

## **SANTA CRUZ COUNTY'S HEALTHY KIDS PROGRAM: NO CHILD LEFT UNINSURED**

**Mitchell Martinez\***

### **EXECUTIVE SUMMARY**

#### **BACKGROUND**

Several Bay Area counties have initiated some form of a Child Health Initiative (CHI) to provide affordable health care for the portion of their county's children that do not qualify for Medi-Cal or Healthy Families. San Mateo raised the FPL to 400% for their children, while Santa Clara set a 300% FPL limit.

My BASSC interagency exchange took me to Santa Cruz County Human Resource Agency where I observed its "Healthy Kids Program." Santa Cruz County has a January 1, 2004 start-up date for its program that offers affordable health care for children who fall under the 300% FPL and are not Medi-Cal or Healthy Families eligible

#### **FINDINGS**

What I saw was a community that has united to find the funding to assure that no child in Santa Cruz County is left uninsured. I observed an active, progressive community outreach coalition working dynamically with culturally and linguistically sensitive outreach tools to deliver services to the community and to educate the community on health care issues.

I witnessed the work of a committed coalition that recognized the urgent need to reach 1,600 uninsured children. The coalition formed a "Healthy

Kids Planning Group" to focus on developing Santa Cruz County's Healthy Kids Program and on building partnerships with stakeholders—the major objective being to provide health care insurance to uninsured children.

I was able to see and identify a link between every operational county CHI program. I noted that each county had an individual who championed the program by exemplifying specific characteristics of leadership including:

- Deep emotional commitment to the issue,
- Great knowledge about the issue in a hands-on way, and
- Willingness and ability to stay with the project through the end.

The projected cost of the Healthy Kids Program is two million dollars. Although Santa Cruz County has been able to secure some funding for their program additional funding will definitely be needed.

#### **FUNDING**

Santa Cruz County was able to secure committed funding from the First Five Commission for \$900,000 annually and commitments from the local United Way to re-direct all its health grants to the Healthy Kids Program. They are hopeful that the Board of Supervisors will re-direct an initial \$600,000 to the Healthy Kids Program from the Santa Cruz County Health Services Agency's budget.

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If Contra Costa County were to implement a CHI it could actually end up being a cost-saving program that could provide a quality affordable health plan for the uninsured children in our community. A CHI would divert these same children from using costly emergency room services as their only form of health care, while providing a valuable service for uninsured children.

### RECOMMENDATIONS

In order for Contra Costa County to implement a Child Health Initiative such as Santa Cruz County's Healthy Kids Program, there are several issues we would have to be addressed and researched. Contra Costa County is a bit more culturally diverse than Santa Cruz County.

My greatest concern is not that we do not have thousands of children that would benefit from a CHI, but that we would allow the pending statewide budget issues to distract us from our charge to serve the community. Santa Cruz has gone out and partnered with other agencies and found the funding. My initial recommendation is that we partner with the Health Department to explore and research possible funding sources. In addition I would recommend that we:

- Determine the cost effectiveness of researching the need for such a program in Contra Costa County.
- Make a greater commitment to community outreach.
- Evaluate the effectiveness of our current "Health Access Coalition."
- Conduct a stakeholder analysis.
- Build a larger, more inclusive base of community partners.
- Identify a manager to champion the project and support that person.

- Work with the Health Department and Board of Supervisors to consider the re-direction of funds.
- Develop more culturally correct outreach materials as the foundation stones for our possible CHI project.

If Contra Costa County were to implement a CHI it could end up being a cost-saving program – a program that could provide a quality affordable health plan for uninsured children of our community while diverting these same children from costly emergency room services.

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### **INTRODUCTION**

My study of Santa Cruz County's model for a Healthy Kids Program focuses on the effectiveness of teamwork, on the benefits for members of a community truly working together with one shared vision, and on dynamic leadership.

The Health Services Agency and Human Resources Agency of Santa Cruz County formed an alliance with other community organizations in 1997 to form a strong Health Care Outreach Coalition. The Health Care Outreach Coalition (AKA: Health Care Coalition) developed an innovative, progressive outreach program that enabled it to enroll 2,500 families in low-cost health plans over the past several years. The culturally sensitive, multi-lingual tools that were created for this program provided valuable information to Santa Cruz County's culturally diverse population. The great efforts of the Health Care Coalition garnered tremendous community support and encouraged community involvement. Medi-Cal workers were not alone in their efforts to contact families when annual reinvestigation (renewal) forms were not received from beneficiaries; volunteers associated with various community organizations in Santa Cruz County also contacted families and offered assistance with renewal forms.

A great challenge confronts Santa Cruz County. An estimated 1,600 children (basically, members of the undocumented population whose family income falls under 300% of the Federal Poverty Level) may not qualify for benefits under either the Medi-Cal Program or the Healthy Families Program.

However, determined to meet the health needs of these children, Santa Cruz County rose to meet the challenge by maintaining its outreach program and by formulating plans to create its own Healthy Kids Program. "Health Insurance for Every California Child" is more than the slogan of Santa Cruz County's "100% Campaign." It is a serious commitment to create a healthier community.

### **THE NEED**

During the early part of 1997, Santa Cruz County collected data on its undocumented population and recognized the need to provide this segment of its population with affordable health care. It also studied and utilized the findings of the 2001 survey on the health and health care needs of the state's diverse population, a survey conducted by the California Health Interview Survey ([www.chis.ucla.edu](http://www.chis.ucla.edu)), which is one of the nation's largest state health surveys. This survey disclosed that approximately 4,000 Santa Cruz children were uninsured; that nearly two-thirds of these children were potentially eligible for benefits under either the Medi-Cal Program or the Healthy Families Program; and that the remainder of the children (about 1,600) would be left uninsured.

### **BACKGROUND**

Members of the Health Care Coalition attended the June 29, 2002 "Summit on the Uninsured" and were impressed with the presentations made by other communities, including the counties of Santa Clara and Alameda. Health Care Coalition members were inspired, and they realized that the work

they envisioned for their community was quite doable. They left the Summit determined to insure 100% of Santa Cruz County's uninsured children. So, the Healthy Kids Planning Group was formed.

The California Managed Risk Medical Insurance Board, collaborating with researchers at the Center for Child Health Outcomes, Children's Hospital and Health Center, San Diego, conducted a project in 2002 to examine the psychosocial and physical benefits derived from having access to comprehensive medical, dental and vision insurance. Their report was published in December of 2002 ([www.mrmib.ca.gov/MRMIB/PedsQLYr2CHHS.pdf](http://www.mrmib.ca.gov/MRMIB/PedsQLYr2CHHS.pdf)), and it confirmed that the Healthy Families Program's health and dental coverage had positively impacted children who previously had been uninsured. The report indicated the following:

- There was meaningful improvement in the health-related quality of life for children in greatest need.
- Meaningful improvements in the health-related quality of life were achieved within ethnic demographics.
- There was a positive impact on children with chronic health conditions.
- Access to health care for members was improved.
- Children's school attendance and performance improved.
- Families willingly participated in the Healthy Families Program.

Academic institutions and the National Institutes of Health also gathered information on the importance of health insurance in gaining access to and in realizing good health outcomes. It was abundantly clear that lack of health coverage would not only adversely impact Santa Cruz County's group of 1,600 uninsured children, but also the community as a whole.

The process of identifying the barriers to enrollment continued as the Health Care Coalition diligently worked toward creating the much-needed Healthy Kids Program. The following are some of the barriers:

- Language,
- Limited resources,
- Lack of knowledge of the value of insurance,
- Lack of knowledge of existing programs and eligibility requirements,
- The amount and complexity of paperwork, and
- Issues pertaining to "public charge" and the effect on possible future applications for citizenship.

As people who are committed to public service, members of the Health Care Coalition believe these barriers are not insurmountable. The Health Care Coalition had all the solid research needed to bring its plans for Santa Cruz County's Healthy Kids Program to fruition.

## STAKEHOLDER ANALYSIS

*The Guide to Managing for Quality*, a joint effort of Management Sciences for Health and the United Nations Children's Fund, states that a stakeholder analysis is "a technique you can use to identify and assess the importance of key people, groups of people, or institutions that may significantly influence the success of your activity or project."

(<http://erc.msh.org/quality/ittools/itstkaa.cfm>)

An ancient African proverb states "It takes a village to raise a child." Basically, this is the concept used by the Healthy Kids Planning Group as it continues to harbor an inclusive perspective on the business of building a staunch support system for the work ahead. Members of the local businesses, agriculturalists, insurance representatives, labor

groups, childcare providers, health care professions, staff of community-based organizations and faith-based organizations – all were identified as stakeholders. Newsletters and e-mails regarding the Healthy Kids Program are sent to major stakeholders and about 800 other interested individuals. So, the lines of communication and the flow of information are continuous.

The most insightful aspect of Santa Cruz County's approach to a stakeholder analysis is the foresight of the leadership. The leadership knew there were stakeholders who had limited roles initially, but who would have more valuable roles in the later stages of the process. I was most impressed as I sat at the presentation of the Healthy Kids Program before the Santa Cruz Board of Supervisors on March 18, 2003. I realized that several of the Board members had been involved in the process from its embryonic stage and that they were well-informed allies and stakeholders. Truly, it is taking a community to make this Healthy Kids Program a reality, and the community is stepping up and meeting the challenge.

### CHAMPIONS REQUIRED

Santa Clara County's Healthy Kids Program was implemented in 1999; San Mateo County's Healthy Kids Program was implemented in February of 2003; Santa Cruz County's projected implementation for its Healthy Kids Program is January 1, 2004. One might say that their programs are "tailor-made" because they have had to tailor their programs to meet the needs of their communities based on demographic variables (e.g., age, gender, language, ethnicity, etc.) and other variables. It would be easy to write a report that stresses numbers, or that addresses the impact of the programs, or that speaks to the success of a coalition. However, my

research made it clear that each of these counties has at least one thing in common: the presence of a champion.

M. McCall and R. Kaplan give a good description of a business champion in their book *Whatever it Takes: The Realities of Managerial Decision Making*. They define a "champion" as an individual who "(a) has a deep, emotional commitment to the issue, (b) is extremely knowledgeable about the business, product or services in a direct hands on way, and (c) is willing and able to stay with the problem long enough to work it through." From my research on the Santa Clara and San Mateo models of their Healthy Kids Program, it is clear to me that both counties had at least one such champion who demonstrated these three essential qualities, one who kept the coalition afire and task-oriented. And from my observations during my visits to Santa Cruz County, I am convinced that Santa Cruz County is definitely not without champions of its own.

It was evident that the Director of Santa Cruz County's Human Resources Agency and the Benefit Services Director both championed the Healthy Kids Program. Their presence, presentations, and participation before their Board of Supervisors were evidence of their deep emotional commitment to this program. They demonstrated superior practical knowledge of their crafts and perseverance. Both have moved beyond the normal limits of government by entering into partnership with other agencies to help finance Santa Cruz County's Healthy Kids Program. In short, they are simply "making it happen" for the uninsured children of their county. Truly where there is no vision or champion the cause will either be hindered or will never be more than a good thought. The champions of all three counties should be highly commended for the priceless value of their efforts.

## BUDGET CHALLENGES

It is a very noble and just desire to provide health insurance for 1,600 uninsured children. However, the questions that arise are these: What is the cost of such a program? And how will the program be funded? The projected cost of Healthy Kids insurance is \$95 per month and \$1,140 annually per beneficiary. The total operational cost projection for year three of the project is projected at \$2 million dollars for 1,600 children to be insured.

The Healthy Kids Planning group has already identified the need for several levels of funding:

- Stable, on-going funds such as those committed to by First Five and United Way,
- Benefits from annual fund raising, bequests and one-time donations, and
- The re-directing a portion of the Santa Cruz County's Health Services Agency's budget.

The Community Foundation of Santa Cruz County has recently submitted a request to the Packard Foundation for a pre-operational start-up support in the amount of \$256,000 and only has a few minor documents to submit prior to learning what level of support will be awarded. In addition to the projected Packard award, the Healthy Kids Program has earned an annual commitment of \$900,000 from the First Five Commission to support the program for children 0-5 years of age, and a commitment from the United Way to re-direct all of their health grants to the Healthy Kids Program. The United Way has also made a commitment to work in partnership with Santa Cruz County to seek foundation grant funds for additional premium support.

With the current budget issues at both the state and county levels, it is taking creativity and a joint effort of the entire Santa Cruz community to fund

this Healthy Kids Program. However, with the already committed funds and the re-directed funding, it appears that for the next three years it would be up to the Board of Supervisors of Santa Cruz County to decide whether to re-direct \$600,000 currently allocated to the Health Services Agency to the Healthy Kids Program.

There is a great potential that the Healthy Kids Program could actually be a cost savings to Santa Cruz County. The minimal cost of the monthly Healthy Kids Program premium could actually be far less of a cost for those uninsured children who use the County medical emergency services as their only means of health care.

## NOT JUST ENROLLMENT

Santa Cruz County recognizes that health care is not simply a matter of enrolling people in health care programs, such as Medi-Cal, Healthy Families and Healthy Kids; they know that retention is just as important. Santa Cruz's Human Resource Agency has created tools to assist eligibility workers in the processing of re-applications and re-determinations with the goal of eliminating the amount of discontinuances associated with the re-determination process. The desk guides, literature and tools that were shared with me were both user-friendly and very informative. I can actually state that in my 17 years of working in the Medi-Cal program I have not seen better desk tools.

With the current statewide budget issues, it is vital to retain as many people on federal and state funded programs as possible. Santa Cruz County HRA has surveyed both clients and staff to develop the most practical tools to help retain clients in the appropriate programs. As part of my research on this Healthy Kids Program, I was able to have a

one-on-one discussion with Mr. Grantland Johnson, the State of California Director of the Health and Human Service Department. During this interview on March 4, 2003 in Sacramento, Mr. Johnson stated that “one possible alternative to reduce the California budget crisis is to decrease the Medi-Cal roles.” When I shared with Mr. Johnson some of the retention tools and practices I observed in Santa Cruz, he informed me that, “retention was a valuable component for any county to think serious about with the upcoming changes on the horizon.” Santa Cruz County’s HRA has already demonstrated a commitment to training and to providing quality tools to their staff for retention services.

### **OBSERVATIONS AND FINAL WORDS**

During my visits in Santa Cruz County I observed a high level of commitment to community outreach. I observed an agency that seemed to have asked some critical questions of its processes and procedures and has produced outreach material that is not only meeting language needs but cultural needs as well. It is obvious that Santa Cruz County has been able to enjoy community support for the Healthy Kids Program. I have learned quite a bit about the Healthy Kids Programs. I have been able to see a work in progress, which has been a wonderful experience for me. I have observed the value of a highly knowledgeable manager who understands how to truly champion a cause while somehow balancing all the everyday responsibilities of management, as well as a director courageous enough to lead her department in a new direction during a budget storm.

### **RECOMMENDATIONS**

In order for Contra Costa County to implement a Child Health Initiative such as Santa Cruz County’s Healthy Kids Program, there are several issues we would have to address and research. For example, Contra Costa County is a bit more culturally diverse than Santa Cruz.

My greatest concern is not that we do not have thousands of children that would benefit from a Child Health Initiative, but that we would allow the pending statewide budget issues to distract us from our charge to serve the community. Santa Cruz has gone out and partnered with other agencies and found the funding. My initial recommendation is that we partner with the Health Department to explore and research possible funding sources. In addition, I would recommend that we:

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