

# Access to Health Care for Children in Immigrant Families

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**Rhode Island KIDS COUNT  
and  
The Poverty Institute**

**November 19, 2009**

## Today's Agenda

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- ▶ **Welcome / Opening Remarks**
- ▶ **Rite Care Overview / Rite Care Eligibility for Immigrants**
- ▶ **Health Care for Immigrants in Rhode Island**
- ▶ **Legal Assistance regarding Public Benefits**
- ▶ **Supporting Rite Care in the 2010 Legislative Session**
  - State Budget, Federal Stimulus, Global Waiver, National Health Reform
  - Rite Care Works Coalition
  - Communicating about the Success of Rite Care
- ▶ **Closing Remarks / Evaluation**

## **Our shared goal:**

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**100%** of children living in Rhode Island are covered by affordable, high quality health insurance.

3

## **Healthy Families, Happy Families Packet:**

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- ▶ Rite Care Flyer
- ▶ Rite Care Materials Order Form
- ▶ Rite Care/Rite Share Health Insurance Tips (E/S)
- ▶ **Rite Care Information on the web – New DHS website (gray)**
  - Rite Care Factsheets (E/S/P)
  - Documents you need to apply for Rite Care/Rite Share
  - DHS Authorized Representatives
  - Community Locations for Cash Payments list
  - Dental providers accepting Medical Assistance (E/S)

4

## What is Rite Care?

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- ▶ Rhode Island's managed care health insurance program for low-income children and families.
- ▶ Combination Medicaid / CHIP program.
- ▶ Rite Care currently covers:
  - Children ages 0-19 up to 250% FPL
  - Pregnant women up to 250% FPL
  - Parents up to 175% FPL

Children/parents: Citizens or "qualified immigrants"  
Pregnant women: All, regardless of citizenship status

5

## What is Rite Care?

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- ▶ Rite Care is also the managed care delivery system for children who are otherwise eligible for Medical Assistance:
  - Children with special health care needs,
  - Children in substitute care (foster care),
  - Children receiving adoption subsidy, and
  - Youth ages 18-21 who have aged out of foster care.

6

## Rite Care/Rite Share Basics

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- ▶ Income eligibility
- ▶ Citizen or eligible immigrant eligibility
- ▶ Resident of Rhode Island
- ▶ If eligible...
  - Does the family need to pay a monthly premium?
  - Is coverage provided through Rite Care or Rite Share?

7

## Who is eligible?

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<u>Who</u>	<u>Income Limit</u>	
	FPL	Family of 3
▶ Child under age 19	250%	\$45,775
▶ Parent/relative	175%	\$32,043
▶ Pregnant woman	250%	\$45,775

(SOBRA Buy-In program available to pregnant women 250% - 350% FPL for \$295/month )

8

## Citizen

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- ▶ **Citizen = Born in U.S. or Naturalized**
- ▶ **Proof of Citizenship and Identity**
  - Passport or naturalization document
  - or
  - Original birth certificate and
  - Attestation of identity by parent for child under 16
  - Photo ID for 16 yrs +

9

- ▶ If child/parent is “income eligible” and
- ▶ Child/parent a citizen or eligible immigrant
- ▶ **Then...**
  - Will the family need to pay a monthly premium?
  - Will coverage be provided through Rite Care or through Rite Share?

10

## Monthly Rite Care Premiums

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Income Level	Annual/Family of 3	Premium
Under 149% FPL	\$24,352 - \$27,464	\$ 0
150% – 184% FPL	\$27,465 - \$33,873	\$ 61
185% – 199% FPL	\$33,874 - \$36,619	\$ 77
200% – 250% FPL	\$36,620 - \$45,775	\$ 92

- ▶ No premium for pregnant women and infants (under age 1).

11

## Premiums

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- ▶ Premiums begin in 3<sup>rd</sup> month of eligibility.
- ▶ Premiums can be paid at community sites, by mail, by phone, or on-line using debit or credit card.
- ▶ Failure to pay for 2 months results in penalty of 4 months ineligibility.
- ▶ Family is billed for amount due, but need not pay as condition of getting back on coverage after sanction.
- ▶ Unpaid premiums can be recouped from state income tax refunds.

12

## Co-pays

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- ▶ **Rlte Care:** There are **no co-pays** for children, parents or pregnant women for any medical, dental, behavioral or specialty services.
- ▶ **Rlte Share:** There are **no co-pays** for children, parents or pregnant women for any medical, dental, behavioral or specialty services, **HOWEVER** the members' **white Medical Assistance card (anchor) card must be presented along with the commercial/ESI card** in order to eliminate co-pays that might have applied through commercial/ESI coverage.

13

## Rlte Care or Rlte Share?

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### **Rlte Share if...**

- ▶ Parent is working and has access to employer-sponsored health insurance (ESI)
- ▶ DHS determines that the ESI meets the Rlte Share test (cost-effective, comprehensive)
- ▶ Parent must enroll in ESI or parent is ineligible but children can still be enrolled in Rlte Care

14

## Rite Share, continued

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### How Rite Share works

- ▶ Employer pays employer share of ESI coverage
- ▶ Parent pays their share of ESI through payroll deduction
- ▶ DHS reimburses parent (in advance) for parent share of ESI minus any Rite Share premium
- ▶ Example: Cost of ESI to parent = \$100/month  
\$100 deducted from parent's paycheck
- ▶ DHS sends check to parent for the balance
  - Example – If family income is 160% FPL
  - DHS send check for \$39 (\$100 - \$61 Rite Share premium)

15

## Rite Care or Rite Share?

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### If Rite Care...

- ▶ Family chooses from 3 health plans
  - Blue Cross Blue Shield of Rhode Island
  - Neighborhood Health Plan of Rhode Island
  - United Healthcare of New England
- ▶ If family does not indicate a choice, they are auto-assigned to a plan.

## Rlte Care Health Plans = High Quality Health Care

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### **Rlte Care Health Plans - Tops in the U.S.**

- 5th** Blue Cross & Blue Shield of Rhode Island
- 7th** Neighborhood Health Plan of Rhode Island
- 11th** UnitedHealthcare of New England

Source: U.S. News & World Report National Committee on Quality Assurance rankings, November 2009

## Dental Benefits

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- ▶ Rhode Island ranks 6<sup>th</sup> best in the U.S. for access to dental care for children under age 21 enrolled in Medicaid
- ▶ Children enrolled in Rlte Care/Rlte Share/Medical Assistance who were born on or after May 1, 2000 receive dental services through the Rlte Smiles program
- ▶ All Rlte Smiles members are enrolled in UnitedHealthcare Dental – Rlte Smiles program
- ▶ Rlte Smiles (1-866-375-3257) helps families find dentists and assists with interpreter and transportation services
- ▶ Older children who are not eligible for Rlte Smiles receive dental services through Medical Assistance fee-for-service
- ▶ New dental provider listing available at [www.dhs.ri.gov](http://www.dhs.ri.gov)

18

## **Transportation Benefit**

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- ▶ **Rlte Care/Rlte Share members (non-RI Works) receive a “Rhody Ten” card for 10 rides/month**
- ▶ **Rhody Ten cards can be picked up at Shaw’s and Stop & Shop – each member’s MA card needs to be provided**
- ▶ **If a member cannot use the bus for a medical appointment, member can contact their health plan**
- ▶ **Rlte Share members call NHPRI for medically necessary transportation**

19

## **Transportation Benefit, cont.**

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- ▶ **Individuals receiving RI Works still receive an unlimited full-month bus pass**
- ▶ **Individuals in “extended MA” (coverage provided for one year to cash assistance recipients who lose cash assistance due to earnings) receive a bus pass**

20

## Interpreter Services

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- ▶ Health plans arrange interpreter services for their members
- ▶ NHPRI arranges interpreter services for Rite Share members

21

## Application Process

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- ▶ Mail in application; no interview
- ▶ Provide proof of:
  - Income (copies of 4 most recent weeks of pay stubs)
  - Immigrant status (copy of documents)
  - Citizenship and identity: original documents must be reviewed by DHS, FRC or authorized agency (Head Start, Health Plans) (DO NOT MAIL)
  - Pregnancy

22

## Application Process

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- ▶ Decision by DHS within 30 days of application date
- ▶ Application date is the date application is received by DHS or date application is signed by FRC
- ▶ Benefits are retroactive to date of application

23

## Family Resource Counselors

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- ▶ FRCs assist families in completing Rite Care applications, including supporting documentation. All FRC services are free.
- ▶ Screen families for other benefits, such as cash assistance, SNAP, and WIC.
- ▶ FRCs do not determine eligibility (DHS does).
- ▶ See list of FRCs in packet and at RIHCA website at [www.rihca.org](http://www.rihca.org).

24

## **Renewal and Appeals**

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- ▶ Eligibility is renewed yearly
- ▶ Entitled to written notice of decision to deny, modify or terminate Rite Care/Rite Share coverage
- ▶ Appeal to DHS within 30 days of date on notice
- ▶ Appeal to challenge termination within 10 days of date – benefits continue until hearing

25

## **Families Receiving RI Works**

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- ▶ An application for cash assistance is also an application for Rite Care
- ▶ RI Works renewal is required every 6 months; renewal for cash assistance is also renewal for Rite Care
- ▶ When family closes to RI Works, Rite Care should continue without a break
- ▶ If family closes due to earnings, family is in “extended MA” for 12 months (must renew at 6 months)
- ▶ During “extended MA,” not required to pay premium (and continue to receive bus pass)

26

## Immigrants – Current eligibility

	Children	Parents	Pregnant
<b>Lawful permanent resident</b>	Not eligible until in status 5 yrs	Not eligible until in status 5 years	Eligible
<b>Refugee or granted asylum</b>	Eligible	Eligible	Eligible
<b>DV Survivor</b>	Eligible	Eligible	Eligible
<b>Undocumented</b>	Not eligible	Not eligible	Eligible

## Immigrant Eligibility

- ▶ Lawful permanent resident
  - In status for 5 years
  - Entered U.S. before 8/22/96 and continuously resided in U.S.
  - Entered as refugee or granted asylum
  - Veteran and active duty military
  
- ▶ Receipt of RItE Care does not affect ability to become a U.S. citizen
  
- ▶ Receipt of RItE Care does not raise public charge issue.





## **Immigrant Eligibility – Pregnant Women**

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- ▶ **PREGNANT WOMEN - Eligible regardless of status – except if current student or tourist visa**
  - Students and tourists are not eligible because they are not residents of Rhode Island
  - A child born in Rhode Island is a U.S. citizen. The child is eligible for RIte Care (unless the child is born to a woman with a current student or tourist visa).

## **Immigrant Eligibility**

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- ▶ **Mixed Households**
  - Citizen children living with parents ineligible due to lack of qualified status
  - If applying only for the children, parent does not need to provide information about him/herself except proof of income, if any
  - DHS required to maintain confidentiality of information gathered as part of application for assistance

## **New Rlte Care Eligibility for Immigrant Children**

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- ▶ Children's Health Insurance Program Reauthorization Act (CHIPRA), signed in February 2009 allows federal matching funds for states that choose to cover lawfully residing immigrant children
- ▶ Rhode Island FY 2010 Budget passed in June 2009 provides for this coverage
- ▶ Coverage not yet in effect – DHS needed approval from CMS
- ▶ DHS needs to finalize rules specifying eligible categories and to make computer programming changes
- ▶ Anticipate coverage will be effective Spring 2010

## **New Eligibility for Children**

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- ▶ Children who will be eligible (major categories)
  - Lawful permanent residents – no 5 year bar
  - Other lawfully present children:
    - Deferred enforced departure (Liberians)
    - Temporary Protected status (Salvadorans)
    - Child of a US citizen whose visa petition has been approved and who is pending application for adjustment of status

## After new eligibility for children - Spring 2010

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	<b>Children</b>	<b>Parents</b>	<b>Pregnant</b>
LPR	Eligible	Not eligible until in status 5 years	Eligible
Lawfully residing: TPS, DED	Eligible	Not eligible	Eligible
Refugee or granted asylum	Eligible	Eligible	Eligible
DV Survivor	Eligible	Eligible	Eligible
Undocumented	Not eligible	Not eligible	Eligible

## Emergency Medical Assistance

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- ▶ Children and parents who would be eligible for Rite Care but are ineligible because not qualified immigrant
  - LPRs in status less than 5 years and undocumented
- ▶ Covers emergency in-patient hospital services and hospital ER services
- ▶ Hospital usually submits application

## Charity Care – All Hospitals

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- ▶ Available to all RI residents, including citizens, lawfully residing immigrants and individuals who are undocumented.
- ▶ Covers inpatient and outpatient “essential services”
- ▶ Full charity care for patients with income less than 200% FPL; partial charity care for patients with income between 200–300% FPL



## Community Health Centers in Rhode Island

November 19, 2009

Rebecca Kislak  
Senior Health Policy Analyst  
Rhode Island Health Center Association

## What Are Community Health Centers?

- ▶ Community health centers are provide high quality, low cost primary care.
- ▶ Non-profit, community-directed
- ▶ Serve underserved communities confronting financial, geographic, language, cultural and other barriers.



## What Are Community Health Centers?

- ▶ High quality care for patients with and without insurance.
- ▶ Family resource counselors help with Rite Care applications.
- ▶ Sliding scale fees for uninsured patients.



## What Are Community Health Centers?

- ▶ Provide care in a culturally competent and linguistically appropriate manner.
- ▶ Bilingual/bicultural providers and staff.



## RI Community Health Centers

- ▶ 10 community health centers
- ▶ 27 locations
- ▶ 8 Federally Qualified Health Centers (FQHC)
- ▶ 1 “Look Alike”
- ▶ 1 island based health center
- ▶ 112,000 patients in 2008
- ▶ 28% uninsured
- ▶ 22% privately insured
- ▶ 5% Medicare
- ▶ 45% Medicaid (including Rlte Care)



## Focus on Primary care

- Medical home model
- Medical, dental and mental health care
- Family practice, internal medicine, pediatrics, OB/GYN
- A few specialty services, such as endocrinology, at some locations.



## Contact Information

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[www.rihca.org](http://www.rihca.org)



## Your Assignment...

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- ▶ When screening for eligibility for one type of family support program, always ask about health insurance coverage.
- ▶ Talk about RIte Care and RIte Share.
- ▶ Refer to Family Resource Counselors.
- ▶ Encourage families to apply and to stay enrolled if they are already members.
- ▶ Keep list of potentially eligible immigrant children.
- ▶ Once rules are final, we will send notice and then applications can be submitted.

47

## Legal Assistance

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*Mary Curtin*

### Rhode Island Legal Services

- ▶ **Rhode Island Legal Services–Providence**  
56 Pine Street, Fourth Floor  
Providence, RI 02903  
(401) 274-2652  
(800) 662-5034  
Housing Hotline: Ext. 124
- ▶ **Rhode Island Legal Services–Newport**  
50 Washington Square  
Newport, RI 02840  
(401) 846-2264  
(800) 637-4529  
[www.rils.org](http://www.rils.org)

## Supporting Rite Care During the 2010 Legislative Session

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- ▶ **Current year (2010 Budget) – Closing the Deficit**
- ▶ **Budget for FY 2011**
- ▶ **American Recovery and Reinvestment Act (ARRA)**
  - Protection for eligibility and premiums
  - Additional funds to state (enhanced FMAP)

## Supporting Rite Care...

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- ▶ **Global Waiver**
  - General Assembly approval of changes
  - Approval from CMS
- ▶ **Health Care Reform**
  - For 2011 would state be required to maintain current eligibility levels for parents and children
  - Is the ARRA enhanced FMAP continued in 2011?

## Supporting Rite Care...

- ▶ **Current year (2010) Budget: \$7.8 billion**
  - General Revenue: \$3 billion
  
- ▶ **\$219 million deficit – 87% due to less revenue**
  - Revenue down by \$130.4M
  - Expenses up by \$34.9M  
(Rite Care enrollment increasing, but managed care costs down)
  - FY 2009 deficit = \$61.8M (revenue shortfall)

## For Current Budget Year and 2011

Changes to:	ARRA	Global Waiver	Health Care Reform
<b>Eligibility</b>	Protected through 12/10	Requires GA and CMS approval	House – State must keep current eligibility indefinitely; Also extends ARRA FMAP through 6/11 Senate – TBD
<b>Premiums</b>	Current amounts protected through 12/10	Requires GA and CMS approval	House – State must keep current amounts to get FMAP through 6/11 Senate – TBD
<b>Benefits</b>	Can change	Requires GA and CMS approval	Can change
<b>Provider Rates</b>	Can change	Requires GA approval	Can change
<b>Service Delivery</b>	Can change	Requires GA and CMS approval	Can change

## Supporting Rite Care...

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**Rite Care Works Coalition**

*Craig O'Connor*

[www.RiteCareWorks.org](http://www.RiteCareWorks.org)

53

**RiteCareWORKS.org**

### **Rite Care Works 2009 Accomplishments**

- ▶ Restoring eligibility for LPR Children
- ▶ Preventing cuts to dental coverage for adults
- ▶ Growing to 44 organizational members
- ▶ Signing up over 8,000 individual advocates
- ▶ Presentations and workshops at dozens of organizations
- ▶ Talking to hundreds of uninsured families at Back To School Celebration
- ▶ Creation of Issue Briefs to educate legislators and public

# RItCareWORKS.org

You are invited...

RItCare Works 2nd Annual Meeting

**Tuesday December 8, 2009**

**9-11:30AM**

Casey Family Services

1268 Eddy Street

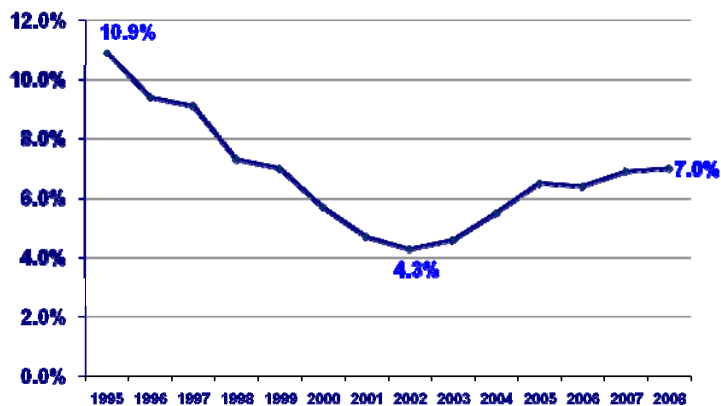
Providence, RI 02905

Please join RItCare Works and our 44 member organizations as we:

- Celebrate our 2009 victories
- Discuss the current state of RItCare and children's health insurance coverage
- Discuss what the Global Waiver and National Health Care Reform may mean for RI
- Receive and update on the state's fiscal situation and
- Plan together for the 2010 Legislative session

RSVP by emailing [action@ritecareworks.org](mailto:action@ritecareworks.org) or calling (401) 459-6676.

## Uninsured Children in Rhode Island 1995 - 2008



Source: U.S. Census Bureau, Current Population Survey, 1995-2008, three-year averages, compiled by Rhode Island KIDS COUNT. Data are for children under 18 years of age.

## Rhode Island's Achievements in Children's Health

**Even in tough economic times, Rhode Island leads the nation in health outcomes for children and families.**

- Lowest teen death rate (1<sup>st</sup>)
- Timely prenatal care (3<sup>rd</sup>)
- Low teen birth rate (9<sup>th</sup>)
- Low child death rate (9<sup>th</sup>)
- Children's health coverage (14<sup>th</sup>)



## RItE Care = Positive Health Outcomes



- Children and adults enrolled in RItE Care have the lowest percentage of emergency admissions.
- Children enrolled in RItE Care or private insurance have fewer preventable hospitalizations than uninsured children.
- Adults enrolled in RItE Care have the lowest rates of preventable hospitalizations.
- RItE Care for pregnant women means regular health care before and during pregnancy, lower incidence of smoking and fewer babies with health problems.

Source: RItE Care Results, Rhode Island KIDS COUNT, October 2009

## Rite Care = Health Care Access

- **98%** of infants and toddlers have a primary health care provider.
- **94%** of preschool and early elementary school children have a primary health care provider.
- **88%** of children have been screened for lead poisoning (1<sup>st</sup> time exceeded goal of 85%).
- **90%** of adults have had an ambulatory or preventive care visit.

Source: Results of 2009 HEDIS and CAHPS Measures in Rite Care's Performance Goal Program as reported in Monitoring Quality and Access in Rite Care, DHS/EOHHS, October 2009



## Key Messages



### **Rite Care is our success story**

Our investments in Rite Care have resulted in a highly successful, cost-efficient program for children and families who do not have access to health insurance any other way.

### **Keeping the promise**

We must maintain our commitment to covering every child.

### **A top priority**

In these tough economic times, it's more important now than ever.

## Rite Care Resources

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- ▶ Rhode Island Department of Human Services  
[www.dhs.ri.gov](http://www.dhs.ri.gov) (NEW AND IMPROVED!)
- ▶ Rhode Island KIDS COUNT  
[www.rikidscount.org](http://www.rikidscount.org)  
*(All workshop materials will be posted here.)*
- ▶ The Poverty Institute  
[www.povertyinstitute.org](http://www.povertyinstitute.org)
- ▶ Rite Care Works Coalition  
[www.RiteCareWorks.org](http://www.RiteCareWorks.org)

61

## Thank You!

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- ▶ Please complete your yellow EVALUATION FORMS!
- ▶ Fill out Rhode Island Kids Count CONTACT FORM (green) and Poverty Institute SIGN UP FORM (pink).
- ▶ Leave evaluations and forms on your table or return to the registration table.
- ▶ Don't forget to pick up RITE CARE POSTERS and FLYERS!

62