

ObamaCare FAQs

Covered Mendocino wants every resident in Mendocino County to know about ObamaCare and the good things it will do for you and your family. These 10 FAQs will help you understand what health coverage means and how to take advantage of this opportunity to make all Mendocino County residents healthier.

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What happens in January 2014?

On January 1, 2014 the Affordable Care Act—we'll call it ObamaCare—will be fully up and running, and more Americans will have access to affordable health coverage than ever before.

In California, January 1 is the day that more than 5 million people will start being covered, as long as they have enrolled. Coverage will be available through either Covered California (CA's new insurance marketplace) OR through Medi-Cal. Find out what you are eligible for using this handy calculator at www.coveredca.com

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Do I need to do anything before then?

Now is a great time to learn about coverage options for you and your family. You can enroll in new coverage starting October 1, 2013 through March 31st, 2014.

Start by gathering your previous year's tax returns (W-2 forms) and make sure you have your family's social security numbers.

You'll be able to enroll:

- Online
- On the phone
- In-person with an application counselor
- By mail

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How do I know what I am eligible for?

Your eligibility depends on your household income (that means you plus any family members you claim as dependents on your taxes). Based on the chart below you can see what income level you fall under and what program you are likely to be eligible for.

If you're eligible for Medi-Cal you will get no-cost or low-cost coverage. If you are eligible for Covered California options, you may get help in paying your monthly premiums with premium assistance. The amount of premium assistance you qualify for depends on household size and income.

Family Size	Medi-Cal Eligible Income Levels	Covered California Premium Assistance Eligible Income Levels
1	Up to \$15,415	Up to \$45,960
2	Up to \$20,879	Up to \$62,040
3	Up to \$26,344	Up to \$78,120
4	Up to \$31,809	Up to \$94,200
5	Up to \$37,274	Up to \$110,280
6	Up to \$42,739	Up to \$126,360

4 How do I get my kids covered?

If you are only looking for affordable coverage options for your child or children you can figure out their eligibility based on the chart on the first page of this flyer.

Children in households with four people and an annual income that is \$58,875 or less will be Medi-Cal eligible, regardless of their parents' Medi-Cal eligibility.

The coverage application process will be the same across the board for both Covered California and Medi-Cal. You will need your previous year's tax return information and the social security numbers of the children you are seeking coverage for.

5 Where do I go to get coverage?

If you or a family member are Medi-Cal eligible, you may be able to enroll and get covered now!

To apply:

- Call 463-5437 to make an appointment with a trained Assistor in your local community
- Drop in to your local Social Services Department lobby in Ukiah or Fort Bragg
- Ask your local Clinic or Family Resource Center for assistance

If you are eligible for Covered California you can enroll starting October 1, 2013 at:

www.coveredca.com

Until then, think about the kind of coverage you want. This includes looking at what care providers in your region fit best for you and your family.

6 Will I be able to afford coverage?

Chances are, **YES** you will be able to afford health insurance. ObamaCare is designed to be affordable for both individuals and families. If your income does not allow you to reasonably afford coverage you will be eligible for programs that make it more affordable.

For example, if you are eligible for Covered California's options you may receive assistance in paying your monthly premiums, decreasing your cost. You may also get help with reduced co-payments.

If you and your family are eligible for Medi-Cal your coverage may be low-cost or free.

7 How will ObamaCare help me?

ObamaCare means a lot of good things are happening in health care. Things like free preventative care and covering young adults up to age 26 on their parent's plans and putting an end to lifetime and yearly dollar limits. Also, ObamaCare requires Health Plans sold in California to provide the 10 Essential Health Benefits. These include:

- Emergency services;
- Hospital stays;
- Pregnant mother and newborn care;
- Prescription drugs;
- Preventive services such as vaccinations and cholesterol screenings;
- Child health services, including dentistry and vision care;
- And more!

8 What if I'm already insured?

The good news is you don't really have to do anything. Chances are your coverage will stay the same, if not become better than before thanks to ObamaCare protections.

In fact, you are already benefitting from ObamaCare as existing health plans are required to eliminate lifetime limits and restrict annual limits on coverage. This means insurance plans cannot deny you essential health benefits because of how much it costs. Health plans have now also eliminated pre-existing condition exclusions for children and extended coverage to adult children up to age 26 and this benefit will apply to all insured Americans starting January 1, 2014.

9 What if I don't want to get covered?

There are lots of good reasons for you and your family to get covered. Being able to access affordable care takes away a big worry for families. You might be surprised to see just how affordable it is. You can get an estimate of cost here:

www.coveredca.com

However, if after looking at your insurance options you decide you don't want coverage, you will have to pay a fee. It's important to note that if you opt to pay the fee you won't have any health coverage and will still be responsible for 100% of the cost of your medical care.

Year	Fee per Adult	Fee per Child	Max Family Fee
2014	1% of income or \$95/person, whichever is higher	\$47.50	\$285
2016	2.5% of income or \$695/person, whichever is higher	TBD	TBD

10 Where do I go for more information?

There are many resources out there and Covered Mendocino is here to help.

If you need health care today, there are clinics all over Mendocino County that provide services for free or very low cost. You can find the nearest one to you, by searching based on a zip code or address at: www.californiahealthplus.com

For general information about what you might be eligible for, call us at 463-5437.

For information about Medi-Cal visit [your clinic or local Social Services Department](#).

For information regarding Covered California visit www.coveredca.com or call 888-975-1142