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## Old Palo Alto

2255 Ramona Street, Palo Alto

News - Friday, July 6, 2012

### East Palo Alto woman sees hope in federal health law

For Sosepa Tonga's family, Affordable Care Act will help keep chronic medical conditions from becoming emergencies

by Sue Dremann

Sosepa Tonga recalled the day last year when she went to a free clinic in Menlo Park seeking medical care. A new immigrant, she did not have health care coverage.

"I was so sick; all my bones were aching. ... They said it would take two weeks to get an appointment," she said.

Tonga learned she is on the edge of diabetes. Her eldest daughter, Anya, has asthma that needs to be kept under control.

Tonga's family could benefit from the federal Affordable Care Act, which was mostly upheld by the U.S. Supreme Court on June 28. The act will expand who is eligible for Medi-Cal, and Tonga is one who will be able to get coverage.

Anya, 18, is currently covered under Medi-Cal and will be through age 21. But as an adult, she will "age out" of Medi-Cal and would likely have difficulty getting private insurance due to her pre-existing condition of asthma.

Under the Affordable Care Act, young people who are currently eligible for Medi-Cal will continue to qualify as adults if they have an income below 138 percent of the federal poverty level. And, insurance companies will not be allowed to deny coverage to people with pre-existing conditions, under the federal law.

If Tonga were to get a job with a health plan, her daughters would be covered until the age of 26, under another provision of the federal act.

Ravenswood Family Health Center in East Palo Alto helped Tonga and her family to receive their current benefits. Tonga is covered through San Mateo County's Access and Care for Everyone (ACE) program for indigent residents.

She's one of more than 8,000 people currently enrolled in the county program, which will transition from ACE to Medi-Cal by Dec. 31, 2013, said Srija Srinivasan, director of strategic operations at the San Mateo County Health System.

San Mateo County officials estimate that approximately 47,000 uninsured county residents will be eligible for new support under the Affordable Care Act. The number includes an estimated 34,000 residents who will qualify for subsidies through the Advance Premium Tax Credits program to purchase insurance through the California Exchange and an estimated 13,000 who will qualify for free health insurance through Medi-Cal, she said. The county expects to continue the ACE program for persons who don't qualify under the Affordable Care Act, she said.

The Medi-Cal expansion will extend to all low-income, documented residents with five or more years of residency with household incomes at or below 138 percent of the federal poverty level (about \$15,000 in annual income), Srinivasan said.

Currently, the Medi-Cal program is only available to certain segments of the lowest income population, such as children, parents, the elderly and individuals with disabilities.

"Many low-income residents who are unable to afford health insurance today will be eligible for Medi-Cal for the first time," Srinivasan said.

The federal act also puts a high premium on preventative care, which will benefit patients like Tonga. She takes nutrition classes and joined an exercise program to manage her pre-diabetes condition, she said.

"When I go home and I sleep at night, I'm not snoring, and after dinner there's no eating at nighttime," she said.

In addition to better health, guaranteed insurance will enable Tonga's family to better avoid financial crises like the one that occurred last September, when Anya had a major asthma attack. Life-saving medications cost Tonga more than \$600 out of pocket, a bill that she has been paying off \$20 each month, she said.

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