

Welcome to



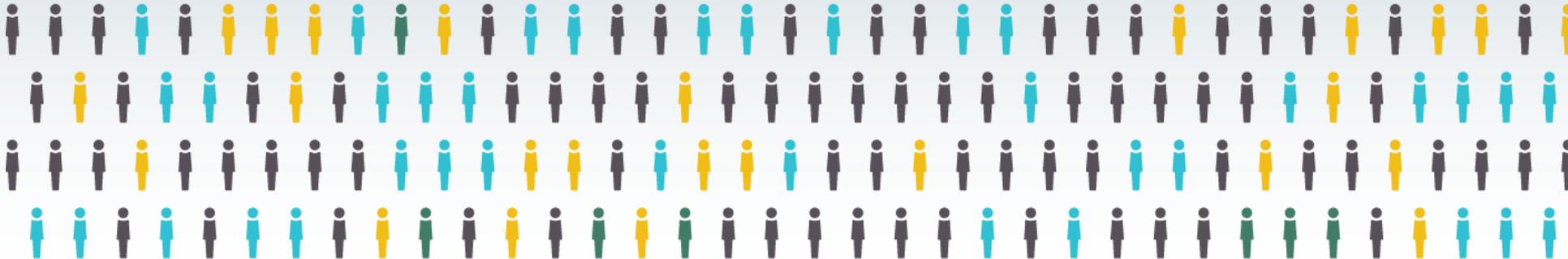


more than
1 million
enrolled



The Affordable Care Act

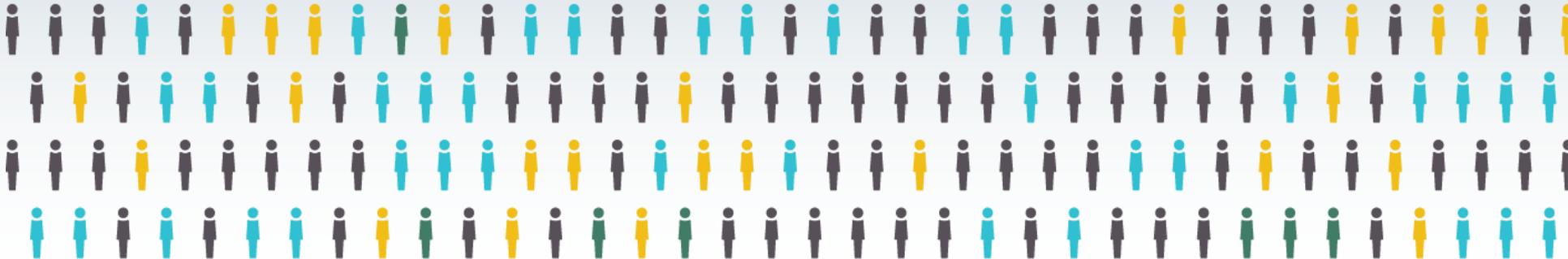
- The law requires that everyone have health care insurance.
- If you are uninsured, you will pay what is called the “Shared Responsibility Payment”.





Special Enrollment

- **Open to those who discover that they owe a penalty for being uninsured in 2014.**
- **Enroll by April 30 to minimize your penalty for the 2015 tax year.**





Shared Responsibility Payment

PENALTIES BY TAX YEAR	2014	2015
 <p>Jim earns \$40K/yr</p>	\$299	\$594
 <p>Eduardo & Julia earn \$70K/yr</p>	\$497	\$988



Shared Responsibility Payment

30 year-old

- Los Angeles
- earning \$18,000/year
- Bronze plan

The graphic is split into two vertical panels. The left panel is white and contains the text 'Get COVERED' in large bold letters, with 'OR' in a circle between the two panels. Below this, it says '\$252 per year' with a teal hand icon holding a coin. The right panel is dark grey and contains the text 'Pay the PENALTY' in large bold letters. Below this, it says '\$325 per year' with a teal hand icon holding a coin.

Get
COVERED OR Pay the
PENALTY

\$252
per year

\$325
per year



Shared Responsibility Payment

A couple, both age 30

- Los Angeles
- earning \$28,000/year
- Bronze plan

The graphic is split into two vertical panels. The left panel is white and contains the text 'Get COVERED' in large bold letters, with 'OR' in a circle to its right. Below this is '\$468 per year' and a teal hand icon holding a coin. The right panel is dark grey and contains the text 'Pay the PENALTY' in large bold letters. Below this is '\$650 per year' and a teal hand icon holding a coin.

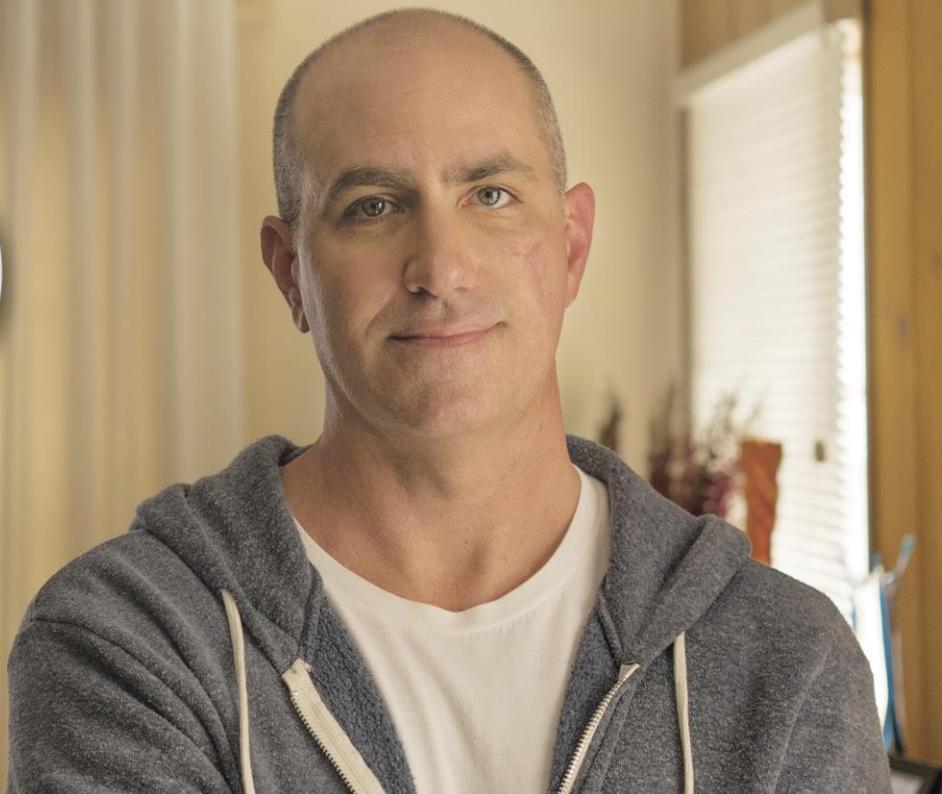
Get
COVERED OR Pay the
PENALTY

\$468
per year

\$650
per year



Trent





Desiree



Angela

**TENGO
UN PLAN
DE SALUD**

Advertising Campaign





Special Enrollment



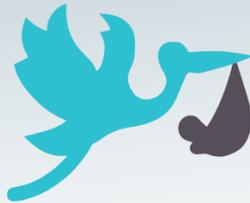
Losing your health coverage



Getting married



Permanently moving outside your plan's coverage area



Having a baby



You just turned 26



Enrollment Assistance

Account Sign In | Español

EXPLORE
What's Right For You

PREVIEW
Health Plans

APPLY
To Get Covered

GET HELP
Find Answers

Need help applying?

Click on the GREEN button to find someone who can help you sign up for health coverage, including Medi-Cal.



YOU'RE IN

Resources to Help You Keep and Use Your Covered California Health Insurance Plan



 Find Local Help

-  Tell a Friend
-  Shop and Compare
-  Partner Resources
-  Small Businesses
-  Medi-Cal

Affordable Care Act

COVERAGE IMPROVEMENTS

- **Guarantees coverage.**
- **No annual limits.**
- **Free preventive care.**
- **Rules apply to everyone.**



Health Insurance Companies for 2015

- Anthem Blue Cross of California
- Blue Shield of California
- Chinese Community Health Plan
- Health Net
- Kaiser Permanente
- L.A. Care Health Plan
- Molina Healthcare
- Sharp Health Plan
- Valley Health Plan
- Western Health Advantage





Who is eligible?

- **Legal California residents**
- **NOT eligible:**
 - undocumented immigrants
 - currently incarcerated individuals





Premium Assistance

- **9 out of 10** consumers qualified for financial assistance.
- The **average** amount of help a consumer received was **\$5,200** per household per year.



Premium Assistance

Number of People in Your Household	Annual Household Income [*]	
	Eligible for Medi-Cal	Eligible for Premium Assistance
1	\$0 - \$16,105	\$16,106 - \$46,680
2	\$0 - \$21,708	\$21,709 - \$62,920
3	\$0 - \$27,311	\$27,312 - \$79,160
4	\$0 - \$32,913	\$32,914 - \$95,400
5	\$0 - \$38,516	\$38,517 - \$111,640

* Modified adjusted gross income



Shop and Compare

All you need is...

- Your **household size**
- Your **income**
- Your **ZIP code**
- **Age** of each adult who will be covered



The Covered California Shop and Compare Tool

Important note: The rates displayed are preliminary and are for coverage starting **January 1, 2015**. They are subject to change pending regulatory approval. If you're currently receiving affordable health insurance through an employer or a public program, you won't receive premium assistance for insurance purchased via Covered California. You'll need to re-enter your information during the enrollment process. These results provide an estimate only, you will see your actual rate once you complete the application.

If you are applying for health insurance for the 2014 Special Enrollment Period these rates do not apply. Please visit CoveredCA.com and click on "Apply Now".

Household Information

Number of people in the household *

Household income *

ZIP Code *

Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the **AGE** of each adult

Adult 1 (over 18)

Number of dependents age 18 or under

Total people covered:

\$ Breaking Down the Monthly Cost

* Indicates required field

? What is Covered California?

ESTIMATE OF TOTAL COSTS	HEALTH INSURANCE BENEFITS	HELP WITH YOUR COSTS	INCOME GUIDELINES
WHAT IS AFFORDABLE?	ENROLLMENT PROCESS	COMMON QUESTIONS / FAQ	GLOSSARY



Member Scenario

LOS ANGELES



- 40 years old
- Earns **\$23,000** per year
- Qualifies for **\$139** in premium assistance
- Chooses a Silver plan

Premiums range from
\$231 to **\$297** a month

With premium assistance,
coverage could be as low
as **\$92** a month



Member Scenario

SACRAMENTO



- 40 years old
- Earns \$ **23,000** per year
- Qualifies for \$ **237** in premium assistance
- Chooses a Silver plan

Premiums range from
\$**348** to \$**382** a month

With premium assistance,
coverage could be as low
as \$**110** a month



Member Scenario

OAKLAND



- 40 years old
- Earns **\$23,000** per year
- Qualifies for **\$247** in premium assistance
- Chooses a Silver plan

Premiums range from
\$340 to **\$377** a month

With premium assistance,
coverage could be as low
as **\$93** a month



Metal Tiers

● Pay up front

● Pay at time of services



- A plan with a lower premium results in a larger copayment with higher deductibles and maximum out-of-pocket expense.



Silver Cost Sharing Reduction

- for individuals who earn up to **\$24,858** and a family of four that earns up to **\$50,801**
- as low as **\$3** to visit your primary care doctor
- generic prescription medications as low as **\$5**





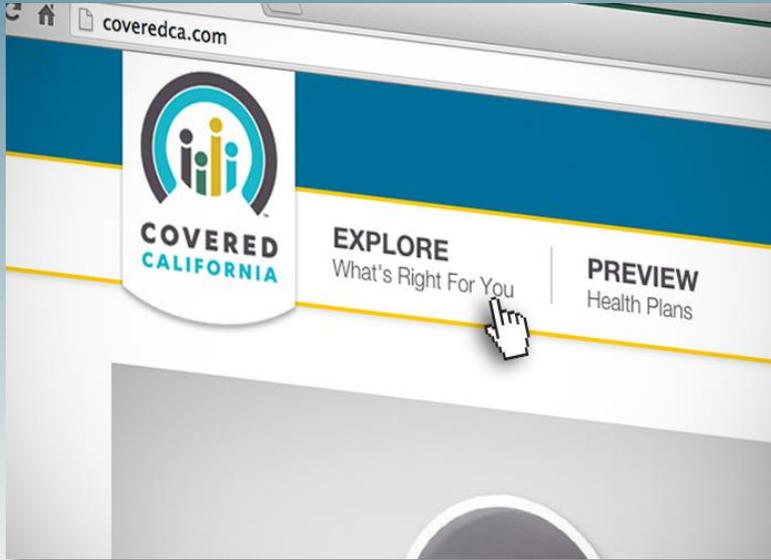
SHOP | Small Business Health Options Program

- **Designed for businesses of 1 to 50 employees.**
- **Tax credits available to some businesses.**
- **Enrollment available year-round.**





CoveredCA.com is where you can...



- **Apply online**
- **Find out if you qualify for financial help**
- **Find answers to frequently asked questions**
- **Find local help**



How To Apply for Coverage



www.CoveredCA.com

ONLINE



Service Center
(800) 300-1506

PHONE



or



MAIL OR FAX



Certified
Insurance
Agent

IN-PERSON



Certified
Enrollment
Counselor

IN-PERSON

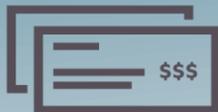
Local county
human or social
services office

IN-PERSON



What You Need to Know When Enrolling

For every family member who will be covered by the health plan (including you), you should have:



Income Information –
2014 tax returns, recent
pay stubs and/or W2 forms



Identification –
California Driver's
License, California ID
Card, U.S. Passport or
other form of ID card.



Proof of citizenship
or lawful presence –
U.S. passport, legal resident
card or naturalization
documentation

Also, for all family members who apply, you should know:



Social Security Numbers



Birth dates



Home ZIP codes



CoveredCA.com | (800) 300-1506