



# Health Care Reform in 2013



For Santa Cruz County

## Key Benefits of the Affordable Care Act:

- You cannot be denied coverage due to pre-existing conditions
- Free preventative care services
- Young adults can stay on their parents insurance until age 26
- No lifetime or annual benefit limits

**Covered California will be open in October 2013**

To learn more about Covered California, visit or call [www.coveredca.com](http://www.coveredca.com)

**1-888-975-1142**

## What is the Affordable Care Act (ACA)?

The ACA is a federal law that makes changes to our health care system. It has also been called “health care reform” and “Obamacare.” The ACA will increase the number of people who have health insurance. It will do that by making private health insurance more affordable and expanding Medi-Cal, a public health insurance program.

## What do I need to know?

Key points to know include:

- Most U.S. citizens and legal residents will be required to have health insurance.
- You may qualify for financial assistance to help buy private insurance. If you do, the federal government will pay part of the monthly cost of your insurance.
- You will buy insurance through an insurance marketplace, called Covered California.
- Covered California will open for enrollment October 2013.
- In 2014, Medi-Cal will be expanded to cover more people, including childless adults.

## Will everyone have to have health insurance?

Starting in 2014, most people will be required to have health insurance. There will be a penalty if they don't. You can meet this requirement by having insurance through your job, buying insurance on your own, buying insurance through Covered California or by being eligible for Medi-Cal or Medicare.

## How will Covered California Work?

Covered California will let you look at different health plans side by side. All plans will have the same benefits. You will be able to compare the plans and prices before making a choice. You will be able to enroll:

- **Online** -      - **By phone** -      - **By mail** -      - **In person** -









## What is Medi-Cal? Who will be eligible in 2014?

Medi-Cal is a free to low cost public health coverage program. Today Medi-Cal is only available to low income children, some parents, adults over 65 and people who have a disability. In 2014, Medi-Cal will cover all citizens and most legal residents who make less than 138% of the Federal Poverty Level (FPL), which is \$15,856 for an individual and \$32,499 for a family of four.

## How much will I have to pay for health coverage?

Your cost will depend on your income level and the type of coverage you want. Here is a summary of income ranges for the different health coverage options available in 2014.

Household Income Level	Type of Coverage	Your Cost
Up to 138% FPL, which is:  \$15,856 for a single adult   \$32,499 for a family of 4	May qualify for Medi-Cal	Zero
138% - 400% FPL, which is:  \$15,857 - \$45,960 for a single adult   \$32,500 - \$94,200 for family of 4	Private insurance on your own or through Covered California. The federal government will pay part of the cost of your coverage. This is called a "subsidy."	Your cost will depend on the plan you pick and your specific income. See <a href="http://www.coveredca.com">www.coveredca.com</a> for sample plans and costs, and what level of subsidy you will qualify for.
Above 400% FPL, which is:  \$45,961 and up for a single adult   \$94,201 and up for a family of 4	Private insurance on your own or through Covered California. You will not qualify for federal subsidies. You will be responsible for paying for the cost of coverage on your own.	Your cost will depend on the plan you pick. See <a href="http://www.coveredca.com">www.coveredca.com</a> for sample plans and costs

## What if I need health care coverage now?

If you need coverage now, you can apply for Medi-Cal if you think you are eligible. If you do not qualify for Medi-Cal and are pregnant, you can apply for AIM (Access for Infants & Mothers). If you are an adult, you can apply for MediCruz.

<b>Medi-Cal</b> 1-888-421-8080 <a href="http://www.mybenefitscalwin.org">www.mybenefitscalwin.org</a>	<b>AIM</b> 1-800-433-2611	<b>MediCruz</b> Santa Cruz 454-4070 Watsonville 763-8033
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