


COVERED CALIFORNIA BASICS

- **WHAT IF I AM ALREADY INSURED?**
- **WHOSE IS ELIGIBLE? WHO IS NOT ELIGIBLE?**

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COUNTDOWN TO COVERAGE Covered California Basics

What if I am already insured?

- **Employer-provided:** If your employer provides insurance, then you are probably okay. They are required by law to give you a letter stating the insurance provided by them meets Minimum Essential Coverage standards.
- **Medi-Cal Covered:** Medi-Cal meets the Minimum Essential Coverage standards. You are covered!
- **Covered but It's Expensive:** If your employee share of the monthly premiums exceeds 9.5% of your **household** income, then you are able to opt out of employer-provided insurance and enroll into a Covered CA plan. Your employer is required to give you a voucher of equivalent value to use in the exchange.

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COUNTDOWN TO COVERAGE Covered California Basics

Who is Eligible?

WHO	QUALIFIED
U.S. CITIZEN	YES
Naturalized Citizens	MORE than 5 years – YES LESS than 5 years – YES
Legal Permanent Residents	MORE than 5 years – YES LESS than 5 years – See Next Slide
Refugees, Asylees, Immigrants exempt on humanitarian grounds	YES
H-1B, F-1, J-1 Visa Holders	YES
DACA (Deferred Action)	If status was attained BEFORE August 2012, then YES. If status was attained in August 2012 or later, see next slide.
Undocumented Immigrants	NO
Undocumented Immigrants with U.S. Citizen Children	NO, But Their Children who are U.S. Citizen/Legal Permanent Resident Qualify

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COUNTDOWN TO COVERAGE

Covered California Basics

Who is Eligible?

WHO	QUALIFIED
Legal Permanent Residents	<p>MORE than 5 years – YES</p> <p>LESS than 5 years –</p> <ul style="list-style-type: none"> NO: Not qualified for federal programs through Covered California or other state health exchanges. YES: Are qualified for a California program administered by counties on behalf of the state. Application should be made directly to the applicant’s county of residency.
DACA (Deferred Action)	<p>If status was attained BEFORE August 2012, then YES.</p> <p>If status was attained in August 2012 or later, then</p> <ul style="list-style-type: none"> No: Not qualified for federal programs through Covered California or other state health exchanges. Yes: Are qualified for a California program administered by counties on behalf of the state. Application should be made directly to the applicants county of residency.

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COUNTDOWN TO COVERAGE

THE COUNTDOWN

- **TEN (10) ESSENTIAL BENEFITS**
- **SIX (6) APPROVED HEALTH PLANS FOR LA COUNTY**
- **FOUR (4) METAL TIERS OF HEALTH BENEFITS**
- **THREE (3) WAYS TO APPLY**
- **ONE (1) REMAINING IMPORTANT DATE**
- **ONE (1) LEGAL MANDATE/PENALTY**

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COUNTDOWN TO COVERAGE

The Countdown

TEN (10) ESSENTIAL BENEFITS

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services

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COUNTDOWN TO COVERAGE

The Countdown

TEN (10) ESSENTIAL BENEFITS

6. Prescription drugs
7. Rehabilitative services and devices
8. Laboratory services
9. Preventive, wellness services and disease management
10. Pediatric services, including oral and vision care.

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COUNTDOWN TO COVERAGE

The Countdown

SIX (6) LA COUNTY'S APPROVED HEALTH PLANS

Anthem Blue Cross of California

Blue Shield of California

Health Net

Kaiser Permanente

L.A. Care Health Plan

Molina Healthcare

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COUNTDOWN TO COVERAGE

The Countdown

FOUR (4) METAL TIERS OF HEALTH BENEFITS

EACH OF THE SIX HEALTH PLANS MUST OFFER THE SAME BENEFITS
ACROSS FOUR TIERS OR LEVELS NAMED FOR THESE METALS:

- BRONZE (60%)
- SILVER (70%)
- GOLD (80%)
- PLATINUM (90%)

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The Countdown

Two (2) Remaining Important Dates

October 1, 2013 Covered CA Open Enrollment Begins

January 1, 2014 Health benefits begin

March 31, 2014 Open enrollment period closes
To avoid tax penalty, a completed application with documentation must be submitted **and payment** for first month premium needs to be made to insurance company

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COUNTDOWN TO COVERAGE

The Countdown

WARNING!

Important FUTURE Dates

October 15, 2014 Open Enrollment Begins

December 7, 2014 Open Enrollment Ends

April 15, 2015 Penalty assessed for being UNINSURED in 2014

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COUNTDOWN TO COVERAGE

The Countdown

ONE (1) LEGAL MANDATE

The ACA requires that most U.S. citizens and legal residents be enrolled in a health insurance plan that meets basic minimum standards. Those who do not have coverage may have to pay a penalty when filing their taxes. The penalty phases in over 3 years.

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The Countdown

PAY THE GREATER AMOUNT

YEAR	Percentage of Income	Or Set Dollar Amount
2014	1% per adult 0.5% per child Max of 3% per family	\$95 per adult and \$47.50 per child (up to \$285 for the entire family)
2015	2% per adult 1% per child Max of 6% per family	\$325 per adult and \$162.50 per child (up to \$975 for the entire family)
2016	2.5% per adult 1.25% per child Max to 7.5% per family	\$695 per adult and \$347.50 per child (up to \$2,085 for the entire family)

2017 & After: The Penalty will increase at the cost of living rate.

Note: The total penalty for the taxable year will not exceed the national average of the annual premiums of a bronze-level health insurance plan offered through the health insurance marketplace.

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COUNTDOWN TO COVERAGE

Next Steps

Next Steps

- Use Covered CA's Shop and Compare Tool
www.coveredca.com/shopandcompare/
- Call Covered California for personalized, 1-on-1 assistance **(800) 300-1506**

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COUNTDOWN TO COVERAGE

Shop and Compare Tool



The Covered California Shop and Compare Tool

Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.


Household Information

Number of people in the household *

Household income * Annual

ZIP Code *

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Shop and Compare Tool

Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the **AGE** of each adult

Adult 1 (over 18)

Number of dependents age 18 or under

Total people covered:

Breaking Down the Monthly Cost

[See My Options](#)

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COUNTDOWN TO COVERAGE

Shop and Compare Tool

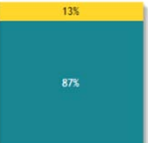
Metal Tiers: Bronze⁶⁰, Enhanced Silver⁸⁷, Gold⁸⁰, Platinum⁹⁰

Due to your income level, you qualify for the Enhanced Silver 87 plans, which provide assistance with out-of-pocket costs in addition to premium assistance. Enhanced Silver 87 plans will cover an average of 87% of costs, meaning that, on average, you will be responsible for 13% of your health care costs.

You could also select a Bronze, Gold or Platinum plan. Platinum plans have the highest premium, yet pay 90% of covered health care expenses. Bronze plans have the lowest premium, but pay only 60% of covered health expenses. It's important to think about how much health care you will need when choosing a level.




Bronze



Silver



Gold



Platinum

You Pay

 Plan Pays

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COUNTDOWN TO COVERAGE

Shop and Compare Tool

Bronze/Silver
Gold/Platinum
Minimum Coverage

Why choose Enhanced Silver 87

Enhanced Silver Coverage: ~87%

Health Net	Anthem BlueCross	MOLINA HEALTHCARE	L.A. Care HEALTH PLAN
Health Net Enhanced Silver 87 HMO	Anthem Multi State Plan Enhanced Silver 87 HMO	Molina Enhanced Silver 87 HMO	L.A. Care Covered Enhanced Silver 87 HMO
Total Monthly Premiums: \$208	Total Monthly Premiums: \$223	Total Monthly Premiums: \$223	Total Monthly Premiums: \$228
Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114
Your Total Monthly Payment: \$94	Your Total Monthly Payment: \$109	Your Total Monthly Payment: \$109	Your Total Monthly Payment: \$114
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS

COUNTDOWN TO COVERAGE


Shop and Compare Tool

Bronze/Silver
Gold/Platinum
Minimum Coverage

Why choose Enhanced Silver 87

Enhanced Silver Coverage: ~87%

L.A. Care HEALTH PLAN	blue of california	Anthem BlueCross	KAISER PERMANENTE
L.A. Care Covered Enhanced Silver 87 HMO	Blue Shield Enhanced Silver 87 PPO	Anthem Multi State Plan Enhanced Silver 87 EPO	Kaiser Permanente Enhanced Silver 87 HMO
Total Monthly Premiums: \$228	Total Monthly Premiums: \$247	Total Monthly Premiums: \$256	Total Monthly Premiums: \$279
Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114
Your Total Monthly Payment: \$114	Your Total Monthly Payment: \$133	Your Total Monthly Payment: \$143	Your Total Monthly Payment: \$165
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS



COUNTDOWN TO COVERAGE

Shop and Compare Tool

Why choose Bronze 60

This plan has a substantially higher cost share when you use healthcare.

L.A. Care	MOLINA HEALTHCARE	Anthem BlueCross	Anthem BlueCross
L.A. Care Covered Bronze 60 HMO	Molina Bronze 60 HMO	Anthem Multi State Plan Bronze 60 EPO	Anthem Multi State Plan Bronze 60 HSA EPO
Total Monthly Premiums: \$167	Total Monthly Premiums: \$173	Total Monthly Premiums: \$192	Total Monthly Premiums: \$193
Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114	Monthly Premium Assistance (Tax Credit): \$114
Your Total Monthly Payment: \$54	Your Total Monthly Payment: \$60	Your Total Monthly Payment: \$78	Your Total Monthly Payment: \$80
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS



COUNTDOWN TO COVERAGE

Shop and Compare Tool


Bronze/Silver
Gold/Platinum
Minimum Coverage

Premium assistance cannot be used to purchase the minimum coverage plan. The plan has a \$6,350 deductible, the highest deductible of any plan.

Minimum Coverage

L.A. Care	Health Net	Anthem BlueCross	MOLINA HEALTHCARE
L.A. Care Covered Minimum Coverage HMO	Health Net Minimum Coverage PPO	Anthem Multi State Plan Minimum Coverage EPO	Molina Minimum Coverage HMO
Total Monthly Premiums: \$160	Total Monthly Premiums: \$163	Total Monthly Premiums: \$164	Total Monthly Premiums: \$173
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS

> Get Contacted for more info




COUNTDOWN TO COVERAGE
Shop & Compare Summary

LET'S ALL THE INFORMATION TOGETHER:
SINGLE, 23 YEAR OLD EARNING \$22,000 A YEAR

TIER	PREMIUM ASSISTANCE	CONSUMER PORTION	TOTAL PLAN VALUE
MINIMUM BASIC	\$0	\$160-206	\$160-206
BRONZE 60%	\$114	\$54-94	\$167-209
SILVER 70 87%	\$114	\$94-165	\$208-279
GOLD 80%	\$114	\$121-339	\$235-339
PLATINUM 90%	\$114	\$265-365	\$265-365

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COUNTDOWN TO COVERAGE
Shop & Compare Summary

LET'S ALL THE INFORMATION TOGETHER:
FAMILY OF FOUR, 46YO, 43YO, 2 KIDS, INCOME \$52,000 A YR
CHILDREN MAY QUALIFY FOR MEDI-CAL.

TIER	PREMIUM ASSISTANCE	CONSUMER PORTION	TOTAL PLAN VALUE
MINIMUM BASIC	N/A	N/A	N/A
BRONZE 60%	\$280	\$159-268	\$439-548
SILVER 70 73%	\$280	\$265-453	\$546-733
GOLD 80%	\$280	\$337-611	\$617-891
PLATINUM 90%	\$280	\$416-678	\$696-958

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