

## A BRIEF GUIDE

SOLANO COUNTY HEALTH  
& SOCIAL SERVICES DEPARTMENT;  
The Community's Safety Net

## WHERE TO FIND HELP & WHAT TO LOOK FOR

The Solano County Health & Social Services Department (H&SS) serves as our community's safety net. The department determines eligibility for a variety of benefit programs and provides services to those who have no other place to turn and little or no resources of their own to fall back on. Programs include cash and food assistance programs such as CalWORKs, Food Stamps, and WIC. The Department operates health and dental clinics, and has a variety of health programs targeting pregnant women, young children, and others with specific needs. H&SS also provides mental health and substance abuse treatment, help to older adults and responds to calls about both child and senior abuse and neglect.

In these difficult times, more and more people are turning to H&SS. We can't always provide the help that you want. Eligibility requirements are strict. Most of our services are targeted to low-income households. For many of our services, you must have little or no income or assets. If we cannot provide full assistance, we may be able to provide some help or we can direct you to other governmental agencies and community organizations.

This brochure provides a brief overview of some of the programs and services that are available through H&SS or other providers with a particular emphasis on alternatives that may be available to deal with the loss of health insurance. Two of every three persons in Solano County who have health insurance get that insurance through an employer so, as unemployment rises, the number of people losing their health insurance rises. However, there are a number of programs available to help you keep your coverage or obtain alternative public or private coverage.

### WHO TO CONTACT:

#### General Information:

**2-1-1** to connect with community services near you - child care, senior services, counseling, food, shelter, job services, and more or [www.211bayarea.org](http://www.211bayarea.org).

**3-1-1** is a toll-free, non-emergency number that residents can use to access non-emergency County services. From outside Solano County dial 707-784-311 or toll free: 866-776-5266.

#### Solano County Employment & Eligibility Services:

For questions about CalWORKs, Food Stamps, Medi-Cal, and CMSP call

**(707) 784-8050 — Fairfield**

**(707) 553-5681 — Vallejo**

**(707) 469-4500 — Vacaville**

For complete information about services and programs and links to other resources:

[www.solanocounty.com/depts/hss/ees/default.asp](http://www.solanocounty.com/depts/hss/ees/default.asp)

#### Unemployment Insurance:

[www.edd.ca.gov/Unemployment/](http://www.edd.ca.gov/Unemployment/) or **1-800-300-5616**

*Note: Internet access is the best way to apply for unemployment Insurance as telephone lines are often busy. For those without access at home, all County libraries have computers available with internet access.*

*Many people who have lost their jobs, drained their savings, and/or seen their homes go into foreclosure are new to the world of public assistance. This brochure is intended to provide you with a basic understanding of some of the options available and how to contact help.*

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**When people lose their jobs, they also lose their health insurance. Finding alternatives insurance can be intimidating and expensive. What are the options?**

## **1. Spouse/Registered Domestic Partner**

If you lose your job and your health insurance but your spouse or registered domestic partner (RDP) is employed and their employer offers health insurance, you should look into obtaining coverage as a dependent. Even if your spouse or RDP was covered through your insurance plan, loss of employment and insurance is generally considered a "qualifying event" and you (and dependents) can begin coverage in your spouse/RDP plan even outside of regular enrollment periods.

## **2. COBRA Continuation of Coverage**

Keeping the same insurance and doctors that you had at work would provide the best continuity of health coverage. Under a Federal law called COBRA (Consolidated Omnibus Budget Reconciliation Act), displaced workers have the right to continue coverage under their employers' group plans after they change or lose jobs. This option is available to employees of companies with group health plans that cover 20 or more workers. (If a company goes out of business, COBRA may not be available.) Coverage can be continued for up to 18 months — longer in some cases. You generally have 60 days after you lose your insurance to opt for COBRA coverage. After 60 days, the insurance company can decline your eligibility. Once you select COBRA, your coverage is effective with no gaps, so your eligible medical claims during that period of time should all be covered. Because this is the same coverage that the worker had before losing his or her job, the same benefits and features are available, and there are typically no restrictions for preexisting conditions. You can also discontinue participating at any time after permanent coverage is found. By the way, COBRA also applies to dental coverage.

### **RECENT CHANGES IN COBRA COVERAGE**

The high cost of COBRA coverage deterred many from signing up in the past. The federal stimulus bill included a provision that will subsidize up to 65% of the cost for 9 months. The provision is retroactive to September 2008 and will be administered by the US Treasury Department. Employers will receive a tax credit against payroll taxes to cover the federal share. Your employer or former employer will provide details as they become available.

On the negative side, the cost of COBRA health coverage has traditionally been very expensive. The employer no longer pays their share of the cost and the individual must pay the full cost of the coverage. A typical employer health plan can cost \$450 per month for an individual and between \$1,300 and \$1,400 or more for a family. That type of cost can use up 70 percent or more of even the highest monthly unemployment insurance benefit (\$450 per week). However, the recently passed federal stimulus bill includes a provision to pay 65 percent of the premium for up to 9 months. The provision is retroactive to September 1, 2008. (Individuals with incomes above \$125,000 (single) or \$250,000 (married) will not be eligible.) If the expense is still too high even with the federal subsidy, it is possible to continue

coverage for specific individuals rather than the entire household. For example, if you or a specific dependent has ongoing medical expenses and other members of the family are relatively healthy, it is possible to elect coverage solely for that one individual.

## **3. Short-term Medical Insurance**

Short-term medical insurance can provide coverage for a limited period of time and may be a good solution for those between jobs or waiting for other health insurance to start. This form of coverage is offered by a select group of insurance companies and features coverage from 1 to 12 months. This can be a good option for those between jobs, when COBRA is not available and you do not have significant pre-existing conditions. Of course, the cost of this coverage will depend on your age, other health related factors, and the deductible you select. The more economical options generally have high deductibles and co-pays. One place to look is [www.ehealthcobra.com](http://www.ehealthcobra.com), a web site developed by eHealthInsurance that offers quotes and side-by-side comparisons of several short-term and high-deductible medical plans for individuals and families.

## **4. Catastrophic Health Insurance**

As the name implies, these policies are primarily designed to cover major emergency medical expenses. The cost is relatively low because insured people must first satisfy a high deductible, ranging from \$500 up to \$15,000, depending on the plan purchased. These policies are *not* intended to pay for routine doctor office visits or trips to the emergency room for the flu, nor for preventive care, maternity care or mental health care. However, most catastrophic plans cover hospital stays, X-rays, and surgical expenses. Think of this as affordable medical coverage for the worst that can happen, which primarily provides coverage so your other assets do not get wiped out from the high cost of a true medical emergency. Folks who get this coverage will need to be prepared to pay a deductible if they incur a serious illness or accident. If you have a pre-existing condition such as heart disease, cancer or diabetes, you are generally not eligible for this type of coverage.

## **5. Association Coverage**

Many trade, professional or other associations offer health insurance to their members. If you belong to any groups or associations, call their membership services to find out if they offer this coverage. There can occasionally be a small, additional administrative fee such as two percent of the annual premium that the Association may charge you, but this is still a good way to obtain a group rate for coverage.

## 6. Local Community Clinics

Some uninsured adults turn to non-profit community clinics for low-cost or free medical care for things such as routine visits or check-ups. But this is not a viable alternative for a major illness or accident, as hospitalization is not provided. Solano County is home to several community clinics. Most screen clients to see if they can qualify them for Medi-Cal or some other public program or other type of insurance. For clients without insurance, the clinics generally offer a sliding scale based on income.

## 7. Bargain/Negotiate

You can negotiate with health providers over fees — especially when you know of a need for services in advance. Many hospitals and other providers charge uninsured “walk-up” patients much more than the rates they negotiate with large groups for services. You should look into the possibility of at least being charged the same discounted rate as is offered to those with group coverage. Remember, you can still go to your current (or other) physician without health insurance and pay your way. The cost will be much less than the cost of going to a hospital emergency room.

## 8. Medi-Cal

Medi-Cal is California's Medicaid health care program -- a joint federal-state health insurance program for individuals who meet near poverty-level income and asset qualifications. Medi-Cal pays for a variety of medical services for children and adults with limited resources. Individuals who receive cash assistance payments such as SSI/SSP or CalWORKs automatically qualify for Medi-Cal. For those in the lowest qualifying income levels, Medi-Cal is provided at no cost. If income is higher, you must pay a certain amount (similar to a deductible) for any medical expenses incurred. The amount paid is called the Share of Cost (SOC). The SOC can often be quite high. Medi-Cal eligibility requirements are complex and depend on income, assets, family size, household composition, disability status, and other health and income factors.

To apply for Medi-Cal or CMSP, contact  
Solano County Employment & Eligibility  
Services at the numbers or web page  
shown on Page 1.

## 9. County Medical Services Program (CMSP)

The County Medical Services Program (CMSP) provides no-cost or low-cost health insurance for adults between 21 and 64 year of age. Those who have incomes at or below 200% of the federal poverty level (FPL) and who are not eligible for Medi-Cal benefits could be eligible for CMSP benefits. As with Medi-Cal, eligibility requirements are complex and vary depending on individual or family circumstances. The Employment & Eligibility Services Division can determine whether you, your family or a member of your family qualifies for CMSP, Medi-Cal or any other public program.

## 10. Healthy Families

The Healthy Families Program is a low cost (\$4-\$17 monthly premium per child) insurance that provides health, dental, and vision coverage to children who do not have insurance and do not qualify for no-cost Medi-Cal. This insurance pays most of your children's costs for visits to doctors, dentists, and specialists. To find out if your children may qualify or to get assistance with the enrollment process contact the Solano Kids Insurance Program (SKIP) at 1-800-978-5747.

## 11. Healthy Kids Program

The Healthy Kids program is a low cost (\$7-\$15 monthly premium per child) insurance that provides health, dental, and vision coverage to children who do not have insurance and do not qualify for full-scope Medi-Cal or no-Cost Medi-Cal. Children must be a resident of Solano County. The acceptance of any application for enrollment in the Healthy Kids Program depends on the availability of public and private funds. To find out if your children may qualify call SKIP at 1-800-978-5747.

## 12. Kaiser Child Health Plan

This is a low cost (\$8 or \$15 per child) insurance that provides health, dental, and vision coverage to children who do not qualify for full-scope Medi-Cal, no-cost Medi-Cal, or CCS (California Children's Services). Families with income up to 300% FPL can join the Kaiser Child Health Plan. To find out if your children qualify, call SKIP at 1-800-978-5747.

## 13. County Prescription Discount Card

Since last fall, Solano County has made free prescription drug discount cards available to any resident of Solano County. The cards offer an average savings of 20 percent off the retail price of commonly prescribed drugs. The program is sponsored by the National Association of Counties (NACo). The cards may be used by any County residents, regardless of age, income, or existing health coverage. The cards can be used at participating pharmacies in Solano County as well as at a national network of more than 57,000 participating pharmacies. Most major pharmacies participate in the program. The discount card can offer a significant savings that for uninsured and underinsured residents of the County. Cards are available at the various locations across the County, including Health and Social Services buildings, libraries and family resource centers. Residents can call 311 to find a location near them.

## Solano County Community & Public Clinics

### Public

Solano County Clinics — Vallejo & Fairfield

### General

La Clinica Vallejo

Community Medial Centers — Vacaville & Dixon

### Prenatal & Maternal

La Clinica Great Beginnings (Vallejo)

Planned Parenthood — Vallejo, Fairfield & Vacaville

### Dental

La Clinica Dental (Vallejo)

Solano County (Fairfield)

# You have just lost your job, what help can you get?

## Unemployment Insurance

If you have lost your job through no fault of your own, you will generally be eligible for unemployment insurance. If you earned \$46,000 annually or less, you will generally receive an amount equal to about half your previous earnings. After that, the weekly payment is frozen at \$450 per week no matter how much your previous salary was. Under the newly passed federal stimulus bill, UI payments are supposed to increase by \$25 per week. This program is run by the State.

## COBRA Subsidy

Under the recently enacted federal stimulus bill, the federal government will now subsidize 65 percent of the cost of COBRA continuation of insurance. If you have full family coverage that costs, for example, \$1,300 monthly, you will only have to pay \$455 instead of the full amount. If the cost is \$500 for single coverage, you would have to pay \$175.

## Food Stamps

If you receive unemployment insurance, you probably will not qualify for food stamps unless your family is particularly large and/or your unemployment insurance benefit is very low. However, the income and asset threshold for food stamps is generally higher than for CalWORKs and you may be able to qualify for food stamps prior to other types of assistance as unemployment insurance expires or assets are reduced. Broadly speaking, the maximum gross income allowed is 130% of the Federal poverty level (FPL) (\$28,665 for a family of 4) or 165% of the FPL if the household has a qualifying elderly or disabled person. Actual determination of whether one qualifies for food stamps requires a review of other household income, expenses, and assets.

## Food Pantries

A network of food pantries located throughout Solano County can help with emergency food assistance. Most coordinate through the Food Bank of Contra Costa and Solano. Call 2-1-1 for a location or contact information.

## CalWORKs

In most cases, you will not be able to qualify for CalWORKs until severance and/or unemployment insurance have run out and you have seen a reduction in your savings and other assets. The CalWORKs program provides temporary financial assistance and employment focused services to families with minor children who have income and property below State maximum limits for their family size. Families that qualify for CalWORKs receive money each month to help pay for housing, food and other necessary expenses. The CalWORKs Welfare to Work (WTW) program is designed to assist welfare recipients to obtain or prepare for employment.

## School Lunch Program

Depending on household size and income, you may want to look into this program. (Some schools also provide breakfasts.) To receive free meals, household income must fall below 130 percent of poverty (\$28,605 for a family of four). For reduced-price meals, household income must be between 130 and 185 percent of the federal poverty level (\$40,792 or less for a family of four). Contact your children's school for more information.

## General Assistance

The General Assistance (GA) Program provides short-term cash assistance to adults without children. GA helps recipients find employment, or if disabled, obtain support from another source. GA is considered a loan and is supposed to be paid back. Most recipients have little income or assets.

## SKIP — Solano Kids Insurance Program

The Solano Kids Insurance Program (SKIP), an initiative under the Solano Coalition for Better Health, is a centralized health insurance resource for children accessed by a 1-800 number. In existence since 1998, SKIP provides knowledgeable information about health care access & health options for children. Health Access Specialists assist families with the enrollment process for Medi-Cal, Healthy Families, Kaiser Child Health Plan, and the Healthy Kids Program.

For more information or to schedule an appointment, call: 1-800-978-SKIP (7547).

