

## California's Consumer Assistance Program Grant- Project Abstract

The health insurance market in California is regulated by two separate agencies -- the Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI). Under the executive authority of the Governor, the DMHC regulates 108 health care service plans, covering 21 million Californians who have HMO and certain PPO plans. Operating under the authority of an independently elected insurance commissioner, the CDI regulates all other PPO and indemnity health products, covering approximately 9.3 million lives. This bifurcated regulation of the health insurance market, coupled with the administration of public programs housed in a third agency, often leaves consumers confused about where to turn for help when they have questions about health care coverage or federal health care reform, or have complaints.

**Project Goals:** The grant will enhance the capacity of the DMHCs' Help Center, as well as that of the Office of the Patient Advocate (OPA), which operates in partnership with the DMHC. With a total budget of \$3,400,000, the major goals of the grant are to:

- Develop and promote a coordinated consumer-friendly website and corresponding toll-free number that consumers can call with questions about health care coverage, and to receive assistance with the filing of complaints and appeals.
- Conduct a statewide media campaign, in partnership with consumer organizations, to educate consumers about their rights and responsibilities with respect to group health plans and health insurance coverage, and to provide assistance with enrollment in group health plans or health insurance coverage.
- Evaluate the effectiveness of the initiatives, and collect, track, and quantify consumer problems and inquiries for reporting to state and federal policy makers.

### **Grant Proposal: Enhance Existing Consumer Assistance and Education Programs**

**Website Development:** California will launch a website on health care reform this month, primarily designed to update policy makers and providers on the state's efforts to implement health care reform. However, one section of the website (Healthcare and You) is specifically aimed at consumers. The grant will be used to enhance the consumer-related components of the state website, to translate its content into the threshold languages (Spanish, Chinese, Vietnamese, and up to nine other languages), and to ensure that it is written at appropriate health literacy levels for all to understand. In addition, the website will use consumer-tested content and format, and will provide a direct link to the DMHC Help Center with a "Click-to-Chat" feature for addressing questions online.

**Enhance the Help Center's Consumer Assistance Capability:** To provide a coordinated point of entry for consumers with questions regarding their health care needs and grievances, a state-of-the-art communications system will be procured to provide a more efficient platform that will also support new functionality for online communications between staff and the public. This system will support links to the state website and a coordinated consumer assistance phone number. The DMHC will provide additional staff training, and will establish agreements with other state agencies regarding data sharing and the management of consumer complaints and appeals.

**Consumer Education Campaign:** The grant will also be used to develop and implement a multi-cultural social marketing campaign for Californians seeking information about their health insurance rights, health coverage, and the state's efforts to implement federal health care reform. Consumers will access this information through the [www.healthcare.ca.gov](http://www.healthcare.ca.gov) website and the Help Center toll-free number, which will serve as a coordinated point of contact to the various state government entities involved in health care and health care reform, and reduce consumer confusion about which state agency to call for updated information and assistance. Using a competitive bid process, the DMHC will select contractor(s) to assist in identifying appropriate target audiences and key messages, and to develop methods and strategies appropriate to accomplishing these goals.