

SUPPORT MEDI-CAL CONTINUOUS ELIGIBILITY: FIRST 5 YEARS



Consistent health coverage, and regular prevention and wellness services, lay the foundation of a healthy life for our youngest children.

First 5 Urges State Leaders to support AB 2402 (Rubio), which extends continuous coverage for all infants in the Medi-Cal program until their 5th birthday, ensuring they have uninterrupted access to needed medical care.

What is meant by continuous coverage in Medi-Cal?

Multi-year continuous Medi-Cal coverage means children eligible for Medi-Cal can stay continuously enrolled until their 5th birthday without having to complete an annual review of eligibility. In 2000, California adopted the federal option to provide 12-months of continuous Medi-Cal, which includes infants in their first year of life, with annual renewals up to age 19.

Many California families face barriers when seeking to renew their Medi-Cal coverage. Paperwork errors and administrative barriers can result in children being disenrolled from Medi-Cal. The estimated average length of Medi-Cal coverage loss due to “churn,” cycling on and off health coverage, is three to four months. In a meeting with the Department of Health Care Services, staff shared that approximately 50 percent of the time children lose Medi-Cal coverage the reason is a catch-all category called “failure to respond.”

Why focus on continuous coverage for children under five?

Ninety percent of brain development occurs during the first five years, a time when the American Academy of Pediatrics recommends children receive fourteen well-child visits to administer critical preventive care, like immunizations, and track developmental milestones. Approximately ten percent, or 100,000 children ages zero to five in California, experience Medi-Cal enrollment churn.

The benefits of continuous eligibility include:

- » Continuity of care and access to the essential health and preventative services all children need to grow up safe, healthy, and ready to succeed in school and life.
- » Reduced administrative costs for providers, health navigators, and counties (such as costs for new presumptive eligibility screenings, preparing new applications, and determining eligibility), as well as lowering health care costs that can otherwise increase as children cycle back onto coverage after a gap.
- » Improve ability of Medi-Cal health plans to provide and track preventive services children are entitled to under federal law, and comply with state meet quality metrics.

INEQUITIES AND COVERAGE DISRUPTIONS

Long-standing, structurally racist policies and practices have created an environment where families of color experience a significantly greater degree of volatility in employment, income, and housing. These economic and housing impacts heighten the risk of insurance churn and coverage loss. Inconsistent health coverage leads to a higher likelihood of unmet medical needs and lower likelihood of having a usual source of care, exacerbating health inequities.



California Can Do Better

Ensuring continuous coverage for children under age 5, without administrative barriers, will significantly contribute to improving continuity of care for young children. The large number of Medi-Cal children losing coverage for “failure to respond” during the redetermination process may be driven by administrative hurdles (not receiving required forms at current address, difficulty responding to additional documentation requirements), or housing insecurity.

Under the current national public health emergency, all Medi-Cal enrollees have temporary continuous enrollment. However, this protection is likely to expire in 2022. States will have to recheck eligibility for everyone enrolled in Medicaid, including children. Many children are estimated to lose coverage. We urge California leaders to act quickly to prevent this churn.

The First 5 Association of California supports the 58 First 5 county commissions in building the early childhood systems and supports needed to ensure California’s young children are safe, healthy, and ready to succeed in school and life. The First 5 vision is that, one day, California’s success will be measured by the well-being of its youngest children.

#AB2402 #ContinuousCoverage #CABlueprint