

# **MEDICAL BENEFITS COUNSELING (MBC) A THREE YEAR REPORT**

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**By: Benefits Counseling Program  
Positive Resource Center**

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# HISTORICAL CONTEXT OF MBC TRAININGS

## 1. SF HIV+ population is aging; benefits counseling is needed to address their complex benefits issues.

“The system of income and healthcare benefits is extremely complex for older people living with HIV/AIDS and includes an array of programs and eligibility criteria that intersect those available to people disabled, those available to people living with HIV, those that are means tested and those available to older people.

**Conclusion: To ensure that older people living with HIV/AIDS have the income and healthcare benefits and legal advocacy that can help their quality of life it is critical that expertise about these various benefits be available.”**

*From: An Emerging Issue: HIV/AIDS and Aging In the San Francisco Eligible Metropolitan Area (EMA) San Francisco, San Mateo and Marin Counties. Randy Allgaier, M.A., Director, June 2010. Funded by the HIV Health Services Planning Council & Long Term Care Coordinating Council.*

# HISTORICAL CONTEXT OF MBC TRAININGS

2. Healthcare reform was on its way, providers needed guidance and information (2012 & 2013)
3. United States v. Windsor, the landmark case that struck down DOMA, affects retirement, healthcare and disability benefits (June 2013)
4. Implementation of healthcare reform (Covered CA and MAGI Medi-Cal) has been problematic (2014 and 2015); providers and clients continue to experience significant healthcare access problems

# GOAL OF TRAINING

- The goal of the Medical Benefits Counseling Training Project is to perform provider trainings and community information sessions related to healthcare access and other benefits issues with an emphasis on older adults living with HIV/AIDS

# CONTENT OF TRAINING

- Project started in late 2011
- First event on February 29, 2012:  
“MBC Pilot Training Session”
- Topics focused on the Affordable Care Act, Medicare, and income benefits
- From February 2012 to June 2015, 44 training events were completed.

# CONTENT OF TRAININGS

- Healthcare Reform (The Affordable Care Act) – Covered in 16 sessions
- HIV and Aging Update – Covered in 11 sessions
- MAGI Medi-Cal (Medicaid Expansion) – Covered in 15 sessions
- Medicare – Covered in 16 sessions
- SSI/SSDI – Covered in 26 sessions
- Ryan White/ADAP – Covered in 7 sessions
- Covered California – Covered in 15 sessions
- Cash Assistance Program for Immigrants (CAPI) – Covered in 4 sessions
- Office of AIDS programs such as OA-HIPP & ADAP – Covered in 7 sessions
- Accessing Healthcare – Covered in 17 sessions
- Return to Work Rules for Social Security – Covered in 23 sessions (ongoing)
- Private Long Term Disability Policies – Covered in 14 sessions
- Effects of Same Sex Marriage on benefits – Covered in 3 sessions

# CONTENT OF TRAINING

- In preparation for ACA, Intensive Healthcare Reform and healthcare related trainings from Dec. 2012 to Feb. 2014
  - 17 events on pre-ACA healthcare systems in San Francisco, including Medicare, and how ACA would affect these systems.
  - Strong focus on issue-spotting and making correct referrals, not necessarily how to resolve the issues
  - 2 events were in Spanish, and 1 was in Cantonese

# CONTENT OF TRAINING

## Other special topics:

- Assessing the effects of same sex marriage on state and federal benefits such as Cash Assistance Program for Immigrants (CAPI) and social security benefits (SSI, SSDI and social security retirement)
- Termination of LTD due to retirement age ( $\geq 65$  yrs old)
- Special social security rules for adults over 50y/o
- Accessing healthcare for California immigrants



# MAJOR PARTNERS

- AIDS Legal Referral Panel
- Alliance Health Project
- Bay Area Legal Aid
- California Health Advocates
- Justice in Aging (formerly National Senior Citizens Law Center)
- Letskickass.org
- National Immigration Law Center
- Openhouse
- Project Inform
- San Francisco AIDS Foundation
- Shanti Project
- Westside Community Services

# ORGANIZATIONAL PARTICIPANTS

AARP  
ACRIA  
AIDS Emergency Fund  
AIDS Legal Referral Panel  
Alliance Health Project  
API Wellness Center  
Bay Area Legal Aid  
California Health Advocates  
Castro Mission Health Center  
Catholic Charities  
CATS, Inc.  
Chakraman  
Chinatown North Beach Mental Health  
City Clinic  
Citywide  
Compassionate Community Care  
Conard House  
County of Marin  
County of San Mateo Health System  
Curry Senior Center  
Dolores Street Community Services  
East Bay Community Law Center  
Ferguson Place  
Forensic AIDS Project  
Gay Men's Spiritual Retreat

Glide Health Services  
Health at Home  
Health Legal Services Foundation of Silicon Valley  
HealthRight 360  
Homeless Action Center  
Homeless Advocacy Project  
Homeless Prenatal Program  
In Home Support Services  
Institute on Aging  
Instituto Familiar de la Raza  
Kaiser San Francisco  
Larkin Street Youth Services  
LetsKickASS.org  
Little Brothers  
Lutheran Social Services  
LYRIC  
Maitri  
Marin AIDS Project  
Mariposa Project  
Maxine Hall Health Center  
Medical Respite & Sobering Center  
Mental Health Board of San Francisco  
Mission ACT  
Mission Mental Health  
Mission Neighborhood Health Center

# ORGANIZATIONAL PARTICIPANTS

Mission Wellness

National Center for Lesbian Rights

National Immigration Law Center

National Senior Citizens Law Center/Justice in Aging

Native American Health Center

On Lok

Openhouse

People with Disabilities Foundation

Progress Foundation

Project Inform

Project Open Hand

Richmond Area Multi Services

San Francisco AIDS Foundation

San Francisco Bar Association

San Francisco CARE Council

San Francisco CBHS

San Francisco Dept of Aging & Adult Svcs

San Francisco Dept of Public Health

San Francisco Fully-Integrated Recovery Svcs

San Francisco General Hospital

San Francisco HICAP

San Francisco HIV Health Svcs Planning Council

San Francisco HOT Team

San Francisco LGBT Community Center

San Francisco Office of the Public Defender

San Francisco START

San Francisco Suicide Prevention

Seniorly

Shanti Project

Silver Avenue Health Center

South of Market Mental Health

South Van Ness Adult Behavioral Health

St. Mary's Medical Center

SteppingStone

Stop AIDS Project

Sunset Mental Health

TACE Clinic

Tenderloin Neighborhood Development Corp

The Latino Commission

The Office of Senator Mark Leno

Tom Waddell Urban Health Clinic

UCSF

Vista Family Health Center


Volunteer Legal Services Program

University of the Pacific

US Dept of Health & Human Svcs

Westside Community Services

# SAMPLE OUTREACH MATERIALS



## Envisioning a Future We Never Dreamed Of

**SCHEDULE**

11:30 Registration  
12:00 Lunch: Community Connect  
1:00 Panel 1: Finding Meaning, Discovering Purpose  
2:00 Break: Community Connect  
2:30 Panel 2: To Work or Not to Work - What Do I Need to Know?  
3:30 Refreshments: Community Connect  
4:30 End

**Presented By:**  
Positive Resource Center  
And Partner Organizations:  
AIDS Housing Alliance  
AIDS Legal Referral Panel  
Alliance Health Project  
Corry Senior Center  
SF Department of Aging & Adult Services  
Let's Kick Ass.org  
Mayor's Office on Disability  
Native American Health Center  
On Lok UHealthways  
Openhouse  
Project Open Hand  
San Francisco AIDS Foundation  
San Francisco Dept. of Public Health  
Warrior Project  
UCSF  
Weisbach Community Services

**JOIN US FOR A DAY OF CONNECTION AND DISCOVERY!**

Many older adults living with HIV/AIDS did not think they would live to this day. For many of them, now is the time to envision a future they never dreamed of.

Join us as we begin the day by sharing a meal together, followed by two inspiring panels of experts to discuss pressing issues facing HIV-positive older adults. Throughout the day, we will also have "Community Connect" sessions in which attendees can meet with community organizations and learn about their services.

**Thursday, October 30, 2014**  
**11:30AM - 4:30PM**  
**San Francisco LGBT Community Center**  
**Ceremonial Room - 4th Floor**  
**1800 Market Street, San Francisco, CA 94102**  
**FREE AND OPEN TO THE PUBLIC**  
**LUNCH PROVIDED**

To register, please contact Vaughn Villaverde at [vaughnv@positiveresource.org](mailto:vaughnv@positiveresource.org) or at (415) 972-0874

**DROP-INS WELCOME!**

ADA Accessible | Funded by the San Francisco Department of Public Health and the Ryan White Care Act

**FEBRUARY 26 4—8PM** FREE\* Dinner provided \*RSVP Encouraged

## We've GOT THIS!

**HEALTH ACCESS FOR HIV+ OLDER ADULTS**  
**SAN FRANCISCO LGBT CENTER**  
Ceremonial Room - 4th Floor, 1800 Market Street

**4:00 Registration**  
**Tabling Fair:** Various community-based organizations provide information and in-depth consultations on their services until 8:00PM.


**4:30 PANEL I**  
**What's Out There:** An Overview of Available Healthcare Coverage Options

**5:30 Dinner**

**6:30 PANEL II**  
**Your Roadmap:** A Step-by-Step Guide to Accessing Healthcare Services - Led by Experts & Experienced Professionals

**TO RSVP**  
Contact Vaughn @ 415.777.0333 or via email: [vaughnv@positiveresource.org](mailto:vaughnv@positiveresource.org)

**SPONSORS**  
POSITIVE RESOURCE CENTER  
Let's Kick Ass.org  
ALRP



## Thriving in 2014

A day-long institute on access to income and healthcare for people living with HIV/AIDS

The goal of the institute is to help the community to better understand the most pressing challenges confronting people living with HIV/AIDS in accessing income and healthcare in San Francisco today

Co-Sponsored by:  
**Positive Resource Center and Senator Mark Leno**


**Tuesday, June 24, 2014 • 8:30 AM — 4:30 PM**  
**Milton Marks Conference Center**  
**445 Golden Gate Avenue • San Francisco, CA**

Remarks from the offices of US Department of Health and Human Services, **Senator Mark Leno** and San Francisco Department of Public Health

In partnership with:  
National Senior Citizens Law Center  
National Immigration Law Center  
San Francisco AIDS Foundation  
California Health Advocates  
AIDS Legal Referral Panel  
Bay Area Legal Aid  
Project Inform  
Openhouse

Space is limited  
Breakfast & Lunch Provided

ADA Accessible  
Accommodations provided with at least a two week notice  
Funded by the San Francisco Department of Public Health and Ryan White Care Act



**POSITIVE RESOURCE CENTER**

**OPEN TO THE PUBLIC AND SERVICE PROVIDERS**



## Working While Receiving Disability Benefits

Co-Presented by Positive Resource Center & the AIDS Legal Referral Panel

This workshop is for people who receive SSI and/or SSDI and have returned or are expecting to return to work. It is important to know the work rules and how to consistently report all your work activity while on SSI/SSDI.

In this workshop, you will learn how and when to notify the Social Security Administration about your earnings and what to do if you receive an overpayment. If applicable, the presentation will also cover work rules for people who receive private long-term disability insurance.

**FOOD AND DRINKS PROVIDED**  
**Positive Resource Center**  
**785 Market Street, 10th Floor, San Francisco, CA 94103**  
**Friday, May 30th, 2014**  
**Presentation: 10:00 AM to 12:00 PM**  
**Followed by Discussions, Q&A, and Individual Consultations**

ADA Accessible | Funded by the San Francisco Department of Public Health and the Ryan White Care Act



## Moving Forward and Planning For Tomorrow

**FRIDAY, JUNE 12, 2015**  
**10:30AM - 3:00PM**

**PART 1: WORKING WHILE RECEIVING DISABILITY BENEFITS**  
Learn the return-to-work rules for SSI and SSDI. Know when to report your income and how to avoid overpayments. Find out how your healthcare coverage is affected by work.

**PART 2: PLANNING FOR TOMORROW**  
Discovering your employment options, resources, and navigating today's cross-generational workplace.

**POSITIVE RESOURCE CENTER**  
**785 Market Street, 10th Floor, San Francisco, CA 94103**  
**FREE AND OPEN TO THE PUBLIC**  
**LUNCH PROVIDED**

**RSVP REQUIRED**  
To register, please contact Vaughn Villaverde at [vaughnv@positiveresource.org](mailto:vaughnv@positiveresource.org) or at (415) 972-0874



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# RESULTS

- MBC program was funded at \$440,000 over three years
- Partnered with 69 organizations to put on training and workshop sessions
- 860 individuals attended trainings
- Of these, 388 were members of the public
- 472 were providers representing 89 organizations

# SATISFACTION SURVEY RESULTS

- Satisfaction surveys were distributed and collected at each training or workshop session
- Collected a total of 589 satisfaction surveys, averaging 13 per session
- 96.3% of respondents: training/workshop attended was informative
- 94.1% of respondents: training/workshop attended was useful to day-to-day work/life

# LOOKING FORWARD

1. Lead and participate in HIV & Aging dialogues
  - Joe Ramirez-Forcier, PRC's Director of Employment Services, is a member of the HIV and Aging workgroup of the *Long Term Care Coordinating Council*
  - Andy Chu, PRC's Managing Legal Director conducts the HIV Aging Action Committee (HAAC)
    - Committee advisory group on MBC events
    - Branding of "We've Got This"
2. Participate in HIV & Aging events ([letskickass.org](http://letskickass.org), ACRIA)

# LOOKING FORWARD

## 3. Expand MBC to include direct services

- MBC is now contractually part of PRC's Equal Access to Healthcare Program
- EAHP serves a large number of older adults living with HIV
- From July 1, 2014 to present, 267 adults living with HIV/AIDS received EAHP services
- Over 62% of EAHP clients are 50 y/o or above

## 4. Collaborate with organizations that focus on psychosocial aspect of aging with HIV

- Clients repeatedly expressed concerns with quality of life in terms of isolation and limited financial resources
- More collaborations with psychosocial service agencies such as AHP, Shanti Project, Westside Community Services



# LOOKING FORWARD

5. Continue trainings on how returning to work affects benefits
  - Popular with client, enjoys robust attendance month after month with clients
  - Many PLWHA and on disability want to return to work but are weary of losing benefits, especially health insurance such as Medi-Cal and Medicare
6. Continue to provide trainings on income and health benefits with critical, up-to-date information
  - Issues with healthcare reform and same-sex marriage will continue to evolve
  - Popular with providers