Health Insurance: Affordable and accessible for residents in Mendocino County
by David Lavine

As of January 1, 2014, the Affordable Care Act (ACA) made health care coverage available for the first time to millions of Californians. Of those individuals newly eligible for coverage, 640,000 to 1.0 million are predicted to newly enroll in Medi-Cal and 790,000 to 1.2 million are predicted to enroll with subsides in the state-based exchange, Covered California.

More than 15 percent of Mendocino County's population is uninsured, as of the latest census data collection. But nearly all those residents now have access to health care coverage.

The ACA is already benefiting many residents in the county, according to Lily Caravello, Senior Program Specialist with Mendocino County Health and Human Services Agency, and a Covered California Certified Enrollment Counselor.

"We have a lot of self employed people in this county, for example," she said. "Before the ACA these people in our community, the artists and therapists and accountants and other contracted laborers, have been paying huge percentages of their income just on health insurance, anywhere from 20 to 50 percent in some cases."

Now coverage for these folks is finally affordable, and practical, she says.

"A client who was paying $400 a month for a junk plan is now going to be paying $100 a month for a good one," Caravello said. "People can afford now to go get their mammograms and colonoscopies and other screenings that they have been putting off because of high deductibles. Once we get through the applications and clients realize that, they're amazed."

During this time that deserves celebration, the ACA simultaneously presents great opportunities and challenges for the healthcare system, especially in rural areas.

The ACA makes significant and systemic investments in the health care delivery system's infrastructure and programs. Federal and state investments have been made in anything from workforce development and loan repayment programs, to establishing Innovation Centers to explore ideas for delivery system reforms to decrease costs, improve access and improve quality of the overall system.

Despite the substantial investments, sustained holes are anticipated in the safety net, especially in rural Northern California.

As of January 1, 2014, up to 3 to 4 million Californians are estimated to remain uninsured, according to Insure the Uninsured Project data. Included in that number are

individuals ineligible for coverage due to immigration status, individuals eligible for Medi-Cal but who do not enroll, low-income adults who qualify for an exemption because health care is unaffordable, and individuals who simply fail to enroll in coverage during open enrollment periods or fail to pay their premiums during coverage.

In rural Northern California, specifically, the number of residually uninsured is estimated to be up to 90,000 individuals after full implementation of ACA, according to a report by the Health Alliance of Northern California. Uninsured rural community members often look to community health centers for care, paying on a sliding fee scale or receiving services without pay.

Organizations across the county have been proactive about addressing the anticipated barriers.

The Health and Human Services Agency's Community Outreach Unit coordinates a coalition of community-based organizations, called Covered Mendocino, which includes community health centers, family resource centers, hospitals and others, that works collectively to support countywide outreach, education and enrollment efforts.

"It will take a focused, unified effort to advocate for rural health care issues," said Paula Cohen, Executive Director of the Mendocino Coast Clinics and Board Chair of the Alliance for Rural Community Health. "Change is never easy, and there have been some flaws in implementation across the board that have impacted the work in our rural communities, but we're working through them and going in the right direction."

For more information on the Affordable Care Act in Mendocino County, visit HealthyMendocino.org.