

# Thousands in Valley rush to beat deadline for Medi-Cal

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California's decision to give residents a two-week reprieve to enroll in health insurance to avoid a tax penalty has put pressure on enrollment counselors and county Medi-Cal eligibility workers to get people signed up in the next two weeks.

"We have a big 'ol stack" of incomplete applications, said Kevin Hamilton, deputy director of programs at Clinica Sierra Vista, which operates health centers in Fresno and Bakersfield.

Clinica also has a list of people who were unable to even start applications on Monday, Hamilton said. All together about 1,000 people are being contacted so they can be enrolled.

Covered California, the state health benefit exchange, announced late Monday that it would accept applications through April 15 from Californians who had tried to enroll in health plans or Medi-Cal but didn't make the federal March 31 deadline to avoid a tax penalty.

The extension applies not only for people who tried to enroll in health plans through Covered California, the state health-benefit exchange, but also those who tried to sign up for Medi-Cal, the state-federal insurance for people with low incomes.

Thousands of people in the central San Joaquin Valley were unable to finish the enrollment process by Monday's deadline. Many were applying online through Covered California but were logged out of the agency's website when the volume of applicants swamped the system. Others couldn't even log onto the site because the system crashed.

The enrollment reprieve came with a caveat: applications between now and April 15 must be completed with the assistance of county eligibility workers, certified enrollment counselors and certified insurance agents.

Now the clock is ticking for the agencies to get people through the enrollment process. And they're feeling the crunch.

The fear of a tax penalty has driven Valley residents to call or show up in person at enrollment centers and Medi-Cal offices.

In 2014, the annually penalty is \$95 for each adult and \$47.50 for each child, up to \$285 per family or 1% of the tax filer's annual household income, minus the federal tax filing threshold, whichever is greater. No penalty is owed for incomes less than \$10,150.

At Medi-Cal offices in the Valley, people have been anxious to enroll in the government insurance. Medi-Cal accepts enrollment year-round, but the threat of a tax penalty has caused concern.

In Fresno on Tuesday, 612 people came to the Medi-Cal office, and on Wednesday by 10:30 a.m., 224 people had showed up. On a typical day, the office sees 350 people, said Sanja Bugay, deputy director of the Fresno County Department of Social Services.

"This has really been kind of an unprecedented time," Bugay said.

County workers are trying to process applications "as fast as possible," she said.

Bugay said it's possible the federal government will make exceptions on the tax penalty for Medi-Cal clients, but county agencies have yet to receive any guidance. "I do think on this first year they're going to have to have a whole lot of exceptions on just the sheer number of people applying," she said.

It's difficult to put a number on how many Valley residents have tried to enroll in Medi-Cal and need to complete applications before April 15, said Juliet Webb, director of humans services for Tulare County. But it could be quite a few. "We do know a lot of people were waiting for the last minute," she said.

The concern now is that another surge will happen on April 15.

"They take the deadlines literally, so the expectation is, 'I have until the 15th,' " said Margarita Rocha, executive director of the nonprofit social services agency, Centro La Familia Advocacy Services in Fresno. "My advice is don't wait until the 15th."

Medi-Cal offices are still trying to verify eligibility for people who made the March 31 deadline, Bugay and Webb said.

Tulare County received 3,000 applications in March -- double the number received in February, Webb said. Those applicants made the deadline, but many have yet to receive Medi-Cal cards because their eligibility needs to be verified.

Tulare has a backlog of about 6,000 applications, Webb said. Fresno County has about 30,000 applications to verify, Bugay said.

Nonprofit agencies also are processing applications as fast as they can to help people meet the April 15 enrollment deadline.

Anthony Martinez, 31, of Fresno, has an appointment Friday with Berenice Vega, an enrollment counselor at Healthy Community Access Partners in Fresno to finish an application he started last week.

Martinez, a counselor for at-risk youth, thought he had completed the application, but became worried when he hadn't received confirmation from Covered California. On Monday, he asked Vega to check and she told him his application for a health plan was incomplete. He couldn't complete it without some necessary forms and had missed the enrollment deadline.

"I was a little stressed out about that," Martinez said Wednesday. He's somewhat relieved he has until April 15 to finish his application.

But Martinez said: "I won't relax until it's all done."

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