

SACRAMENTO WOMEN'S GUIDE TO Health Coverage + Care

Women in Sacramento County have new options for getting health coverage and care. Use this guide to find out which option is right for you. This guide also has information about how you can sign-up for, use, and keep your coverage so you can start getting health care services and take care of your health.



MEDI-CAL

\$0-\$16,395

Individual Income/Year
Family of 4: \$33,534

Sign up for FREE services under Medi-Cal

- + Sign up at any time
- + For citizens, legal permanent residents, and deferred action (DACA) students
- + Former foster youth under the age of 26 can sign up regardless of income

Sign up at:
www.mybenefitscalwin.org
or call (916) 874-3100



COVERED CALIFORNIA

\$16,393-\$47,080

Individual Income/Year
Family of 4: \$97,000

Buy insurance through Covered California with discounts

- + Sign up during the open enrollment period that happens once a year
- + **Special Enrollment**
Sign up within 60 days after you:
 1. lose your insurance
 2. move to or from another state
 3. get married or divorced
 4. have a baby
 5. self-attest to surviving domestic violence and/or spousal abandonment
- + For citizens, legal permanent residents and lawfully present immigrants
- + **Earn more?** You can still buy insurance through Covered California without discounts

Sign up at: www.coveredca.com or call (800) 300-1506



SACRAMENTO HEALTHY PARTNERS PROGRAM

\$0-\$16,395

Individual Income/Year
Family of 4: \$33,534

Sign up for FREE services under Healthy Partners

- + Must live in Sacramento County
 - + Available regardless of immigration status
 - + Sign up at any time
 - + Limited space. Wait list available
 - + Ages 19-64
 - + Must apply for Emergency Medi-Cal first
- Sign up by calling (916) 874-1805

STILL NEED OTHER OPTIONS



Still without insurance because of immigration status or haven't signed up for coverage you may be eligible for yet? Find resources to help you access health care services below.

- + Get birth control services, STD screening + other related services through Family PACT: www.familypact.org
- + Get Pap tests, pelvic and breast exams through Every Woman Counts: www.dhcs.ca.gov/services/Cancer/ewc/Pages/default.aspx
- + Find mental health and other resources in your community at: www.dhcs.ca.gov/services/mh
- + Contact your county Medi-Cal office to receive emergency and pregnancy-related services: www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx

SACRAMENTO WOMEN'S GUIDE TO Medi-Cal Coverage + Care

Medi-Cal is a program that offers **FREE** health coverage to low-income people.

You can sign up for Medi-Cal if you:

- + Earn less than **\$16,395** per year as a single person or **\$33,534** as a family of 4 **AND**:
 - ✓ Are a U.S. Citizen, legal permanent resident, or have a temporary work, student or refugee visa
 - ✓ Have received Deferred Action for Childhood Arrivals "DACA" status
- + If you were in the foster care system and are under 26 years old, you can sign up no matter how much income you earn.



You can sign up for
Medi-Cal at **any time**.



All health services
are **free**.

Follow these steps to sign up and stay covered.

STEP 1 Apply for Medi-Cal

You can apply:

- 1 Online**
Visit mybenefitscalwin.org or coveredca.org
- 2 By Phone**
Contact the Sacramento County Dept. of Human Assistance at (916) 874-3100 or (209) 744-0499
- 3 In Person**
Call (916) 874-3100 or (209) 744-0499 to find a Sacramento County Dept. of Human Assistance office near you
- 4 With Help from Local Partners**
Contact any of these local partners to get help:
Sacramento Covered
(866) 850-4321 / sacramentocovered.org

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

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

Needed to Apply:

- ✓ Photo Identification Card
- ✓ Social Security card
- ✓ Most recent income tax forms or last 2 pay stubs
- ✓ Proof of current address
- ✓ Permanent Residency Card, Temporary Visa, or Deferred Action for Childhood Arrivals (DACA) documentation



45
DAYS

The County will let you know by mail if your application was approved or denied within **45 DAYS**. Call (916) 874-3100 if you have questions about your application.

STEP 2 Choose a Health Plan

You will receive a welcome packet with your Medi-Cal Beneficiary Identification Card (BIC). You can immediately start visiting a doctor's office or health center that accepts Medi-Cal. The packet will also include a form that asks you to pick one of these health plans to manage your Medi-Cal benefits: **Anthem Blue Cross, Health Net, Kaiser Permanente, Molina Healthcare, or Health Plan of San Joaquin** (Galt Residents only).



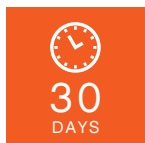
If you do not submit the health plan selection form within **30 DAYS**, the County will pick a plan for you. You can change your Medi-Cal health plan by contacting the Health Care Options Hotline at (800) 430-4253.



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

STEP 3 Choose a Primary Care Provider

You must choose a primary care provider in your Medi-Cal health plan's "network." **This is the doctor you will go to for check-ups and when you need to see a doctor.**



If you do not pick a primary care provider within **30 DAYS** the health plan will pick one for you. You can 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 Medi-Cal health plan card.

STEP 4 Use Your Medi-Cal Coverage + Benefits

Your Medi-Cal health plan will mail you a coverage 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



Medi-Cal Health Plan

Your Name

Member ID #

Member Services: (800) ###-####

Services covered by Medi-Cal:

Medi-Cal covers all of your health services for free. You should not have to pay for any health care service or medication that you get in your health plan's network.

Medi-Cal covers these women's health services:

- + Counseling on birth control methods
- + Birth control method of your choice
- + Sexually Transmitted Disease (STD) and HIV screening + counseling
- + Abortion
- + 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 Medi-Cal health plan
- ✓ Medi-Cal health plan covers you
- ✓ You pay NOTHING

OUT OF NETWORK



- ✓ Doctor does **NOT** contract with your Medi-Cal health plan
- ✓ Medi-Cal health plan may not cover you
- ✓ You may pay part or all of the bill yourself

You can see **ANY PROVIDER THAT ACCEPTS MEDI-CAL** for these services:

- + Sexual + reproductive health (birth control, abortion, STDs)
- + Mental health
- + Drug + alcohol treatment



Need Help? Have questions about your coverage? Call the member services phone number on your Medi-Cal health plan card.

Report problems with your health plan to the California Department of Managed Health Care at (888) 466-2216.

STEP 5 Stay Covered

You **MUST** renew your Medi-Cal coverage every year.

The County will try to renew your Medi-Cal benefits automatically, each year, on the same date. If the County cannot verify your information, they will send you a renewal form.



160
DAYS

You will have **160 DAYS** to renew your Medi-Cal coverage. **If you do not respond to the renewal notice, you will lose your Medi-Cal benefits** and will have to submit a new Medi-Cal application. Call the County Medi-Cal office at (916) 874-3100 for help.



Quick Tips



Check Your Mail! Open important notices from the County and your health plan right away.



Moved? Give the County your new address so you can get Medi-Cal notices.

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

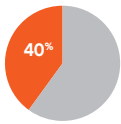
To fill out your application you will need:

- ✓ 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

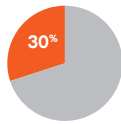
Select a Covered California health plan to purchase from **Anthem Blue Cross, Blue Shield, Kaiser Permanente, or Western Health Advantage.**

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.



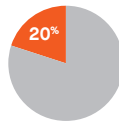
BRONZE

- + **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.



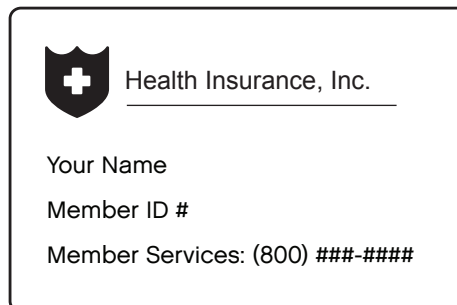
Need Help? Get help choosing a provider by calling the member services phone number on your health insurance card.

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.

SACRAMENTO WOMEN'S GUIDE TO

The Healthy Partners Program

Healthy Partners provides primary health care services and some specialty care for **FREE** to Sacramento County residents, regardless of immigration status.

You can sign up for Healthy Partners if you:

- + Earn less than \$16,395 per year as a single person or \$33,534 as a family of 4 AND:
- ✓ Do not qualify for Medi-Cal because of your immigration status
- ✓ Are a Sacramento County resident
- ✓ Are between the ages of 19 to 64



You can sign up for Healthy Partners at **any time**.
* Space is limited. A waitlist is available.



FREE to sign up.

Follow these steps to sign up and stay covered.

STEP 1 Apply for Emergency Medi-Cal

To apply for the Healthy Partners program, you must first get Emergency Medi-Cal. ***If you already have Emergency Medi-Cal you can skip this step.**

You will need these documents to fill out the application:

- ✓ A photo identification card (California Driver's License, Consular ID Card, foreign passport)
- ✓ Most recent income tax forms or last 2 pay stubs
- ✓ Proof of your current address

You can apply for Emergency Medi-Cal online at www.mybenefitscalwin.org, by phone at (916) 874-3100 or (209) 744-0499, or in person at any Sacramento County Dept. of Human Assistance location.



You will receive a denial or approval notice within **45 DAYS**. If approved, you will get a welcome packet with your Medi-Cal Beneficiary Identification Card (BIC) in the mail.



Need Help?

Contact any of these local organizations to get help applying to Healthy Partners:

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

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

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

STEP 2 Apply for the Healthy Partners Program

After you are enrolled in Emergency Medi-Cal, you can apply for the Healthy Partners program at the Sacramento County Health Clinic at 4600 Broadway, 2nd floor, Sacramento, Monday – Friday from 8:00 AM to 4:00 PM. Call (916) 874-1805 for more information.

You will need these items to fill out the application:

- ✓ A photo identification card (California Driver's License, Consular ID Card, foreign passport)
- ✓ Emergency Medi-Cal Card or Medi-Cal ID Number

The staff will tell you if your application is approved and will give you a welcome packet and your Healthy Partners Program Card.

STEP 3 Use Your Health Coverage

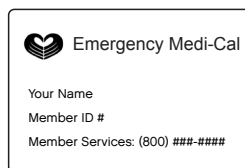
You will be covered by both Emergency Medi-Cal AND Healthy Partners. You will have 2 coverage cards. Always keep both cards with you.

Healthy Partners covers:



- ✓ Primary care services
- ✓ Some laboratory tests
- ✓ Health education + advice
- ✓ Some prescriptions

Emergency Medi-Cal covers:



- ✓ Life-threatening emergencies
- ✓ Discounts on some pharmacy services



Where to get primary care:

Sacramento County Health Clinic at
4600 Broadway, 2nd Floor, Sacramento
Monday – Friday, 8:00 AM – 4:00 PM
Call (916) 874-1805 for more information.



Where to get emergency care:

If you are experiencing a life-threatening emergency, call 911 or go to your nearest hospital.

STEP 4 Stay Covered

You must renew your Emergency Medi-Cal every year to stay covered by the Healthy Partners program.

The County will try to renew your benefits automatically each year, on the same date. If the County cannot verify your information, they will send you a renewal form.



You will have **115 DAYS** to return the renewal form. **If you do not return your renewal form in this time period, then you will lose your Emergency Medi-Cal and Healthy Partners benefits.**



Quick Tips



Check Your Mail! Open important notices from the County right away.



Moved? Give the County your new address to get your health coverage notices.

SACRAMENTO WOMEN'S GUIDE TO

When to Get Care

When to Visit the Doctor

You should visit your health care provider for regular check-ups even if you feel fine and healthy. These visits can help you avoid problems in the future. There are specific times when you should see your provider. Below are screening guidelines for women ages 18 to 39 years old.

Screening Tests/ Services	Ages 18–39
HPV Vaccine	Ask your provider about the human papilloma virus (HPV) vaccine if you are 18 – 26 years old and have not already completed the HPV vaccination series.
Breast Exam	Get a clinical breast exam if you feel any abnormal lumps in your breasts.
Cervical Cancer Screening	Get a Pap test every 3 years if you are 21 or older and have a cervix. If you are 30 or older, you can get a Pap test and HPV test together every 5 years.
Sexually Transmitted Infection (STI) + HIV screening	Get tested for chlamydia + gonorrhea every year through age 25 if you are sexually active or pregnant. After age 25, get tested if you are at increased risk. Get tested for HIV at least once in your life. Discuss your risk with your provider because you may need more frequent tests.
Cholesterol Test	Starting at age 20, get a cholesterol test regularly if you are at increased risk for heart disease.
Diabetes Screening	Get screened for diabetes if your blood pressure is higher than 135/80 or if you take medicine for high blood pressure.

Doctor's Office, Urgent Care or Emergency Room?

If you are sick or hurt, use this chart to help you decide if you should visit your primary care doctor, go to an urgent care center or go to the hospital emergency room.

Primary Care Provider	Urgent Care	Hospital—Emergency Care
<ul style="list-style-type: none"> + Primary care + Routine check-ups + Preventative health-care + Fever, cold + flu + Ear or eye infection + Sore throat + Vomiting / Diarrhea + Rashes + Cuts + scrapes + Infections 	<ul style="list-style-type: none"> + Minor allergic reaction + Cuts that may need stitches + Severe sore throat + Sprains and strains + Heat stroke and dehydration + Moderate/severe infections 	<ul style="list-style-type: none"> + Life-threatening conditions + Coughing up or vomiting blood + Severe allergic reactions + Head injury with loss of consciousness + Uncontrolled bleeding + Severe abdominal pain + Seizures + Heart attack symptoms + Stroke symptoms + Possible broken bones or fractures