



Covered California Talking Points

Introduction

Covered California is in your corner.

During this service, I want to share an urgent message about the importance of health coverage and give you some important updates. These messages are especially for those who are still without health insurance, and for those who love them. Everyone has a right to good health. If you have friends or loved ones you believe are eligible for Covered California or Medi-Cal, and they haven't signed up yet, please share this information with them.

- **In terms of health care, what happens if you break your leg or your child falls and needs stitches – if you DON'T have health insurance? That's right, it will cost you thousands of dollars in medical expenses and may put you and your family in financial debt.**
- **Well you need to know that Covered California is in your corner, and they're offering more financial help than ever before to help consumers pay monthly health care costs. Covered California estimates that nearly a million consumers could be eligible for a new state subsidy program that lowers the cost of their health care coverage. This means financial help is available to more Californians than ever before.**
- **And a new state law taking effect on Jan. 1 now requires Californians to have health insurance coverage in 2020 or face a penalty unless you qualify for an exemption. In general, the penalty will be at least \$695 for individuals and approximately \$2,000 for a family of four or 2.5 percent of your gross annual income, whoever is greater. And that's not cheap!**
- **If you currently have a health plan through Covered California, the renewal period began Oct. 7, 2019 and runs through Jan. 30, 2020. If you don't make any changes to your existing plan, you will be automatically renewed to your current plan.**
- **If you don't currently have health insurance, you can sign up for 2019 coverage between Oct. 15, 2019 and Jan. 31, 2020. Nine out of ten consumers qualify for financial help to assist in paying monthly health care costs. And sign up by Dec. 15 to have your health coverage start on Jan. 1.**
- **Perhaps the best way to enroll is to get free, confidential help from Covered California's certified insurance agents and enrollment counselors in our local area. And remember that you can also now enroll in dental and vision plans through Covered California. You can visit their website -- www.CoveredCA.com -- for more information and get the help you need to enroll today!**

- **It's also important to note that Medi-Cal enrollment lasts year-round, and these Medi-Cal health plans are offered at no-cost or low-cost to those individuals and families with lower annual incomes. Meaning that EVERY legal resident of California is entitled to health care.**
- And in these times, when illness or an accident can strike at any moment, being covered is the best plan for everyone. Hoping to stay healthy is not a good plan. The best plan is to get covered.
- We are pleased that Covered California has called upon the faith community to help get the word out so that more African-Americans get enrolled and get the health care they need and deserve.
- An important fact for those who think they can't afford health insurance is that financial assistance is available to help make premiums affordable, so we all have access to good health care without worry. Covered California offers a variety of plans that make it possible for you to see a doctor and get medical attention when you need it without it costing you an arm and a leg.
- We encourage every member of our congregation and extended community to take responsibility for your health and your family's health. Protect your health by making sure you have the health insurance you need to take care of minor illnesses and the major ones as well.
- All things important are insured: our homes, our cars and even our jewelry. So, we must insure the things that are most important, including the health and well-being of ourselves and our families. You could receive thousands in upfront tax credits paid directly to your insurance company to help pay for health coverage.
- For those who are not already covered by their employer or insured through Medi-Cal, we urge you to get insured today. Covered California offers affordable plans — you have many choices, so you can select the one that is right for you. Certified Enrollment Counselors and Certified Insurance Agents are available to help you through the process and get the financial assistance that is there to help you pay for your premium. That way, you can get the health coverage and care you need without it becoming a financial burden for the entire family.

Faith Community Encourages Members and the Community to Get Enrolled Through Covered California

As a faith community, we are being called upon by Covered California to help ensure that all African-Americans are aware of the health plans available to them, that they understand that financial assistance is available, and that they have access to free, confidential enrollment assistance through a network of counselors and agents right here in our own community.

- Did you know that many African-Americans in California have not yet signed up for health insurance under Covered California? The interesting fact is, based on their income, most are eligible to receive some form of financial assistance, which will make their health insurance more affordable.
- Unfortunately, many in our community have settled into a lifestyle of coping without health care. And coping without health care means they are praying they won't get sick or get into an accident, or that they just get lucky. And when something major does happen, they have to depend on the emergency room or urgent care in order to get treatment.

- This kind of coping only puts them and their families at risk for unmanaged illnesses, undue stress and potential financial crisis. Worse, as some illnesses enter late stage, it becomes difficult, if not impossible, to treat.
- According to focus group research that Covered California has done, many African-Americans, both men and women, who haven't signed up say things like, "It's not a priority," "I'm not sick," and "I need money for other important things," as reasons why they haven't gotten coverage for themselves or their children. Your health and the health of your loved ones *is* important.
- The sad thing is we are leaving money on the table. The financial assistance offered by Covered California is tax money that we've already earned that is being returned to us in the form of a tax credit to help pay for monthly health care premiums. To be clear, this is not a handout — it is our right to claim this financial assistance.
- With this financial assistance, the average consumer gets 70 percent off their premium, making it possible for many people to afford health insurance who would not have been able to before Covered California.
- Brothers and sisters, throughout the state of California, those of us in the faith community are urging everyone to enroll in a plan through Covered California as quickly as possible, and to reach out to your friends and family and encourage them to get enrolled. This is a very serious matter. Members of our community deserve to have the peace of mind that comes with knowing they can get the care they need, when they need it, if they become sick, get injured or suffer a catastrophic disease.

African-Americans Are at Risk for Chronic Disease

- The reason this is so important is that African-Americans are at risk for so many chronic diseases, all of which can be treated if detected early enough. Did you know that:
 - African-Americans have the highest mortality rate of any racial and ethnic group for cancer generally 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.
- As men and women of God we know very well that we can't control all the things that cause disease or accidents, but we also know we can make choices that reduce our risk for these things and promote good health.

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

- When we talk about good health, we are talking about economic stability, social stability, family stability -- all these things are connected, and health care doesn't stand apart from them.
- Therefore, we are not discouraged because this is not a message of despair, but rather, it is a message of hope.
- At our service today we are supporting a statewide effort to enroll all African-Americans who are eligible to sign up for health care through Covered California and Medi-Cal.
- Information is available in your bulletin that tells you where you can go to get help, and what you will need to bring to your appointment. You can also sign up on your own by visiting the Covered California website. The website has a Shop and Compare Tool that will help you find the best coverage for you and your family, and a directory that lists agents and enrollment counselors you can call for additional assistance if you need it.
- This message has one main purpose: To get the word out that being covered under Covered California is the best plan for you and your family.
- If you are not already insured, please call our Service Center today at (800) 300-1506 or go to CoveredCA.com to find a certified enroller in your area for free, confidential help to assist you with enrollment. AND DENTAL AND VISION COVERAGE IS AVAILABLE TOO.