	Focusing on your heart health.

Did you select from the ideas above.....or have you thought of another goal? Let's make a plan!

To create your Resilience Action Plan, we've chosen to use the metaphor of a garden. Let's start with:

The Here and Now Garden – taking a look at where you are today regarding your health.

Then move into the Greenhouse – a place where you can begin to focus on one way you want to improve your health.

And then on to create the Resilience Garden – where you will identify the steps that will lead to successfully achieving your health goal and where you will see a flourishing garden of opportunities.



# HERE AND NOW GARDEN....



## *Pause and Letting Go*

*Pause....to identify some of your strengths that support your health:*

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*Pause....to identify what can make you feel unhealthy:*

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*Letting Go....what will you let go of that will get in the way and is making you feel unhealthy?*

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*Now that you are in the Greenhouse – a place where we can start planting seeds – where you can begin to focus on ways to begin to improve your health.*

*Identify....one short term goal that you would like to achieve specific to your health:*

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*What action steps will be needed to reach your goal and make your garden grow?*

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*Who are the gardeners (who else may help you)?* \_\_\_\_\_

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*By when will your garden flourish (how long before your goal is accomplished)?*

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*What weeds may pop up and how will you eliminate them (how will you eliminate potential barriers)?* \_\_\_\_\_

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*How will your life change as a result of meeting this goal?* \_\_\_\_\_

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*How will you celebrate the success of your beautiful garden (how will you celebrate when you have accomplished your goal)?* \_\_\_\_\_

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**CONGRATULATIONS ON YOUR SUCCESS!!**

*Since you've met your goal – it's time to create another one!!*

