Enroll Now

COVERED CALIFORNIA

How Do I Enroll?

For Answers To Your Questions:

- Visit CoveredCA.com
- Call (800) 300-1506
- Talk to a Covered California Certified Enrollment Counselor, Insurance Agent or County Office for free, confidential local help

8000017-ENG-0815

Welcome to
Covered California

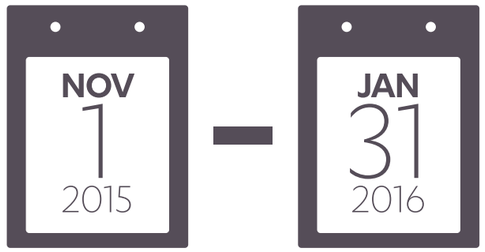
COVERED CALIFORNIA

Your Proposed Affordable
Health Coverage Options

Enrolling in Quality Health Coverage

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 for the health plan that best fits your needs.

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



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** (if U.S. Citizens)

Birth dates

Home ZIP codes

* *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.*

Your Next Steps

Now that you have reviewed your options, you can choose the plan that is best for you and your family.

Here are some things you should think about when choosing a plan.

- Is your family doctor or a doctor that you trust in the insurance plan's network? Check the provider directory of the health plan you are considering.
- How many doctor visits, prescriptions, urgent care visits or hospital stays do you expect your family to use in the next year? If you expect a lot of medical expenses, a plan that offers a higher level of coverage might be a better choice. Premiums are higher, but your copays and deductible will be less, so overall it will be less expensive.
- Does the type of plan you are selecting meet your needs? Plans have different structures and rules about which providers you can use and whether referrals are needed. It is important to understand how your plan is set up and if it is the best choice for you.

Visit CoveredCA.com to get more detailed information to help you make a decision. When you are ready to enroll, you will need to create an account on CoveredCA.com in order to select and enroll in your plan.

Key Terms/Concepts

Out-of-Pocket costs:

Copay: This is a fixed amount you pay for certain covered services, like doctor visits. You will not be charged a copay for preventive care services, like annual wellness visits.

Coinsurance: Once you have paid your full deductible, your coinsurance kicks in. This is when your health plan begins to pay its share for covered services, with your share calculated as a fixed percentage. Depending on your plan, your portion of the coinsurance cost can range from 10-40%.

Deductible: This is the fixed amount some plans require you to pay before the plan begins to pay its share for covered services, like hospitalizations and procedures. Deductibles don't apply to preventive care services, which are free.

Household size: Household size means you and the people you claim as dependents when you file your taxes.

Household income: Household income means your income plus any income from a spouse or dependents. This should include: wages, salary, foreign income, interest, dividends and Social Security.

Premium: This is the amount you pay every month to your health plan to maintain your health insurance coverage.

Advanced Premium Tax Credit (APTC): The Advanced Premium Tax Credit is provided to those who qualify for financial help to pay for health coverage. Your APTC is calculated based on your estimated annual household income, family size and where you live. The bill you get from your insurance company is less than you actually owe, because of the tax credit you receive. Your tax credit is paid directly to your health insurance company by the Internal Revenue Service (IRS) on your behalf.

You may also get cost-sharing reductions. Cost-sharing reductions lower the bill you pay when you visit a doctor or hospital or fill your prescriptions. They also lower your deductible. (The deductible is the money you have to pay for health services each year before your insurance begins paying.)