



# Health Insurance Enrollment Guide

Congratulations on taking the first step to finding affordable, quality health insurance through Covered California™, California's new health insurance marketplace. Covered California is a new destination for people and families who don't have insurance or who buy insurance on their own. Many Californians will qualify for premium assistance or help with out-of-pocket costs, and everyone will find plans that fit their budget.

This guide will help get you ready to enroll on your own through the Covered California website, the 1-800 number or with a Covered California Certified Educator, Enrollment Counselor or Insurance Agent.

## READ ON TO SEE WHAT HELP YOUR HOUSEHOLD MAY BE ELIGIBLE FOR:

The program for you	Annual household income	
	individual	family of four
<b>Medi-Cal</b>	\$15,856 or less	\$32,499 or less
<b>Federal premium assistance and help with other out-of-pocket costs</b>	\$15,857 to \$28,725	\$32,500 to \$58,875
<b>Federal premium assistance</b>	\$28,726 to \$45,960	\$58,876 to \$94,200
<b>Quality health insurance at affordable rates</b>	\$45,961 or more	\$94,201 or more

## MEDI-CAL

Medi-Cal is a public health insurance program serving Californians who have limited income. If you are eligible, you will receive Medi-Cal coverage at very low or no cost to you. In 2014, the state of California is expanding access to Medi-Cal so that more people will qualify.

*Eligibility for Medi-Cal may vary based on income and family situation. For more information about eligibility for Medi-Cal or to find doctors and other providers that participate in Medi-Cal, visit [www.dhcs.ca.gov](http://www.dhcs.ca.gov) or your local county social services office.*

### ANNUAL INCOME GUIDELINES

individual  
**\$15,856**  
 or less

family of four  
**\$32,499**  
 or less

## HEALTH INSURANCE PLAN OPTIONS

### Four standard benefit levels offered by multiple plans

Covered California offers high-quality health insurance plans with four levels of coverage: Bronze, Silver, Gold and Platinum. At each level, all insurance plans offer the same benefits. This makes it easy to compare plans. You can look at cost and the network of hospitals and doctors to pick the plan that is right for you.

Platinum plans have the highest monthly premium, but they also pay 90% of your covered health expenses. Bronze plans have the lowest monthly premium, but only pay 60% of covered health expenses. You can choose the level of coverage that best meets your needs and budget.

All health insurance plans were selected by Covered California based on their quality, provider networks and affordability. They all cover Essential Health Benefits such as doctor visits; hospital care; emergency care; care for pregnant women, infants and children; and prescription drugs.

### Minimum coverage

Minimum coverage plans are available to people who are under age 30. Some people over 30 may qualify for a minimum coverage plan if they lack affordable coverage or are experiencing other hardship. Minimum coverage helps pay for health services in case of a serious and expensive medical emergency; it does not pay for most day-to-day medical expenses such as doctor visits or prescription medicines.

## STANDARD COVERAGE BENEFITS BY LEVEL

Key benefits	Bronze covers 60% of average annual cost	Silver covers 70% of average annual cost	Gold covers 80% of average annual cost	Platinum covers 90% of average annual cost
<b>Deductible</b>	<b>\$5,000</b>	<b>\$2,000</b>	no deductible	no deductible
<b>Annual Preventive Care Visit</b>	no cost	no cost	no cost	no cost
<b>Primary Care Visit Copay</b>	<b>\$60</b> *1st 3 visits	\$45	\$30	\$20
<b>Urgent Care Visit Copay</b>	<b>\$120</b> *1st 3 visits	\$90	\$60	\$40
<b>Emergency Room Copay</b>	<b>\$300</b>	<b>\$250</b>	\$250	\$150
<b>Generic Medication Copay</b>	<b>\$19</b> or less	\$19 or less	\$19 or less	\$5 or less
<b>Annual Out-of-Pocket Maximum for One</b>	\$6,350	\$6,350	\$6,350	\$4,000
<b>Annual Out-of-Pocket Maximum for Family**</b>	\$12,700	\$12,700	\$12,700	\$8,000

Benefits in **bold** are subject to deductibles.

Chart does not include all medical copays and coinsurance rates. For complete information, visit [www.CoveredCA.com](http://www.CoveredCA.com).

\*For Bronze plans, the deductible is waived for the first three primary care or urgent care visits. Additional visits are charged at full cost until deductible is met.

\*\*The annual out-of-pocket maximum for an individual within a family cannot be more than half the annual out-of-pocket maximum for the entire family.

## FEDERAL PREMIUM ASSISTANCE

Depending on the insurance rates in your region, you may be eligible for federal premium assistance to help you pay for your health insurance. When you receive premium assistance, the federal government pays a portion of your insurance bill each month. It sends the money directly to the insurance company at the same time you pay for your part of the premium. You can only get premium assistance if you buy health insurance through Covered California and you do not have access to affordable health insurance through your employer or another government program.

*The amount of monthly premium assistance you receive will depend on your age, family size and income. Visit [www.CoveredCA.com](http://www.CoveredCA.com) for more information.*

ANNUAL INCOME GUIDELINES	
individual \$15,857 to \$45,960	family of four \$32,500 to \$94,200

## HELP WITH OUT-OF-POCKET COSTS

Many people find that even when they have health insurance, they still have trouble paying additional out-of-pocket costs for medications, routine tests and copays for doctor visits. These extra costs can cause people to put off getting the health care they need. If you meet the income requirement, you may be eligible for federal premium assistance AND help with out-of-pocket costs. This is called the Enhanced Silver option, and you will receive it automatically if you sign up for a Silver plan and your family income is in the specified range.

ANNUAL INCOME GUIDELINES	
individual \$15,857 to \$28,725	family of four \$32,500 to \$58,875

## WITH ENHANCED SILVER, OUT-OF-POCKET COSTS ARE LOWER

Annual income to qualify (individual)	Silver 94 \$15,857 - \$17,235	Silver 87 \$17,236 - \$22,980	Silver 73 \$22,981 - \$28,725
<b>Deductible</b>	no deductible	<b>\$500</b> medical deductible	<b>\$1,500</b> medical deductible
<b>Primary Care Visit Copay</b>	\$3	\$15	\$40
<b>Urgent Care Visit Copay</b>	\$6	\$30	\$80
<b>Generic Medication Copay</b>	\$3	\$5	\$19
<b>Emergency Room Copay</b>	\$25	<b>\$75</b> subject to deductible	<b>\$250</b> subject to deductible
<b>Annual Out-of-Pocket Maximum for One</b>	\$2,250	\$2,250	\$5,200

*Chart does not include all medical copays and coinsurance rates. Benefits in **bold** are subject to deductibles. For complete information, visit [www.CoveredCA.com](http://www.CoveredCA.com).*

## WHAT WILL YOU CHOOSE?

Once you've spoken with a Certified Educator, Enrollment Counselor or Insurance Agent, or used the online Shop and Compare Tool at [www.CoveredCA.com](http://www.CoveredCA.com), you will know whether you qualify for Medi-Cal, premium assistance or help with other out-of-pocket costs. With Covered California, you have a lot of plan options to choose from. Plans are organized into different levels of coverage — Bronze, Silver, Gold, Platinum or Minimum coverage — to make it easier for you to compare and find the one that is right for you. Starting in January 2014, most people will be required to have health insurance or pay a penalty.

Here are some things to think about when choosing a plan:

- Is your family doctor or a doctor that you trust in the insurance plan's network?
- How many doctor visits, prescriptions, urgent care visits or hospital stays do you expect your family to use in the next year? If you expect a lot of medical expenses, a plan that offers a higher level of coverage might be a better choice. Premiums are higher, but your copays and deductible will be less, so overall it will be less expensive.

Use this paper to write down your plan options and any questions you have about choosing a plan, and have it with you when you are ready to enroll.

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
HEALTH INSURANCE COMPANY				
PLAN LEVEL				
ESTIMATED MONTHLY PREMIUM				

# ENROLL NOW

FOR COVERAGE BEGINNING **JANUARY 1, 2014,**

ENROLL BY **DECEMBER 15**

Open enrollment ends March 31, 2014

### FOR ANSWERS TO YOUR HEALTH INSURANCE QUESTIONS:

- ✓ Visit [www.CoveredCA.com](http://www.CoveredCA.com) for more information or to request assistance with enrollment.
- ✓ Call (800) 300-1506.
- ✓ Talk to a Certified Educator, Enrollment Counselor or Insurance Agent.

### REFERENCE NUMBER

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