AFFORDABLE CARE ACT

Changes to Private Insurance
Exchanges Covered California
Medi-Cal Expansion

CHANGES TO PRIVATE INSURANCE

Changes to Private Policies:
- No pre-existing condition exclusion
- Prohibiting Insurance Companies from Rescinding Coverage
- Kids stay on until 26
- No prevention co-pays
- Maternity if plans don’t pay 80% of premium costs on care
- Ends Lifetime Limits on Coverage
- Annual Out of Pocket Maximum of $6,300 per individual or $12,700 per family

Affordable Care Act
Coverage Improvements

Essential health benefits:
- ambulatory patient services
- emergency services
- hospital services
- maternity and newborn care
- mental health and substance use disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services and chronic disease management
- pediatric services
WHEN'S THE NEXT OPEN ENROLLMENT PERIOD?

NOVEMBER 15 — February 15

PEOPLE WITH CERTAIN LIFE EVENTS MAY ACTIVATE A SPECIAL ENROLLMENT PERIOD — S.E.P

THERE'S A MANDATE

WE HAVE MEDICARE!

I HAVE HEALTH INSURANCE AT WORK!

WE HAVE MEDICAL!

I HAVE INDIVIDUAL INSURANCE!

WHO IS EXEMPT FROM THE MANDATE?

* People who would have to pay more than 8% of their income for health insurance
* People with incomes below the threshold required for filing taxes
* People who qualify for religious exemptions
* Undocumented immigrants
* People who are incarcerated
* Members of Native American tribes
* People who have experienced a severe hardship
PENALTIES

The Individual Shared Responsibility Payment

WHAT'S AN EXCHANGE?

The Market Place for Health Coverage

The Exchange, Covered California, is the place where people will have the opportunity to buy lower cost health insurance.

WWW.COVEREDCA.COM
800-300-1506

Welcome
Covered California
WHAT PLANS CAN I CHOOSE?

San Diego:
- Anthem Blue Cross
- Blue Shield
- Kaiser
- Sharp
- Health Net
- Molina

Imperial:
- Anthem Blue Cross
- Blue Shield
- Kaiser

Other Regions:
- Chinese Community Health Plan
- LA Care
- Western Health Advantage
- Valley Health Plan

Medi-Cal Expansion

We're Here!

NO MORE LINKAGE!

Under age 21
65 and older
Disabled or blind
Pregnant
A parent with minor children
Caretaker Relative
Breast or Cervical Cancer
TB
IMMIGRANTS & MEDI-CAL

Full Scope (USC, LPR, PRUCOL)

Restricted (Undoc)

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PRUCOL

PRUCOL stands for:

Permanently Residing in the U.S. Under Color Of Law

Undocumented immigrants who would otherwise only be eligible for restricted scope benefits can get full-scope benefits if they are in the process of adjusting their immigration status.

Some examples:

- Deferred Action for Childhood Arrivals (DACA)
- Temporary Protective Status
- VAWA applicants
- Anyone who has petitioned for an adjustment of status
WHERE CAN I SIGN UP?

- In person at your local Department of Public Social Services Office
  - Adjusted by County Stability Staff
  - Call 211 to locate your local office (800) 999-5555

- Online
  - Through Covered California website
  - Through You Benefits now
  - www.coveredca.com/county/index.htm

- In person at Community-Based Organization
  - Assisted by Certified Enrollment Counselor

- By Phone
  - Statewide: 800-366-1456
  - Direct to county or county call center

- Mail
  - Sent to Covered California
  - Sent to Department of Public Social Services

CONTACT US!

- [MATERIALS AND FIELD HEALTH ACCESS](www.mchaccess.org)
- [HCC](www.hccnca.org)

(213) 749-4261
(800) 896-3202
www.mchaccess.org
www.hccnca.org
www.nlsia.org