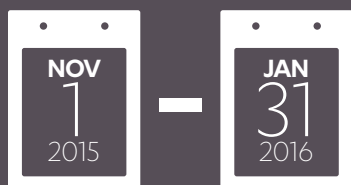




# Enrolling in Quality Health Coverage

## A Step-by-Step Guide

Open enrollment is Nov. 1, 2015-Jan. 31, 2016.



For coverage beginning Jan. 1, 2016, enroll by Dec. 15, 2015.




Covered California™ is a place where you can compare and shop for private health insurance plans, and get financial assistance to pay for health coverage if you qualify. This guide will help you better understand your options and enroll in the health plan that best fits your needs.

### STEP 1: See if you qualify for a tax credit.

Health insurance protects you from the what-ifs of life and brings peace of mind, but many of us are concerned about the cost. Financial assistance in the form of a tax credit is available to people who qualify based on household size, income, and where they live. The amount is based on a sliding scale, which means the lower your income, the more help you may receive. If you don't qualify for financial help, you can still enroll in health coverage through Covered California.

See the chart below or visit the Shop and Compare Tool at CoveredCA.com to find out how much your plan might cost, and to learn if you qualify for financial assistance or Medi-Cal.

#### See if you may be eligible for financial assistance:

		
Number of people in your household	If your 2016 household income is less than...	If your 2016 household income is between...
1	\$16,243	\$16,243 – \$47,080
2	\$21,984	\$21,984 – \$63,720
3	\$27,725	\$27,725 – \$80,360
4	\$33,466	\$33,466 – \$97,000
5	\$39,206	\$39,206 – \$113,640
	You may be eligible for Medi-Cal	You may be eligible for financial help to purchase insurance through Covered California

\* All numbers are estimates. For more information, please visit the Shop&Compare Tool on CoveredCA.com

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### If you qualify for Medi-Cal:

Medi-Cal is a public health insurance program serving Californians with limited income.

If you qualify, visit [CoveredCA.com](http://CoveredCA.com) or your local county social services offices to apply. You can also work with a Covered California Certified Enrollment Counselor or Agent for help enrolling in Medi-Cal.

## STEP 2: Explore your coverage options.

Covered California offers a range of plans so you can choose the one that best meets your health needs and budget.

### Before you choose your plan, consider these factors:

**What level of coverage will you and your family need?** Covered California offers a range of plans to choose from based on your overall health and financial status. Here are some things you should consider as you select a plan:

- **Coverage Level:**
  - **Choose Platinum or Gold** if you will need more care. These plans have a higher monthly payment, so when you need medical services you can pay less.
  - **Choose Silver or Bronze** if you're in good health and don't need as much care. With these plans you can pay less monthly, but pay more when you need medical services. For those who qualify, Enhanced Silver plans also offer lower out-of-pocket payments.
  - **A minimum coverage plan** is also available to people younger than 30 or to those who have received an exemption from Health and Human Services due to unaffordability of coverage or hardship. These plans have low monthly premiums and protect from worst-case scenarios. You can't use financial assistance to help pay for a minimum coverage plan.
- **Expected Costs:**
  - When considering a plan, be sure you fully understand the premiums, deductibles, copays and out-of-pocket limits you will be responsible for, what kinds of services are covered and whether your current doctors accept the coverage.

## 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
Deductible	\$6,000	\$2,250**	no deductible	no deductible
Annual Preventive Care Visit	no cost	no cost	no cost	no cost
Primary Care Visit Copay	\$70*	\$45	\$35	\$20
Urgent Care Visit Copay	\$120*	\$90	\$60	\$40
Emergency Room Copay	Full cost up to deductible	\$250	\$250	\$150
Generic Medication Copay	Full cost up to \$500 deductible	\$15	\$15	\$5
Annual Out-of-Pocket Maximum for One	\$6,500	\$6,250	\$6,200	\$4,000
Annual Out-of-Pocket Maximum for Family**	\$13,000	\$12,500	\$12,400	\$8,000

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.

\*\* Silver is the only level where your deductible and other costs may be lower based on your household income.

For a complete explanation of the different coverage levels and to explore your options, visit [www.CoveredCA.com](http://www.CoveredCA.com).

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**What provider networks are available in your area?** Covered California is a marketplace for private insurance plans from trusted providers. While all insurance companies offer the same levels of coverage, they offer different plan types and provider networks (the doctors and hospitals in your area that accept your insurance). If you wish to keep seeing your current doctors, find out which plans include them as part of their network.

**What type of plan is best for your family?** Most insurance companies offer three types of coverage plan products: health maintenance organizations (HMOs), preferred provider organizations (PPOs) and exclusive provider organizations (EPOs). These plan types define what doctors and hospitals you can visit and how you access certain health services.

- **HMOs** only cover visits to doctors and hospitals inside the plan's network. HMOs often require members to get a referral from their primary care doctor to see a specialist.
- **PPOs** pay for visits to doctors both inside and outside the plan's network, but members pay a higher amount of the cost for out-of-network care.
- **EPOs** generally don't cover care outside the plan's network, but members may not need a referral to see an in-network specialist.

It's important to remember that not all PPOs, HMOs and EPOs are the same. Be sure to get all the details about a plan — like what doctors and hospitals are covered, and what it will cost to see a doctor out of the network — before choosing.

### STEP 3: Gather the information you need.

Once you choose the plan that's right for you, it's time to begin the enrollment process. Make sure you have the right papers and information ready when you apply.

#### For every family member who will be covered by the health plan (including you), you should have:



Income Information\* – most recent tax returns, recent pay stubs and/or W2 forms



Identification – California Driver's License, California ID Card, U.S. Passport or other form of ID card.



Proof of citizenship or lawful presence – U.S. passport, legal resident card or naturalization documentation

#### Also, for all family members who apply, you should know:



Social Security Numbers\*\*



Birth dates



Home ZIP codes

Getting covered isn't just the best choice for your health — it's the law.



As of January 2014, most people are required to have health insurance or pay a tax penalty.

In 2016, the penalty will be 2.5 percent of your yearly household income or \$695 per adult (and \$347.50 per child under 18) up to \$2,085 per family, whichever is higher.

\* Proof of current income of all family members applying. (A dependent's income should only be included if their income level requires them to file a tax return.) A family is defined as the person who files taxes as head of household and all the dependents claimed on that person's taxes. If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.

\*\* Families that include unlawfully present immigrants can apply. You can apply for your child even if you are not eligible for coverage.

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### STEP 4: Create an account and enroll.

You can enroll in your plan online at [www.CoveredCA.com](http://www.CoveredCA.com). All you need to do is create a user account and follow the enrollment process with the information that you collected in Step 3.

If you want help with enrollment, Covered California offers free, confidential help near you. To find local help, go to [www.CoveredCA.com/enrollment-assistance](http://www.CoveredCA.com/enrollment-assistance) and enter your zip code. You can also call us at (800) 300-1506.

Steve Shorr Insurance [Steve@SteveShorr.com](mailto:Steve@SteveShorr.com)

### STEP 5: Save the important information.

In case you have a question about your coverage in the future, it's important to keep a record of certain names and numbers from your application and insurance plan. Be sure to write down this key information:

YOUR APPLICATION ID NUMBER

YOUR ACCESS CODE

YOUR CASE NUMBER

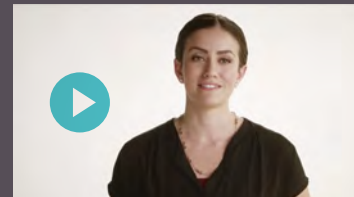
YOUR HEALTH INSURANCE COMPANY'S NAME

YOUR INSURANCE PLAN INFORMATION (PLAN NUMBER, GROUP NUMBER, ETC.)

THE NAME AND CONTACT INFORMATION OF THE CERTIFIED ENROLLMENT COUNSELOR (CEC), CERTIFIED INSURANCE AGENT OR PLAN BASED ENROLLER (PBE) WHO HELPED YOU ENROLL

#### More questions?

Watch our "Welcome to Answers" video series at [CoveredCA.com/FAQS](http://CoveredCA.com/FAQS)



#### Topics include:

- What is Covered California?
- How Do I Enroll?
- How Can Covered California Help People Under 30?
- How Does Covered California Make Insurance Affordable?
- How Is the Affordable Care Act Changing Health Insurance?

### STEP 6: Pay your premium.

Every month, pay your insurance premium by the due date to the health insurance company you pick — **not to Covered California.**



Interpreters are available for callers seeking help in other languages

For more information or to find free, confidential local help, please contact:



[CoveredCA.com](http://CoveredCA.com) | (800) 300-1506