



HEALTH CARE REFORM & YOU



Frequently Asked Questions

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?

Medi-Cal has expanded to cover more people including single adults without children who earn no more than \$16,105 a year, or a family of four making no more than \$32,913 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.

How do I enroll into Medi-Cal Expansion?

In Contra Costa, you can apply for Medi-Cal now by calling the Health Care Access Center at 1-800-709-8348 or by going to 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 \$32,913 and \$95,400 for a family of four or between \$16,105 and \$46,680 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.

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 2015 and the amount of your financial assistance.

Visit coveredca.com/calculating_the_cost.html to calculate cost.





Frequently Asked Questions Continued

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

Covered California offers four health plans in Contra Costa and you may choose the plan that is best for you and/or your family. The four plans are 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 **November 15, 2014** through **February 15, 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 coveredca.com beginning **November 15, 2014**.

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

You may call 1-800-771-4270 and speak with a Contra Costa Health Services' Financial Counselor to find out if you are eligible for health coverage and schedule an appointment for application assistance.

You may also apply for Medi-Cal by calling the Health Care Access Center at 1-800-709-8348 or by going to mybenefitscalwin.org

For more information you may visit the Contra Costa Health Services' website cchealth.org/insurance

Important Numbers and Websites for Health Care Reform Information:

Covered California: 1-888-975-1142 or coveredca.com

Medi-Cal: 1-800-709-8348 or mybenefitscalwin.org

CCHS Financial Counselors: 1-800-771-4270 or cchealth.org/insurance

Contra Costa Health Plan: 1-800-211-8040 or cchealth.org/healthplan

Updated: 12/5/2014



To download these frequently asked questions or other information please visit cchealth.org/aca

