



# HealthPAC Application Assistor Update

April 2013

Alameda County Health Care Services Agency

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- **Are you calculating Unemployment deductions correctly?**
- **What are the top reasons Auditors are returning applications?**
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## HEALTHPAC ENROLLMENTS

Alameda County Application Assistors are continuing to do a great job at completing HealthPAC Applications! As of March 31, 2013, there are over 90,000 HealthPAC participants. We appreciate your continued commitment to ensuring healthcare access to Alameda County residents.

## UNDERSTANDING INCOME TYPES

**Unearned** income is still considered income. Proof of income is most commonly not provided for the following types of unearned income: Pension/Retirement, Child Support, SSI/SSP, and State Disability Insurance.

If a person is claiming **no income**, be sure to have them complete and sign Appendix H-HealthPAC Statement of Income and Residency form and check **"I am/We are currently unemployed and have no source of income."** If a person is claiming **cash income**, they may be required to provide their most recent Income Tax return. When indicating cash income, remember to check off one of the options listed under **"TYPE OF WORK"** or write it in under **"OTHER"**, and indicate the amount and frequency of pay under **"PAYMENT FREQUENCY"**.

Pay attention to deductions made when counting income, especially with Unemployment Insurance Benefits (UIB). For HealthPAC, gross income is always counted. Deductions will be added back into the net income amount.

Example: a family size of ONE receiving UIB with a weekly pay of \$405 and a benefit reduction amount of \$90 for 2 weeks will not be eligible for HealthPAC.

Calculation:

- 1)  $\$90/2 \text{ weeks} = \$45$  benefit reduction for each week paid.
- 2) Add the \$45 to the weekly \$405 paid = \$450 gross weekly benefit award.
- 3)  $\$450 \times 4.33 = \$1948$  monthly gross income
- 4) \$1948 exceeds the HealthPAC maximum income level for a family size of one.

## PRELIMINARILY ELIGIBLE FOR MEDI-CAL?

When parents are preliminarily eligible for Medi-CAL with or without a Share of Cost, please do not OPT them OUT as they need to comply with the Medi-CAL application process to determine their Medi-CAL eligibility. HealthPAC applications will be returned or denied for preliminarily eligible for Medi-CAL if they have failed to go through the process. **EXCEPTION:** If parents have been denied Medi-CAL within the past 12 months due to excess property and/or do not have Medi-CAL deprivation or linkage, then parents can OPT OUT. Auditors will need to see a NOA with a favorable denial reason. **REMEMBER:** follow up on your pending Medi-CAL applications to be sure applicants are complying. HealthPAC approval depends upon the Medi-CAL eligibility determination.



Submit ALL verification documents within **24-48 hours** of application submission.

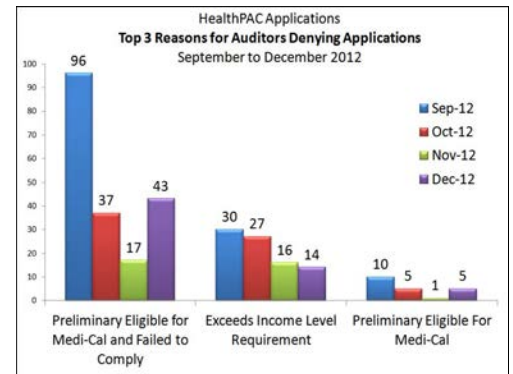
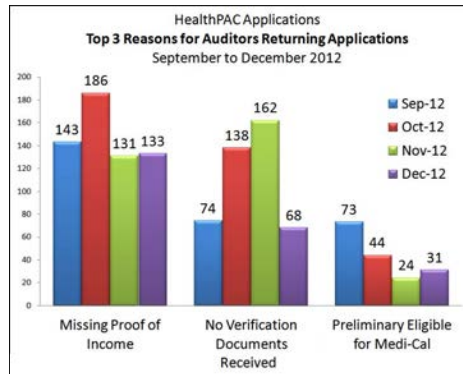


To better assist you, notify Auditor of a modified application by providing a new application number.



Visit the HealthPAC website for more information:  
<http://www.acgov.org/health/indigent/pac.htm>

## MOST COMMON RETURNED AND DENIED REASONS



Between September to December 2012, a total of 2,006 applications were returned and 589 denied. The three most common reasons are shown on the charts above.

## HEALTHPAC ID CARDS

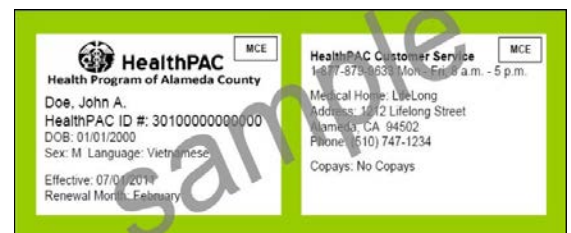
If a member is renewing HealthPAC, they are not issued a new HealthPAC card unless they have:

- 1) A change in categories, for example from MCE to HCCI or vice versa
- 2) An address change
- 3) A change in medical home
- 4) A gap in coverage dates

If members need a new HealthPAC card, they can contact the HealthPAC Customer Service number at 1-877-879-9633.

**SPREAD THE WORD:** If a client does not have their HealthPAC card, clinic staff may verify eligibility through One-E-App or by calling HealthPAC Customer Service at 1-877-879-9633.

In order for a homeless applicant to receive their HealthPAC ID card, indicate **"Homeless" on the One-E-App Residence Address** and input your clinic address as their Mailing Address. This will help avoid returned mail. Be sure to have the client complete Appendix H-HealthPAC Statement of Income and Residency form indicating that they are homeless in Alameda County. Also, if they have no income, make sure the first line is checked off stating **"I am/We are currently unemployed and have no source of income."**



## TICKLER REMINDERS

Auditors can only Approve, Return, or Deny applications, not modify applications. Make sure the One-E-App address matches the proof of Alameda County residency submitted by the applicant and confirm documents are faxed/uploaded before submitting the application. Before returning applications, be sure to:

- Read the most recent note carefully to ensure necessary corrections have been made.
- Keep returned applications until all corrections have been made and until all required verifications have been provided to avoid unnecessary returns.
- Be sure applications are returned from the "Follow-up Workload" not the "Tickler Workload."