

# Community Health Care Program Overview

Open Enrollment is **November 1, 2024 - January 31, 2025** 

Applications will be available on 11/1 at kp.org/chcp



### Overview

- 1. What is CHCP?
- 2. What are the benefits?
- 3. Eligibility
- 4. How to apply
- 5. Resources and trainings
- 6. How you can help



"We never thought we'd have insurance before we found this."

### What is the Community Health Care Program?

Kaiser Permanente's Community Health Care Program is a comprehensive health coverage option for Californians who can't get any other coverage. CHCP enrollees <u>are</u> KP members.

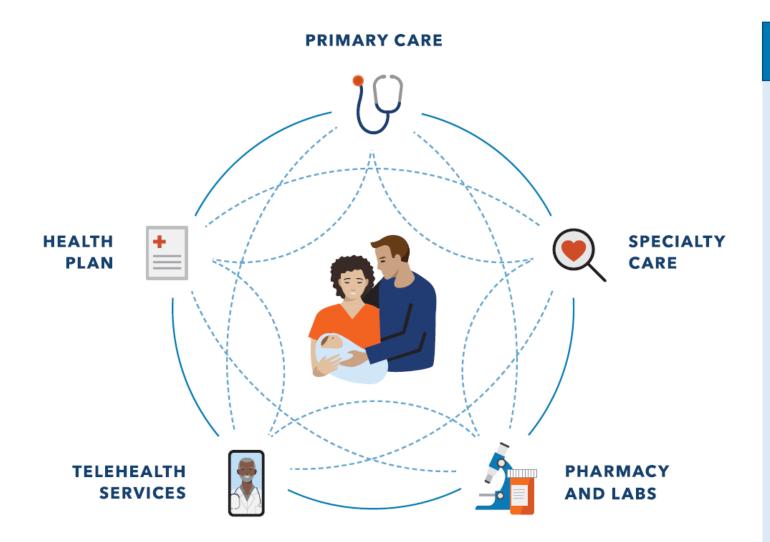


Great coverage is now within your reach

CHCP provides comprehensive highquality coverage through the offexchange Kaiser Permanente Individuals and Families (KPIF) Platinum 90 HMO Plan.

CHCP members have **no monthly premiums** or **copays** and **no out-of- pocket costs** for most care at Kaiser
Permanente facilities.

### What's covered under the KP Platinum 90 HMO Plan?



#### Some of the health plan benefits covered

### **\$0 Out-Of-Pocket Costs**

for KP Platinum 90 HMO members for covered services at KP facilities:

- Chat, Email, Phone and Video Visits
- Preventive Care, Screening, Immunizations
- Primary Care Office Visit
- Specialty Care Office Visit
- Most X-rays & Lab Tests
- Prescription Drugs (up to a 30-day supply at KP plan pharmacy or through mail order)
- Mental Health Services
- Emergency and Urgent Care
- Inpatient Hospital Stay

## Who's eligible?



Not eligible for other health coverage (e.g., Medi-Cal, Medicare, a job-based health plan, or Covered California)



Income between 139% - 300% FPL (up to \$45,180 for single person or \$93,600 for family of 4)



Reside in KP service area (links to be provided)



US Citizenship/legal status is not a requirement

#### **Kaiser Permanente Cares About Privacy**

Kaiser Permanente keeps all applicant information private, as required by law, and uses the information to determine eligibility for other programs. CHCP is not a public benefit program. It is a KP-sponsored program to address community needs.

# **Comparing Medi-Cal and CHCP**

|                    | Medi-Cal  Care Program                   |   |  |
|--------------------|--|---|--|
| Geography          | All California residents                 | Californians who live in KP service areas |  |
| Age                | No age restriction No age restriction    |   |  |
| Income             | <138% FPL                                | Up to 300% FPL                            |  |
| Immigration Status | No restriction No restriction            |   |  |
| Enrollment Period  | Enrolls all year  Cualifying Life Events |   |  |
| Re-Applying        | Annual redetermination required          | Annual subsidy reapplication required     |  |

Note: this is not an exhaustive list, and other rules may apply

## **CHCP** eligibility compared to other programs

|                            | Med                          | i-Cal                      | Care Program                               |  | Covered California                                    |
|----------------------------|------------------------------|----------------------------|--|--|---|
| Income                     | Adults up to <b>138%</b> FPL | Kids up to <b>266%</b> FPL | Adults:<br>> <b>138%</b> - <b>300%</b> FPL | Kids:<br>> <b>266%</b> - <b>300%</b> FPL | > <b>138%</b> - <b>400%</b> FPL qualifies for subsidy |
| 1                          | \$20,783                     | \$40,060                   | \$20,784 - \$45,180                        | \$40,061 - \$45,180                      | \$20,784 - \$60,240                                   |
| <b>Size</b> 2              | \$28,208                     | \$54,371                   | \$28,209 - \$61,320                        | \$54,372 - \$61,320                      | \$28,209 - \$81,760                                   |
| 3                          | \$35,632                     | \$68,682                   | \$35,633 - \$77,460                        | \$68,683 - \$77,460                      | \$35,633 - \$103,280                                  |
| <b>no</b> H 4              | \$43,056                     | \$82,992                   | \$43,057 - \$93,600                        | \$82,993 - \$93,600                      | \$43,057 - \$124,800                                  |
| 5                          | \$50,481                     | \$97,303                   | \$50,482 - \$109,740                       | \$97,304 - \$109,740                     | \$50,482 - \$146,320                                  |
| US<br>Citizenshi<br>Status | <b>p</b> Not red             | quired                     | Not red                                    | quired                                   | Must be lawfully present in the U.S. to qualify       |

Note: Eligibility for other health coverage is most common reason for CHCP denial

### How to apply for CHCP



CHCP Open Enrollment starts November 1, 2024, and ends January 31, 2025.

Applications will be available on 11/1 at kp.org/chcp.



#### Two applications are needed:

- 1) The Kaiser Permanente Individuals and Families (KPIF application)
- 2) Subsidy application to determine eligibility

#### **Required Documentation**

Household Income: Such as pay stubs, W2 forms, profit and loss forms, or signed attestations.

**Cash Income**: Applicants with cash income can submit a signed attestation.

#### **Submitting Applications**

Email is recommended but fax and snail mail are okay. Processing applications can take up to 6 weeks.

#### **Coverage Start Date**

| Application received by | Coverage starts |  |  |
|-------------------------|-----------------|--|--|
| Dec 31, 2024            | Jan 1, 2025     |  |  |
| Jan 31, 2025            | Feb 1, 2025     |  |  |

### Find enrollment assistance organizations

Applicants are encouraged to apply through one of our Enrollment Partners.

#### kp.org/chcp/gethelp

#### Get Help with Community Health Care Program

If you have questions about the Kaiser Permanente Community Health Care Program, please call Member Services at 1-800-464-4000 (TTY 711), 24 hours a day, 7 days a week (closed major holidays).

#### **Enrollment Assistance Organizations**

For help signing up for the Kaiser Permanente Community Health Care Program or renewing your membership, call or visit one of the locations below. An enrollment assister will be happy to help you.

- + Alameda County
- + Contra Costa County
- + El Dorado County

#### Note: List is being updated

#### - Orange County

Community Health Initiative of Orange County 1505 E. 17th St., Ste. 121

Santa Ana, CA 92705 855-927-8333

Visit site

#### Contra Costa County

Contra Costa Health Services 1-800-771-4270 (toll free)

Visit site

Monument Crisis Center

1990 Market St.

Concord, CA 94520

925-825-7751

Visit site

### **Outreach materials**

CHCP flyers, FAQs, CHCP overview deck and more will be posted on the webinar website as available: <a href="https://virtualconnect.kaiserpermanente.org/chcp-briefing/">https://virtualconnect.kaiserpermanente.org/chcp-briefing/</a>

#### **Available in:**

Spanish

Chinese

Vietnamese

Tagalog

Korean

Farsi

Cambodian

Armenian



Enrollment partners can insert contact information and logo

## **Enrollment assistance training**

Kaiser Permanente is providing technical enrollment assistance trainings on CHCP for organizations with experience enrolling community members in subsidized programs (e.g., Medi-Cal and Covered California). *Office hours will be available following trainings to answer questions and resolve issues.* 



Tues, October 15<sup>th</sup> 10-11:30am



Wed, October 23<sup>rd</sup> 1:30-3pm



Training in Spanish, date TBD

# How you can help

We appreciate your partnership helping more Californians without health coverage to apply for CHCP starting on November 1st.



Inform the communities you serve flyers, social media



Share with staff and networks

overview deck, collateral



Participate in enrollment assistance training

### **Contact us**

### **CHCP**

Website: kp.org/chcp

#### **General Program Questions**



chco@kp.org

#### **Application Questions**



CHC-Applications@kp.org

### **KP Community Health**

For more information on becoming an enrollment partner, please contact:



Glenda Monterroza, CH Lead Kaiser Permanente NCAL glenda.monterroza@kp.org



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