



Governor Blagojevich's



Illinois – Early Experiences and Lessons Learned



Family Health Plans Overview

- All Kids and FamilyCare Assist – Cover children and parents with income up to 133% FPL. Adults have small co-pays.
- All Kids and FamilyCare Share – Covers children and parents with income greater than 133% up to 150% FPL.
- All Kids and FamilyCare Premium Levels 1 – 3 cover children and parents with income greater than 150% up to 400% FPL.
- All Kids and FamilyCare Rebate provides premium assistance to families with income in the Share and Premium Level 1 ranges.
- All Kids Premium Levels 4 – 8 cover uninsured children in families with income above 400% FPL.





GOVERNOR ROD R. BLAGOJEVICH



All Kids Premiums and Out-of-Pocket Costs Vary by Monthly Income and Family Size

To find out how much All Kids/FamilyCare may cost you, follow these 5 simple steps:

First, find your family size in the column "Family Size". Be sure to count yourself.

- 1) Look only at your family size row. Read across that row to the box where your family's total monthly gross income falls.
- 2) The box will be in the column of the All Kids/FamilyCare plan that matches your income.
- 3) Read down that column to the cost box at the bottom. The cost box shows the Monthly Premium per family member, along with the maximum Monthly Premium for your family, and the Maximum Co-Payments per family or per child, per year.
- 4) Parents and caretaker relatives may be eligible for some of these programs.
- 5) Rebate helps eligible families pay for employer or private health insurance.



INCOME BOX*

Family Size	ALL KIDS AND FAMILYCARE FOR CHILDREN AND ADULTS						ALL KIDS FOR CHILDREN ONLY		
	Assist	Share	Premium Level 1	Rebate	Premium Level 2	Premium Level 3	Premium Level 4	Premium Level 5 - 7	Premium Level 8
1	Up to \$1,153 per month	\$1,154 - 1,300 per month	\$1,301 - 1,733 per month	\$1,154 - 1,733 per month	\$1,734 - 2,600 per month	\$2,601 - 3,467 per month	\$3,468 - 4,333 per month	\$4,334 - 6,933 per month	\$6,933 or more per month
2	Up to \$1,552 per month	\$1,553 - 1,750 per month	\$1,751 - 2,333 per month	\$1,553 - 2,333 per month	\$2,334 - 3,500 per month	\$3,501 - 4,667 per month	\$4,668 - 5,833 per month	\$5,834 - 9,333 per month	\$9,333 or more per month
3	Up to \$1,951 per month	\$1,952 - 2,200 per month	\$2,201 - 2,933 per month	\$1,952 - 2,933 per month	\$2,934 - 4,400 per month	\$4,401 - 5,867 per month	\$5,868 - 7,333 per month	\$7,334 - 11,733 per month	\$11,733 or more per month
4	Up to \$2,350 per month	\$2,351 - 2,650 per month	\$2,651 - 3,533 per month	\$2,351 - 3,533 per month	\$3,534 - 5,300 per month	\$5,301 - 7,067 per month	\$7,068 - 8,833 per month	\$8,834 - 14,133 per month	\$14,133 or more per month
5	Up to \$2,749 per month	\$2,750 - 3,100 per month	\$3,101 - 4,133 per month	\$2,750 - 4,133 per month	\$4,134 - 6,200 per month	\$6,201 - 8,267 per month	\$8,268 - 10,333 per month	\$10,334 - 16,533 per month	\$16,533 or more per month

COST BOX

Monthly Premium per family member	None	None	1 member: \$15 2 members: \$25 Ea. add'l: \$5	Set by your employer or private health insurance	\$40 per child \$80 per adult	\$70 per child \$140 per adult	\$100 per child	\$150 - 250 per child	\$300 per child
Max Monthly Premium	N/A	N/A	\$40 for 5 or more family members	Set by your employer or private health insurance	\$80 for 2 or more children plus \$160 for 2 adults	\$140 for 2 or more children plus \$280 for 2 adults	\$200 for 2 or more children	No cap	No Cap
Max Co-payments per Year	No co-payments	\$100 per family for all services	\$100 per family for all services	Set by your employer or private health insurance	\$500 per child for hospital services	\$750 per child for hospital services	\$1,000 per child for hospital services	\$5,000 per child for hospital services	No Max

*These limits increase slightly each year. These are calendar year 2008 levels.

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Children's Health Plans

- 1996 - Illinois covered children under age 6 in families with income up to 133% FPL and children age 6 and above in families with income up to 100% FPL under Medicaid.
- December 1997 – Illinois did a Medicaid expansion under SCHIP to increase eligibility for children age 6 and above to 133% FPL.
- August 1998 – Illinois began a separate SCHIP program for children with income above 133% and at or below 185% FPL. It consisted of two parts – All Kids Share for children in families with income up to 150% FPL and All Kids Premium for those with income up to 185% FPL. Illinois also began All Kids Rebate, a premium assistance program for families with income in the SCHIP range. All Kids Rebate was completely state-funded.
- October 2002 – Under a HIFA/1115 waiver, Illinois began receiving federal matching funds for the Rebate program.
- July 2003 - Illinois increased eligibility for children from 185% to 200% FPL.
- July 2006 – Illinois implemented a state-only expansion to provide health insurance coverage to all uninsured children living in the state regardless of income or immigration status.





Parent/Caretaker Relative Health Plans

- 2001 – Illinois covered parents up to the medically needy level, approximately 38% FPL at the time, under Medicaid.
- October 2002 – Under an 1115/HIFA waiver, Illinois expanded coverage to parents with income up to 49% FPL.
- July 2003 – Illinois continued expansion under the waiver, offering coverage to parents with income up to 90% FPL.
- September 2004 – Coverage was expanded to cover parents in families with income up to 133% FPL.
- January 2006 – Illinois expanded coverage for parents up to 185% FPL, making them eligible for Share, Premium and Rebate programs.
- December 2007 – Illinois implemented a state-only expansion to offer coverage to parents with income up to 400% FPL.





Policy Overview



- What does All Kids do?

- All Kids provides every uninsured child in Illinois access to comprehensive and affordable healthcare.
- Parents who enroll their children pay monthly premiums and co-payments at affordable rates.
- Before, many children of working or middle class parents were caught in the gap between public programs that their parents were not eligible for and private health insurance that they could not afford.

- Who is eligible?

- Every uninsured child under the age of 19.
- Every child under 200% of FPL.
- Every uninsured child above 200% of FPL.



- What does FamilyCare do?

- FamilyCare provides low and moderate income parents in Illinois access to comprehensive and affordable healthcare.
- Parents who enroll pay monthly premiums and co-payments at affordable rates.
- Before, many working or middle class parents were caught in the gap between public programs that they were not eligible for and private health insurance that they could not afford.

- Who is eligible?

- Every parent or caretaker relative with family income under 200% of FPL.
- Every uninsured parent or caretaker with family income 200% to 400% of FPL.





We now provide affordable health care insurance to over 1.4 million children and over 530,000 parents.





Messaging / Branding

- **Make it Easy.**
 - One Program
 - One Application (All Kids, FamilyCare, Moms and Babies)
- **Make it Accessible**
 - In Person – All Kids Application Agents and Department of Human Services county offices
 - Online – www.allkids.com
 - Over the Phone – (866) All Kids
 - Mail – Downloadable forms
 - Pre-Registration Process





Customer Service

- **Call Center (866-ALL KIDS)**
 - Improve Customer Service / Staff training
 - Dedicated phone line for doctors
- **Web site (www.allkids.com)**
 - Online Request for information (November 15, 2005)
 - Online Pre-registration (January 1, 2006)
 - Online Application (April 2006)
 - Interface with Hospitals
 - Training of community organizations (more)





Customer Service – Ease of Application

- **Multiple avenues to apply:**
 - **By Mail** – Applications can be requested by phone, downloaded from the website, picked up at many providers or community-based organizations.
 - **Online** – Completed and submitted online, signature and verifications submitted by mail or fax.
 - **In person through an All Kids Application Agent (AKAA)**
 - AKAAs are community-based organizations, including faith-based organizations, day care centers, local governments, unions, medical providers and licensed insurance agents.
 - Most AKAAs receive a \$50 Technical Assistance Payment (TAP) for each complete application that results in new coverage.
 - **In person at the Department of Human Services Family and Community Resource Center (FCRC) in nearly all counties**
 - Families can also apply for TANF, Food Stamps at FCRCs.





Customer Service – Ease of Application

- **One easy-to-read application for all eligibility levels: Medicaid, SCHIP, All Kids Expansion** – Families complete one application, eligibility staff determine program based on information provided.
- **User-friendly online application** – Can be accessed from any home computer 24 hours a day, 7 days a week.
- **All Kids Application Agents (AKAAs) were recruited and trained to assist families in applying.** – Training tours were conducted throughout the state to expand the existing All Kids Application Agent network.
- **Eligibility Systems were developed that slot family members into the appropriate program based on income and family size.** – Integrated eligibility system allows staff to be more productive.
- **Staff was hired and trained to process applications and work with families.** – Eligibility staff, Hotline staff





Policy Changes

- Make renewal process automatic and more customer friendly.
- **Automatically renew** – Illinois moved to an administrative renewal process for children at the same time applications for All Kids were first being accepted.





Outreach – Organizations

Continue outreach efforts to schools, immigrant communities and businesses, church groups.

- **Expand ACAA network** (best enrollment process to date).
- **Maximize support** of 500 + organizations who supported the All Kids bill.
- **Priority Organizations** – Hispanic groups, Hospitals, Child Care, Schools, YMCA of Illinois, Community Colleges
- **Maximize contact** through State Agency facilities and programs (IDES, DHS, DCEO, Revenue, IDPH).
- **Public Private Partnerships.** Work with malls, grocery stores, and other private sponsors to increase enrollment.
- **Children's Sabbath** – Staffed tables and events, gave presentations at church services.





Outreach – State Agencies

Provide information to people who use other state services and may also qualify for All Kids.

- **Department of Employment Security** – Applications available for the newly unemployed to enroll.
- **Department of Human Services** – Applications sent to those enrolled in DHS program, and those who receive state grants.
- **Department of Professional and Financial Regulation** – applications available for those who are self-employed or run small businesses.
- **Department of Commerce and Economic Opportunity** – outreach to small business owners through Opportunity Returns regional network.
- **Illinois State Board of Education** – Contacted over 800 school districts to encourage participation in out reach through the Free and Reduces School Lunch program. Participated in back-to-school events.





Outreach – Providers

Expand multi-pronged outreach efforts to hospitals, doctors and other health care providers not reached previously through KidCare.

- **Recruit doctors** to sign up as Primary Care Case Managers through PCCM vendor.
- **220 Hospitals** – incorporate enrollment into intake processes in partnership with Illinois Hospital Association.
- **40,000 Doctors** – incorporate enrollment into intake processes in partnership with Illinois Chapter of the American Academy of Pediatrics.
- **8,000 Nurses** – Illinois Nurses Association, Illinois Association of School Nurses.





Free Media

- **Special Events** – Governor events (Report Card Pick-up), First Lady events (Summer camps), surrogate events
- **Hospital Partnership** –that enrollment is available at all hospitals
- **Public Private Partnerships** – Dominick's, Wally's Supermarkets, Westfield Shopping Centers, Staples





Fantastic Enrollment Results

- Anticipated enrollment in the All Kids expansion group during the first year was 50,000. That target was exceeded by nearly 7,000. We currently have over 63,000 children enrolled who are eligible due to the All Kids expansion.
- There are currently over 240,000 more children enrolled in Illinois' medical programs than there were in November 2005, when Governor Blagojevich signed this landmark legislation into law.

