LifeLong Medical Care
Health Services For All Ages

Mailing Address
P.O. Box 11247
Berkeley, CA 94712-2247

Administration & Member Services
2344 Sixth Street
Berkeley, CA 94710
510.981.4100
fax: 510.981.4191

Health Center Locations

Adult Day Health Center
Foothill Square
10700 MacArthur Blvd, Suite 14A
Oakland, CA 94605
510.563.4390

Berkeley Primary Care
2001 Dwight Way
Room 1363
Berkeley, CA 94704
510.204.4666

Downtown Oakland Clinic
Supportive Housing Program
616 16th Street
Oakland, CA 94612
510.451.4270

Howard Daniel Clinic
9933 MacArthur Boulevard
Oakland, CA 94605
510.568.3206

LifeLong Dental Care
1860 Alcatraz Avenue
Berkeley, CA 94703
510.653.8500

LifeLong Medical Care-East Oakland
Foothill Square
10700 MacArthur Blvd, Suite 14B
Oakland, CA 94605
510.615.4870

Marin Adult Day Health Center
1905 Novato Boulevard
Novato, CA 94947
415.897.6884

Over 60 Health Center
3260 Sacramento Street
Berkeley, CA 94702
510.601.6060

West Berkeley Family Practice
2031 Sixth Street
Berkeley, CA 94710
510.981.4200

August 8, 2012

California Health Benefit Exchange
2535 Capitol Oaks Drive, Suite 120
Sacramento, CA 95833

RE: Qualified Health Plan Policies and Strategies to Improve Care, Prevention, and Affordability

Dear California Health Benefit Exchange Staff,

On behalf of LifeLong Medical Care, I thank you for the opportunity to comment on the July 16 report "Qualified Health Plan Policies and Strategies to Improve Care, Prevention, and Affordability." LifeLong's mission is to provide high quality health and social services to underserved people of all ages; create models of care for the elderly, people with disabilities and families; and advocate for continuous improvements in the health of our communities.

As a community health center that provides quality, comprehensive care to all who walk through the door regardless of their ability to pay, we look forward to working with the Exchange to realize the goals of improving health care quality, lowering costs, and reducing health disparities.

Background

Over the past 36 years, LifeLong Medical Care has grown from a modest site serving only seniors- the Over 60 Health Center- to become a prominent player in the health care landscape for residents of all ages. Every year, LifeLong serves more than 40,000 individuals in Alameda, Contra Costa, and Marin Counties by offering an integrated healthcare system including medical, dental, vision, health education, behavioral health services, and a broad range of preventive services. Because we serve the working poor, the uninsured, and underinsured, we work with each patient to qualify them for Medicare, Medi-Cal and any other programs that are available to them.

As a critical safety-net provider in the community that hopes to play an active role in the provision of care for Exchange patients, we respectfully submit the following comments:

1: Essential Community Provider Definition
In the report "*Qualified Health Plan Policies and Strategies to Improve Care, Prevention, and Affordability,"* the Exchange proposes to significantly broaden the federally recommended definition of "essential community providers," which was limited to "providers that serve predominately low-income, medically underserved individuals, including…providers defined in section 340B(a)(4) of the Public Health Service Act; and 1927(c)(1)(D)(i)(IV) of the Social Security Act. The report recommends that the "essential community providers" designation be broadened to include physicians, clinics, and hospitals which have "demonstrated service" to the Medi-Cal, low-income, and medically underserved population, and suggested that "demonstrated service" be defined as a patient mix of 30% Medi-Cal for primary care providers, and 20% Medi-Cal for specialists.

LifeLong Medical Care strongly believes that a standard as overly-broad as that proposed by the Exchange is not consistent with Section 156.235 of the ACA Rules that requires providers serve "predominately low-income, medically underserved individuals." This standard falls short of the Merriam-Webster definition of "predominant" as being "most frequent or common," implying the regulations warrant a threshold that goes beyond the 30% Medi-Cal proposed by the Exchange.

Community clinics and health centers have for decades consistently served the greatest number of patients who are "predominately" low-income and medically underserved. LifeLong, along with other CCHCs in California, have served over 60% of California's Medi-Cal populations in addition to our long-standing commitment to serve the uninsured that other providers have turned away. The majority (62%) of LifeLong's patients receive public health insurance, with 28% uninsured and only approximately 10% privately insured.

We strongly believe that to be a truly essential community provider, one must serve all members of a community, regardless of ability to pay. For this reason, LifeLong recommends that the Exchange define essential community provider as:

> **"Those groups suggested within the Affordable Care Act, namely those included in section 340B(a)(4) of the Public Health Service Act and in Section 1927(c)(1)(D)(i)(IV) of the Social Security Act, as well as those entities licensed as either a "community clinic" or "free clinic" by the State under California Health & Safety Code §1204(a)(1) and (2), or is exempt from licensure under Section 1206."**

Priority 2: Essential Community Provider Network Sufficiency
In their recent report, the Exchange proposes to measure the "sufficient participation" of essential community providers by showing some amount of overlap between a qualified health plan's essential community provider

network and Medi-Cal Managed Care or Healthy Families networks, or independent physicians serving a high volume of Medi-Cal patients. The Report does not specify what a "minimum proportion of network overlap" might be, which makes it impossible to provide direct feedback on how this recommendation would impact LifeLong. We strongly encourage the Exchange to establish what constitutes "network overlap" before soliciting feedback on the sufficiency of this recommendation.

Regardless of the actual standard of "minimum proportion of network overlap," we are concerned that no aspect of this "sufficient participation" standard takes into account the need to ensure that services are available to low income, medically underserved populations outside of the Medi-Cal population. Moreover, no part of this "sufficient participation" guideline requires or even encourages the inclusion of LifeLong since under this standard a Qualified Health Plan may meet essential community provider network requirements through contracting solely with private physician practices, many of whom see a majority of insured patients and already hold contracts with commercial plans.

As mentioned previously, due to our focus on underserved and uninsured populations, very few (10%) LifeLong patients are privately insured with a commercial plan. These plans are generally unfamiliar with the FQHC model and fail to appreciate how we are significantly different from other providers. This lack of knowledge perpetuates challenges to fair reimbursement for the services of essential non-physician care team members and efforts to integrate behavioral health into the primary care setting.

Because the recommendation in the report is too vague to effectively evaluate, we recommend **that the Exchange apply DMHC standards regarding ratio of primary care providers to population, timely access, adequate language access, and cultural competence to the essential community provider network (Option A). Should the Exchange develop a standard for "minimum proportion of network overlap" that is effective in encouraging the participation of community clinics and health centers in Qualified Health Plan provider networks, LifeLong would encourage the Exchange to *also* ensure that there is a minimum proportion of network overlap between a Qualified Health Plan network and Medi-Cal and Healthy Families networks (Options A and B together).** Without meaningful metrics by which to measure "sufficient participation" and strict standards for inclusion of true essential community providers, low income, medically underserved populations are at risk to continue being underserved, and community clinics and health centers may not have the opportunity to meaningfully participate in the Exchange.

Priority 3: Payment Rates to Federally Qualified Health Centers

LifeLong is concerned that the Exchange staff are recommending to the board that Qualified Health Plans not be required to contract with FQHCs, and that Qualified Health Plans are not required to pay FQHCs their PPS rate.

Our PPS rate provides for comprehensive patient-centered services, which include medical, dental, vision, behavioral health, and a broad range of preventive services. This comprehensive set of bundled services results in better outcomes for patients, keeps costs down and prevents hospitalization – all goals consistent with ACA.

Through the bundled PPS payment system, health centers have pioneered the high quality, cost-effective service delivery model that the rest of the health care system is now trying to emulate. By not requiring PPS payment, the Exchange is undervaluing the quality, comprehensive care that is the hallmark of the FQHC model, the savings that this will provide to the health care system and the potential for improved health outcomes for patients.

In recognition of the value of community clinics and health centers, we **encourages the Board to adopt Option A (Require Qualified Health Plans to contract with all FQHCs and mandate PPS payment). However, should the Exchange not exercise Option A, we hope, at the very least, the Board will adopt Option D**, which will allow the Exchange to assign greater weight to Qualified Health Plan networks that include in-network FQHCs during the Qualified Health Plan evaluation process.

Priority 4: Creation of a "Community Benefit Plan"
In much the same vein as the adoption of "Option D," above, we hope the Exchange Board will consider further prioritizing the inclusion of CCHCs and their comprehensive, high quality services through the creation of a "community benefit plan."

This plan is similar to the Community Provider Plan model successfully utilized in the Healthy Families program. The success of this model is based upon the ability to bring low-income underserved populations into care through the incentive of discounted premiums, and the partnerships between providers and health plans that translate into greater quality of care for hard to reach populations. The majority of our Healthy Families patients are insured through the Healthy Families Community Provider Plans in Alameda and Contra Costa Counties—the Alameda Alliance for Health and Contra Costa Health Plan, respectively. We have enjoyed many years of successful collaboration with these plans and appreciate their efforts to involve local safety net providers in their governance and planning.

With the goal of ensuring safety-net provider participation and bringing critical populations into coverage, LifeLong **encourages the Board to designate a Community Benefit Plan in every region, which is the participating health plan with the highest percentage of true essential community providers within it network.** Subscribers selecting the Community Benefit Plan should be given a premium discount, have lower out-of-pocket maximums, or otherwise be incentivized to select the plan.

If you have any questions about these recommendations, please do not hesitate to contact our Community & Government Affairs Director, Ruth

Vasquez-Jones at 510-233-8931 ext 411 or via email at rvjones@brooksideclinic.org. Thank you for your attention and consideration.

Sincerely,

Ruth Vasquez-Jones
Community & Government Affairs Director
LifeLong Medical Care