

SACRAMENTO WOMEN'S GUIDE TO Covered California Coverage + Care

Covered California is a place where you can buy health insurance. You may be able to get health insurance at a discounted price, depending on your family size and income.

You can buy health insurance with **DISCOUNTS** through Covered California if you:

- + Earn **\$16,393 - \$47,080** per year as a single person or **\$33,535 - \$97,000** for a family of 4
- + Are a U.S. Citizen, a legal permanent resident, or lawfully present immigrant
- \$ Costs vary depending on family size and income

If you earn too much income to get discounts, you can still purchase insurance through Covered California.



Open Enrollment Period: You can buy a health plan through Covered California during the open enrollment period between **November and January**.

Special Enrollment Period: You can buy a plan outside of the enrollment period (February to October) within **60 DAYS** after you:



Turn 26 years old



Become a legal permanent resident



Lose insurance from a job



Get married/ divorced



Have a new child



Move

- + If you survived domestic violence and/or were abandoned by your spouse you can also buy a health plan during the special enrollment period.

Follow these steps to buy a health plan through Covered California.

STEP 1 Apply for Covered California Coverage

Buy a Covered California health plan:

- 1 Online:** Visit coveredca.org.
- 2 By Phone:** Call Covered California at (800) 300-1506
- 3 In Person:** Find in-person help near you at coveredca.com/get-help/local
- 4 With Help from Local Partners**
Contact any of these local organizations to help you get a Covered California health plan:
Sacramento Covered
(866) 850-4321 / sacramentocovered.org
La Familia Counseling Center
(916) 452-3601 / lafcc.org
Health Education Council
(916) 556-3344 / healtheducouncil.org

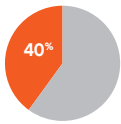
To fill out your application you will need:

- ✓ Photo Identification Card/ U.S. Passport
- ✓ Social Security card
- ✓ Most recent income tax forms or last 2 pay stubs
- ✓ Proof of current address
- ✓ Permanent Residency Card
- ✓ Naturalized U.S. Citizens MUST bring a valid U.S. Passport or citizenship certificate

STEP 2 Choose a Health Plan + Plan Level

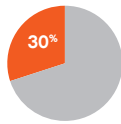
Select a Covered California health plan to purchase from **Anthem Blue Cross, Blue Shield, Kaiser Permanente, or Western Health Advantage.**

Then select a health plan coverage level: **Bronze, Silver, Gold and Platinum.** Covered California will tell you how much each plan level for each health insurance company costs and what you will pay every month.



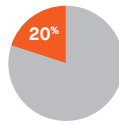
BRONZE

- + **YOU** pay **40%** of medical expenses
- + High co-pays and prescription fees
- ✓ Good choice if you go to the doctor once a year



SILVER

- + **YOU** pay **30%** of medical expenses
- + Low co-pays and prescription fees
- ✓ Good choice if you go to the doctor several times a year



GOLD

- + **YOU** pay **20%** of medical expenses
- + Very low co-pays and prescription fees
- ✓ Good choice if you go to the doctor once a month



PLATINUM

- + **YOU** pay **10%** of medical expenses
- + Sometimes no co-pays or prescription fees
- ✓ Good choice if you go to the doctor several times a month



Quick Tip: Have a doctor you like? Ask him/her which health plans they accept.



APPLICATION
TIMING

RIGHT AWAY You will be notified immediately if you qualify to buy a health plan.

The health insurance plan will send you a welcome packet with your health insurance card within **15-45 DAYS.**

STEP 3 Submit Your Monthly Payment

You can pay for your first month's premium payment when you submit your Covered California application or wait until the insurance company sends you the bill. **You must pay for your health insurance coverage every month.**

STEP 4 Choose a Primary Care Provider

You must choose a **primary care provider** in your health plan's network. **Your primary care provider is the doctor you go to for check-ups and when you are sick.**

You can always change your primary care provider any time by contacting your health plan.



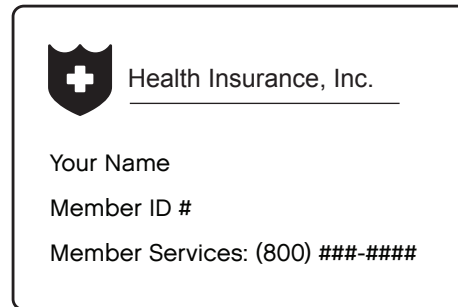
Need Help? Get help choosing a provider by calling the member services phone number on your health insurance card.

STEP 5 Use Your Health Insurance Coverage

You will receive a health insurance card. Always keep it with you.

You will need this card when you go to the:

- 1 Doctor's office/Health center
- 2 Pharmacy
- 3 Hospital
- 4 Lab for medical tests



Services Covered By Your Health Plan

Your health plan will cover preventive health services, chronic disease management, mental health and emergency and hospitalization services. Some services may have a “co-pay” fee. Other services will be free.

Women's Preventive Health Services Covered Without Cost-Sharing

Your health insurance plan is required to cover these preventive services for women **FOR FREE**:

- + Counseling on birth control methods
- + Birth control method of your choice
- + Sexually Transmitted Disease (STD) and HIV screening + counseling
- + Cervical cancer screening
- + Breast exams
- + Gestational diabetes screening
- + Breastfeeding support
- + Domestic violence screening + counseling

“In Network” vs. “Out of Network” Providers

IN NETWORK



- ✓ Doctor accepts your health insurance
- ✓ Health plan covers you
- ✓ Your costs are lower

OUT OF NETWORK



- ✓ Doctor does not accept your health insurance
- ✓ You may have to pay most or all of the bill



Need Help? Questions about your coverage? Call the member services phone number on your health insurance card.

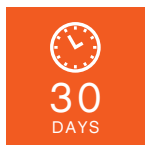
Report problems with your health plan to the California Department of Managed Health Care at (888) 466-2219.

STEP 6 Stay Covered

Pay Your Monthly Premium Payment!

Your health insurance plan will send you a bill every month. Contact your health plan if you have trouble making payments.

Tell Your Health Plan About Life Changes



Your coverage costs may change if you experience certain life changes. You must tell Covered California within **30 DAYS** if you:

- ✓ Get married/divorced
- ✓ Have a child
- ✓ Have a change in income
- ✓ Move to a different address
- ✓ Have a change in disability status
- ✓ Have changes in income or household size

Renew Your Health Plan Every Year



You must renew your Covered California health plan **EVERY YEAR** between November 1st and January 31st. Covered California will automatically renew your coverage with the same health plan. If they cannot verify your information they will send you a renewal notice. If you do not respond to the renewal notice you will lose your coverage.

Change Your Coverage or Switch Health Plans

Between November 1st and January 31st you can also change your level of coverage and your health insurance company. For example, switch from a Bronze plan to a Silver plan, or switch to a different company offering Covered California plans. Visit coveredca.com to shop, review and change plans. Get in-person help near you at coveredca.com/get-help/local

You can also contact any of these local organizations to help you shop for a new plan:

Sacramento Covered
(866) 850-4321 / sacramentocovered.org

La Familia Counseling Center
(916) 452-3601 / lafcc.org

Health Education Council
(916) 556-3344 / healtheducouncil.org



Quick Tips



Check Your Mail! Open important notices from Covered California and your health insurance company right away.



Moved? Give Covered California and your health insurance company your new address so you can receive notices.