



## It's Not Just Health Care, It's Life Care

Nov. 1, 2015 – Oct. 31, 2016

- Covered California is Obamacare.
- It is part of the Affordable Care Act that was signed into law by President Obama in 2010
- People call it many different things, but whatever they call it, it is not just healthcare, it is life care.
- And that is why I believe it is so important for everyone in our church and our community to make sure they are enrolled and their friends and family are also enrolled.
- Because Covered California is working



## You Deserve Good Health

*Good health is life lived at your full potential — physically, mentally, socially, and spiritually.*

- Covered California embraces the idea that everyone has a right to good health.
- Good health is life lived at your full potential — physically, mentally, socially, and spiritually.
- Today, we want to talk for a few minutes about how we can assure good health for ourselves and our family.
- One of the ways is to make sure we all have health insurance. The good news is that here in California, we have Obamacare, also known as Covered California.
- And through Covered California, eligible Californians can get assistance to help pay for their premiums, which makes it more affordable than ever before.
- That's one of the reasons why we are pleased to report that Covered California is working.



## Covered California is Working

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

- A lot of people said that Obamacare wouldn't work. But throughout America and in California we are finding that Covered California is working.
- In California, 1.3 million people are active members
- Another 3 million are covered under Medi-Cal
- Premiums are affordable, which means payments are kept low to fit your budget
- And there are new protections and benefits that increase the value of your health insurance.

Most of us know about these protections, but let's take a moment to review them.



## You're Protected

### Benefits and Protections

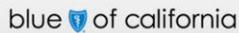
- You cannot be denied coverage.
- No lifetime limits on how long you can stay in the hospital.
- Your application cannot be re-examined in order to cancel your policy.
- Children up to age 26 can stay on their parent's insurance plan.
- Most of the money paid for premiums must be spent on medical care and quality improvement activities.

- You cannot be excluded from coverage due to a pre-existing medical condition.
- No more lifetime limits on essential health benefits, such as hospital stays.
- Your application cannot be re-examined in order to cancel, or take away your coverage due to unintentional mistakes or minor omissions.
- Dependent children up to age 26 can stay on their parent's insurance plan.
- Insurers are now required to spend the vast majority of premium dollars on medical care and quality improvement activities, and a smaller, limited amount on overhead expenses such as marketing, profits, salaries, administrative costs and agent commissions.
- As a result, under Covered California you can be confident that **all plans offer value**, and you can shop and compare to find the plan that's best for you and your family.



## Get Brand-Name Health Insurance

### Top Quality Health Plans



Covered California is working hard on behalf of consumers and they've made it a priority to offer consumers brand-name health insurance plans through Covered California.

This year, there are 12 qualified health plans to choose from, including two that are new.

These are brand-name plans, just like the ones you get on the individual market or through your employer.

There are six steps to follow when reviewing and choosing your plan.



## 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

To get started, just follow these six steps to complete your enrollment and begin getting the care you need and deserve.

1. Shop and Compare. Get a quick estimate of what your health insurance may cost.
2. Apply. Once you know the ball park figure, you're ready to apply.
3. Get Help. If you need free, confidential assistance, call 1-800-300-1506 or go online at CoveredCA.com
4. Review your choices. Compare the cost of different insurance plans and the options they offer, and make a selection that's best for you and your family.
5. Choose how you want to pay. You can pay online or you can wait for your bill to arrive in the mail. Either way,
6. You're covered. Start using your health care coverage to get the care you deserve.

If you're still not ready or think it costs too much, think again. Financial help is available.



## Financial Help is Available

### *Don't leave your money on the table!*

- Financial assistance is available through Covered California to help pay monthly premiums
- The average household in California received \$5200 of up-front tax credit to help pay their monthly premium

Covered California can help you access financial assistance to help pay for your health insurance.

- Did you know that the average consumer saves 70 percent off their monthly premium, thanks to financial assistance only available through Covered California
- In addition to the financial help, you can also choose the Enhanced Silver Plan, which makes access to care even more affordable through reduced copayments for doctor visits, lab tests and more.

Unfortunately, Covered California has found that many uninsured Californians, including many African Americans are unaware of the financial help available.

However, many more say they've heard of the tax penalty. Let's review what the tax penalty may mean to you.



## Avoid the Tax Penalty

Those who don't buy health insurance in 2016 may be subject to the tax penalty, which is \$736 per person in a household or 2.5 percent of their income, whichever is greater.

### It's Getting More Expensive to Go Without Insurance

PENALTIES BY TAX YEAR	2015	2016
 <b>Jim</b> earns \$40K/yr	\$594	<b>\$736</b>
 <b>Eduardo &amp; Julia</b> earn \$70K/yr	\$988	<b>\$2,085</b>

For starters, as you can see, the cost of going without health insurance increases each year.

Take a look at this: those who don't buy health insurance in 2016 may have to pay as much as \$736 per person in a household or 2.5 percent of their income, whichever is greater. If there are four people in your family, you may have to pay more – as much as \$2,085 in tax penalty. Now, that doesn't sound so smart, does it?

Of course, it's never smart to avoid having health insurance — one accident can lead to an emergency room visit and tens of thousands of dollars in bills, or learning you have cancer when it's too late to treat it.

At the end of the day, that's called coping, and coping without health insurance does not promote good health.



## What Coping Looks Like

- Praying nothing will happen
- Using the emergency room for general medical treatment
- Taking unnecessary risks with your help – refusing to see a doctor
- Diagnosing your own illness
- Depending upon home remedies to treat illness
- Never being able to shake an illness
- Not knowing what is “bothering” you
- Living with higher stress and facing the threat of bankruptcy due to high medical bills

When people just cope without being able to see a doctor or get treated for a serious illness, the outcomes are usually not good. We all know friends and family that are coping, in hopes that they’ll get better. Here are some examples of what coping looks like:

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- Never being able to shake an illness
- Not knowing what is “bothering” you
- Living with higher stress and facing the threat of bankruptcy due to high medical bills
- Most importantly, coping is risky for African Americans



## Coping is Risky for African Americans

- **Highest mortality rate** of any racial and ethnic group for cancer generally
- 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.**
- 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

In addition, coping without insurance is just plain risky. Here's why:

- 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,
- The bottom line on coping is this, when we cope without health insurance, we neglect what's important, and the way we live today, everything that is important is insured.



## Eligible African Americans Can Get Help

- Although Covered California has 1.3 million active members
  - Less than 30,000 are African American
- 130,000 eligible African Americans have yet to enroll in a Covered California health plan
- Eligible Californians don't have to cope; money is available to help you pay your premiums

If you are eligible for Covered California, financial help is available. There's no reason to leave your money on the table by refusing to enroll.

Sadly, of the 1.3 million active Covered California members, only 30,000 are African American

That means, 130,000 subsidy-eligible African Americans have yet to enroll in a Covered California health plan

Unfortunately, this means that thousands of African Americans are coping without health insurance.

Coping without health insurance is unnecessary and risky: if you're eligible, please take advantage of the money available to you and enroll right away; if you know someone that is eligible, please tell them what you've heard today and encourage them to get enrolled.

You may be asking yourself why this is so important. It's important because your life is important and you matter.



## 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 healthcare provider puts 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

Our goal is to create a community where everyone is insured, and having healthcare insurance becomes a way of life.

That's why our church is working with Covered California to make sure no one is without health insurance in our state.

- When we talk about good health, we are talking about economic stability, social stability, and family stability; all these things are connected and health care doesn't stand apart from them.
- So we encourage you to please get enrolled today.



## Enrollment Calendar 2015

**If you are:**

- Signing up for the first time, open enrollment begins November 1, 2015 and ends January 31, 2016
- Having a baby, getting married, or losing insurance from your job, you can sign up during special enrollment, which occurs year round
- Eligible for Medi-Cal, you can sign up at any time

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- Signing up for the first time, open enrollment is November 1, 2015 through January 31, 2016
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## Enroll Today

1. Agents 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 locate a certified agent or enrollment counselor near you
3. Call **(800) 300-1506**

1. Agents are available today to talk to you about your health insurance needs and put you on the road to good health - It's free and it's confidential
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**Thank You**