



SAN MATEO COUNTY HEALTH
HEALTH COVERAGE UNIT

March 13, 2024

San Mateo County Health Coverage Unit

We help connect families and individuals to affordable healthcare coverage

To further longer and better lives for everyone in San Mateo County

We treat all with respect and empathy



SAN MATEO COUNTY HEALTH
HEALTH COVERAGE UNIT

San Mateo County Health Coverage Unit

- Certified Enrollment Counselor (CEC)

Also referred to as a **CHA**

- Community Health Advocate
Community Health Advocate (CHA)



San Mateo County Health Coverage Unit

CHA's available throughout the county.

- On the coast we are available in person at:
 - Coastside Clinic on **Mondays**,
 - ALAS Half Moon Bay Office on **Tuesdays**.

Phone assistance and in-person appointments are available by calling the Health Coverage Unit at **650 616-2002**.



San Mateo County Health Coverage Unit

- We partner closely with:
 - Human Services Agency
 - Puente De La Costa Sur,
 - ALAS,
 - Life Moves,
 - Ravenswood Family Health Center



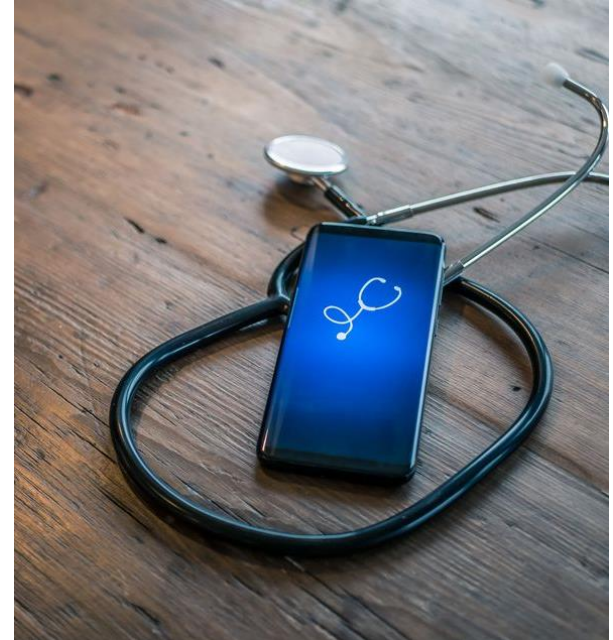
San Mateo County Health Coverage Unit cont...

- We provide one-on-one assistance
 - State/Federally offered insurance programs (Medi-Cal and Covered California)
 - County-offered coverage programs (ACE and DHC)
 - Kaiser Community Health Care Program
- We educate and assist participants through the enrollment process
 - Assist in completing forms and applications
 - Follow up on the client's application status throughout the process
 - Guide clients to the correct agency when grievances arise



Health Coverage Programs

- Access to Care for Everyone (ACE)
 - Resident of San Mateo County
 - Age 19 and above
 - Not eligible for Full Scope Medi-Cal with or without a Share of Cost
 - Not eligible for Covered California
 - Incomes between 138%-200% of the Federal Poverty Level (FPL)



Health Coverage Programs

- Temporary ACE
 - Resident of San Mateo County
 - Age 19 and above
 - Not eligible for Full Scope Medi-Cal with or without a Share of Cost
 - Not available during Covered California open enrollment
 - Not eligible for Covered California Special Enrollment Period
 - Incomes between 138%-200% FPL



Health Coverage Programs

- Access to Care for Everyone (ACE)
 - \$360 yearly enrollment fee, non-refundable
 - Coverage begins on the first day of the month in which the application was submitted
 - SMMC may waive bills in the 3-months before the coverage effective date
 - Coverage is managed through the Health Plan of San Mateo
 - Farmworkers and Unhoused individuals will have their yearly fee waived; they will still be responsible to pay co-payments.



Health Coverage Programs

- Excess Income ACE
 - Resident of San Mateo County
 - Age 19 and above
 - Not eligible for Full Scope Medi-Cal with or without a Share of Cost
 - Not eligible for Covered California
 - Incomes between 200%-225% FPL,
 - Must be experiencing financial hardship and
 - Have a chronic condition
 - No yearly fee of \$360



Health Coverage Programs

- Discounted Health Care (DHC)
 - Incomes between 200%-400% FPL,
 - DHC applies a 65% discount to services rendered at San Mateo Medical Center and satellite clinics



Health Coverage Programs

- *ACE and DHC are coverage **programs** (not insurance) that are offered through San Mateo Medical Center*
- Other providers also extend discounts or charity for those without health insurance



2024 Federal Poverty Level

Household	MAGI MC (ADULTS) 0% - 138%		ACE 138.1% - 200%		ACE Excess Income 200.01%-225%		DHC up to 400%	
	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly
	138%		200%		225%		400%	
1	\$20,783	\$1,732	\$30,120	\$2,510	\$33,885	\$2,824	\$60,240	\$5,020
2	\$28,208	\$2,351	\$40,880	\$3,408	\$45,990	\$3,833	\$81,760	\$6,816
3	\$35,632	\$2,970	\$51,640	\$4,304	\$58,095	\$4,841	\$103,280	\$8,608
4	\$43,056	\$3,588	\$62,400	\$5,200	\$70,200	\$5,850	\$124,800	\$10,400
5	\$50,481	\$4,208	\$73,160	\$6,098	\$82,305	\$6,859	\$146,320	\$12,196
6	\$57,905	\$4,826	\$83,920	\$6,994	\$94,410	\$7,868	\$167,840	\$13,988
7	\$65,330	\$5,445	\$94,680	\$7,890	\$106,515	\$8,876	\$189,360	\$15,780
8	\$72,754	\$6,064	\$105,440	\$8,788	\$118,620	\$9,885	\$210,880	\$17,576
9	\$80,178	\$6,682	\$116,200	\$9,684	\$130,725	\$10,894	\$232,400	\$19,368
10	\$87,603	\$7,301	\$126,960	\$10,580	\$142,830	\$11,903	\$253,920	\$21,160
11	\$95,027	\$7,920	\$137,720	\$11,478	\$154,935	\$12,911	\$275,440	\$22,956
12	\$102,452	\$8,539	\$148,480	\$12,374	\$167,040	\$13,920	\$296,960	\$24,748
Add for each additional person	\$7,425	\$620	\$10,760	\$898	\$12,105	\$1,009	\$21,520	\$1,796

Effective 1/1/2024-ACE, MAGI and CCHIP

Effective 4/1/2024 -Non-MAGI



Other Coverage Programs cont...

- **Kaiser Community Health Care Program**

- Not eligible for other public coverage programs
- Live in a Kaiser Service area
- Regardless of immigration status
- Children 266%-300% FPL
- Adults 138%-300% FPL

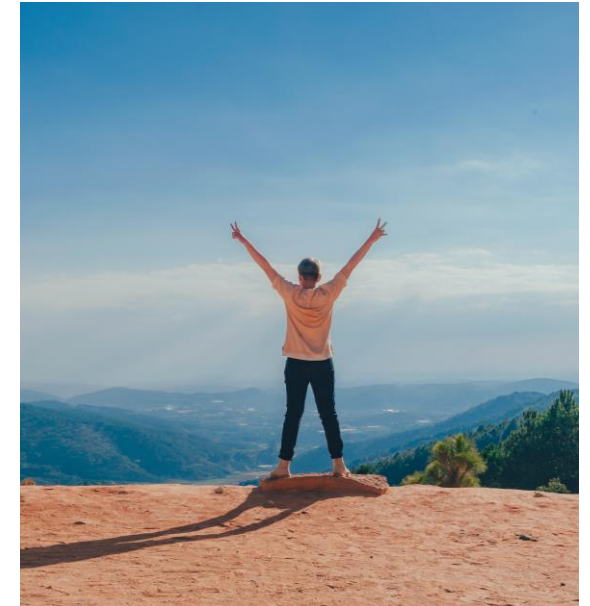
<https://charitablehealth.kaiserpermanente.org/northern-california/eligibility/>

Household/Family Size	Monthly Household Income no more than:	Annual Household Income no more than:
1	\$3,645	\$43,740
2	\$4,932	\$59,160
3	\$6,216	\$74,580
4	\$7,500	\$90,000
5	\$8,787	\$105,420
6	\$10,071	\$120,840



Other Coverage Programs cont...

- **Financial Assistance Programs Provided by Hospitals and Clinics**
 - Ravenswood Family Health Center, North East Medical Services, Samaritan House -*Sliding Fee Scale Programs*-





Do You Need Help Paying for Health Care?

Federal, state, and county health coverage programs can help you pay for services. Our Health Coverage Unit will help you find a program right for you.

How to Apply

You can apply by phone or make an appointment to apply in person. Drop-ins are welcome. CALL (650) 616-2002.

HOURS

- Monday – Wednesday, Friday: 8:30 AM - 5:00 PM
 - Thursday*: 10:00 AM – 5:00 PM
- *We close at 2:30 PM on the 2nd Thursday of each month

LOCATIONS

- Coastside Clinic**
225 S. Cabrillo Hwy., 100A, Half Moon Bay
Open Mondays only
- Daly City Clinic**
380 90th Street, Daly City
- Human Services Agency**
2500 Middlefield Road, Redwood City
- San Mateo Medical Center**
222 West 39th Ave, San Mateo
1st floor, by Business Office

Where to Get an Application

- Online at www.smchealth.org/insurance
- Go to one of our offices
- Call (650) 616-2002 and we will mail it to you
- Application available at no charge in English, Chinese, Spanish and Tagalog

What You Need to Apply

- Proof of home address in San Mateo County** (recent utility bill, billing statement, or ID with your address)
- Proof of income** (if you have income - recent paystub, government check stub, or tax forms from the previous year)
- Proof of identity** (any state ID card, ID from your country of origin, or passport)
- Social Security Number or Tax ID Number** (if you have one)
- Residency card** (if you have one)
- Work Permit** (if you have one)

Income Levels to Qualify

Eligibility for each program is based on the Federal Poverty Level (FPL) determined by family size and annual income.

FAMILY SIZE	138% FPL <i>Medi-Cal, Charity Care</i>	200% FPL <i>ACE</i>	300% FPL <i>Kaiser CHCP</i>	400% FPL <i>DHC</i>
1	\$20,783	\$30,120	\$45,180	\$60,240
2	\$28,208	\$40,880	\$61,320	\$81,760
3	\$35,632	\$51,640	\$77,460	\$103,280
4	\$43,056	\$62,400	\$93,600	\$124,800
For each additional family member, add:	\$7,425	\$10,760	\$16,140	\$21,520

Available San Mateo County Health Coverage Programs

More details about these programs are online at www.smchealth.org/insurance. Our Health Coverage Unit will help you find a program that's right for you. Call (650) 616-2002 or e-mail info-hcu@smcgov.org.

Access and Care for Everyone (ACE)

- Coverage for San Mateo County residents 19 years old or older without health insurance
- \$360 annual non-refundable application fee and co-payments for services
- Income between 138% and 200% FPL

Charity Care

- Visits approved for Charity Care have no charge
- Medications not covered
- Income at or below 138% FPL

Discounted Health Care (DHC)

- 65% discount off all services billed by San Mateo Medical Center
- Income at or below 400% FPL

Available Private, State, and Federal Health Insurance and Coverage Programs

Breast and Cervical Cancer Treatment Program (BCCTP)

- Coverage for men and women with breast cancer and women with cervical cancer
- Income at or below 200% FPL

Covered California

- State's health insurance marketplace
- Premium assistance available to lower the cost of health care
- Must file federal income tax return

Every Woman Counts (EWC)

- Breast and cervical cancer screening for uninsured and underinsured women
- Breast cancer screening for women age 40 and older

- Cervical cancer screening for women age 21 and older
- Income at or below 200% FPL

Family Planning, Access and Treatment Program (PACT)

- Provides family planning services for individuals who are uninsured or underinsured
- Income at or below 200% FPL

Kaiser Community Health Care Program (CHCP)

- Coverage for uninsured children and adults without access to MAGI Medi-Cal or employer sponsored insurance
- No cost health coverage
- Income at or below 300% FPL

Medi-Cal

- Coverage for children and adults with limited income and resources
- No cost and low-cost health coverage

Other Payment Options

Self-Pay Prompt Pay Discount

- If you do not qualify for a health coverage program:
- Pay 50% of your bill within 30 days of the date of the bill
 - We will waive the balance
 - Only available for services billed by San Mateo Medical Center

Extended Payment Plan

- We can help with an interest-free payment plan based on your ability to pay.
- Only available for services billed by San Mateo Medical Center

Questions About Your Bill

We never charge more than the amount generally billed for emergency services or other medically necessary care. **If you have questions about your bill, please call our Business Services Department at (650) 573-2525.**

Our Financial Assistance Policy is online at www.smchealth.org/health-care-costs.



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HEALTH COVERAGE UNIT

Questions?

**For constituents: HCU Hotline: 650.616.2002;
Email: info-hcu@smcgov.org**