

# Florida KidCare Innovations

## Highlighting Innovative Outreach Strategies

### Military Outreach

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George Washington University (2005) reports that the military community includes 1.8 million American children and youth under 18 years, with more than 700,000 of those being Guard and Reserve children. Medicaid covers 1 in 12 military children plus 1 in 9 military children with special needs.

Medicaid and Children's Health Insurance Program (CHIP) federal programs are not promoted as options on military bases. Many military families rely on the knowledge and resources provided on base by military supporting agencies. Military base services are tied because of current policies and are consequently limited in the information they can provide families that could benefit from the federal Medicaid and CHIP program (George Washington University, 2005).

Medicaid and CHIP can be utilized as an important supplement to Tricare for special needs and

eligible families. The Extended Care Health Option (ECHO) program still contains limitations that would not apply to children covered under Medicaid (George Washington University, 2005). Special needs families currently face barriers with access to providers who accept Tricare, difficulties with authorizations, and increased out of pocket costs. Medicaid has the ability to fill these gaps and assist families who meet the income qualification and whose coverage is insufficient in relation to their children's healthcare needs and the families' financial abilities.

The wonderful services on bases provide an invaluable link between military and civilian life for families. Their presence provides a chance to introduce Medicaid and CHIP coverage to families who can benefit from these federal programs. The Transition Assistance Program (TAP) is an

example of an on-base service. TAP provides a link to community services for retiring and separating service members (U.S. Department of Labor, 2012). By increasing awareness of Medicaid and CHIP programs with the support services coordinators and staff on military bases, eligible families gain knowledge of comprehensive medical coverage for their children when they leave the military service.

The Department of Defense (DOD) has made great efforts to arm military families with necessary tools to positively cope with deployments and a unique lifestyle. Our military children are resilient. They face adverse situations, such as deployments and a transient lifestyle, yet adapt. They grow stronger and serve as leaders in their communities. Without adequate medical coverage, many needs of military children may be overlooked. By promoting Medicaid and CHIP programs through military services, we provide an option for military families to ensure the well-being of our military children.

### Veterans Outreach

Of the 47 million uninsured Americans, one in every eight (12.2 percent) is a veteran according to a 2007 study published in American Journal of Public Health. The American Journal of Public Health (2007) reports that nationally, there are approximately 1.77 million veterans without healthcare coverage; an additional 3.90 million members of veterans' households are also uninsured and ineligible for Veterans Health Administration (VHA) care.

Among veterans aged 18-64, those without coverage were five times more likely than insured veterans to delay care because of costs, six times more likely to forego medications because of costs, and seven times more likely to forego medical care because of costs than those with insurance (American Journal of Public Health, 2007). Children of veterans are not eligible for treatment in VA Centers.

Additionally there are approximately 507,000 children in Florida who lack coverage ranking Florida near the top of all states in terms of the number of uninsured children (Urban Institute, 2011).

There's some good news for children of veterans in Florida and parents looking for an affordable opportunity to keep their kids healthy. Most of them are eligible for low-cost or free health care coverage offered through Florida



U.S. Congressman Jeff Miller's Veterans Expo  
Families Count Military Outreach

## Veterans Outreach – Continued from page 1

KidCare, the state's Children's Medicaid and the CHIP.

Many families, though, are not aware that their children may qualify for coverage. Additionally, it is important to know that active duty members who qualify for Medicaid may obtain that for a supplemental coverage even if they have Tricare. This is especially important for families who have children with special health care needs.

Kids who have health care coverage are better prepared to learn in school (Bernstein, 2010). That's why enrolling uninsured children in Florida KidCare should be a top priority for parents as they prepare their kids for school. The coverage offered through Florida KidCare means health security for kids and peace of mind for veterans' families.



Escambia County, home to the "Cradle of Naval Aviation", is the westernmost county in Florida. The 2010 population was 297,619. The county seat is Pensacola, a sea port on Pensacola Bay, which connects to the Gulf of Mexico. A large United States Naval Air Station, the first in the United States, is located southwest of Pensacola and is home to the Blue Angels flight demonstration team and the National Naval Aviation Museum.

## Families Count Military Outreach Efforts

Unfortunately, much like many of our service families throughout the U.S., military families living in Pensacola sometimes get lost in the shuffle when it comes to information about civilian and military services available to them. Many services are discontinued when the service member is off "active duty" status. There tends to be a gap in the continuity of services for some service members and lack of information about other services available to them. Families Count is all too familiar with the struggles facing many of our military families.

Families Count, a non-profit charitable organization, provides innovative family services in Northwest Florida. With their corporate office located in Pensacola, Families Count is committed to helping families access affordable health and dental coverage for uninsured children.

Living within a county with 22,707 uninsured children under the age of 18, of which 13,783 are living under 200% of the Federal Poverty Level, Florida KidCare application assistance is a vital component of Families Count services. Families Count answers questions related to Florida KidCare, assisting with the completion of a Florida KidCare application, and a family follow up for each application completed.

### Veteran's Outreach

Families Count knows that some service members separating from the military are not aware of what services are available to them after military benefits have ended. Veterans who separate from the military prior to 20 years of service are not eligible for the same benefits retirees are eligible for, including health insurance for their dependents. Reservists and National Guardsmen have the option to enroll in Tricare Reserve Select coverage for themselves and their families when they are not on Active Duty status. Reserve Select works like an employer sponsored insurance but many service members aren't able to afford the health care coverage premiums.

This is why Florida KidCare application assistance is a major component of the Families Count Supportive Services for Veteran Families Program. The organization has found a majority of families seeking assistance through this program had uninsured children or children about to lose their Medicaid coverage due to families not understanding how to renew their coverage.

## Building a Helping Relationship with Military and Veteran Families: Making "Families Count"

When a vet or a vet's spouse calls Families Count, the call is screened to determine the type of service needed, such as housing, utilities, job counseling, and linkage to Veterans Administration (VA) resources. The program supervisor then assigns the family to a case manager based upon their identified needs. All the case managers within the Veteran's Program are trained as Florida KidCare application assistors. One of the first screening questions is to ask everyone calling in for assistance if they have children and if so, do those children have health care coverage. For those families without health care coverage for their children, the first meeting with their case manager is to apply for Florida KidCare. The case manager gathers all the income and citizenship documentation and faxes it to Florida KidCare on behalf of the family. Then the case manager goes through a Florida KidCare checklist with the family, which details the steps that were taken to complete and submit the application, reviews how the family needs to follow up on the status of their application, set up their Florida KidCare account, and select a health plan and primary physician. Each family leaves this first case management meeting with a full Florida KidCare packet that includes copies of their application and confirmation that the application was submitted, along with confirmation that income and citizenship documentation were faxed.

Families Count uses a case management approach to Florida KidCare application assistance because it is a customer-centered approach rather than a program-centered approach. *Continued on page three*

## Making “Families Count” – Continued from page 2

It starts with the customer and uses the program’s resources (advocates, application assistants, etc.) to try to help each person achieve his/her goal of gaining access to healthcare.

Customers are capable of taking more control of the situation, such as calling the customer service line and logging on-line, to check their account. Case management does not do for people what they can do for themselves. Families Count believes this is a critical element to working successfully with service members and veterans families.

### “TRUST”: Families Count and Military Families

Stacy Ray, Program Manager with Families Count, says that what is important to know about working with military families is how to communicate with these families. Ms. Ray says when approaching veterans and military families about Florida KidCare to never tell these families, “Florida KidCare is free or low cost insurance.” Our military and veterans families do not want anything that may appear to be a hand out. What they are interested in is taking care of their families.” Service members and veterans only want to know that Florida KidCare is quality health care coverage for their children. Ms. Ray stressed that it is vital when working with

military families to have someone within your project that knows how to *speak with* and *can relate* to military families. If projects cannot hire veterans to conduct veteran and military application assistance, then projects should find a veteran champion within their communities that will work with the project staff to understand the needs of today’s military families. According to Ms. Ray, “Linking a family to services is not just completing an application, it includes follow through and establishing TRUST.”

### A Silent Population in Need

For Families Count, their Florida KidCare outreach efforts targeting active military families began with a frantic grandmother looking for health care coverage for her grandchild. This grandmother’s daughter was a teen parent, a daughter of a United States Naval officer, who had health care coverage for herself under her parent’s military benefits. When the family attempted to take the baby to the doctor for the first month’s check-up, they were informed that a cash payment would be expected for medical services as the new baby was uninsured.

This was when the family discovered that their health care benefits through the Navy do not cover dependents of dependents. The family contacted Families Count, where a Florida KidCare outreach worker helped them complete an on-line Florida KidCare application; submit income documentation and the baby’s social security verification; and helped the new teen mom set up a Florida KidCare account.

Families Count came to find that for service members and mostly veterans, dependents, and at times, stepchildren, generally are not currently included within the definitions of “eligibility” and/or “dependents” for purposes of health care coverage.

This means that for veteran grandparents raising their grandchildren, many of these grandchildren may not be eligible for health care benefits through the VA. Sometimes older veterans are not familiar with what is available to them when it comes to the assistance they have to raise grandchildren. Veterans’ dependents, of any war era, are not eligible for health benefits through the VA. Yet for many veterans, the VA is their only source for health care.

There are many military members taking on the responsibility of providing support to their extended family.

These family members may not be eligible to participate in the Defense Enrollment Eligibility Reporting System (DEERS), and thus not eligible for Tricare medical and dental benefits. Stacy Ray reminds us that “Military outreach efforts go beyond active duty and dependents, beyond veterans, it goes out to the generations of dependents and the support teams for their service.”



Klass Kids Event at Hill Kelley Dodge  
Families Count Military Outreach

#### Wendy’s Story

Wendy is the wife of a retired service member and daughter of a Vietnam veteran. The family relocated to Pensacola from Pennsylvania with the hopes for a new family life. After living in Florida for only one month, the family found themselves in need of help. While each of the parents were employed, they found their \$800 a month rent was unaffordable and therefore their landlord threatened eviction and their electric was about to be turned off. To make matters worse, their youngest child’s annual shots were due in one month and their remaining three children were in dire need of dental care. Additionally, her oldest daughter needed medical care for spinal scoliosis and her middle daughter needed asthma medication. While the families’ financial struggles were concerning, Wendy was more concerned about her children’s health needs.

Wendy’s sister-in-law told the family about the Families Count Support Services for Veteran Families Program. Within 24 hours of contacting Families Count, Wendy had an appointment to meet her new case manager, Iris.

What amazed Wendy about Families Count was how quickly they responded to her request for help. Wendy said that three hours after her first meeting with Iris, she had completed and submitted a Florida KidCare on-line application; plus had a new budgeting plan for her rent and utilities. Less than one week later, Wendy was back at Families Count, to submit the additional documentation Florida KidCare had requested to process her older children’s applications. Recently, Wendy reported that the family was on a new payment program for their utilities and there was no longer the threat of eviction. But that the greatest relief for the family was that Wendy’s youngest child had already been placed into the Medikids program of Florida KidCare and would be able to receive his annual shots later in the week.



Jacksonville is the largest city in Florida in terms of both population and land area, and the largest city by area in the contiguous United States. Jacksonville is home to multiple military facilities and with Naval Submarine Base Kings Bay nearby, Jacksonville has the third largest naval presence in the country. There is also the Naval Station Mayport, a Navy Ship Base that is the third largest fleet concentration area in the United States and Blount Island Command, a Marine Corps Logistics Base whose mission is to support the Maritime Prepositioning Force (MPF). Additionally, the Florida Air National Guard is based at Jacksonville International Airport with the Coast Guard Sector Jacksonville also being located on the St. Johns River next to Naval Station Mayport.



## Across the State: Northeast Florida Healthy Start Coalition

Within Jacksonville, the Northeast Florida Healthy Start Coalition (NEFHS) works to improve the health of children and their families. NEFHS' Florida KidCare Coalition knows part of their mission to enroll and retain children's health care coverage needs to specifically target its outreach efforts towards service members and veterans. When they began Florida KidCare, the NEFHS Father Services/Florida KidCare Outreach Coordinator would meet the ships as they docked, go aboard and speak

face-to-face with service members as they came back stateside. However, over the past few years with the heightened security surrounding the bases, this type of outreach can no longer be conducted. The Coalition found that face-to-face interactions with service members can also be difficult due to deployment schedules. NEFHS is now working with the Florida National Guard Family Assistance Center. The center maintains updated Florida KidCare materials for families

in need and they have NEFHS attend Out-Processing meetings. The purpose of these meetings is to generate the required paperwork in order to process military personnel out of one tour of duty into another tour or out of the armed forces. NEFHS uses these meetings as an opportunity to speak directly with service members about how Florida KidCare may be an option for health care coverage for their children.

## Targeting the Population—Reaching Out to Military Spouses

When NEFHS was denied access to ships coming to port, they had to re-evaluate their outreach strategies in order to reach service member families. While they were able to develop an excellent collaboration with the Florida National Guard Family Assistance Center, NEFHS knew there were still service families falling through the cracks. They were then invited to their first Yellow Ribbon event and found a secondary population for their military outreach strategies - spouses.

The Yellow Ribbon Reintegration Program is a DOD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the

deployment cycle. Through Yellow Ribbon events, service members and loved ones connect with local resources before, during, and after deployments. NEFHS found attending Yellow Ribbon events gives Florida KidCare outreach workers direct access to service members' spouses. While service members are the ones educated about health care coverage choices, NEFHS has found that it is often the spouses, left stateside, who make the decisions about health care within service families.

During Yellow Ribbon events, NEFHS has been able to speak to spouses about potential gaps in their children's health care coverage and demonstrate how Florida KidCare can assist. Within the Jacksonville area, NEFHS cited access to dental

care as an issue for service members with Tricare, due to the lack of providers. Jack Johnson, with NEFHS states, "The spouse can convey the family needs better than any representative." Through talking with military spouses about Florida KidCare's dental services for children, families make an informed decision, about the type of coverage they need to address their children's health care needs.





## Finding the Right Connections



U.S. Representative Kathy Castor

As the need to conduct Florida KidCare outreach to service members and veterans has arisen, *Florida Covering Kids & Families* (FL-CKF) has reached out into the community for guidance. Always a champion for children's health coverage, U.S. Representative Kathy Castor, a longtime advocate for military and veteran families, stepped up to this new challenge. Representative Castor convened a meeting with Commander Rocco of the 6<sup>th</sup> Medical Group at MacDill Air Force Base, MacDill Air Force Tricare representative, and FL-CKF. The overall goal for this meeting was to provide education about the Florida KidCare program and how it can help veterans and service member families, particularly those who are transitioning out of the service.

As a result of collaborating with Representative Castor and Commander Rocco, a connection with SMSgt. Joseph Powell was facilitated. Through this connection, FL-CKF was able to meet with the First Sergeant Council, a group which serves as the liaison between the Commander and the enlisted members in the unit. The First Sergeants work in all facets of quality of life for service members and assist members as they transition back into the civilian sector. They recognized a need to communicate to service members in their unit about Florida KidCare as well as other state programs.

The First Sergeants also referred FL-CKF to the Transition Assistance Program (TAP) which is a requirement for service members transitioning out of the military. FL-CKF worked with the staff at the Airmen and Family Readiness Center (A&FRC) to schedule Florida KidCare application assistance training.

To date, FL-CKF has trained 12 staff members at the A&FRC on the Florida KidCare program and application, which also focused on outreach strategies for active service members and those who are transitioning out of the military. Materials have been provided for their Resource Center and other events have been scheduled and conducted as part of their ongoing partnership. In collaboration with the A&FRC partnership efforts, outreach has been extended to the Exceptional Family Member Resource Fair and the Key Spouse Program. FL-CKF is also working with Representative Castor to initiate a partnership with the James A. Haley VA Hospital. FL-CKF's work with Representative Castor has been invaluable in opening doors which may not have been accessible through other channels of communication.

## Florida Covering Kids & Families Military Outreach

Florida Covering Kids & Families (FL-CKF) works closely with business partners and other community organizations that work with military families to increase Florida KidCare program awareness. FL-CKF manages and monitors the effectiveness of the partnerships in order to identify and address technical assistance as needed by these extraordinary outreach partners.

### Key Points for Military Outreach Efforts:

#### *Benefits for Covering Eligible Children of Service Members and Veterans*

Many of these uninsured children of veterans will have access to quality, affordable health insurance choices through Florida KidCare. Outreach specifically targeting service members and veterans builds upon our commitment to caring for veterans, military members, and their families. This commitment reinforces the assurance to ensuring the highest quality health care possible to our nation's service members and military families and offers expanded coverage for veterans and service members who have children with special health care needs.

#### *Opportunities to Cover Eligible Children of Service Members and Veterans*

Provide information and application assistance during transition process:

- Separating/Retiring Service Members; and/or
- Reserve/Guard returning to non-activated status.

Make sure information is in health care facilities serving military families.

Provide information through human resource process to families whose income qualifies for Medicaid and who have children with special health care needs.

Key Points for Military Outreach Efforts:*Strategies to Help Service Members and Veterans***Credits**

Agency for Health Care  
Administration

American Journal of  
Public Health

Department of Children  
and Families

*Florida Covering Kids &  
Families*

Florida Healthy Kids  
Corporation

George Washington  
University

Kaiser Family Foundation

Lawton & Rhea Chiles  
Center for Healthy  
Mothers & Babies

Mathematica Policy  
Research

Southern Institute on  
Children and Families

Urban Institute

United State Department  
of Labor

USF Health

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Office of Veterans Service  
Trainings

Attend a military outreach  
event hosted/coordinated by  
military partners.

Provide technical support to  
local partners who engage with  
military families when  
necessary.

Identify the information about  
Florida KidCare that is pertinent  
for military families and military  
partners.

Utilize the FL-CKF Train-the-  
Trainer for local partners  
about military life, benefits,  
and Florida KidCare.

Engage existing business  
partners, working with  
service members and  
veterans' families to continue  
relationship and assess  
capacity for partnership  
growth.

Provide staff training and  
technical support to military  
partners.



florida  
covering kids™  
& families

*Florida Covering Kids & Families is a statewide program working to ensure that all eligible children and families are enrolled in Medicaid and the Children's Health Insurance Program (CHIP). Its statewide coalition is a broad representation of Florida's agencies, organizations, and key leaders-representatives from child advocacy groups, child care organizations, provider groups, private health plans, private coverage programs for low-income children, the business community, minority organizations, in addition to numerous state agencies charged with Medicaid and federal program implementation. The Coalition also works with community coalitions in targeted regions around the state.*

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*USF Health is dedicated to creating a model of health care based on understanding the full spectrum of health. It includes the University of South Florida's colleges of medicine, nursing, and public health; the schools of biomedical sciences as well as physical therapy & rehabilitation sciences; and the USF Physicians Group. With more than \$360 million in research grants and contracts last year, USF is one of the nation's top 63 public research universities and one of 39 community-engaged, four-year public universities designed by the Carnegie Foundation for the Advancement of Teaching. For more information, visit [www.health.usf.edu](http://www.health.usf.edu).*