

**Testimony by Amber Kemp, Vice President, Health Care Coverage, California Hospital Association**  
**Assembly Committee on Health**  
**Informational Hearing:**  
**California Health Benefit Exchange:**  
**Progress toward ACA Implementation**  
**September 23, 2013**

Good afternoon Chairman and members of the Committee.

I am Amber Kemp, Vice President, Health Care Coverage for the California Hospital Association, representing our over 400 member hospitals and health systems throughout California.

California hospitals are absolutely committed to ensuring the smooth, successful implementation of the Affordable Care Act (ACA) in California. Enrolling the uninsured into health coverage programs under the ACA will be a massive undertaking, and California's hospitals will play a critical role in outreach, education, eligibility and enrollment efforts. Hospitals are on the front lines of care, 24 hours a day, 7 days a week, and as you know, hospitals are often the first place that uninsured individuals come into contact with the health care system.

CHA produced a new guidebook for hospital leaders throughout the state to help ensure that California hospitals are prepared to help enroll the estimated:

- 2.6 million individuals that will be eligible for subsidies under Covered California;
- 2.7 million individuals that will not be eligible for subsidies but may still purchase coverage under Covered California; and
- 1.4 million individuals newly-eligible under Medi-Cal expansion

Titled "*Helping Individuals Obtain Health Coverage Under the Affordable Care Act*," the guidebook offers hospitals a step-by-step process for determining whether an uninsured individual is eligible for either Medi-Cal or a qualified health plan under Covered California. The guidebook was truly a collaborative effort between Covered California and DHCS, whose staff helped to inform its development.

The guidebook details successful hospital-based outreach and enrollment strategies that are currently in use by hospitals throughout California. Such as,

- Designing effective enrollment procedures and practices;
- Optimizing staffing and support for maximum effectiveness;
- Educating Patients Using a Values-Based, Patient Advocate Approach;
- Positioning trained staff at critical access points such as inpatient admitting areas, emergency departments, obstetric departments, pharmacies, labs, urgent care facilities, and outpatient sites;
- Using innovative strategies to reach vulnerable populations, such as individuals who are homeless, individuals with mental illness and or substance abuse, and individuals who are undocumented;
- Outreach and partnering with key external stakeholders such as other provider organizations and county and state personnel;
- Partnering with service vendors, and
- Assessing the impact of the newly-eligible population

The guidebook also provides California hospitals with a detailed overview of Covered California and its enrollment goals, and the characteristics of the newly-eligible population under Medi-Cal expansion.

Additionally, the guidebook highlights the CalHEERS online application portal for determining eligibility and enrolling the uninsured in either Medi-Cal or into the qualified health plans available through Covered California. Although the CalHEERS system is being designed to be user-friendly and easily accessible to consumers, according to Covered California estimates, up to 75 percent of uninsured individuals may need in-person assistance in enrolling into health coverage come Oct. 1.

To that extent, the guidebook details the steps hospitals can take to participate in Covered California's Certified Enrollment Assistance Program, by providing hospitals a step-by-step description of the steps necessary to gain designation as a Certified Enrollment Entity, as well as the practical operational requirements including having their eligibility and enrollment staff - in key hospital locations such as the admitting and emergency departments, urgent care facilities, labor and delivery units and outpatient surgery centers - trained as Certified Enrollment Counselors.

The guidebook also includes resources for hospitals such as sample scripts that can be used by hospital staff to assist eligible patients in enrolling into health coverage, including what questions to ask to better understand a patient's circumstances and how to respond to potential questions.

In addition to this guidebook, CHA has conducted numerous webinars for hospital leaders and their staff throughout the state on ACA implementation in California, including Covered California's policies and programs, the expanded Medi-Cal program and steps hospitals can take to continue providing leadership in enrolling individuals into health coverage affordability programs.

CHA is also in the process of finalizing infographics to be put in the hands of hospital staff so that they can better explain to uninsured individuals what their health coverage options may be under the ACA, as well as explain challenging concepts that will need to be effectively communicated to the uninsured, such as advanced premium tax credits, cost sharing-reductions, metal coverage tiers, and so forth.

CHA commends our state's leadership for being at the forefront nationally in implementing the ACA, for embracing a "culture of coverage" and for promoting a "no-wrong door approach" to coverage. California hospitals will continue to be one door through which the uninsured will pass, and California hospitals will continue their leadership in helping Californians enroll - and stay enrolled - in health coverage.

Our hospitals will build on their trusted relationships in their communities as employers and care providers committed to delivering the right care, at the right time, at the right place. Our hospitals will also build on their experience in providing culturally and linguistically competent outreach, education, and eligibility and enrollment assistance as the ACA is implemented in California.

CHA looks forward to our continued collaboration with Covered California and the California Department of Health Care Services in the coming months and years to ensure the smooth and successful implementation of the ACA as we progress toward the triple aim of improved population health, enhanced patient care experience and lowered health care costs.

Thank you for your time. I welcome any comments or questions you may have.