



# A step-by-step guide to enrolling in quality health coverage

## We've got you covered.

Covered California is where Californians can shop for and compare quality health plans among a variety of brand-name insurance companies. You may even get help paying for it.

This guide will help you better understand your coverage options so you can enroll in the health plan that best fits your needs.

## We're here to help.

Covered California offers free, local, in-person enrollment help, online chat, and telephone assistance in 13 languages as well as for the hearing-impaired. For help at any point during the enrollment process, call **800.300.1506** or visit **CoveredCA.com**.

### Step one:

#### See if you qualify for help paying for health coverage

Based on your annual household income, you may qualify for what's called an Advanced Premium Tax Credit (APTC) to help reduce your monthly premiums. Or you may qualify for low or no-cost coverage through Medi-Cal.

#### Coverage Year 2017



#### Maximum Annual Household Income to Qualify for Financial Help

FAMILY SIZE	MEDI-CAL	COVERED CALIFORNIA
1	\$16,394	\$47,520
2	\$22,107	\$64,080
3	\$27,820	\$80,640
4	\$33,534	\$97,200
5	\$39,247	\$113,760
6	\$44,960	\$130,320

*You may be eligible for low or no-cost Medi-Cal.*

*You may be eligible for financial help through Covered California.*

All numbers listed above are estimates. For larger households, please visit the Shop and Compare tool at CoveredCA.com to find out if your family qualifies. Medi-Cal enrollment is year-round.



**Open enrollment is Nov. 1 – Jan. 31 | Enroll by Dec. 15 to be covered by Jan. 1**

# Enrolling in quality health coverage

## Step two:

### Explore your coverage options

Covered California offers four levels of coverage: Bronze, Silver, Gold and Platinum. Insurance companies pay a portion of covered services, and the benefits offered within each level are the same no matter which insurance company you choose.

- **Choose Platinum or Gold** and you'll pay a higher monthly premium, but you'll pay less for medical services.
- **Choose Silver or Bronze** and you'll pay a lower monthly premium, but you'll pay more for medical services.
- **A minimum coverage plan** is available to those under 30 or those who can prove financial hardship.

## Shop and Compare

Visit [CoveredCA.com](https://CoveredCA.com) and choose "Shop and Compare" to see which brand-name health plans are right for you.



## 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
Individual/Family Deductible	\$6,300/\$12,600	\$2,500/\$5,000**	No deductible	No deductible
Annual Preventive Care Visit	No cost	No cost	No cost	No cost
Primary Care Visit Copay	\$75*	\$35†	\$30	\$15
Urgent Care Visit Copay	\$75*	\$35†	\$30	\$15
Emergency Room Copay	Full cost up to deductible	\$350†	\$250	\$150
Generic Medication Copay	Full cost up to \$500 deductible	\$15†	\$15	\$5
Annual Out-of-Pocket Maximum for One	\$6,800	\$6,800	\$6,750	\$4,000
Annual Out-of-Pocket Maximum for Family**	\$13,600	\$13,600	\$13,500	\$8,000

Chart does not include all medical copays and coinsurance rates. For complete information, visit [CoveredCA.com](https://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.

† These benefits are not subject to any deductible.

# Enrolling in quality health coverage

## Step three:

### What you need to enroll

The following is needed for every household member who is applying for coverage:

- Proof of current household income\*
- Birth date
- California ID or driver's license for adults
- Home ZIP Code
- U.S. passport, legal resident card, certificate of citizenship or naturalization document\*\*
- Social Security number or Individual Taxpayer Identification number

#### The Affordable Care Act (ACA)

As part of the ACA, Covered California is a program 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. The law requires that:

- Preexisting health conditions cannot prevent someone from being covered.
- Your plan cannot be canceled because you are sick or injured.
- Young adults can be covered under their parents' plan until the age of 26.
- All plans include free preventive care.



#### Am I required to have health insurance?

Most people are required by law to have health insurance or pay a tax penalty. In 2017, the penalty is \$695/adult, \$347.50/child under 18 (up to \$2,085/family) or at least 2.5% of your annual household income, whichever is higher.

#### The ABCs of HMOs, PPOs and EPOs

Most insurance companies offer three types of plans:

##### HMOs

Health Maintenance Organizations only cover medical services inside the plan's network. HMOs often require members to get a referral from their primary care doctor to see a specialist.

##### PPOs

Preferred Provider Organizations pay for medical services both inside and outside the plan's network, but members pay a higher amount of the cost for out-of-network care. No referral is required to see a specialist.

##### EPOs

Exclusive Provider Organizations 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 note that not all HMOs, PPOs and EPOs are the same. Before choosing a plan, use the Shop and Compare tool at CoveredCA.com to get details like what doctors and hospitals are covered and what it will cost to see a doctor out-of-network.

\* Proof of current income of all members in the tax household, such as a recent tax return, W-2, or pay stub. A dependent's income should only be included if their income level requires them to file a tax return. A household 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.

\*\* You can apply for your child even if you are not eligible. Households that include members who are not lawfully present can also apply.



# Enrolling in quality health coverage

## Step four:

### Create an account and enroll

Enroll in your plan at CoveredCA.com. Simply create a user account and follow the enrollment process with the information in step three.

As always, we're here to help. If you have questions or to find free, local, in-person help, please visit **CoveredCA.com** or call **800.300.1506**.

## Step five:

### Save your info

Be sure to keep a record of key information regarding your application.

USERNAME

PASSWORD

APPLICATION ID NUMBER

ACCESS CODE

CASE NUMBER

HEALTH INSURANCE COMPANY'S NAME

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

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

## Step six:

### Pay your premium

Be sure to pay your monthly premium in full and on time to ensure that your coverage continues. Failing to pay your premium may disrupt or even cancel your health coverage.

**For more information or to find free, local, in-person help, please contact:**

