HEMOPHILIA COUNCIL OF CALIFORNIA

How to Navigate Medi-Cal, GHPP & Medicare

Presented by
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What is the Hemophilia Council of California?

Our **Beginning**

HCC is a 501(c)3 nonprofit organization formed in 1989 to a met coordinate the shared advocacy agenda of the four California hemophilia organizations

Our **Focus**

HCC coordinates statewide access, education and advocacy efforts on behalf of individuals living with bleeding disorders and rare or chronic conditions

Our **Advocacy**

HCC advocates to protect access to care, promote progressive treatment options and advance the quality of life for these individuals, families and caregivers

Mission & Vision

Our **Mission**

To improve access to care and treatment options in order to advance the quality of life for people with bleeding disorders through advocacy, education, and outreach in collaboration with our founding member organizations

Our **Vision**

Open access to quality innovative care and choice of treatment for all people with bleeding disorders

Introductions

Mosi Williams – PsyD & Licensed Clinical Social Worker, UCSF Adult Hemophilia Treatment Center

Insurance Options for Adults

Medi-Cal

GHPP

Medicare

Medi-Cal

(Outside CA – Medicaid)

- Must live in California
- Income-based eligibility requirements
- Expansion in 2024 (adults 26-49 regardless of immigration status)
- Apply online - https://www.coveredca.com /

Medi-Cal -

Fee for Service vs. Medi-Cal Managed Care

- Most Medi-Cal patients will be on a Managed Care Plan
- You may be limited to specific networks of doctors and hospitals
- Pharmacy benefits are all through Medi-Cal Rx (including blood factor)

Genetically Handicapped Persons Program (GHPP)

- Must live in California
- Eligibility based on genetic condition (i.e. bleeding disorder, sickle cell disease, cystic fibrosis)
- Age 21 and older
- Submit application by email to GHPPEligibility@dhcs.ca.gov

What does GHPP cover?

- **Special Care Centers**
  - i.e. Hemophilia Treatment Centers
  - i.e. Sickle Cell Centers
- Hospital stay
- Outpatient Medical
- Pharmaceutical Services
  - Medications prescribed by your doctor
  - **Home infusion therapy**
- Surgeries
- Nutrition Products and Medical Foods
- Durable Medical Equipment
- Other Services
  - Home health services
  - Physical, occupational and speech therapy
  - Mental health services
  - Medical supplies

**Note – Each service has specific criteria for approval and must be medically necessary and appropriate to be approved.

Medi-Care

- Federal program for 65 and older (or under 65 with certain disabilities, i.e. ALS or end stage renal disease)
- There are four parts to Medi-Care (Part A, B, C & D)

Part A (Hospital Insurance)

- ***Inpatient*** hospital fees
- Inpatient factor coverage
- Patient responsible for inpatient deductible ($1,484 for each benefit period in 2021)

Part B (Medical Insurance)

- ***Outpatient*** services (doctors, clinics, labs)
- Factor therapy (home use, facility, doctors office)
- Monthly premium for most ($148.50 in 2021); co-pays (20%); deductible ($203 in 2021)

Part C (Advantage; optional)

- Private plan includes A, B, & usually D
- Typically, HMO or PPO; cost varies

Part D (Drug coverage)

- Private plans contract with Medicare, incl. stand-alone prescription drug plans (PDPs) and Advantage drug plans (MA-PD plans)
- Benefit helps pay for enrollees' drug costs after deductible is met ($445 in 2021)
- Monthly premiums & cost sharing for Rx, costs vary by plan

Do they work together?

Yes – they can work together.

If you have Medicare it will be the primary.

GHPP will always be the payor of last resort.

What should you do?

Always start early (3-6 months before eligibility or renewal)

Consult with experts – your HTC is a great resource

Complete the application fully and document everything you submitted, include the date and method (i.e. email, mail, fax)

Where can you go for more help?

Experts

- Your Hemophilia Treatment Center or other Providers
- Health Care Navigators
- Hemophilia Council of California
- MyPatientRights.org

Coworkers/Friends/Family

Resources

- Applying for Medi-Cal (California)
- Apply for GHPP
- Medicare Options
- Medicare Resources from HFA
- Glossary of Insurance Terms (HFA)

Thank you to our 2023 Public Policy & Advocacy Webinar Series Sponsors!

Thank you for joining us!

REMINDER:

This webinar is part of a series of educational webinars presented by the Hemophilia Council of California.

A recording and slides will be available in a few weeks at

http://www.hemophiliaca.org/education/webinars/

NEED HELP?

Contact **Lynne Kinst** at (916) 572-7771 or lkinst@hemophiliaca.org