



Monthly Members Meeting

November 22nd, 2022



Welcome!

Agenda

Welcome & Introductions

RSV In Persons Experiencing Homelessness, Dr. Pia Valvassori

Primary Care Access Network – Covering Central Florida, Anne Packham

Innovation Training and Youth Homelessness Update, Jacques Coulon

My Dog Is My Home: Co-sheltering People and Animals, Christine Kim

System Ops Update, Danielle Pierson

Announcements



RSV in persons experiencing homelessness

Dr. Pia Valvassori
Health Care Center for the Homeless

RSV

- Leading cause of lower respiratory infections in infants and children
- 4-5 million children under 4 contract RSV annually
- 177,000 hospitalizations, 14,000 deaths in those greater than 65 years
- More severe course last for longer duration
- COVID interrupted typical seasonal effect

Risk factors

- Homelessness-higher rates of illness and death
- Childcare
- Congregate settings
- Over crowding
- Lower SES
- Under lying diseases including asthma and heart disease, weak immune system

Signs and symptoms

- Fever
- Nasal congestion
- Increase mucous production
- Difficulty breathing
- Cough
- Poor feeding
- Irritability
- Lethargy
- dehydration

Diagnosis and Treatment

Nasal swab

Supportive care: Tylenol, fluids, nasal suctioning for infants

In more severe cases: medications to open airways, oxygen, anti-virals

Vaccines and monoclonal antibodies being studied

transmission

Contact with
secretions

Attention to hand
washing and cleaning
of surfaces

Implications for those living in shelter

RSV easily transitted on furniture, clothing

Attention to hygiene and enviornment

Poor access to medical providers

Space for isolation

Keep kids home from daycare/school if symptomatic

When to refer to Emergency Room



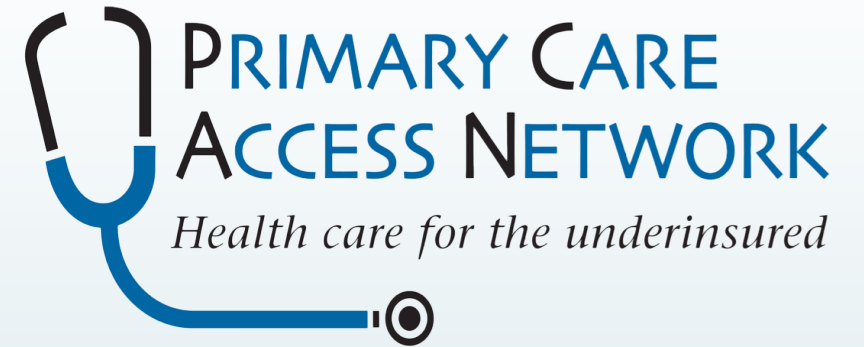
HIGH FEVER NOT RESPONDING TO
TREATMENT



INCREASED LETHARGY



INCREASED SHORTNESS OF BREATH
WITH RETRACTIONS AND
ACCESSORY MUSCLE USE

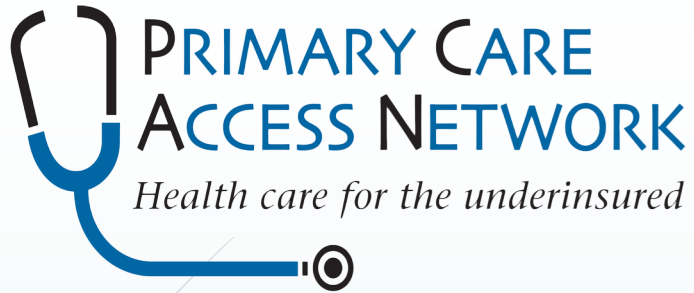


November 2022

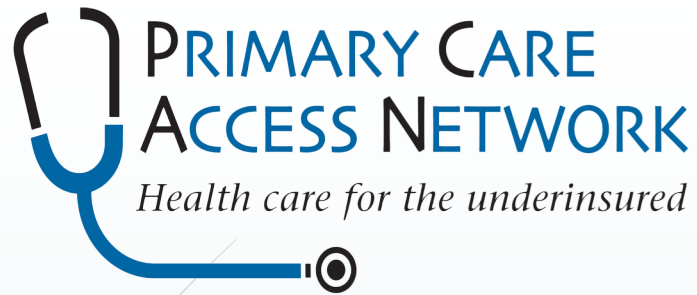
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- PCAN is a collaborative formed in 1999 and consists of 22 agencies
- The mission is to provide access to health care services to the uninsured and underinsured
- In 2014, PCAN became a 501c3 non-profit organization



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- Covering Central Florida is a project that started in 2013
- Funded by a Federal Grant from the Health and Human Services (HHS) as part of the Affordable Care Act
- Created Health Insurance Marketplace Navigators
- Serves Orange, Osceola, Lake and Seminole Counties

PCAN NETWORK

- Orange Co. Government – Health Services (funding)
- Hospitals (AdventHealth, Nemours & Orlando Health)
- Federally Qualified Health Centers (Community Health Centers, Orange Blossom Family Health, True Health)
- Volunteer acute care clinics (Shepherd's Hope & AdventHealth)
- Internal Medicine (OCMC Orlando Health Residency Program)
- Adult Specialty Care (SpecialCare of Central Florida)
- Behavioral Health (Aspire and Mental Health Association)
- Florida Department of Health – Orange County
- Dental (Dental Care Access Foundation)
- Pediatric Specialty services (Healing The Children)
- Healthy Start Coalition of Orange County
- Respite Care (Catholic Charities/Pathways to Care)
- Health Programs/Initiatives (Health Planning Council of East Central FL)
- Foundations – Grants/Funding support (Winter Park Health Foundation and West Orange Healthcare District)

COVERING CENTRAL FLORIDA GRANT PARTNERS

- Shepherd's Hope
- Healthy Start Coalition of Orange County
- Hope Partnership (Osceola)
- Lake Cares Food Pantry
- Community Health Centers
- True Health
- Osceola Community Health Services

What is a Navigator?

The main roles are to:

Educate the community about affordable health insurance options

Assist individuals and families to **Enroll** in health coverage

Help families maintain and use coverage

- Licensed by the State of Florida
- Federally Certified
- Free, unbiased assistance



3 Keys to Understanding the Marketplace

1. Who can qualify?
2. Who can receive financial assistance?
3. When can someone enroll?



1. WHO CAN QUALIFY FOR THE MARKETPLACE IN FLORIDA?

- Florida resident
- Lawfully present immigration status
- Not incarcerated

* Individuals who are eligible for Medicaid, Kidcare, Medicare or VA benefits are generally not eligible to enroll in the Marketplace

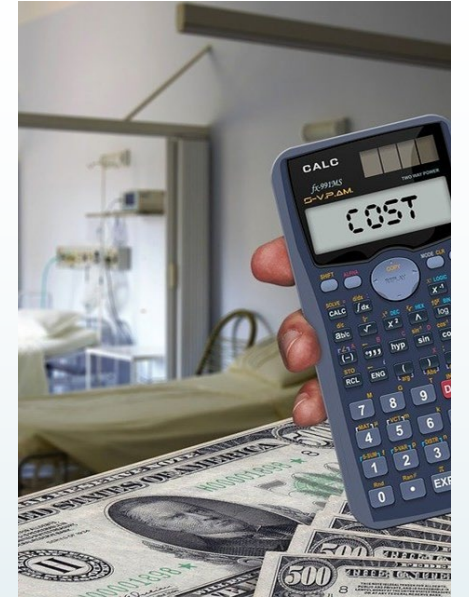


2. WHO CAN QUALIFY FOR FINANCIAL HELP?

Generally, a household must estimate an annual income of at least 100% of the federal poverty level (FPL) to qualify for financial assistance


EXCEPTION:


Immigrants who have resided in the U.S. for less than 5 years can qualify for financial assistance even if their income falls below 100% of the Federal Poverty Level




Federal Poverty Levels by Household Size 2023

1 Person:  \$13,590

2 people:  \$18,310
married couple or single person with dependent

3 people:  \$23,030
married couple with a child or single parent with 2 dependents

4 people:   \$27,750
married couple with 2 dependents or single parent with 3 dependents

5 people:   \$32,470
Married couple with 3 dependents or single parent with 4 dependents

What Counts as Income?

Count as Income

- Gross wages
- Spouse's income (if applicable)
- Self-employment income
- Unemployment benefits
- Rental income
- Investment/capital gains
- Social security and SSDI
- Taxable scholarships
- Alimony (if divorced before Jan 1, 2019)

Do Not Count as Income

- Veterans' benefits
- TANF payments
- Child support payments
- Sickness and injury payments
- Supplemental Security Income (SSI)
- Workers' compensation



Counts as income



Does NOT count as income

Cost of Marketplace Coverage for an Individual

- Because of The American Rescue Plan Act and the Inflation Reduction Act, individuals earning between \$13,590 and \$20,385 pay \$0 monthly premium for a plan with very low out of pocket costs.
- Individuals can enroll any time of the year
- Many people in Florida pay less than \$10/month



Cost of Marketplace Coverage for a Family

Family of 4: 35 year old father, 35 year old mother, two children under 18

Total income: \$45,000

Children qualify for Kidcare and family pays \$20/month

Monthly premium for parents

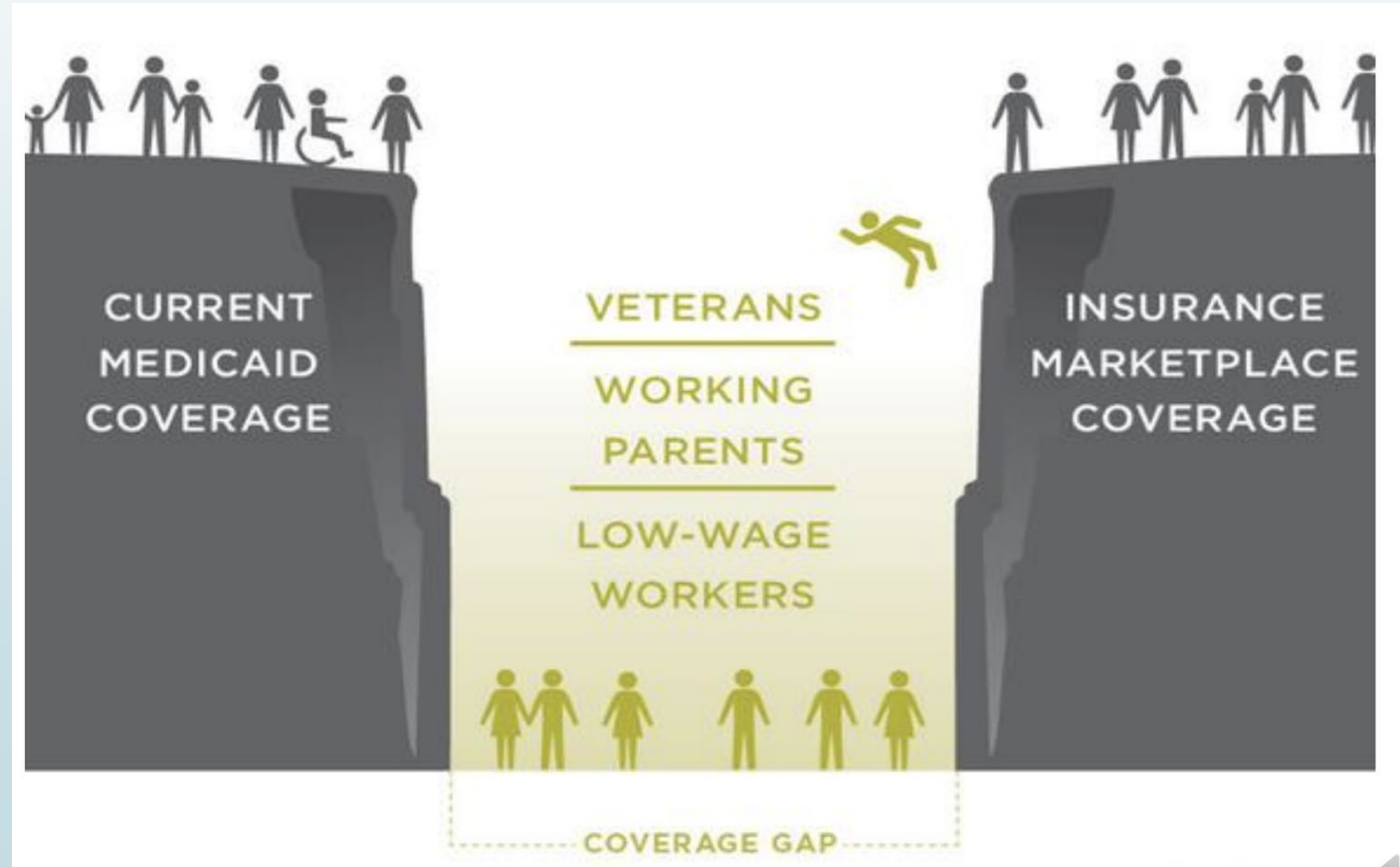
\$27.84 total with \$1200 deductible (\$600 per person)

Primary care visits: \$30, Specialist \$50



Medicaid Gap

According to the Kaiser Family Foundation and Florida Voices for Health there are at least 400,000 people in Florida in the Medicaid Gap. Adults 18-64 who are homeless may fall into this category.



3. When can someone enroll in the Marketplace?

Open Enrollment

November 1, 2022 to January 15, 2023

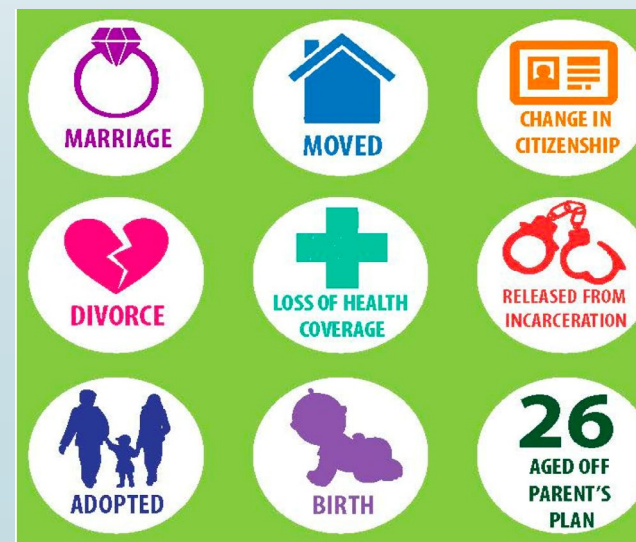
Anyone who qualifies can enroll or re-enroll



Special Enrollment Period (SEP)

Any time outside of Open Enrollment

Must have a life changing event



Life Qualifying Events for Special Enrollment Period

Loss of Coverage

- Employer coverage ends for any reason
- COBRA ends
- Dependent turns 26
- Employee death
- **No longer eligible for Medicaid**
- Loss of student health plan

Permanent Move

Which results in the loss of coverage

Released from Incarceration

Household Size Change

- Have a baby
- Adopt a child
- Child no longer dependent in household
- Get married
- Get divorced
- Death of household member

Immigration Status Change

- Asylum seeker or TPS acquires work authorization
- Non-qualified to qualified status

Fraud Alert!

Homeless individuals are being approached by insurance agents either in-person or by phone

The Agent will use a fictitious income in the application so that the person will appear to qualify for coverage and financial assistance

The individual will not be able to prove income and will have issues when trying to use health insurance

Individual will have problems with completing a tax return

Medicaid Unwinding

- The Urban Institute projects that about **1 million people in Florida** will lose coverage when the the Public Health Emergency is declared over
- Those most affected in Florida will be:
 - **Children** whose parents have new jobs at higher pay than during or pre-pandemic
 - **Parents** of school-aged children who have gone back to work post-pandemic
 - **People ages 21-23** who otherwise would have lost coverage earlier if not for the pandemic



FREE HELP FROM A CERTIFIED NAVIGATOR

Encourage clients to apply for coverage with the help of a navigator

If a client is in the Medicaid Gap, a navigator will follow up with the client periodically to see if their situation has changed and work hard to get coverage

Some family members may qualify for Medicaid or Kidcare

Navigator has access to referral resources

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PLEASE MAKE REFERRALS TO OUR NAVIGATORS



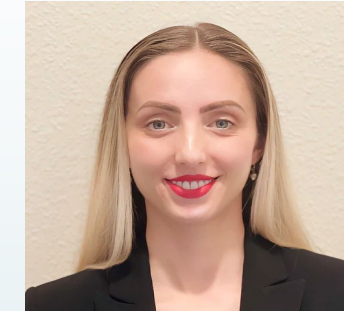
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**HIPAA Compliant
Referral:
findhelp.org**

**Schedule online:
CoveringCFL.net**

cflnavigator@gmail.com

**Appointments: Virtual,
in-person or by phone**



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Questions?



Update – Innovation Training and Youth Homelessness

November 22, 2022

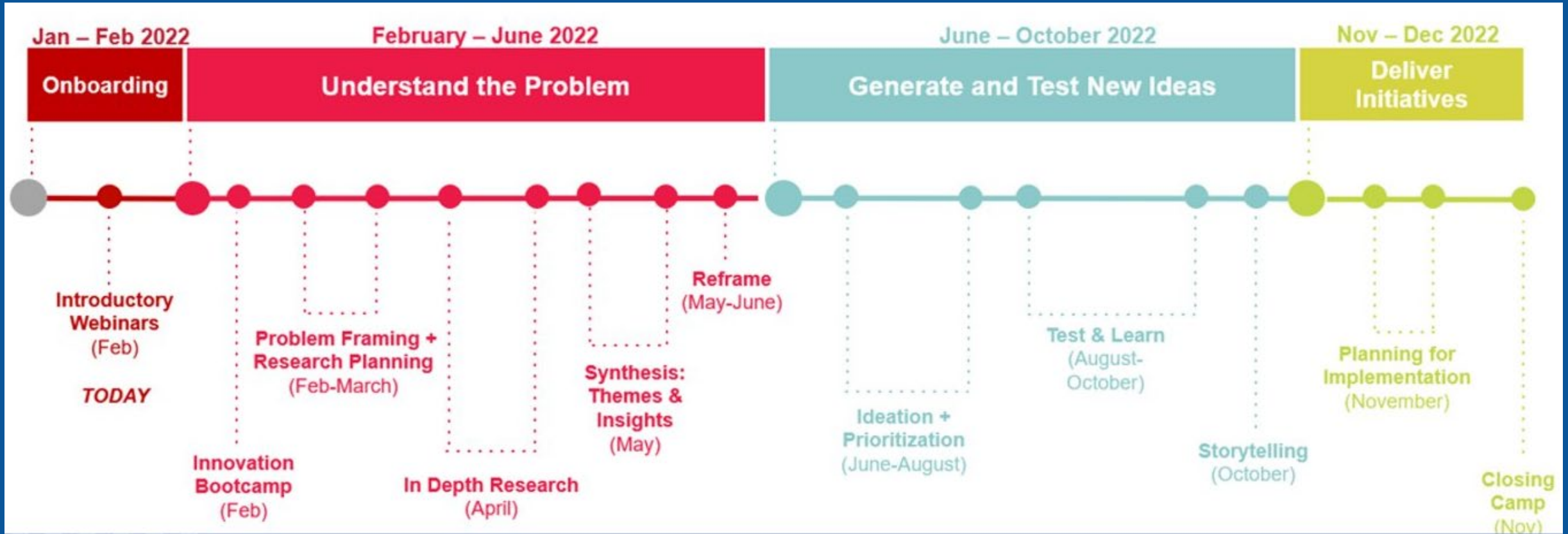


Background

- Selected for a 10.5-month innovation training program by the Bloomberg Center for Public Innovation at Johns Hopkins University and the Centre for Public Impact
- Initially applying what we learn to youth homelessness
- Learning a “design-based” approach
 - ✓ Understand the root cause, don’t jump to solutions
 - ✓ Focus on those with lived experience
 - ✓ Test new ideas and get quick feedback



Timeline



Research Insights

- Economic instability
- Missing parental presence
- Entering the complex system
- Constant fear for safety
- Trauma on top of trauma
- Acceptance vs. getting by
- Homeless youth not engaged in service design
- Transportation challenges
- Funding dilemma

MISSING PARENTAL PRESENCE

Homeless youth don't usually have someone they trust, who is always there, accepting, supporting, connecting them to others, teaching them life skills and providing guidance.

This deeper relationship is 24-7 and not something that can be developed overnight. Without it, they feel abandoned, alone, hopeless, unheard, bossed around, and moved about because they don't have that constant, parental-type person.

Without this steady support, they have no one to turn to in an emergency and may face insecurity, exploitation, inadequate life skills and increased social dependency.

CONSTANT FEAR OF SAFETY

While navigating daily life, youth experiencing homelessness or those who are precariously housed live in fear.

With little emphasis on socio-emotional factors in programming or services, housing facilities designed for adults, **and internal exploitation within the system**, youth feel threatened and unsafe.

This results in youth journeying into darkness by **resisting** or dropping out of support, leaving them vulnerable to sexual predation or other exploitation.