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

By: Benefits Counseling Program

Positive Resource Center

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Coordinator

#### 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 (≥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

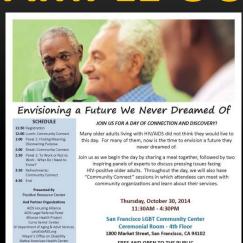
**Volunteer Legal Services Program** 

University of the Pacific

US Dept of Health & Human Svcs

**Westside Community Services** 

### SAMPLE OUTREACH MATERIALS



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

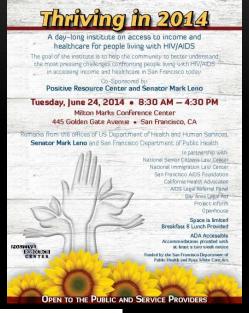
LUNCH PROVIDED

To register, please contact Vaughn Villaverde at

vaughnv@positiveresource.org or at (415) 972-0874

DROP-INS WELCOME!







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 overnayments. 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

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



#### **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**

- 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, 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