

Getting Yourself and Your Family Covered



Getting Californians Covered

Covered California's™ mission is to improve health care in our state by increasing the number of Californians with health insurance, improving the quality of health care for all of us, reducing health care costs and ensuring that California's diverse population has fair and equal access to quality health care.

Beginning in October 2013, legal residents of California will be able to get health coverage through a new, easy-to-use marketplace called Covered California. Covered California will offer health insurance plans, which cannot be canceled or denied, at an affordable price. Californians can shop for the plans online or see if they are eligible for Medi-Cal, and Covered California will provide in-person and phone assistance for those who need it.

Improvements to Health Insurance Plans

As part of the federal health care law, the Patient Protection and Affordable Care Act (Affordable Care Act), all newly sold health insurance plans must meet certain requirements. They must cover essential health benefits such as doctor visits, hospital stays, emergency care, maternity care, children's care and prescriptions.

Health insurance plans will be much easier to compare. There will be four basic levels of coverage: Platinum, Gold, Silver and Bronze. This will make it easier to compare plans in the same category or across categories. As your coverage increases, so does your monthly premium payment, but your costs are lower when you receive medical care. You can choose to pay a higher monthly premium so that when you need medical care, you pay less. Or you can choose to pay a lower monthly premium, which means that when you need medical care, you pay more. **You have the choice.** You could also qualify for Medi-Cal, a free program.



The New Marketplace

In the marketplace, health insurance companies will compete for your business. Covered California opens for enrollment Oct. 1, 2013, for coverage beginning Jan. 1, 2014.

When you visit Covered California's marketplace, you will be able to make apples-to-apples comparisons among different health insurance plans and choose the plan that best meets your needs and those of your family.

Covered California is the only place where you can access assistance in paying your insurance premium, offered by the federal government to reduce the cost of health insurance. If you qualify for premium assistance, this money will reduce what you pay for your insurance.

Covered California will make it simple for you and millions of other Californians to purchase affordable health insurance or apply for free coverage through Medi-Cal.

Affordable Health Coverage

Many people know they need health insurance but are concerned about the price. To make sure health coverage is affordable, Covered California will help people find out whether they qualify for federal financial assistance that will reduce their costs. They can also find out if they qualify for Medi-Cal.



There are three financial assistance programs to help ensure everyone can afford health care. These programs are available to individuals and families who make a certain amount of money and do not have affordable health insurance, which covers certain benefits, from an employer or another government program.

- 1. Premium assistance** helps reduce the cost of your insurance premium, which is the amount you pay to buy health insurance, usually each month.
- 2. Cost-sharing assistance** reduces the amount of health care expenses an individual or family has to pay when getting care. These expenses include copayments, coinsurance and deductibles incurred when, for example, you visit your doctor.
- 3. Medi-Cal** is a free health insurance program for those who qualify, including people with disabilities and those with annual incomes of \$15,856 or less for a single individual and \$32,499 or less for a family of four.

How Financial Assistance Works

In the chart below, you can see how different people qualify for assistance to pay for health insurance or qualify for Medi-Cal. These are examples only; you may fall into a different category.

Number of People in the Household	If Your Income* Is LESS THAN...	If Your Income* Is BETWEEN...
1	\$15,857	\$15,857 - \$45,960
2	\$21,404	\$21,404 - \$62,040
3	\$26,952	\$26,952 - \$78,120
4	\$32,500	\$32,500 - \$94,200
5	\$38,047	\$38,047 - \$110,280
You may qualify for:	Medi-Cal	Premium assistance through Covered California

** Income levels are based on the year 2013*

When you visit Covered California's marketplace, you will be able to make apples-to-apples comparisons among different health insurance plans and choose the plan that best meets your needs and those of your family.

Penalties if You Do Not Have Insurance

The federal Affordable Care Act also requires most adults to have public or private health insurance by January 2014 or face a financial penalty. The fine increases over three years. In 2014, the fine will be 1 percent of yearly income or \$95 per person, whichever is greater. For adults with children, the fine for lack of coverage for the child is \$47.50. By 2016, the fine will be 2.5 percent of income or \$695 per person, whichever is greater. The fine will be assessed based on the number of months without coverage.

To make sure you are covered in 2014, you must get health insurance before March 31, 2014, or you must wait until the next open-enrollment period begins, in October 2014, for coverage in 2015. You can always find out if you're eligible for Medi-Cal. For health insurance plans offered by Covered California, you must enroll during open enrollment unless you have a life-changing event, in which case you would qualify for special enrollment. (Examples include the loss of a job, the death of a spouse or the birth of a child). Medi-Cal enrollment is available year-round.

Choosing health insurance is an important decision, and Covered California is here to help. Part of our mission is to reach out to your community by partnering with people at the local level. We are training local people in your community right now to help you learn about the new options for health insurance. There will be plenty of opportunities for you to get help in person, by phone or online.

If You Need Coverage Before 2014

If you do not currently have health insurance, you do not have to wait until Covered California opens to get covered.

You may be able to purchase private insurance for yourself by contacting a health insurance company directly or working with an agent. You may be eligible right now for health coverage under Medi-Cal. For more information on enrolling in the Medi-Cal program, you can contact your local county social services office.

If you have not yet turned 26 years old, and your parents have health insurance, you can be added to your parents' plan. If you are 65 or older or have certain disabilities, you can receive coverage under Medicare.

On Oct. 1, 2013, Covered California will open its marketplace to provide Californians the option of purchasing affordable health insurance.

For many, this will be their first opportunity to obtain coverage for themselves and their families. We believe more covered Californians is the key to ensuring the health and well-being of our state.

For more information, visit www.CoveredCA.com or call (800) 300-1506.



If Your Income Changes

Californians without insurance can shop through Covered California for coverage, regardless of income. Your income level helps determine whether you qualify for Medi-Cal or any financial assistance to help pay for your coverage. If your income changes over the year, your assistance level will be adjusted. You are responsible for making sure Covered California is aware of the income change so that you do not have to pay the difference at tax time.

If you have Medi-Cal coverage, and your income increases to more than \$15,856 a year for an individual or \$32,499 for a family of four, you would no longer qualify for this no-cost insurance plan. However, through Covered California, you could find affordable coverage and assistance to help pay the premiums.

CoveredCA.com

Covered California is the new online "marketplace" that will make it simple and affordable to purchase quality health insurance and get financial assistance to help pay for it. If your income is limited, you may be eligible for free coverage through Medi-Cal.