

# Portico Healthnet



*The mission of Portico Healthnet is to reduce the number of people without coverage for health care services.*



# Portico Healthnet Program Areas

## Outreach and Application Assistance

- Partnerships with over 400 referring organizations.
- Our staff provide linguistically and culturally appropriate information and referrals for the diverse groups we serve.
- Staff screen for potential eligibility for Minnesota Health Care Programs and assist with the application process.

## Portico Healthnet Coverage

- Prevention-based
- Provides coverage for a comprehensive health services, including:
  - Primary and preventive medical care
  - Specialty and urgent clinic care
  - Outpatient mental health services
  - Prescription medications
- Care managers help participants improve their health and navigate complicated health care systems

# Portico in the Community

**Portico connects with uninsured people via:**

**On-site partnerships**

**Events and health fairs**

**Referrals from professionals**

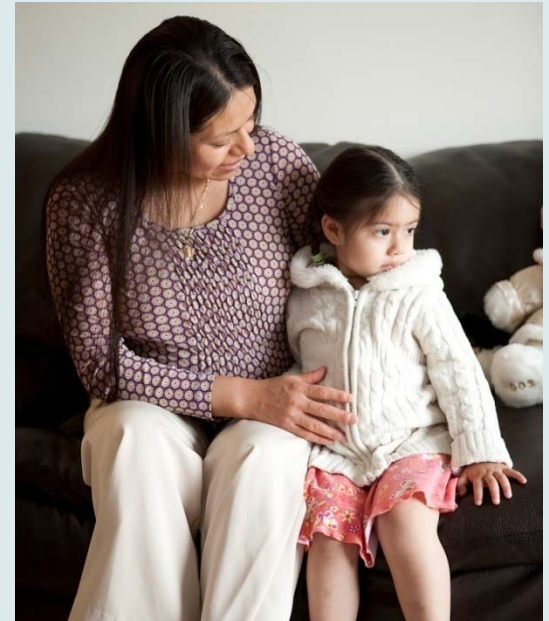
**Word of mouth recommendations**



# Referring Agencies



- **Schools**
- **Government Agencies (WIC, Corrections, Public Health)**
- **Clinics and hospitals**
- **Family and friends**
- **Social service agencies**
- **Faith-Based Organizations**



# Health Access Line



- **Portico Healthnet operates the 489-Care line (866-489-4899)**
- **Callers can access information about low-cost clinics and health resources**
- **Uninsured callers are transferred to Portico's Community Health Workers for assistance in applying for Minnesota Health Care Programs**

# Application Assistance



- **CHWs determine whether any family member might qualify for MHCP**
- **CHW completes application with client in person or over the phone**
- **Portico CHWs submit application and track its progress.**
- **CHWs communicate with case workers and applicants regarding verifications and case status.**
- **Portico invites clients to return for assistance with renewals.**

# MHCP Application Follow-up



- **Clients sign a DHS Release of Information to allow Portico CHWs to follow up on application.**
- **CHWs communicate with case workers and applicants regarding verifications and case status.**
- **Portico invites clients to return for assistance with renewals.**

# Portico's 2010 Outreach Results



- Over 16,000 uninsured individuals screened for different health coverage options
- Over 3,800 individuals assisted in applying for Minnesota Health Care Programs
- 2,880 individuals successfully enrolled in or renewed coverage

# Minnesota Health Care Programs



- **Medical Assistance**

- Families and adults can qualify
- You must meet income and asset limits to be eligible.
- Applications are processed through the county where you live.
- No cost



# MA Expansion



- As of March 1, 2011, GAMC program is eliminated
- Adults without children who have very low incomes can qualify for MA Expansion
- No asset limit
- Part of federal health care reform

# Minnesota Health Care Programs



- **MinnesotaCare**
  - It's for adults without children and families.
  - You must meet income and asset limits to be eligible.
  - The income limits are higher than Medical Assistance.
  - You must pay a monthly fee to be enrolled.
  - The application is processed by the State of Minnesota.



# Immigration Status



- **Minnesota Health Care Programs are not available to everyone. Your immigration status affects whether you can qualify.**
    - Citizens, asylees, refugees and some permanent residents can qualify.
    - Undocumented people, people with visas, and people with work permits usually don't qualify.
    - In case of an emergency health need, people who don't usually qualify might be eligible for Emergency Medical Assistance.
- \* Everyone needs to meet income and asset limits to qualify.**



**Over 50% of  
uninsured  
Minnesotans  
are eligible for  
a state-funded  
health  
coverage  
program**

Medical Assistance

General Assistance  
Medical Care

MinnesotaCare

## **Barriers to enrollment:**

- **Awareness** of eligibility
- **Complexity** of the application process
- **Documentation** required
- **Communication** with case workers.

# Awareness



Many eligible individuals are not familiar with the differences between MHCP programs, do not know where or how to apply, or believe they would not qualify.



# Complexity



- Household size
- MA multiple income limits
- MinnesotaCare 4 month rule
- MinnesotaCare applicants may not be eligible if their employers offer insurance
- Medical Assistance offers retroactive coverage, but MinnesotaCare does not
- Asset limits apply to adults in all programs but applicants are often unsure what assets are counted

# Documentation



Required documents for MHCP applications include:

- Proof of income
- Proof of citizenship
- Proof of identity
- Proof of assets
- Proof of pregnancy
- Employer insurance info
- Child support referral
- Medical Bills
- And more...



# Communication



- Application processing time
- There is a shortage of bilingual case workers and notices are printed in English
- Applicants are often confused about the status of their case or do not understand why it was denied
- Applicants do not always notify case workers of a change of employment or address

# Portico Healthnet Coverage Program

**A COMMUNITY BASED  
COVERAGE MODEL THAT  
PROVIDES AFFORDABLE  
HEALTH CARE ACCESS  
AND CARE MANAGEMENT  
TO UNINSURED PEOPLE**



# Coverage Model



- **Prevention-based**
- **Provides coverage for a comprehensive continuum of services, including:**
  - Primary and preventive medical care
  - Specialty and urgent clinic care
  - Outpatient mental health services
  - Prescription medications
  - Interpreter services for medical appointments
- **Care management component helps participants manage their health and navigate complicated health care systems**

# Eligibility Guidelines for Portico Coverage

- Resident of Dakota, Hennepin, Ramsey or Washington county
- Uninsured
- Income at or below 350% of Federal Poverty Guidelines



# Lessons Learned



- Many uninsured individuals actually qualify for coverage under existing public and community safety-net programs.
- Access to primary and preventive care significantly reduces high-cost emergency room use and in-patient hospital care.
- You can't just give people access to health care services when they haven't had it before, and expect them to know how to use our complicated system correctly.



Portico Healthnet is working to reduce these barriers and improve access to Minnesota Health Care Programs.



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