

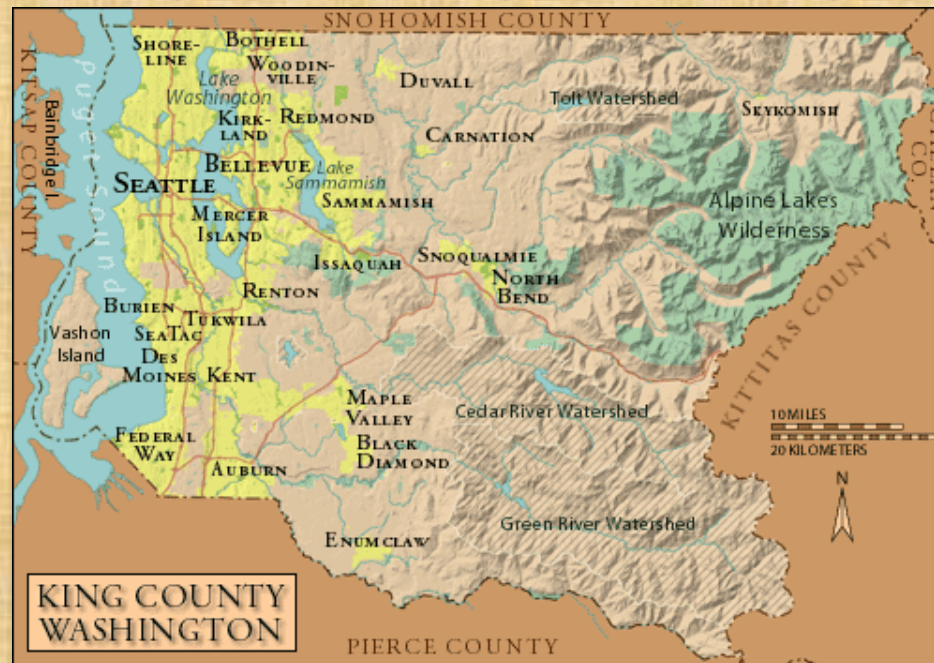


CONSIDERING HEALTH COVERAGE IN KING COUNTY FOR THOSE LEFT OUT

**Presentation to the Housing, Energy, Health & Workers
Rights Committee**

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Health Coverage in King County



- 95% of residents had coverage in 2016
- Includes 25% covered through Apple Health or Qualified Health Plans (QHPs)

THE REMAINING UNINSURED – GAPS IN COVERAGE

- ❑ 95,000 uninsured adults age 18-64
- ❑ Highest percent of uninsured are still people of color and those with lower incomes
- ❑ Many immigrants are ineligible for full Apple Health due to status – estimate over 35,400 King County adult residents
- ❑ QHPs offer subsidized coverage, but require:
 - ❑ Documented immigration status
 - ❑ Premium payments and cost-sharing

Affordability of QHP coverage

- Even with ACA subsidies, affordability remains an issue statewide:
 - 9.2% uninsurance below 138% FPL
 - 7.4% uninsurance 138-399% FPL
 - 1.8% uninsurance above 400% FPL
 - NoHLA's Navigator Surveys:
 - Costs were a significant issue for people who had difficulty enrolling in a QHP
 - Costs were by far the most common reason for dropped coverage, according to navigators

Addressing Gaps + Affordability

- Limited options for low-income immigrant adults who can't access Apple Health/QHPs:
 - Limited Scope Coverage – AEM/AMP/KDP, Family Planning Only, Medical Care Services
 - Community Health Centers
 - Charity Care, Emergency Care, Public Health Dept.

- **County-based programs** increase access to healthcare services

Healthy San Francisco

- Eligibility Criteria –
 - Income under 500% FPL (includes some liquid assets in income determination)
 - San Francisco resident, age 18+, uninsured, ineligible for public insurance programs such as Medi-Cal or Medicare (QHP eligibility OK)
- Enrollment – Applications completed with Certified Application Assistors through a web-based system
- Model of Care – medical home, limited to network providers and hospital/pharmacy
- Benefits include outpatient BH, DME, lab and pharmacy services
- Out-of-pocket (OOP) costs – quarterly fees for all participants with income above 100% FPL, point-of-service fees vary by medical home and service

My Health LA

- Eligibility Criteria –
 - Income up to 138% FPL
 - LA County resident, age 19+, uninsured and ineligible for insurance
- Enrollment – Applications completed with Certified Enrollment Counselor through a web-based system
- Model of Care – medical home, limited to network providers and hospital/pharmacy
- Benefits focused on preventive care, alcohol and drug treatment services, labs
- OOP costs – none

ActionHealth NYC

- Eligibility Criteria –
 - Income up to 200% FPL
 - NYC resident, age 19+, uninsured and ineligible for coverage through NY Marketplace
- Enrollment – Applications completed with health insurance enrollment counselor
- Model of Care – primary care medical home, limited to network providers and hospitals
- Benefits include primary and preventive care, BH services, vision; pharmacy/labs not covered but provided by medical homes through existing channels
- OOP costs – no enrollment/membership fee, however point-of-service fees vary based on income and service

A King County Coverage Program

- County-based public option to gap-fill
- Affordability is key
- Leverage existing resources
- Need for care to be coordinated
- Streamlined application process



Thank You!

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