



Being Covered is the Best Plan

2016 – 2017

- Covered California is the state's health insurance marketplace where Californians can find affordable, high-quality insurance. Being covered is the best plan, especially when it comes to health insurance.
- Consumers can purchase health insurance from well-known, brand-name carriers, such as Kaiser Permanente and Blue Shield of California, and receive financial assistance to help pay their monthly premiums.
- We know there is a lot of discussion in the media about the recent election, but rest assured, Covered California is still here for the state's consumers. Everyone is encouraged to enroll in a plan that best fits their health care needs and to avoid the penalty, which will still be in effect for 2017. **Once enrolled in a Covered California health plan, your financial assistance and health plan rates will not be affected for 2017 coverage.**
- That's why it is so important for everyone in our church and our community to make sure they are enrolled and their friends and family are also enrolled.
- And those who already have a health plan through Covered California or Medi-Cal — as well as those seeking new health insurance — should be assured that Covered California's doors are open to help you get health coverage in 2017.
- Having health insurance in place to help cover the cost of "life's unexpected moments" provides financial protection for you and your family, and will give you

peace of mind knowing you'll have it when you need it!



You Deserve Good Health

*Good health is life lived at your full potential —
physically, mentally, socially and spiritually.*

*John 10:10 speaks about this as the
“abundant” life, which is God’s will for us.*

- Covered California embraces the idea that everyone has a right to good health.
- Good health is life lived at your full potential — physically, mentally, socially and spiritually.
- And it’s what John 10:10 calls the “abundant” life, which is God’s will for us.
- Today, we want to talk for a few minutes about how we can assure good health for ourselves and our family.
- One of the ways is to make sure we all have health insurance. The good news is that here in California, we have Covered California.
- And through Covered California, eligible Californians can get assistance to help pay for their premiums, which makes it more affordable than ever before.



Covered California at a Glance

- 1.3 million active members statewide.
- Nearly 3 million more covered by Medi-Cal.
- Affordable premiums.
- New protections for Californians.

- In California, 1.3 million people are active members in Covered California.
- Another 3 million are covered under Medi-Cal.
- Premiums are affordable, which means payments are kept low to fit your budget.
- And there are new protections and benefits that increase the value of your health insurance.

Most of us know about these protections, but let's take a moment to review them.



You're Protected

Benefits and Protections

- You cannot be denied coverage.
- No lifetime limits on how long you can stay in the hospital.
- Your application cannot be re-examined in order to cancel your policy.
- Children up to age 26 can stay on their parent's insurance plan.
- Most of the money paid for premiums must be spent on medical care and quality-improvement activities.

- You cannot be excluded from coverage due to a pre-existing medical condition.
- No more lifetime limits on essential health benefits, such as hospital stays.
- Your application cannot be re-examined in order to cancel, or take away your coverage due to unintentional mistakes or minor omissions.
- Children up to age 26 can stay on their parent's insurance plan.
- Insurers are now required to spend the vast majority of premium dollars on medical care and quality-improvement activities, and a smaller, limited amount on overhead expenses such as marketing, profits, salaries, administrative costs and agent commissions.
- As a result, under Covered California you can be confident that **all plans offer value**, and you can shop and compare to find the plan that's best for you and your family.



Get Brand-Name Health Insurance

Top-Quality Health Plans



Covered California is working hard on behalf of consumers and they've made it a priority to offer consumers brand-name health insurance plans through Covered California.

For 2017 health coverage, there are 11 qualified health plans to choose from.

These are brand-name plans, just like the ones you get on the individual market or through your employer.

There are six steps to follow when reviewing and choosing your plan.



Six Steps to Health Insurance

- 1. Shop and Compare**
– Get a quick estimate.
- 2. Apply**
– Now you're ready to apply.
- 3. Get Help**
– Call or go online for free assistance.
- 4. Review Your Choices**
– Compare options and costs.
- 5. Payment Options**
– Pay online or wait for the bill to come in the mail.
- 6. Congratulations! You're Covered**
– Start using your coverage.

To get started, just follow these six simple steps to complete your enrollment and begin getting the care you need and deserve.

1. Shop and Compare. Get a quick estimate of what your health insurance may cost.
2. Apply. Once you know the ballpark figure, you're ready to apply.
3. Get Help. If you need free, confidential assistance, call 1-800-300-1506 or go online to CoveredCA.com to find a local expert to help you enroll.
4. Review your choices. Compare the cost of different insurance plans and the options they offer, and make a selection that's best for you and your family.
5. Choose how you want to pay. You can pay online or you can wait for your bill to arrive in the mail. Either way,
6. You're covered. Start using your health coverage to get the care you deserve.

If you're still not ready or think it costs too much, think again. Financial help is available.



Financial Help is Available

Don't leave your money on the table!

- Financial assistance is available through Covered California to help pay your monthly premium.
- The average household in California received \$5,200 in up-front tax credits to help pay their monthly premium.

Covered California can help you access financial assistance to help pay for your health insurance.

- Did you know that the average consumer saves 70 percent off their monthly premium, thanks to financial assistance only available through Covered California?
- In addition to the financial help, you can also choose the Enhanced Silver Plan, which makes access to care even more affordable through reduced copayments for doctor visits, lab tests and more.

Unfortunately, Covered California has found that many uninsured Californians, including many African-Americans, are unaware of the financial help available.

However, many more say they've heard of the tax penalty. Let's review what the tax penalty may mean to you.



Avoid the Tax Penalty

Those who don't buy health insurance for 2017 may be subject to the tax penalty, which is \$695 per person in a household or 2.5 percent of their income, whichever is greater.

A couple of examples below:

It's Getting More Expensive to Go Without Insurance

PENALTIES BY TAX YEAR	2015	2016
 Jim earns \$40K/yr	\$594	\$736
 Eduardo & Julia earn \$70K/yr	\$988	\$2,085

For starters, as you can see, the cost of going without health insurance increases each year.

Take a look at this: Those who don't buy health insurance for 2017 may have to pay as much as \$695 per person in a household or 2.5 percent of their income, whichever is greater. If there are four people in your family, you may have to pay more — as much as \$2,085 in tax penalty. Now, that doesn't sound so smart, does it?

Of course, it's never smart to avoid having health insurance — one accident can lead to an emergency room visit and tens of thousands of dollars in bills, or learning you have cancer when it's too late to treat it.

At the end of the day, that's called coping, and coping without health insurance does not promote good health.



What Coping Looks Like

- Praying nothing will happen.
- Using the emergency room for general medical treatment — and walking away with a hefty emergency room bill.
- Taking unnecessary risks with your health — refusing to see a doctor.
- Diagnosing your own illness.
- Using home remedies to “treat” illness.
- Never being able to shake an illness.
- Not knowing what is bothering you.
- Living with higher stress.
- Facing the threat of bankruptcy due to high medical bills.

When people just cope without being able to see a doctor or get treated for a serious illness, the outcomes are usually not good. We all know friends and family who are coping, in hopes that they’ll get better. Here are some examples of what coping looks like:

- Praying nothing will happen.
- Using the emergency room for general medical treatment, and walking away with a hefty emergency room bill.
- Taking unnecessary risks with your health — refusing to see a doctor.
- Diagnosing your own illness.
- Depending on home remedies to treat illness.
- Never being able to shake an illness.
- Not knowing what is bothering you.
- Living with higher stress.
- Facing the threat of bankruptcy due to high medical bills.
- Most importantly, coping is risky for our community.



Coping is Risky for African-Americans

- Generally, African-Americans have the **highest mortality rate** of any racial and ethnic group for cancer.
- African-American women are **40 percent** more likely to die from breast cancer.
- African-American adults are **40 percent** more likely to have high blood pressure and 18 percent less likely to have their blood pressure under control.
- African-American adults are also **twice as likely to be diagnosed with diabetes**.
- The infant mortality rate among African-Americans is **2.3 times** that of non-Hispanic whites, and African-American infants are **4 times more likely** than non-Hispanic white infants to die due to complications related to low birthweight.

In addition, coping without insurance is just plain risky. Here's why:

- Generally, African-Americans have the highest mortality rate of any racial and ethnic group for cancer and for most major cancers individually, including stomach, liver, prostate and colon cancers.
- Even though the rate of breast cancer incidence is 10 percent lower among African-American women, they are 40 percent more likely to die from the disease. Earlier screening and detection for African-American women could help reduce this death rate.
- Although African-American adults are 40 percent more likely to have high blood pressure, they are 18 percent less likely than their non-Hispanic white counterparts to have their blood pressure under control.
- African-American adults are also twice as likely to be diagnosed with diabetes.
- And, the infant mortality rate among African-Americans is 2.3 times that of non-Hispanic whites, and African-American infants are 4 times more likely than non-Hispanic white infants to die due to complications related to low birthweight.
- The bottom line on coping is this: When we cope without health insurance, we neglect what's important. And the way we live today, everything that is important is insured.



Eligible African-Americans Can Get Help

- 130,000 African-Americans are eligible to enroll and receive financial assistance but have not yet enrolled in a Covered California health plan.
- Eligible Californians don't have to cope; money is available to help you pay your premiums.

If you are eligible for Covered California, financial help is available. There's no reason to leave your money on the table by refusing to enroll.

130,000 African Americans are eligible to enroll and receive financial assistance but have not yet enrolled in a Covered California health plan.

Coping without health insurance is unnecessary and risky: If you're eligible, please take advantage of the money available to you and enroll right away; if you know someone who is eligible, please tell them what you've heard today and encourage them to get enrolled.

You may be asking yourself why this is so important. It's important because your life is important and you matter.



It's Not Just Health Care — It's Life Care

Cultivating a Culture of Coverage

- **Everything important is worth insuring.**
 - Peace of mind for you and your family.
- **Regular visits to your health care provider put you in the driver's seat.**
 - Preventive care means you know what's going on with your body at all times.
- **Affordable monthly premiums give you access to hospital stays, treatment for serious illness, and dignity for you and your family.**
 - No worries about being turned away or going bankrupt when a medical emergency happens.

Our goal is to create a community in which everyone is insured, and having health care insurance becomes a way of life.

That's why our church is working with Covered California to make sure no one is without health insurance in our state.

- Just as our lives are assured for all eternity through the gift of salvation, we must be good stewards here on the earth and insure our lives here and now.
- Being a good steward means that we are to take care of our body, which is the temple of the Holy Spirit, according to 1 Corinthians 6:19.
- When we talk about good health, we are talking about economic stability, social stability, and family stability; all these things are connected and health care doesn't stand apart from them.

So we encourage you to walk by faith and not by sight, and please get enrolled today.



Enrollment Calendar, 2016-17

If you are:

- Signing up for the first time, open enrollment began on Nov. 1, 2016 and ends on Jan. 31, 2017.
- Having a baby, getting married, or losing insurance from your job, you can sign up during special enrollment, which occurs year round.
- Eligible for Medi-Cal, you can sign up at any time.

If you are:

- Signing up for the first time, open enrollment began November 1, 2016 and ends January 31, 2017.
- Having a baby, getting married, or losing insurance from your job, you can sign up during special enrollment, which occurs year round.
- Eligible for Medi-Cal, you can sign up at any time.



Enroll Today

1. Enrollers are available today to talk to you about your health insurance needs and put you on the road to good health.
2. Visit **CoveredCA.com**. Click on “**Find Local Help to Enroll**” to locate a Certified Insurance Agent or Certified Enrollment Counselor near you.
3. Call **(800) 300-1506**.

1. Enrollers are available today to talk to you about your health insurance needs and put you on the road to good health. It's free and it's confidential.
2. Visit CoveredCA.com
3. Call 1-800-300-1506.



The Final Word

The Bible tells us that God's plan for us is to be in good health and to prosper.

3 John 2 says "Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers."

I'll leave you with this word from scripture:

The Bible tells us that God's plan for us is to be in good health and to prosper. 1 John 2 says "Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers."



Thank You