

Affordable Care Act in Mendocino County – A Year In Review

The Affordable Care Act was launched in earnest in January of 2014. Since that time, our community advocates and partner organizations have experienced a whirlwind of new systems, new application processes, new rules, and a whole lot of chaos. Those of us who work “in the trenches” with the American health insurance system are just beginning to lift our heads, take a breath, and reflect upon the new health insurance landscape we find ourselves in. So what’s been the local story? After a little more than a year of experience, what have we learned about the implementation of the Affordable Care Act in Mendocino County? Read on!

How many people gained coverage through the Affordable Care Act?

At its core, the Affordable Care Act provides new opportunities for coverage for the uninsured. A new category of eligibility into Medi-Cal means that low-income adults without children are eligible for full-scope no-cost coverage. Adults with slightly higher incomes (above \$1,343 per month for a single adult) are eligible for subsidized coverage through Covered California. Cascading and overlapping income ranges that differ for adults and children mean that many families in Mendocino County include children eligible for coverage in Medi-Cal and parents eligible for coverage in Covered California. All in all, it’s a complicated maze of program eligibility. But the bottom line, and the one that matters the most to the general public, is that there IS a health insurance program available for every citizen. In 2014, approximately 4,000 people in Mendocino County enrolled in a Covered California Health Plan and received Advanced Premium Tax Credits to make their coverage more affordable. Enrollment in Medi-Cal was even more dramatic. Between December 2013 and December 2014, an additional 9,877 people in Mendocino County were enrolled in Medi-Cal coverage. Taken together, approximately 13,800 people gained new coverage options as a result of the Affordable Care Act. Although not all of these folks were uninsured, the Affordable Care Act likely gave them new opportunities for coverage that is better and cheaper than what they had before.

What challenges are specific to Mendocino County?

Our local communities experience challenges specific to rural areas. The range of health plan options available to Mendocino County is very slim. Anthem Blue Cross and Blue Shield are the only health plans available through Covered California in Mendocino County. Due to limited coverage area and restricted provider options, very few enrollees select Blue Shield. As a result, 98% of those enrolled in a Covered California health plan in Mendocino County choose Anthem Blue Cross. This leaves a single health plan with a virtual monopoly in the county and in the position of being disinterested in any sort of negotiations about services, plan design, or rates.

Mendocino County is also unique in the density of residents that are self-employed, piece together a living through a variety of part-time work options, and/or work for very small businesses. As such, these residents are likely to have unusual income documentation, as well as fluctuating income throughout the year. Although this characteristic of the Mendocino County workforce contributes to the vitality and intrigue of our community, atypical work situations lead to complications with the enrollment process

through Covered California. As a result, a large number of community residents have experienced frustration and confusion with the enrollment and plan selection process with Covered California.

What lies ahead?

Coming up in 2015, we expect a smoother enrollment and renewal process, more opportunities for immigrants, and perhaps a shift in the number of small businesses offering coverage to their employees. Now that workers, particularly low-wage workers, have the opportunity for affordable coverage through Covered California, some very small employers may cease offering coverage to their employees with the goal of giving their workers the opportunity to take advantage of options through Covered California.

All in all, it's been a rocky ride, and one that is not quite over yet! But instead of steep mountains ahead, we see a few small hills to climb and hopefully a smooth ride to comprehensive, affordable, and efficient health insurance coverage for all in Mendocino College.

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*This month's feature article was written by Megan Van Sant, project coordinator for **Covered Mendocino**. Covered Mendocino is a coalition of community-based and government agencies working together to provide outreach and enrollment assistance to Mendocino County residents in need of affordable health insurance coverage through Medi-Cal or Covered California.*