

**Life can change in an instant. Be covered when it does.**

2017 – 2018



# 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 at a Glance

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



# 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.



# Get Brand-Name Health Insurance

## Top-Quality Health Plans





# 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.



# 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.



# 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.





# 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.



# Eligible African-Americans Can Get Help

- An estimated 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.



# 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.



# Enrollment Calendar, 2017-18

## If you are:

- Signing up for Covered California the first time, **open enrollment** begins on Nov. 1, 2017 and ends on Jan. 31, 2018. Enroll by Dec. 15, 2017 to get coverage starting on Jan. 1, 2018.
- Having a baby, getting married, or losing insurance from your job, you can sign up during Covered California **special enrollment**, which occurs year round.
- Individuals and families with low incomes may be eligible for **Medi-Cal**, and can sign up at any time.



# Enroll Today

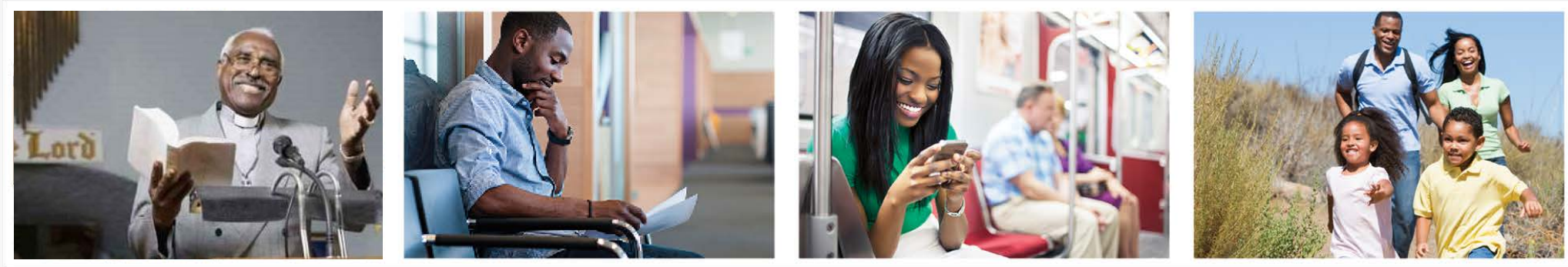
1. Enrollers are available today to talk to you about your health insurance needs and put you on the road to good health.
2. Visit **CoveredCA.com**. Click on “**Find Local Help to Enroll**” to locate a Certified Insurance Agent or Certified Enrollment Counselor near you.
3. Call **(800) 300-1506**.



# 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."*



**Thank You**