

# ATTACHMENT C

## Fiscal and Systems Impact of the Children's Health Initiative of Santa Barbara County



Children's Health Initiative of Santa Barbara County (CHISB)

SBCEO--Child Development Health Linkages

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## Summary and Introduction

2014-15 brought significant changes to the United States and California's health insurance systems. The Affordable Care Act (ACA) enabled California to expand Medi-Cal coverage for previously ineligible adults. In addition, the creation of Covered California furnished subsidized health insurance options for families through the private health insurance market. For those children who do not qualify for Affordable Care Act or Medi-Cal insurance, Healthy Kids remains as an alternative for children from families who earn less than 300% of the Federal Poverty Guidelines.

The Children's Health Initiative of Santa Barbara County (CHISB), aligning itself with its sister organizations through the California Coverage and Health Initiatives, adapted and expanded its role to include enrolling eligible families (adults and children) into expanded public or newly available subsidized health insurance products, Medi-Cal and Covered California. CHISB became a Certified Enrollment Entity (CEE) and all CHISB staff became Certified Enrollment Counselors (CEC). Throughout Open Enrollment and ongoing, CHISB staff is listed as an enrollment resource on Covered California's website and frequently answers questions from consumers as well as enrolls eligible adults and children into Medi-Cal and Covered California as well as Healthy Kids.

In addition, CHISB staff worked closely with SBC Department of Social Services, SBC Public Health Department, and SBC Alcohol, Drug and Mental Health Services to coordinate efforts on outreach as well as share best practices and strategies to facilitate consumer enrollment in ACA products. To continue CHISB efforts to enroll all eligible children into public health insurance products, County staff are trained in the eligibility criteria of Healthy Kids and although County staff do not offer enrollment assistance for Healthy Kids, they are aware of enrollment assistance locations available for parents. CHISB also partners and supports the Santa Barbara County *Promotores* Network whose members furnish health insurance and health literacy education to the Latino/Hispanic population.

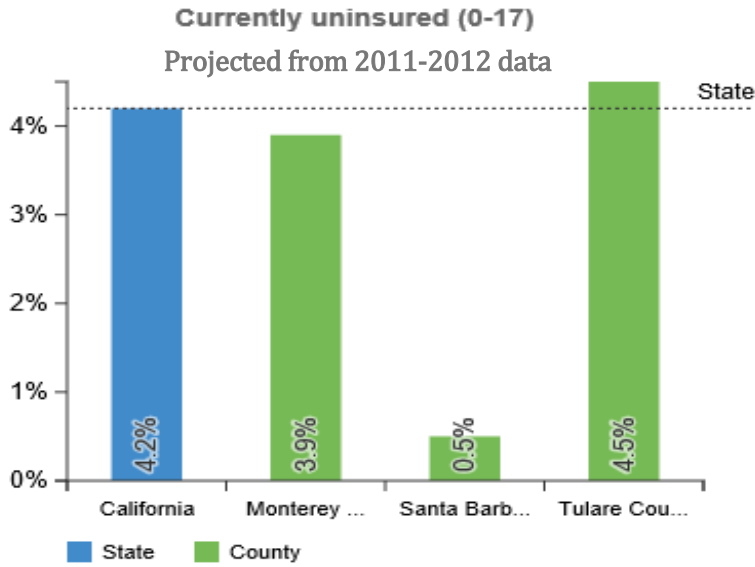
After doubling the number of Certified Application Assistors (CAA) from 2006-2009, CHISB continues to support this Network of over 100 individuals located primarily within community-based organizations with timely information, referrals and troubleshooting. ACA Open Enrollment offered another opportunity for CAAs to provide information about ACA enrollment for families in their neighborhoods. Systems to screen children's health insurance status and referrals to enrollment assistance have been institutionalized in community clinics, community-based organizations and County departments serving low income families. These services are monitored and coordinated through regional Children's Health Access Resource Teams and the county-wide CHISB collaborative.

Presently, CHISB staff are located in offices in North, Mid and South Santa Barbara County. In addition to performing outreach, enrollment, retention and utilization education for families eligible for Medi-Cal, Covered California and Healthy Kids, CHISB staff performs outreach and enrollment for CalFresh.

Finally, CHISB continues to demonstrate positive outcomes for Healthy Kids insurance members and for recently insured children in the areas of health and dental services access and utilization, as well as parental assessment of children's health.

**CHISB Mission Statement: Improve the access and quality of health care available to children in Santa Barbara County**

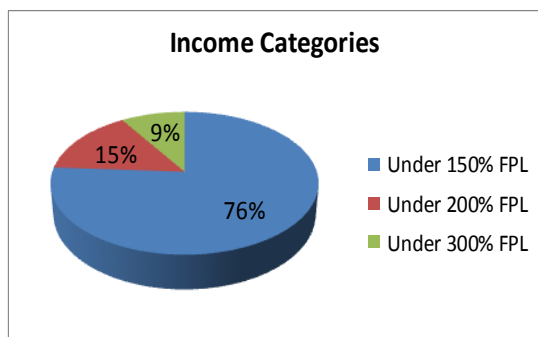
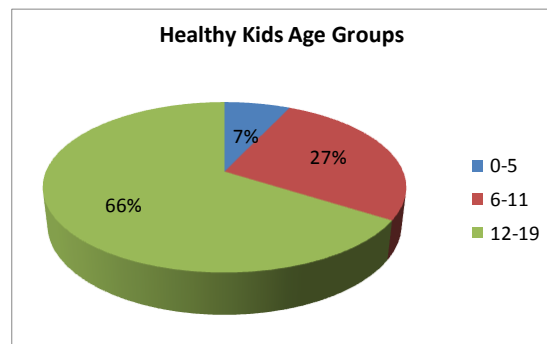
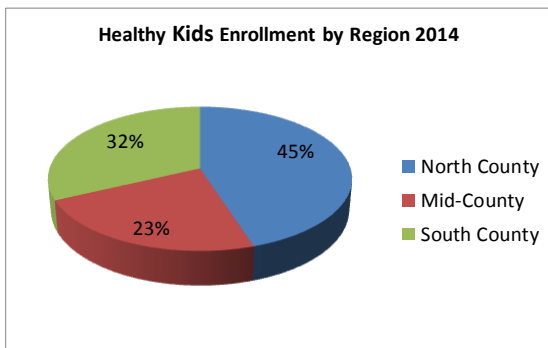
# Fiscal, Health Access and Child Well-Being Outcomes



A strategy of cross-sector collaboration over the past nine years has resulted in a dramatic decrease in the number and percentage of uninsured children in Santa Barbara County. Compared with the benchmark counties of Monterey and Tulare Counties as well as the State average, Santa Barbara is no longer one of the top counties with a high percentage of uninsured children but now one of the lowest. However, there remains over 1,000 children on the Healthy Kids Waiting List and 1,821 Santa Barbara County children remain on Restricted Medi-Cal.

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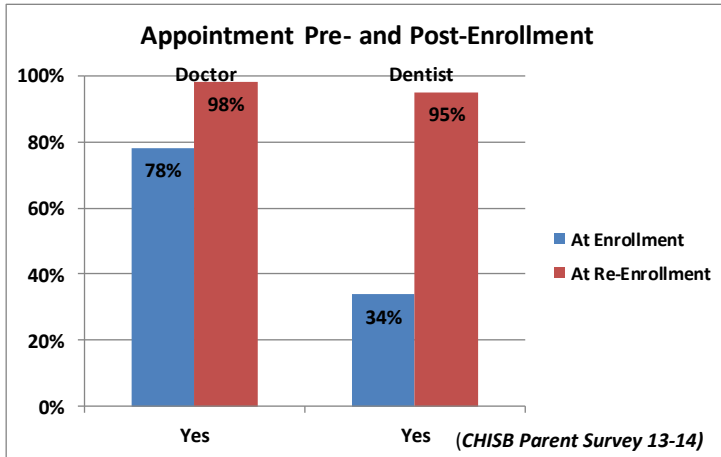
## • Characteristics of Healthy Kids Members



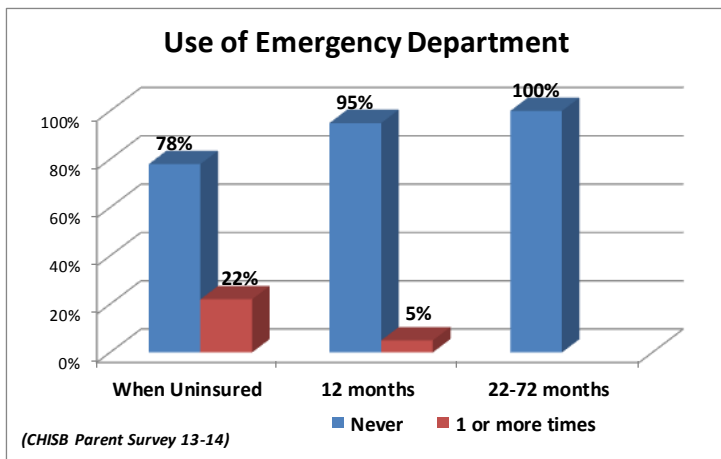
Healthy Kids Santa Barbara members are primarily from families with incomes under 200% of the Federal Poverty Level (91%), over the age of 11 years (66%) with the largest percentage regionally (41%) living in North County.

**\* Healthy Kids Santa Barbara Members Utilization of Health Insurance Benefits**

Healthy Kids insurance is a comprehensive insurance product with that includes medical (CenCal Health), dental (Premier Access) and vision (VSP) plan benefits with premiums and co-pays for non—preventive visits.



Parents with children enrolled in Healthy Kids utilize their new insurance benefits well. Reporting before and after Healthy Kids insurance enrollment, 78% of children had seen a doctor before becoming insured but 98% of children saw a doctor after having health insurance for one year. The difference in utilization is more dramatic in dental care access—only 34% of children had seen a dentist within 6 months when uninsured. However, 95% saw a dentist within one year of having Healthy Kids insurance.



With health insurance and a primary care provider, parents are also less likely to utilize a hospital Emergency Department. After a year of Healthy Kids insurance, only 5% of parents reported that they had taken their child to the Emergency Department. Without health insurance, 22% of parents utilized the Emergency Department for their children’s care.

CenCal Health’s claims data for 2013 confirms that 95% of Healthy Kids SB members saw their primary care provider. Compared to Santa Barbara County Medi-Cal members of the same age group, Healthy Kids emergency visit rates are less than half. Hospital inpatient utilization is almost 1/10th of the Medi-Cal members. (CenCal Health, HEDIS data, 2013)

**\* Fiscal Impact of Children enrolled in Health Insurance**

- As parents delay seeking any type of medical care for their uninsured child as they cannot afford self-pay medical services (21%, CHISB Parent Survey, 2013-14), uninsured children develop more severe symptoms and are more likely to miss school and utilize hospital emergency department or public health centers services for treatment.
- There is augmented state/federal revenue to Santa Barbara County medical providers due to the increased enrollment in public insurance products (Medi-Cal/Healthy Kids/Covered California. Previously uninsured Healthy Kids members accessed \$1,054.514 in medical, dental and vision services from local doctors and dentists in 2013-14. The 30% increase in MC enrolled children since 2006 resulted in an additional \$10,000,000 to local public health care centers, community clinics and private providers in 2014.
- Children having health insurance is critical to the financial stability of county public health clinics, community clinics and hospitals by reducing uncompensated care costs. Children enrolled in Medi-Cal has increased to 59,690 children currently from 45,688 in 2006, a 30% increase in Medi-Cal enrollment since CHISB’s enhanced outreach, enrollment, retention, and utilization efforts began county-wide.