

# **OE 2025 Final Stretch Refresh**

## **Community Health Care Program (CHCP)**

January 9, 2025

# Agenda

- CHCP Recap
  - Membership Administration
  - Eligibility Screening Tips
  - Resources & Reminders
- CHCP Updates
- Kahoot Quiz
- Open Forum Conversation
- Appendix





# **CHCP RECAP**



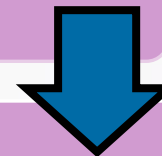
# **MEMBERSHIP ADMINISTRATION**

# Eligibility Screening Steps

CHCP applicants must meet **ALL** eligibility criteria to be approved

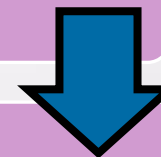
**Client lives in a KP Service Area:**

**Verify** using CHCP Zip Code List on briefing page.



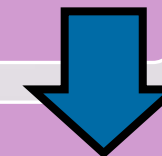
**Client is not eligible for ANY other health coverage service:**

**Confirm** applicant is NOT eligible for Medi-Cal, job-based health coverage, and Covered California.



**Client has a total household income within 139%-300% FPL:**

**Calculate** annual income using supporting documentation.



**Submit Complete Application for CHCP!**

**Complete** CHCP applications include: KPIF Application for Health Coverage , Application for Subsidy, and supporting income documentation.

# Eligibility Screening Steps (continued)

Verify applicants are **not eligible** for [Medi-Cal](#) or [Covered California](#)

- California residents with a total household income up to 138% FPL are eligible for Medi-Cal, regardless of immigration status.
- California residents with a total household income over 138% FPL may be eligible for Covered California, including:
  - Lawful permanent residents (green card holders).
  - Lawful temporary residents.
  - Persons fleeing persecution, including refugees and asylees.
  - Other humanitarian immigrants, including those granted temporary protected status, and DACA (Deferred Action Childhood Arrival) recipients.
  - Non-immigrant status holders (including worker visas and student visas).

# CHCP FPL Comparison Chart

		Medi-Cal		Community Health Care Program		Covered California
Income		Adults up to <b>138%</b> FPL	Kids up to <b>266%</b> FPL	Adults: <b>&gt;138% - 300%</b> FPL	Kids: <b>&gt;266% - 300%</b> FPL	<b>&gt;138% - 400%</b> FPL qualifies for subsidy
Household Size	1	\$20,783	\$40,060	\$20,784 - \$45,180	\$40,061 - \$45,180	\$20,784 - \$60,240
	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
	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 Citizenship Status		Not required		Not required		<b>Must be lawfully present in the U.S. to qualify</b>

# Eligibility Screening Steps (continued)

Verify applicant's total **annual** household income is between 139-300% FPL

- If submitting 1040 tax forms, verify **Adjusted Gross Income**.
- If submitting paystubs, use **gross** income.
- If submitting an attestation, confirm payment frequency and amount.

<b>Deduction for —</b> • Single or Married filing separately, \$13,850 • Married filing jointly or Qualifying surviving spouse, \$27,700 • Head of household, \$20,800 • If you checked any box under <b>Standard Deduction</b> , see instructions.	<b>5a</b>	Pensions and annuities . . . . .	<b>5a</b>		<b>5b</b>	Taxable amount . . . . .	<b>5b</b>		
	<b>6a</b>	Social security benefits . . . . .	<b>6a</b>		<b>6b</b>	Taxable amount . . . . .	<b>6b</b>		
	<b>c</b>	If you elect to use the lump-sum election method, check here (see instructions) . . . . . <input type="checkbox"/>							
	<b>7</b>	Capital gain or (loss). Attach Schedule D if required. If not required, check here . . . . . <input type="checkbox"/>			<b>7</b>				
	<b>8</b>	Additional income from Schedule 1, line 10 . . . . .						<b>8</b>	
	<b>9</b>	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your <b>total income</b> . . . . .						<b>9</b>	
	<b>10</b>	Adjustments to income from Schedule 1, line 26 . . . . .						<b>10</b>	
	<b>11</b>	Subtract line 10 from line 9. This is your <b>adjusted gross income</b> . . . . .						<b>11</b>	19,390.
	<b>12</b>	Standard deduction or itemized deductions (from Schedule A) . . . . .						<b>12</b>	
	<b>13</b>	Qualified business income deduction from Form 8995 or Form 8995-A . . . . .						<b>13</b>	
	<b>14</b>	Add lines 12 and 13 . . . . .						<b>14</b>	
	<b>15</b>	Subtract line 14 from line 11. If zero or less, enter -0-. This is your <b>taxable income</b> . . . . .						<b>15</b>	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2023)



# CHCP Resources

- [CHCP Briefing page](#)- contains all Enrollment Training recordings (with presentation decks), outreach flyers, Zip Code List, etc.
- [CHCP Website](#)- contains all CHCP Applications as fillable forms and more.

## Membership Administration:

- [CHC-Applications@kp.org](mailto:CHC-Applications@kp.org)- Email Applications and update requests.
  - Note “**New Application**” or “**Application Update**” in the subject line.
  - Missing Information needs to be submitted within 7 days.
- (800)731-4661- Available Monday to Friday 8am-5pm PST.
  - **Exclusively** for the use of enrollment partners.

# CHCP Reminders:

## CHCP is not a public benefit

- From the CHCP Application for Subsidy:

Kaiser Permanente will keep your information private, as required by law, and use your personal information only to see if you qualify for Kaiser Permanente's subsidy.

**6. Is the Community Health Care Program a public benefit that could impact my ability to become a lawful permanent resident or U.S. citizen in the future?**

No, the Community Health Care Program is not a public benefit. It is a Kaiser Permanente sponsored program to help pay for health coverage for low-income families and individuals that don't have access to public/private health coverage.

# CHCP Reminders:

## CHCP is not a public benefit (continued)

- From the [United States Citizenship and Immigration Services](#):

**Q: Which public benefits does USCIS consider when determining whether an applicant is inadmissible under the public charge ground?**

A: We consider an applicant's current and/or past receipt of public cash assistance for income maintenance. Public cash assistance for income maintenance includes only the following:

- Supplemental Security Income (SSI);
- Cash assistance under the Temporary Assistance for Needy Families (TANF) program; and
- State and local cash assistance programs that provide benefits for income maintenance (often called "General Assistance" programs).

Currently, participation in the following programs will not impact public charge determinations:



SECTION 8 AND  
PUBLIC HOUSING



WIC, SNAP, SCHOOL  
AND SUMMER MEALS



THE CHILDREN'S  
HEALTH INSURANCE  
PROGRAM (CHIP)  
AND MEDICAID

(Except for long-term care)



THE CHILD TAX  
CREDIT (CTC) AND  
EARNED INCOME TAX  
CREDIT (EITC).

*Please direct all questions  
to NWA at [info@nwica.org](mailto:info@nwica.org).*

## Stay connected with NWA



[nwica.org](https://nwica.org)

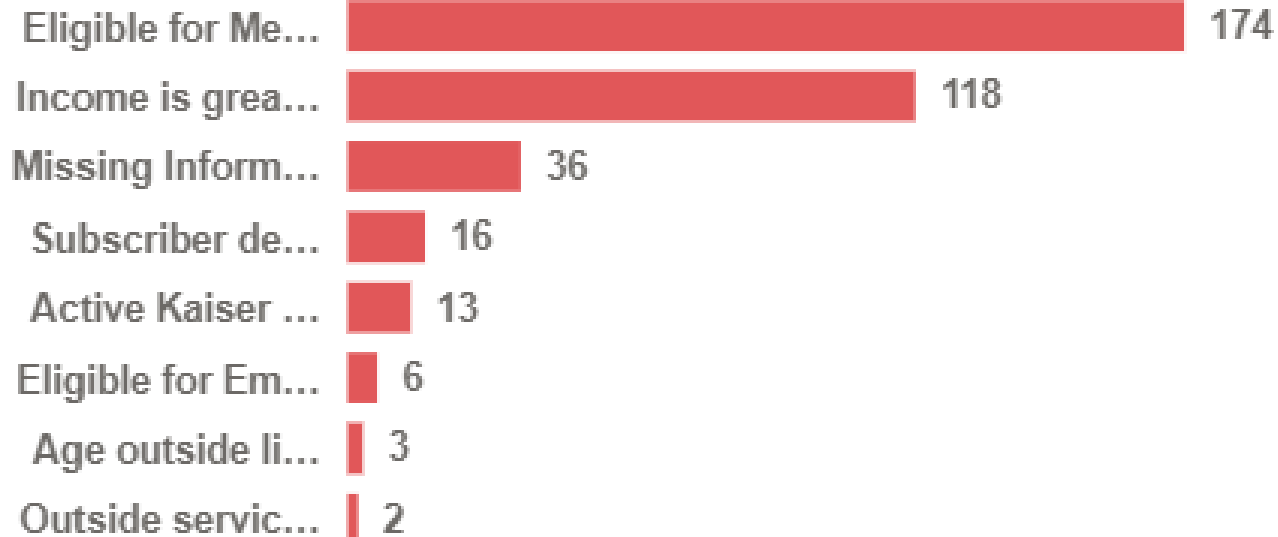


[@natwicassoc](https://www.instagram.com/natwicassoc)

# CHCP Enrollment Trends

Click for Community Partner view ▲	Approved			Denied			Missing Information			Pending			Grand Total		
	Count	% of Region Total	% of Program Total	Count	% of Region Total	% of Program Total	Count	% of Region Total	% of Program Total	Count	% of Region Total	% of Program Total	Count	% of Region Total	% of Program Total
Grand Total	1210	73.8%	100.0%	369	22.5%	100.0%	22	1.3%	100.0%	39	2.4%	100.0%	1640	100.0%	100.0%
Northern California	635	74.2%	52.5%	188	22.0%	50.9%	10	1.2%	45.5%	23	2.7%	59.0%	856	100.0%	52.2%
Southern California	575	73.3%	47.5%	181	23.1%	49.1%	12	1.5%	54.5%	16	2.0%	41.0%	784	100.0%	47.8%

## Applicant Denied Detail



# Kahoot Quiz

- Go to [www.Kahoot.it](http://www.Kahoot.it)
- Enter the game pin on the screen and in the chat
- Enter your name and have fun!

# Open Forum Conversation

- Tackle any last-minute questions about CHCP
- **H**elp new enrollers by sharing challenges and best practices
- **R**ecognize team members who are performing well
- **I**nspire each other to make the most of the rest of Open Enrollment
- **V**ocalize ambitious goals for CHCP applications
- **E**mpower each other with outreach strategies and ideas



# **APPENDIX**



# CHCP Information

- CHCP is a unique program sponsored by Kaiser Permanente
- CHCP provides high quality health coverage to California residents who meet ALL eligibility requirements.
- Eligible CHCP applicants:
  - Live in a Kaiser Permanente Service Area
  - Are **not eligible** for any other health coverage options, such as through Medi-Cal, a job-based health plan, or Covered California.
  - Have a total household income between 139%-300%FPL

## CHCP Information (continued)

- CHCP is not a public benefit program or part of public charge determinations.
- Approved CHCP members are enrolled in the KP Platinum 90 HMO plan and do not pay monthly premiums or out of pocket costs for covered services at KP facilities.
- Kaiser Permanente keeps all applicant information private, as required by the law, and uses the information to determine program eligibility.
- U.S. Citizenship/legal status is not a requirement
- A SSN/ITIN is not a requirement

# CHCP Eligibility Screening Steps

Verify applicant **annual** household income

- Eligible CHCP applicants must have a total gross annual household income between 139-300% FPL
- Supporting documentation is required to confirm annual income.
  - Last 2 paystubs **or** W2 **or** 1040 tax form
  - Applicants paid in cash can also use the [Reporting Form for Other Income](#)
- Tell us about any special circumstances around income documentation to help us understand reported annual income. Examples: Applicant changed jobs during the year, work seasonally, hours/wages vary depending on work available, etc.