

Comprehensive Health Care Coverage

Available through Covered California (Covered CA)

The Affordable Care Act (ACA) ensures that all legal U.S. residents are able to obtain affordable health care coverage, regardless of any pre-existing conditions. Legal California residents are able to get affordable private health care coverage from a variety of plans through Covered CA. **Open enrollment:** Open enrollment for 2015 coverage begins November 15, 2014 and ends February 15, 2015. **Special Enrollment periods:** Special enrollment periods occur within 60 days of a qualifying life event such as: a job loss, death of a spouse, birth of a child, became a new resident of the state, released from incarceration, etc. For a complete list of qualifying events, contact Covered CA (see contact information below).

There are Four Levels of Coverage:

Platinum, Gold, Silver and Bronze:

Speak to an enrollment counselor who can help choose a plan and level of coverage that would best cover your specific health care and financial needs.

- **Enhanced Silver Plan** - Individuals who earn between 138 and 200% (\$16,105 – \$23,340 for individuals)* of the Federal Poverty Level (FPL) will have the lowest out-of-pocket costs by choosing a plan with this level of coverage.
- **Platinum Plans** - Individuals who earn more than 200% FPL* and up to \$50,000 can minimize their out-of-pocket costs by selecting a plan with this level of coverage.

*Based on 2014 FPL

Contact a Covered CA Certified Enrollment Counselor for details.

Income has to be more than:	For a family size of:
\$16,105	1
\$21,707	2
\$27,310	3
\$32,913	4

Is Your Doctor in the Network?

Contact your doctor's office to find out if they are in the Covered CA network or if they plan to join the network. If not, you can visit the Covered CA website to find a suitable doctor in your area.

If you enroll in a health care plan through Covered CA and qualify for ADAP:

- **ADAP will be able to help with your drug co-pays and deductibles** for drugs on the ADAP formulary that are dispensed from a pharmacy that is in-network for the Covered CA health insurance plan and ADAP.
- **OA-HIPP may be able to pay your monthly insurance premiums** for clients who are co-enrolled in ADAP and take the maximum federal subsidy.

Penalties if you don't get coverage: ACA requires adults enroll in a public or private health insurance or face a federal financial penalty.

- In 2015, the fine will be 2 percent of yearly income above the tax filing threshold of \$10,150 for an individual or \$325 per person, whichever is more. For adults with children, the fine for a child without coverage will be \$47.50.
- By 2016, the fine will be 2.5 percent of yearly income above the tax filing threshold or \$695 per person, whichever is more.
- Fines will be enforced by the Internal Revenue Service based on the number of months without coverage.

For more information visit the Covered CA website at: www.CoveredCA.com or call (800) 300-1506 where you can:

- Apply for private insurance or Medi-Cal; and
- Find a location for a Covered CA Certified Enrollment Counselor or a County Human Services Agency to apply in person.

I have been given information about health care coverage available through Covered CA. I understand that having health care coverage is required by law and that I may incur a financial penalty if I do not have comprehensive healthcare coverage.

Client's Signature: _____ Date: _____

I have reviewed the information on this page with the client whose signature appears above. Worker's Initials: _____



COVERED CALIFORNIA

California Department of Public Health
Office of AIDS