



FACT SHEET

# Covered California

## California's Health Insurance Marketplace

Covered California™ is the state's destination for quality, affordable health care. A part of the national health care law (also called the Affordable Care Act), Covered California is a program from the state of California where qualified legal residents of California and their families can compare quality health plans and choose the one that works best for their health needs and budget.

Based on income and family size, many Californians will also qualify for financial assistance to help pay for premiums and other out-of-pocket costs, such as medications, routine tests and copays for doctor visits. Even those who do not qualify for assistance will find a range of quality, private health insurance plans to fit their budgets. And no one can be denied for having a pre-existing condition.

**Visit [CoveredCA.com](http://CoveredCA.com) to learn more about eligibility and enrollment opportunities.**

Through Covered California, you may qualify for financial help to pay for health insurance based on your household size and 2015 adjusted gross income.

Number of people in your household	If your 2015 household income is less than...	If your 2015 household income is between...
1	\$16,105	\$16,105 – \$46,680
2	\$21,708	\$21,708 – \$62,920
3	\$27,311	\$27,311 – \$79,160
4	\$32,913	\$32,913 – \$95,400
5	\$38,516	\$38,516 – \$111,640
	You may be eligible for Medi-Cal	You may be eligible for financial help to purchase insurance through Covered California

## Covered California Makes Quality Health Insurance Affordable

### Four Standard Benefit Levels

Covered California has affordable insurance options for Californians at all income levels and family sizes. The new marketplace offers quality health insurance plans with four levels of coverage: Bronze, Silver, Gold and Platinum. At each level, all insurance plans offer the same benefits, allowing consumers to determine which level is best for them based on their expected use of medical services.

Platinum plans have the highest monthly premium, but they also pay 90% of covered health expenses. Bronze plans have the lowest monthly premium but only pay 60% of covered health expenses.

All health insurance plans were selected by Covered California based on their quality, provider networks and affordability. They all cover essential health benefits such as doctor visits; hospital care; emergency care; care for pregnant women, infants and children; and prescription drugs.





## How to Get Help

A Covered California Certified Educator, Enrollment Counselor or Insurance Agent is available to answer questions about eligibility, financial assistance, comparing plans and other issues. Covered California has an online tool at [www.CoveredCA.com](http://www.CoveredCA.com) that can help people shop for and compare health insurance plans. This tool can also help people determine their eligibility for Medi-Cal or financial assistance, as well as the level and type of financial assistance.

## Responsibilities and Penalties

### Income Changes

Since income level helps determine eligibility for Medi-Cal or financial assistance, income changes during the year may affect eligibility or assistance level. Participants are responsible for reporting income changes to Covered California within 30 days of the change.

### Penalties for Not Having Insurance

Most people are now required by law to have health insurance or pay a penalty when taxes are filed.

## Minimum Coverage

Minimum coverage plans are available to people who are under age 30. Some people over 30 may qualify for a minimum coverage plan if they lack affordable coverage or are experiencing other hardship. Minimum coverage helps pay for health services in case of a serious and expensive medical emergency; minimum coverage plans cover three doctor visits per year at no cost and free preventive benefits. Consumers will have to pay the full cost of most other services until they reach their annual out-of-pocket maximum.

## Medi-Cal

For Californians with limited income, Medi-Cal is a public health insurance program that provides coverage at very low or no cost. California has expanded access to Medi-Cal, so more people will qualify. Eligibility for the new expanded Medi-Cal is based on income and family size. For more information about eligibility for Medi-Cal or to find doctors and other providers that participate in Medi-Cal, visit [www.dhcs.ca.gov](http://www.dhcs.ca.gov) or your local county social services office.

## Types of Financial Assistance and Who Qualifies

### Federal Premium Assistance

Those who are not eligible for Medi-Cal but are eligible to buy health insurance through Covered California may qualify for federal assistance to help pay for their health insurance premiums. The amount of monthly premium assistance depends on the age, family size and income of those to be covered. Premium assistance means that the federal government will pay a portion of the premium each month.

### Help with Out-of-Pocket Costs

Depending on income and family size, some Californians may be eligible for federal premium assistance AND help with out-of-pocket costs, such as medications, routine tests and copays for doctor visits. This is called the Enhanced Silver option.



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