






# Find out if you qualify for Financial Assistance to help pay for your health insurance

Covered California™ is the state's destination for quality, affordable health care.

As part of the national health care law (also called the Affordable Care Act), Covered California is a program from the state of California where most legal residents of California and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

## Your notes:

### 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
	<b>You may be eligible for Medi-Cal</b>	<b>You may be eligible for financial help to purchase insurance through Covered California</b>

### Enrollment deadlines

For coverage effective on...	Complete enrollment by...	First payment must be <u>received</u> by...
January 1, 2016	December 15, 2015	December 28, 2015
February 1, 2016	January 15, 2016	January 26, 2016
March 1, 2016	January 31, 2016	February 24, 2016

**Avoid a tax penalty and ensure your coverage for 2016 by enrolling prior to January 31, 2016.**

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

# Enrolling in Quality Health Coverage

## A Step-by-Step Guide



### 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).

