



CalOptima
Better. Together.

Navigating the Health Care System

**Assistive Technology Institute Conference
February 13, 2010**

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Chief Operating Officer**

Introduction

- Chief Operating Officer



- Physician



- Father



What is CalOptima?

- CalOptima is:
 - a) A privately owned company.
 - b) Part of the county government.
 - c) A public agency.
 - d) None of the above.
- Provides health care coverage to children, low-income families, seniors and persons with disabilities

Who does CalOptima serve?

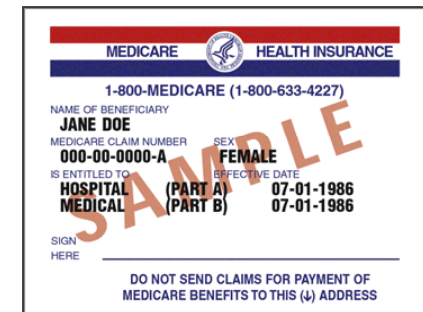
- CalOptima serves nearly 400,000 Orange County residents through 4 programs:
 - Medi-Cal
 - Healthy Families
 - Healthy Kids
 - OneCare (a Medicare Advantage Special Needs Plan for Dual Eligibles)
- That means, we take care of more than 1 in 9 Orange County residents
- We insure 1 in 4 Orange County children, making us the largest insurer of children in our community

Who are CalOptima members?

- Medi-Cal beneficiaries



- Medi-cal and Medicare Dual Eligibles



- Children enrolled in the Healthy Families Program and Healthy Kids Program



What does CalOptima do?

- **Ensure Access to Care**

- Contract with a network of providers to deliver health care services
- Link members to health networks and providers

- **Ensure Quality of Care**

- Oversee quality of services provided by contracted providers

- **Ensure Cost-Effectiveness of Care**

- Establish rules for appropriateness of care
- Directly reimburse providers for certain services

CalOptima Member Resources

- **CalOptima Customer Service**

- 1-714-246-8500

- 1-888-587-8088

- **Member Liaison Program**

- Assists seniors, members with disabilities, and members without housing

- **Care Coordination**

- **Grievance and Appeals**

Tips from a Health Insurance COO's Perspective



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A Public Agency
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Make Informed Choices

- Use the internet to research ratings of:
 - Health Insurance Plan
 - Medical Group
 - Physician
 - Facility
- Talk to advocates and advocacy organizations
- Talk to peers/others with similar disabilities
- Talk with your doctor

Understand How Insurance Works

- Read and keep your policy/benefits handbook.
- Familiarize yourself with plan rules and follow them.
 - Your insurance may require prior authorization (permission) for equipment, surgery or other care.
 - The insurance may require a referral from your primary care doctor in order to see a specialist.
- Pay attention to deadlines.
 - For example, a referral may be good for only 2 visits or expire after 30 days.

“Insider’s Tips”

- Learn the **BENEFITS** in your health insurance(s)
 - Review the **Evidence of Coverage (EOC)** or **Explanation of Benefits (EOB)** in the member handbook
- Understand the **AUTHORIZATION** process
 - Requires doctor to provide sufficient (and complete) documentation of “**medical necessity**” and previous treatments
 - Must be submitted to the correct organization that has the financial responsibility for that item or service
 - If approved, there may be time or quantity limitations

“Insider’s Tips”

- Become familiar with the **APPEALS AND GRIEVANCE** processes
 - Service issues
 - Coverage issues
- Get a **CASE MANAGER** when necessary
 - Clinical professionals
 - Assist in navigation of benefits, authorization and coordination of multiple health care providers
- Be **ASSERTIVE**, not aggressive

Tips from a Doctor's Perspective

Choose the Right Doctor for You

- Factors to Consider:
 - Academic history
 - Board-certification
 - Specific professional interests
 - Hospital affiliations
 - Insurance company affiliations
 - Medical group affiliations

- Ask about:
 - Office hours
 - Availability in an emergency, or a back-up physician
 - Average wait *for* appointments and *during* appointments
 - Accessibility issues for persons with disabilities

Choose the Right Doctor for You

- The relationship between a doctor and patient is very important.
 - Does your doctor's "bedside manner" match your personality?
 - Will your doctor be an active advocate for you and your needs?
 - Will the *office staff* provide the support you need?
 - Completing paperwork
 - Transmitting consultations
 - Following up when the “ball gets dropped”
 - Make yourself memorable (in a good way)

Be an Involved Consumer/Advocate

- Be prepared when visiting the doctor's office:
 - Write down a list of questions and concerns ahead of time.
 - Keep a notepad handy between visits so that no questions remain unanswered.
 - Share information and concerns with the doctor so he or she can make good decisions.
 - Ask questions and take notes. Make sure you understand the doctor's orders. Do not hesitate to ask for clarification.
 - Bring a list of all medications, including "over the counter" meds.
 - If possible, have someone you trust accompany you to your appointment. They can take notes to help you remember the details of your discussion.
 - Ask for a copy of the doctor's notes.

Be an Involved Consumer/Advocate

- Reach out to advocacy groups or community-based organizations for information and assistance
- Keep your doctor informed
 - New findings/research about your disability
 - Changes in insurance policy and benefits.
- Keep good records
 - Keep copies of bills, written correspondence from doctors, hospitals, insurers, etc.
 - Keep notes from telephone conversations
 - Date, time, name of person, what you heard

Be an Involved Consumer/Advocate

- Don't assume your doctors, therapists and agencies communicate
 - Become the “glue” between them
- Give your doctor the names, addresses and phone numbers of doctors and organizations to whom the doctor should send a summary of the visit.
- Give broad permission to share information with others
- Keep a personal health record and update it frequently
 - Manual or internet based

Tips from a Father's Perspective

“Tips from Dad”

- Get smart!
 - Understand the disorder(s)
 - Medical, behavioral, physical, social
 - Anticipate future issues and needs
 - Research options
 - Medical
 - Social
 - Agencies
 - Advocacy
 - Identify services to which the individual is entitled

“Tips from Dad”

- Emphasize the strengths of the individual
- Have high (but realistic) expectations
- If you don't fail occasionally, you are not trying hard enough
 - It's better to have tried and failed, than to never have tried at all
- Prepare for setbacks – they will happen

“Tips from Dad”

- Be realistic, but be creative
 - Acknowledge limitations and seek accommodations
 - Don't tackle every issue at once
- Be humble
 - Build a support system
 - Take a break once in awhile
 - Accept that you will make mistakes
- Be assertive, not aggressive
- Remember ALL members of the family

QUESTIONS?

- Chief Operating Officer



- Physician



- Father



Other Local Resources

- **Aging and Disabilities Resource of Orange County**
1-800-510-2020
- **Council on Aging – Health Insurance Counseling Advocacy Program (HICAP)**
1-714-533-8275
- **Dayle McIntosh Center**
1-714-621-3300 or TDD 1-714-663-2081
- **Team of Advocates for Special Kids (TASK)**
1-866-828-8275 or 1-714-533-8275
- **2-1-1**