

#### **What does Health Care Reform mean for Contra Costa County residents?**

Health Care Reform means more people will have access to affordable health insurance. Health Care Reform is also known as the Affordable Care Act (ACA) or Obamacare. Health plans are being required to provide preventive services like mammograms and immunizations without charging a deductible, co-pay or coinsurance. In California, residents will be able to participate in either Medi-Cal or Covered California.

#### **What is Medi-Cal Expansion?**

Starting **January 2014**, Medi-Cal will be expanded to cover more people including single adults without children who earn no more than \$15,860 a year, or a family of four making no more than \$32,500 a year. Family or individual assets, such as having money in the bank, will no longer impact eligibility. If you are eligible, you will not have to pay a monthly premium. After you enroll, you will be able to join a health plan to manage your healthcare. In Contra Costa County, Medi-cal participants may select Contra Costa Health Plan or Blue Cross. People who are currently enrolled in the Low Income Health Program (LIHP) will either automatically transition into a Medi-Cal managed care health plan or enroll into a coverage program offered through Covered California depending on their income and family size.

#### **How do I enroll into Medi-Cal Expansion?**

Medi-Cal expansion starts in **January 2014**. If you're already enrolled in the Medi-Cal Coverage Expansion Program (MCE) under the LIHP, you will automatically be enrolled into Medi-Cal expansion and you do not need to do anything.

In Contra Costa, you can apply for Medi-Cal now by calling the Medi-Cal Application Center at 1-800-709-8348 or by going to **[www.mybenefitscalwin.org](http://www.mybenefitscalwin.org)**

#### **What is Covered California?**

This is the new health insurance plan marketplace where you can shop for health insurance for you or your family if you don't qualify for Medi-Cal or don't have health insurance through your job.

You may qualify for financial help from the federal government to help you pay your premium if

- 1) Your income is between \$32,500 and \$94,200 for a family of four or between \$15,000 and \$44,680 if you are an individual wanting coverage AND
- 2) You are a U.S. citizen or permanent legal residents.

You may still be able to buy insurance through Covered California if you do not meet these requirements, but you will not be eligible for financial help from the federal government.



## Health Care Reform and Contra Costa Residents

# Frequently Asked Questions

---

### **Will I have to pay to join a health plan through Covered California?**

You may qualify for financial help from the government to buy health insurance and you should expect to pay at least a part of your healthcare coverage. Covered California has an online calculator to help you estimate how much it will cost you to purchase health insurance in 2014 and the amount of your financial assistance.

Visit [www.coveredca.com/calculating\\_the\\_cost.html](http://www.coveredca.com/calculating_the_cost.html) to calculate cost.

### **Which health plans will Covered California offer to Contra Costa Residents?**

Covered California offers five health plans in Contra Costa and you may choose the plan that is best for you and/or your family. The five plans are Contra Costa Health Plan HMO, Kaiser HMO, Health Net PPO, Blue Cross PPO and Blue Shield PPO.

### **When can I enroll in Covered California?**

Open enrollment for Covered California is **October 1, 2013** through **March 31, 2014**. If you do not enroll during this open enrollment period, you will not be able to enroll until the next annual open enrollment period. The only exception to this rule is if you have a qualifying event, causing you to lose health insurance coverage or Medi-Cal eligibility.

### **How do I enroll in Covered California?**

You may call 1-888-975-1142 or apply online at [www.coveredca.com](http://www.coveredca.com) beginning **October 1, 2013**.

### **What can I do if I am low income and need health coverage now?**

You may qualify for Medi-Cal or the LIHP in Contra Costa now. If you enroll in LIHP now and your income is no more than \$15,856, you will be automatically enrolled into Medi-Cal beginning **January 1, 2014** when the LIHP program ends.

To find out if you are eligible for health coverage now, call 1-800-771-4270 and talk to a financial counselor or visit the Contra Costa Health Services' website [www.cchealth.org/insurance](http://www.cchealth.org/insurance)

### **Important Numbers and Websites for Health Care Reform Information:**

Covered California: 1-888-975-1142 or [www.coveredca.com](http://www.coveredca.com)

Medi-Cal: 1-800-709-8348 or [www.mybenefitscalwin.org](http://www.mybenefitscalwin.org)

CCHS Financial Counselors: 1-800-771-4270 or [www.cchealth.org/insurance](http://www.cchealth.org/insurance)

Contra Costa Health Plan: 1-800-211-8040 or [www.cchealth.org/healthplan](http://www.cchealth.org/healthplan)