



Their Health, Their Choice

A Guide for Caregivers, Social
Workers, & Program Staff





Jo, Age 20

BACKGROUND

Jo is in extended foster care as a non-minor dependent, currently enrolled in Medi-Cal Fee for Service in Los Angeles. She has established relationships with her primary care provider and therapist but struggles to find dental care. While she doesn't have immediate plans to move, she's considering San Diego or San Francisco in the next few years. Jo advocates well for herself but can be disorganized and forgetful with appointments and paperwork.

YOUR ROLE

As Jo's social worker with a high caseload of transitional aged youth, you want to help her make the best health plan decision while managing time constraints and your own learning curve about managed care options.

Case Study

? Q: I'm new to managed care plans. How do I prepare to support Jo without spending hours researching?

A: Follow this 30-minute prep strategy

Spend 10 minutes

Reviewing the *Your Health Your Choice PowerPoint* for basic terminology

Spend 15 minutes

On the Medi-Cal Health Plan Decision Worksheet - complete it as if you were Jo

Spend 5 minutes

Bookmarking key resources you'll need during your conversation

Key resources to bookmark

- [Managed Care Plan Options by County](#)
- [Provider Directory Search](#)
- [Enrollment Support: 1-800-430-4263](#)
- [Each county offers a separate handbook for Fee-for Service Medi-Cal Resources, please complete a google search for your county](#)

**Q: How should I help Jo prioritize her needs?
What matters most for her?**

A: Use this guided conversation approach

Start with Jo's current experience

"Tell me about your current health care providers (doctor, therapist, etc) - who do you trust and want to keep in your care circle?"

"What's been hardest about managing your health care?"

"When you've had medical appointments, what's gone well or been challenging?"

Based on Jo's profile, likely priorities

1. Keeping current providers (she has established trust)
2. Care coordination help (she can be forgetful and disorganized)
3. Flexibility for moving (considering other cities)

Expected vs. Actual priorities

- You might think: Care coordination is most important given her needs for organizational support
- Jo might prioritize: Keeping her current therapist above all else
- Approach: Let Jo lead, then help her think through practical implications



Q: I feel overwhelmed by insurance details. How do I help Jo without becoming an expert myself?

A: Focus on connection, not complexity

Your role

- ✓ Help Jo identify what matters to her
- ✓ Support her through the decision-making process
- ✓ Connect her with insurance experts for technical details

Don't try to

- ✗ Memorize all plan benefits
- ✗ Become an insurance counselor
- ✗ Make the decision for her

Instead, use this script

"Jo, I know you're capable of making this decision with the right support. Let's figure out what's most important to you, then get you connected with someone who knows all the insurance details to help you choose."

Expert resources for Jo

- County enrollment counselors
- Health plan customer service representatives
- 1-800-430-4263 (Medi-Cal enrollment line)



Q: What are all these terms around health insurance?

Fee for Service (FFS): California pays providers directly for service with no specific coordinated oversight

Also Known As:

- ✓ Basic Medi-Cal
- ✓ Straight Medi-Cal
- ✓ Traditional Medi-Cal

Throughout these materials, we will refer to this plan as Fee for Service because that is the phrase the state uses in all materials

Managed Care Plan (MCP): California pays plans to manage and coordinate member care.



**Q: Are managed care benefits actually better?
I've always heard fee-for-service is better.**

A: The benefits are real. Here's how the landscape has changed...

Historical context

- Foster youth used Fee for Service because of frequent moves across counties
- This made sense when the fee-for-service networks was more robust

Current reality

- Fewer providers accept Fee-for-Service Medi-Cal
- Wait times for specialists have increased
- Dental care access has become particularly challenging

Managed care advantages for young people

- **Larger provider networks** in many areas & help finding a provider
- **Care coordination support , including enhanced care management**, to help Jo with organizational challenges and connecting across providers
- **Transportation services** for appointments
- **Enhanced services**: case management, wellness programs, housing support

For Jo specifically

- ✓ May help her find a dentist (ongoing struggle)
- ✓ Could support her in organization and follow through of appointments

Q: How do I balance Jo's independence with providing appropriate support?

A: Use graduated support based on Jo's strengths

Jo's strengths

- Self-advocacy skills
- Established provider relationships
- Clear communication about her needs

Areas where she needs support

- Organization and follow-through
- Understanding complex systems
- Managing paperwork and deadlines

Recommended approach

1. **Start with Jo leading:** "What questions do you have about your health insurance options?"
2. **Provide structured support:** Use the decision worksheet together
3. **Offer to participate:** "Would you like me to join you for the enrollment call, or would you prefer to handle it yourself?"
4. **Follow up:** "Let's check in about how the transition is going in a few weeks"

? Q: What if Jo wants to keep Fee for Service?
Should I push managed care?

A: Respect her choice while ensuring it's informed

If Jo chooses Fee for Service

- Confirm she understands the trade-offs
- Help her develop organization systems for managing care
- Ensure she has current provider contact information
- Discuss backup plans if providers stop accepting Medi-Cal

Red flags that might indicate she needs more support:

- She chooses based on fear of change rather than informed preference
- She hasn't considered her organizational challenges
- She's not aware of available support services

Your response

"I hear that keeping Fee for Service feels right for you. Let's make sure you have everything you need to make that work well."



Q: What about special circumstances - immigration status, tribal membership, etc.?

A: Know your limits and key resources. Don't guess or research extensively. Instead:

For immigration questions

- Contact: Medi-Cal Ombudsman
- County eligibility worker
- Legal aid organizations specializing in immigration

For Native American populations

- Contact: Tribal TANF or social services
- Indian Health Service representatives
- California Department of Public Health Office of American Indian Health

For moving out of state

- Medi-Cal eligibility worker in current county
- Social services in destination state
- National Foster Care & Adoption Directory

30-Minute Conversation Structure

Minutes 1-5 Check-in

- ✓ How is Jo feeling about this decision?
- ✓ Any immediate concerns or questions?

Minutes 6-15 Priority Setting

- ✓ Use decision worksheet priority section
- ✓ Focus on Jo's actual concerns, not what you think should matter

Minutes 16-25 Plan Next Steps

- ✓ Identify what information Jo needs
- ✓ Schedule follow-up or expert consultation
- ✓ Confirm Jo's preferences for support level

Minutes 26-30 Wrap-up

- ✓ Summarize what you discussed
- ✓ Confirm next steps and timeline
- ✓ Schedule follow-up check-in

Remember

- ▶ **Your expertise**

Knowing Jo and supporting her decision-making process

- ▶ **Your limits**

Technical insurance details and complex eligibility questions

- ▶ **Your goal**

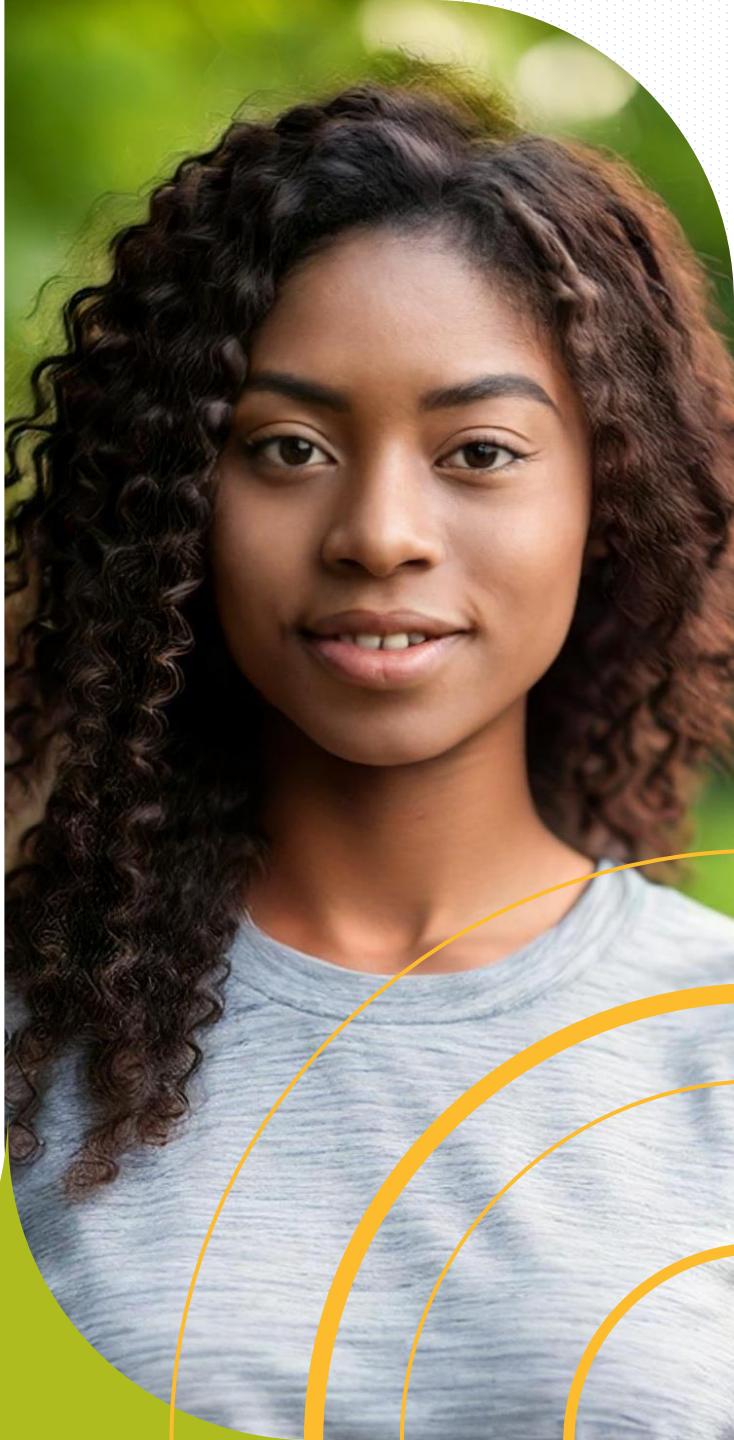
Helping Jo make an informed choice that fits her life and needs

- ▶ **Your timeline**

This decision can be revisited
- it's not permanent

Bottom line

You don't need to become an insurance expert to provide excellent support to Jo. Focus on what you do best - understanding her needs and connecting her with appropriate resources.





Medi-Cal Health Plan Decision FAQ for Social Workers

Supporting Foster Care Youth
in Health Plan Choices

