



**CENTRAL CALIFORNIA
LEGAL SERVICES**
JUSTICE. EQUITY. POWER.

Central Valley Health Consumer Center

A Project of:

**Central California Legal Services, Inc.
2115 Kern Street, Suite 200
Fresno, CA 93721**



We believe that getting, keeping, and being able to use your health insurance is essential to keeping you and your family healthy.



WHAT WE DO

- **Provide no-cost health consumer assistance with:**
 - **Health insurance eligibility**
 - **Access to health care service issues**
 - **Medical debt and billing**
 - **Medi-Cal estate recovery**
 - **Other health consumer matters**



WHO CAN WE HELP?

- US Citizens
- Legal Permanent Residents
- Some others with legal resident status
 - Call us to confirm
- No income limits





HOW CAN WE HELP?

- What is “Consumer Assistance?”
 - Tell you your options
 - Give advice on how to handle the matter on your own
 - Make phone calls or requests on your behalf
 - Write letters on your behalf
 - Help file grievances, appeals and complaints





SERVICES WE DON'T PROVIDE

Central Valley Health Consumer Center
DOES NOT assist patients in:

- Medical Malpractice cases
- Workers' Compensation cases
- Bankruptcy cases
- Personal Injury cases



COUNTIES THAT WE SERVE

Fresno

Kings

Madera

Mariposa

Merced

Monterey

San Benito

San Luis Obispo

Stanislaus

Tulare

Tuolumne





MEDICAL BILLING ISSUES

- Assistance with different types of medical billing issues:
 - Proper Health Insurance Billing
 - Health Insurance Coverage Denials
 - Medi-Cal Share of Cost
 - Improper Medi-Cal Balance Billing
 - Filing Financial Assistance/Charity Care Applications
 - Medical Debt Lawsuits
 - Reasonable Payment Plan Negotiations





HOSPITAL BILLS: FINANCIAL ASSISTANCE ELIGIBILITY

- CA non-profit hospitals are required to have financial assistance/charity care policies
- Notice of policy required
- Based on household size and income:
 - Recent income tax return, paystubs, and financial assistance application
 - Additional information/documents may be needed
- Can still apply and may be eligible even if you have health insurance and bills are co-pays or co-insurance





FINANCIAL ASSISTANCE ELIGIBILITY CONTINUED

- May be available for smaller hospital bills
- Bills you cannot afford to pay
- Applicable to all hospital bills
- If the hospital doesn't mention financial assistance, ask and insist on getting an application
 - Insist on submitting copies of your financial documents for consideration



WHERE FINANCIAL ASSISTANCE DOES NOT APPLY

- **Medical bills for:**
 - **Specialists**
 - **Clinics**
 - **Physicians' Medical Groups**
 - **Laboratory Testing**
 - **Ambulance Bills**
 - **BUT these services may have their own financial assistance or discount policies. Always ASK what options are available**



MEDI-CAL BALANCE BILLING

- California and federal laws prohibit providers that accept Medi-Cal from billing Medi-Cal Beneficiaries.
- If a provider receives proof of a consumer's active (at the time of service) Medi-Cal coverage and continues to bill, the provider may be subject to a penalty.



MEDI-CAL BALANCE BILLING

Good News! These regulations are still enforced even if a medical bill has already gone to collections.





MEDICAL DEBT LITIGATION

- **Assist consumers with medical debt lawsuits:**
 - **Identify the consumer's options for dealing with the debt**
 - **Represent clients in court**
 - **Negotiate payment plans**
 - **File Charity Care/Financial Assistance Applications**





DMHC KEY FUNCTIONS

The California Department of Managed Health Care (DMHC) is a state agency that ensures basic health care services and mandated benefits are provided:

DMHC KEY FUNCTIONS:

- Consumer Protection / DMHC Help Center
- License Health Plans & Ensure Compliance with State laws
- Review Proposed Premium Rate Changes (Individual & Small Group Products)
- Track enrollee complaints
- Take Enforcement Action Against Plans that Violate the Law

Consumer Help Center

- DMHC's Consumer Help Center has helped more than **2.3 million** Californians resolve complaints and issues with their health plans
- Services are fast, free and confidential
- Over the last 3 years, approximately **62%** of Independent Medical Reviews resulted in the consumer receiving the requested service or treatment

Complaints

A Consumer Complaint is a general complaint about a health plan, provider, or medical group, including:

- Delays in getting an appointment, referral, or authorization
- **Claims, billing and co-payment issues**
- Terminations or cancellations of health coverage
- Access to translation and interpretation services
- Finding an in-network doctor, hospital or specialist
- Complaints about a doctor or plan
- Doctor or hospital is no longer with your health plan (Continuity of Care)

Independent Medical Review

- Request an IMR if your health plan denies, modifies, or delays a health care services, treatment or medication.
- An objective review by doctors outside your health plan.
- Apply for an IMR within six months after your health plan sends you a written decision about your issue.
- Once the IMR/Complaint Form has been received, DMHC reviews it to determine if it qualifies for an IMR and if it should be processed as expedited.
- If it does not meet the criteria for an IMR, it will be processed as a Consumer Complaint.
- IMRs are reviewed on a case-by-case basis. In most cases, IMRs are decided within 45 days.

DMHC Help Center

1-888-466-2219

HealthHelp.ca.gov



OTHER RESOURCES

- Community Health Centers offer a sliding -fee scale program. This program is for persons without Medi Cal, Covered California and private insurance coverage.
- The sliding- fee scale allows you to be charged at a reduced rate, or at no charge, based on your income and household size. These health centers will require proof of your income.
 - Clinica Sierra Vista: 833-278-4584
 - Family HealthCare Network: 866-342-6012 (Fresno County) or 877-960-3426 (Tulare County and Kings County)
 - United Health Centers of the San Joaquin Valley: 800-492-4227
 - Valley Health Team: 559-693-2462



HOW YOU CAN REACH US

- **CALL: (800) 675-8001; Monday – Friday 8:30 AM to 5:00 PM**
- **EXT. “1271” for HEALTH**
- **You’ll connect with our Intake Specialist, who will gather initial information about your health concern before your case is assigned to a Health Advocate**



WE SUPPORT YOU!

Thank you for attending!

Please consider a donation to CCLS during this time!

Visit our website and click “Donate” at:

www.centralcallegal.org

or contact:

luisa@centralcallegal.org | (559) 570-1242
pmullen@centralcallegal.org | (559) 570-1224





THANK YOU FOR JOINING US!

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