

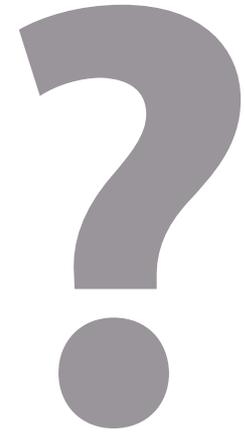


**COVERED
CALIFORNIA**

**Region 6
Alameda County**

**Already
insured
through
your job?**

Yes No



**Do you know
someone who
is uninsured?**

Yes No



Yes

- ▶ **You can keep your coverage.**

You receive new protections from the Affordable Care Act.



COVERED
CALIFORNIA

No

- ▶ Affordable, guaranteed, quality health insurance is on its way!



Reasons people do not have health insurance:

- pre-existing conditions
- not offered by their employer
- unaffordable



Affordable Care Act Coverage Improvements

- **guaranteed coverage**
- **no annual limits, no denial for pre-existing conditions**
- **rates not based on health status**
- **requires large employers to offer coverage**
- **affordable coverage — public or private — required for individuals**

Coverage improvements begin January 1, 2014



Affordable Care Act Coverage Improvements

Essential health benefits:

- ambulatory patient services
- emergency services
- hospitalization
- maternity and newborn care
- mental health and substance use disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services and chronic disease management
- pediatric services





Behavioral Health Parity

Essential Health Benefit (EHB):

- Federal Regulations:

“in order to satisfy the requirement to offer EHB, mental health and substance use disorder services, including behavioral health treatment services required under § 156.110(a)(5), must be provided in a manner that complies with the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)*

- Applies to all individual and small group market plans, whether or not offered through Covered California

* Comment from the EHB final regulation in 78 Fed. Reg. 37 (Feb 25, 2013), at 12843.



Who is Eligible?

Who is:

- **Legal California residents**

Who's not:

- **Undocumented immigrants**
- **Currently incarcerated individuals**





Who We Are
Your destination for
affordable health care



Vision

- improve the health of all Californians
- access affordable care
- provide quality care

Mission

- increase insured Californians
- improve health care quality
- lower costs
- reduce health disparities
- choice and value



COVERED
CALIFORNIA



Who We Are

- ▶ **Operated by the State of California**
 - the first state health exchange formed under the Affordable Care Act
 - established as California Health Benefit Exchange
 - one of 17 state-based marketplaces
 - dot-com but state-run
 - name-brand health insurance policies



Who We Serve

▶ **Covered California Must Reach**

- 5.3 million Californians who are currently uninsured or purchase health insurance on their own
 - 2.6 million who qualify for subsidies in our plans and
 - 2.7 million who do not qualify for subsidies but now benefit from guaranteed coverage and can enroll inside or outside of Covered California
- an additional 1.4 million Californians who may be newly eligible for Medi-Cal



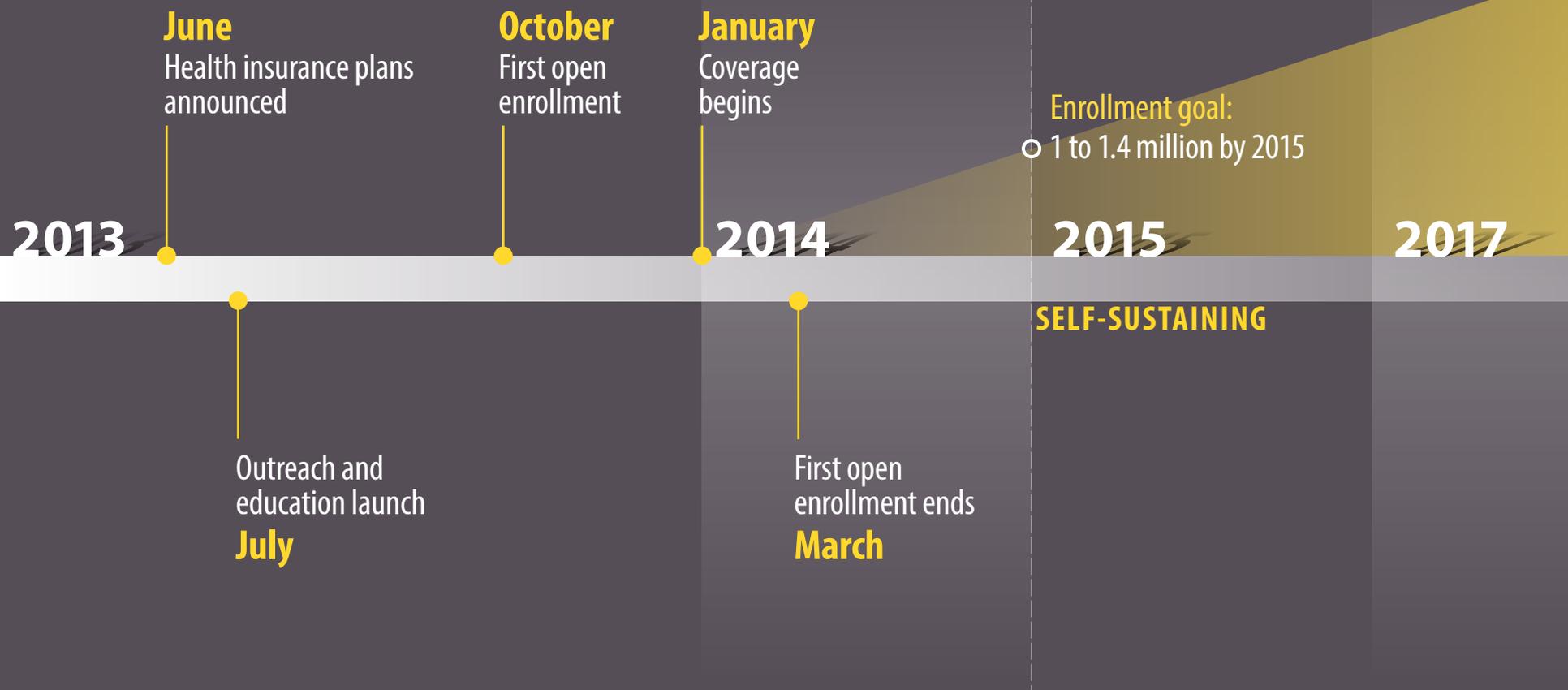
What We Offer

▶ **Health Coverage for Small Businesses:** Small Business Health Options Program (SHOP)

- less than 50 employees
- tax credits
- plan choice



Milestones



Source: "Covered California Report to the Governor and Legislature," January 2013.

Enrollment



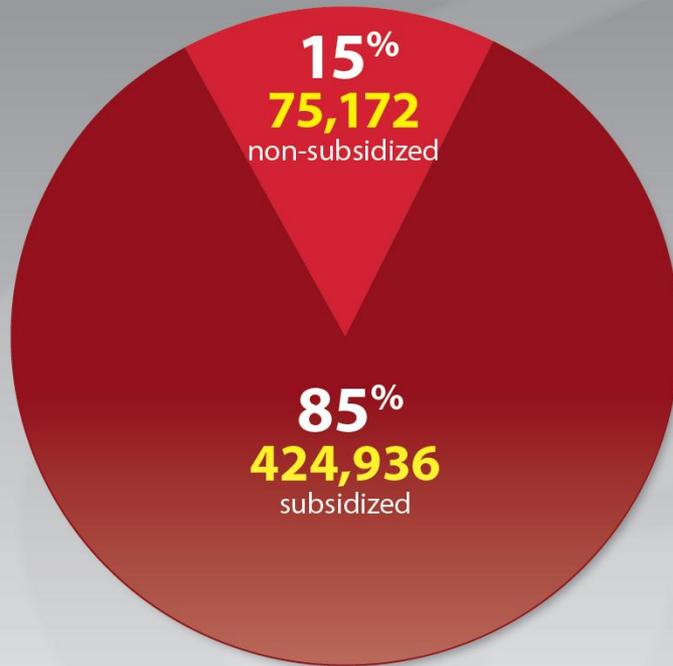
625,564

**Individual plans selected through
Covered California as of Jan. 14.**

January Enrollment Numbers

Covered California

Oct.-Dec. Enrollment



Applications Completed:

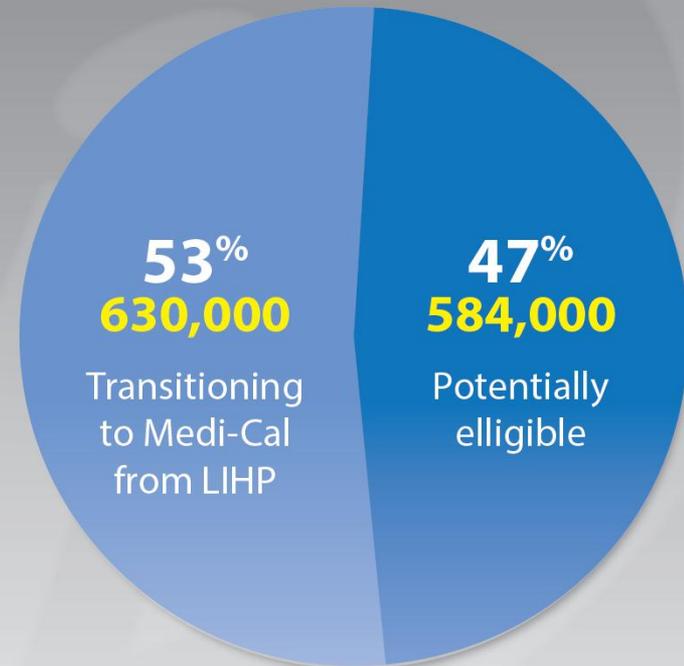
1,456,909

Individuals Enrolled:

500,108

Medi-Cal

Oct.-Dec. Enrollment



Individuals Enrolled:

1,214,000

Foundations for Success





What We Offer

▶ **Health Insurance That's Affordable**

- premiums based on income
- copays that are not a deterrent to care
- zero deductible for many plans
- free preventive care
- lower out-of-pocket maximums



Public and Private Insurance Companies

HEALTH INSURANCE PLANS

Anthem Blue Cross of California

Blue Shield of California

Chinese Community Health Plan

Contra Costa Health Plan

Health Net

Kaiser Permanente

L.A. Care Health Plan

Molina Healthcare

Sharp Health Plan

Valley Health Plan

Western Health Advantage

DENTAL INSURANCE PLANS

Access Dental Plan of California

Anthem Blue Cross of California

Blue Shield of California

Delta Dental of California

LIBERTY Dental Plan of California

Premier Access Dental and Vision



What We Offer



▶ The Covered California Marketplace

Sacramento County	San Francisco County	Los Angeles County	San Diego County
Anthem	Anthem	Anthem	Anthem
Blue Shield	Blue Shield	Blue Shield	Blue Shield
Kaiser Permanente	Chinese Community Health Plan	Health Net	Health Net
Western Health Advantage	Health Net	Kaiser Permanente	Kaiser Permanente
	Kaiser Permanente	L.A. Care Health Plan	Molina Healthcare
		Molina Healthcare	Sharp Health Plan
Medi-Cal	Medi-Cal	Medi-Cal	Medi-Cal



The place to shop for health insurance. No gimmicks, no games.



Pricing Regions



Pricing Region 1
Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne

Pricing Region 2
Napa, Sonoma, Solano, Marin

Pricing Region 3
Sacramento, Placer, El Dorado, Yolo

Pricing Region 4
San Francisco

Pricing Region 5
Contra Costa

Pricing Region 6
Alameda

Pricing Region 7
Santa Clara

Pricing Region 8
San Mateo

Pricing Region 9
Santa Cruz, Monterey, San Benito

Pricing Region 10
San Joaquin, Stanislaus, Merced, Mariposa, Tulare

Pricing Region 11
Fresno, Kings, Madera

Pricing Region 12
San Luis Obispo, Ventura, Santa Barbara

Pricing Region 13
Mono, Inyo, Imperial

Pricing Region 14
Kern

Pricing Region 15
Los Angeles (partial)
The county of Los Angeles is made up of two pricing regions by ZIP code (Regions 15 and 16).

Pricing Region 16
Los Angeles (partial)
The county of Los Angeles is made up of two pricing regions by ZIP code (Regions 15 and 16).

Pricing Region 17
San Bernardino, Riverside

Pricing Region 18
Orange

Pricing Region 19
San Diego

Making Care More Affordable

Premium

2.6 million Californians eligible for subsidized care pay a percentage of their income; the federal government pays the balance.



Out-of-Pocket Cost

Standardized benefits limit out-of-pocket costs based on sliding scale; most copays are not subject to deductibles.



Affordable Care

True transparency on up-front and out-of-pocket costs.





Health Insurance Plan Tier Levels

Metal tiers determine how much you pay as a patient, compared with what the plan pays.

Metal Tiers	Paid by Health Plan	Paid by Consumer
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%



2014 Standard Benefits for Individuals

	Bronze	Silver*	Gold	Platinum
Deductible	\$5,000 Medical and drugs	\$2,000 Medical	None	None
Primary Care Visit Copay	\$60 (Three visits per year)	\$45	\$30	\$20
Generic Medication Copay	\$19	\$19	\$19	\$5
Emergency Room Copay	\$300	\$250	\$250	\$150
Maximum Out-of-Pocket for Individual	\$6,350	\$6,350	\$6,350	\$4,000
Maximum Out-of-Pocket for Family	\$12,700	\$12,700	\$12,700	\$8,000

* Lower cost sharing is available on a sliding scale.

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.
Blue corners indicate benefits that are subject to deductibles.



2014 Standard Benefits for Individuals

	Bronze	Silver*	Gold	Platinum
Deductible	\$5,000 Medical and drugs	\$2,000 Medical	None	None
Primary Care Copay	\$40	\$40	\$45	\$40
Generic Medication Copay	\$5	\$5	\$5	\$5
Emergency Room Copay	\$300	\$250	\$250	\$150
Maximum Out-of-Pocket for Individual	\$6,350	\$6,350	\$6,350	\$4,000
Maximum Out-of-Pocket for Family	\$12,700	\$12,700	\$12,700	\$8,000

Primary Care Visit Copay

\$45

* Lower cost sharing is available on a sliding scale.

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.
Blue corners indicate benefits that are subject to deductibles.



2014

Standard Benefits for Individuals

	Bronze	Silver*	Gold	Platinum
Deductible	\$5,000 Medical and drugs	\$2,000 Medical	None	None
Primary Care Copay	\$40	\$40	\$40	\$40
Generic Medication Copay	\$1	\$1	\$1	\$1
Emergency Room Copay	\$300	\$250	\$250	\$150
Maximum Out-of-Pocket for Individual	\$6,350	\$6,350	\$6,350	\$4,000
Maximum Out-of-Pocket for Family	\$12,700	\$12,700	\$12,700	\$8,000

Maximum Out-of-Pocket for Individual

\$6,350

* Lower cost sharing is available on a sliding scale.

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.
Blue corners indicate benefits that are subject to deductibles.



How are rates determined?

Rates are based on:

- age
- ZIP code
- **household size & income**
(to determine eligibility for premium assistance or Medi-Cal)
- **health plan and benefit level selected**

Rates are not based on:

- health status
- gender
- pre-existing conditions
- tobacco usage

Making Care More Affordable

► Premium Assistance

Eligibility is based on:

Number of People in Your Household	Annual Household Income	
	Medi-Cal	Premium Assistance
1	\$0 - \$15,856	\$15,856 - \$45,960
2	\$0 - \$21,404	\$21,404 - \$62,040
3	\$0 - \$26,951	\$26,951 - \$78,120
4	\$0 - \$32,499	\$32,499 - \$94,200
5	\$0 - \$38,047	\$38,047 - \$110,280





Oscar

Oakland, Calif.



HOME CALCULATOR ABOUT GET CONTACTED ESPAÑOL

COVERED CALIFORNIA

The Covered California Health Plan Calculator

Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help uninsured Californians get coverage.

Household Information

Number of people in the household *

Household income *

ZIP Code *

94601: Alameda County (Region 6)

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

Age: 25

Marital status: Single

Annual income*: \$22,000

Dependents: None

Pricing region: 6

*Modified adjusted gross income



Oscar

Oakland, Calif.



Health insurance plan	Metal level	Premium	Premium assistance	Oscar pays (monthly)
blue  of california EPO	Silver	\$252	\$175	\$77
Anthem  PPO	Silver	\$283	\$175	\$108
 KAISER PERMANENTE HMO	Silver	\$290	\$175	\$115

Oscar could also purchase a Bronze plan for as little as \$30

Age: 25

Marital status: Single

Annual income*: \$22,000

Dependents: None

Pricing region: 6

*Modified adjusted gross income



2014

Sliding-scale Benefits | SINGLE

SILVER PLAN (Eligible for Premium Assistance)

Annual Income	\$15,856 – \$17,235	\$17,235 – \$22,980	\$22,980 – \$28,725	\$28,725 – \$45,960
Consumer Portion of Monthly Premium <small>(Balance paid by federal subsidy)</small>	\$19 – \$57	\$57 – \$121	\$121 – \$193	\$193 – \$364
Deductible	None	\$500	\$1,500 Medical	\$2,000 Medical
Primary Care Visit Copay	\$3	\$15	\$40	\$45
Generic Medication Copay	\$3	\$5	\$19	\$19
Emergency Room Copay	\$25	\$75	\$250	\$250
Maximum Out-of-Pocket for Individual	\$2,250	\$2,250	\$5,200	\$6,350
Maximum Out-of-Pocket for Family	\$4,500	\$4,500	\$10,400	\$12,700

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.
Blue corners indicate benefits that are subject to deductibles.



The Taylor family

Oakland, Calif.



HOME CALCULATOR ABOUT GET CONTACTED ESPAÑOL Tweet 0

The Covered California Health Plan Calculator

Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help uninsured Californians get coverage.

Household Information

Number of people in the household *

Household income * Annual

ZIP Code *

94601: Alameda County (Region 6)

Enrollee Information

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

Enter the **AGE** of each adult

Adult 1 (over 18)

Adult 2 (over 18)

+ Add adult - Remove adult

Number of dependents age 18 or under

0 1 2 3 or more

Total people covered:

Age: John, 42; Maria, 40

Marital status: Married

Annual income*: \$65,000

Dependents: 2 children

Pricing region: 6

***Modified adjusted gross income**



The Taylor family

Oakland, Calif.



Health insurance plan	Metal level	Premium	Premium assistance	Taylor's pay (monthly)
blue  of california EPO	Silver	\$972	\$616	\$356
Anthem  BlueCross PPO	Silver	\$1093	\$616	\$477
 KAISER PERMANENTE HMO	Silver	\$1117	\$616	\$501

Age: John, 42; Maria, 40

Marital status: Married

Annual income*: \$65,000

Dependents: 2 children

Pricing region: 6

***Modified adjusted gross income**



Pricing Regions with Average Silver-level Plan Cost

2nd Lowest Silver-Level Plan Rates for a 40-year-old, by Rating Region

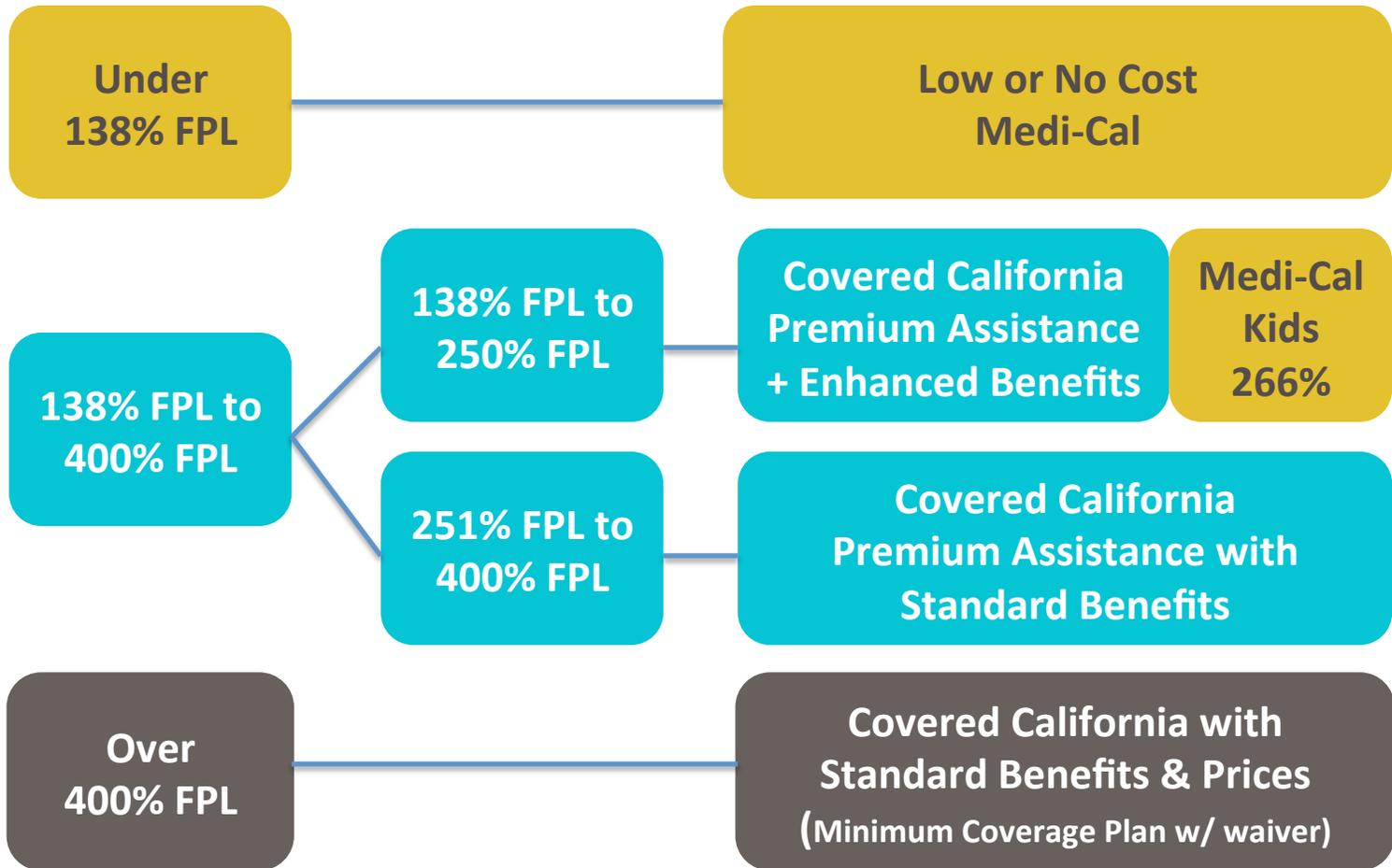


1	\$318	10	\$322
2	\$343	11	\$288
3	\$333	12	\$326
4	\$373	13	\$396
5	\$347	14	\$281
6	\$357	15	\$252
7	\$340	16	\$259
8	\$383	17	\$259
9	\$382	18	\$286
		19	\$308



3 Paths to Eligibility

Covered California Marketplace





Federal Poverty Levels

Income as % of Federal Poverty Level (2013)

FPL	138%	150%	200%	250%	266%	400%
1	\$15,971	\$17,235	\$22,980	\$28,725	\$30,563	\$45,960
2	\$21,559	\$23,265	\$31,020	\$38,775	\$41,257	\$62,040
3	\$27,147	\$29,295	\$39,060	\$48,825	\$51,950	\$78,120
4	\$32,582	\$35,160	\$46,880	\$58,600	\$62,350	\$93,760



Medi-Cal Eligibility by Population

Medi-Cal Populations	Old Eligibility	New Eligibility
Adult Population, 19-64	N/A	Up to 138%
Parents/Caretaker Relatives	Up to 125%	Up to 138%
Pregnant Women	Up to 200%	Up to 213%
Access for Infants and Mothers	Up to 300%	Up to 322%
Children	Up to 250%	Up to 266%
Over age 65, Blind, or have a disability	Unchanged	Unchanged
SSI/SSP recipients and those deemed to be SSI/SSP recipients	Unchanged	Unchanged
1915 home and community-based waivers participants	Unchanged	Unchanged
Nursing facility level of care beneficiaries	Unchanged	Unchanged
Medicare Savings Program recipients	Unchanged	Unchanged
Foster Care/Adoption Assistance and those for whom the State relies on an Express Lane Agency finding of income	Unchanged	Unchanged
Medically Needy	Unchanged	Unchanged



Medi-Cal Eligibility: Non-MAGI Population

Medi-Cal Populations	Old Eligibility	New Eligibility
Adult Population, 19-64	N/A	Up to 138%
Parents/Caretaker Relatives	Up to 125%	Up to 138%
Pregnant Women	Up to 200%	Up to 213%
Access for Infants and Mothers	Non-MAGI Population	Up to 322%
Children		Up to 266%
Over age 65, Blind, or have a disability	Unchanged	Unchanged
SSI/SSP recipients and those deemed to be SSI/SSP recipients	Unchanged	Unchanged
1915 home and community-based waivers participants	Unchanged	Unchanged
Nursing facility level of care beneficiaries	Unchanged	Unchanged
Medicare Savings Program recipients	Unchanged	Unchanged
Foster Care/Adoption Assistance and those for whom the State relies on an Express Lane Agency finding of income	Unchanged	Unchanged
Medically Needy	Unchanged	Unchanged



Medi-Cal Eligibility: MAGI Population

Medi-Cal Populations	Old Eligibility	New Eligibility
Adult Population, 19-64	N/A	Up to 138%
Parents/Caretaker Relatives	Up to 125%	Up to 138%
Pregnant Women	Up to 200%	Up to 213%
Access for Infants and Mothers	Up to 300%	Up to 322%
Children	Up to 250%	Up to 266%
Over age 65, Blind, or have a disability	Unchanged	Unchanged
SSI/SSP recipients and those deemed to be SSI/SSP recipients	MAGI Population	
1915 home and community-based waivers participants	Unchanged	Unchanged
Nursing facility level of care beneficiaries	Unchanged	Unchanged
Medicare Savings Program recipients	Unchanged	Unchanged
Foster Care/Adoption Assistance and those for whom the State relies on an Express Lane Agency finding of income	Unchanged	Unchanged
Medically Needy	Unchanged	Unchanged



Medi-Cal Expansion

Medi-Cal expansion for 1.4 million Californians

FPL	138%	250%	266%	400%
Adults				
Kids				
1	\$15,971	\$28,725	\$30,563	\$45,960
2	\$21,559	\$38,775	\$41,257	\$62,040
3	\$27,147	\$48,825	\$51,950	\$78,120
4	\$32,582	\$58,600	\$62,350	\$93,760



Covered California

Covered California brings premium assistance tax credits to 2.6 million Californians

FPL	138%	250%	266%	400%
Adults				
Kids				
1	\$15,971	\$28,725	\$30,563	\$45,960
2	\$21,559	\$38,775	\$41,257	\$62,040
3	\$27,147	\$48,825	\$51,950	\$78,120
4	\$32,582	\$58,600	\$62,350	\$93,760



Covered California

Covered California brings premium assistance tax credits to 2.6 million Californians

FPL	138%	250%	266%	400%
Adults		Enhanced	Covered California	
Kids				CoveredCA
1	\$15,971	\$28,725	\$30,563	\$45,960
2	\$21,559	\$38,775	\$41,257	\$62,040
3	\$27,147	\$48,825	\$51,950	\$78,120
4	\$32,582	\$58,600	\$62,350	\$93,760



Covered California

Covered California brings premium assistance tax credits to 2.6 million Californians

FPL	138%	250%	266%	400%
Adults		Enhanced	Covered California	
Kids			CoveredCA	
1	\$15,971	\$28,725	\$30,563	\$45,960
2	\$21,559	\$38,775	\$41,257	\$62,040
3	\$27,147	\$48,825	\$51,950	\$78,120
4	\$32,582	\$58,600	\$62,350	\$93,760



Affordable Coverage

Covered California brings premium assistance tax credits to 2.6 million Californians

FPL	138%	250%	266%	400%
Adults	Medi-Cal		Enhanced	Covered California
Kids	Medi-Cal Kids			CoveredCA
1	\$15,971	\$28,725	\$30,563	\$45,960
2	\$21,559	\$38,775	\$41,257	\$62,040
3	\$27,147	\$48,825	\$51,950	\$78,120
4	\$32,582	\$58,600	\$62,350	\$93,760

Scenario 2: Multiple Program Family – Child Eligible for Medi-Cal, Mother Eligible for Covered CA



Age: Diane, 35

Marital Status: Single

Dependent Children (Wendy): 1

Annual Income*: \$35,000
(~225% of Federal Poverty Level)

Pricing Region: 3
(El Dorado – Zip: 95762)

*Modified adjusted gross income

COVERED CALIFORNIA

The Covered California Shop and Compare Tool

Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you won't receive premium assistance to help you afford insurance purchased through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.

Household Information

Number of people in the household *

Household income *

ZIP Code *

95762: El Dorado County (Region 3)

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

Good news! Based on your income, the children in your household may qualify for Medi-Cal Kids! The adults in your household may qualify for help with paying for health insurance through Covered California. Now, let's take a look at the health insurance plans that may be available in your area!

Scenario 2: Multiple Program Family – Child Eligible for Medi-Cal, Mother Eligible for Covered CA



The Covered California Shop and Compare Tool

Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you won't receive premium assistance to help you afford insurance purchased through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.

Household Information

Number of people in the household *

2

Household income *

Good news! Based on your income, the children in your household may qualify for Medi-Cal Kids! The adults in your household may qualify for help with paying for health insurance through Covered California. Now, let's take a look at the health insurance plans that may be available in your area!

Annual Income*: \$35,000
(~225% of Federal Poverty Level)

Pricing Region: 3
(El Dorado – Zip: 95762)

*Modified adjusted gross income

Number of dependents age 18 or under

0 1 2 3 or more

Total people covered:

2

Breaking Down the Monthly Cost

Good news! Based on your income, the children in your household may qualify for Medi-Cal Kids! The adults in your household may qualify for help with paying for health insurance through Covered California. Now, let's take a look at the health insurance plans that may be available in your area!

Scenario 2: Multiple Program Family
– Child Eligible for Medi-Cal, Mother
Eligible for Covered CA

Diane (Adult) will be eligible for:

Covered California Health Plan:

- **Under 400% FPL–Premium Assistance**
- **Under 250% FPL – Cost-Sharing Subsidies**



Age: Diane, 35

Marital Status: Single

Dependent Children (Wendy): 1

Annual Income*: \$35,000
 (~225% of Federal Poverty Level)

Pricing Region: 3
 (El Dorado – Zip: 95762)

**Modified adjusted gross income*

Anthem ^{mSP} Enhanced Silver 73 PPO
Total Monthly Premiums: \$320
Monthly Premium Assistance (Tax Credit): \$112
Your Total Monthly Payment: \$209

Kaiser Permanente Enhanced Silver 73 HMO
Total Monthly Premiums: \$335
Monthly Premium Assistance (Tax Credit): \$112
Your Total Monthly Payment: \$223

Western Health Advantage Enhanced Silver 73 HMO
Total Monthly Premiums: \$392
Monthly Premium Assistance (Tax Credit): \$112
Your Total Monthly Payment: \$280



Scenario 2: Multiple Program Family
 – Child Eligible for Medi-Cal, Mother Eligible for Covered CA

Diane (Adult) will be eligible for:

Covered California Health Plan:

- Under 400% FPL–Premium Assistance
- Under 250% FPL – Cost-Sharing Subsidies



Age: Diane, 35

Marital Status: Single

Dependent Children (Wendy): 1

Annual Income*: \$35,000
 (~225% of Federal Poverty Level)

Pricing Region: 3
 (El Dorado – Zip: 95762)

**Modified adjusted gross income*

Anthem BlueCross	KAISER PERMANENTE	Western Health Advantage
Anthem ^{mSP} Enhanced Silver 73 PPO	Kaiser Permanente Enhanced Silver 73 HMO	Western Health Advantage Enhanced Silver 73 HMO
Total Monthly Premiums: \$320	Total Monthly Premiums: \$335	Total Monthly Premiums: \$392
Monthly Premium Assistance (Tax Credit): \$112	Monthly Premium Assistance (Tax Credit): \$112	Monthly Premium Assistance (Tax Credit): \$112
Your Total Monthly Payment: \$209	Your Total Monthly Payment: \$223	Your Total Monthly Payment: \$280



Scenario 2: Multiple Program Family – Child Eligible for Medi-Cal, Mother Eligible for Covered CA



Age: Diane, 35

Marital Status: Single

Dependent Children (Wendy): 1

Annual Income*: \$35,000
(~225% of Federal Poverty Level)

Pricing Region: 3
(El Dorado – Zip: 95762)

*Modified adjusted gross income



\$13



\$13



\$13

Through Medi-Cal for Families, Wendy will also be eligible for:



Scenario 2: Multiple Program Family – Child Eligible for Medi-Cal, Mother Eligible for Covered CA



Age: Diane, 35

Marital Status: Single

Dependent Children (Wendy): 1

Annual Income*: \$35,000
(~225% of Federal Poverty Level)

Pricing Region: 3
(El Dorado – Zip: 95762)

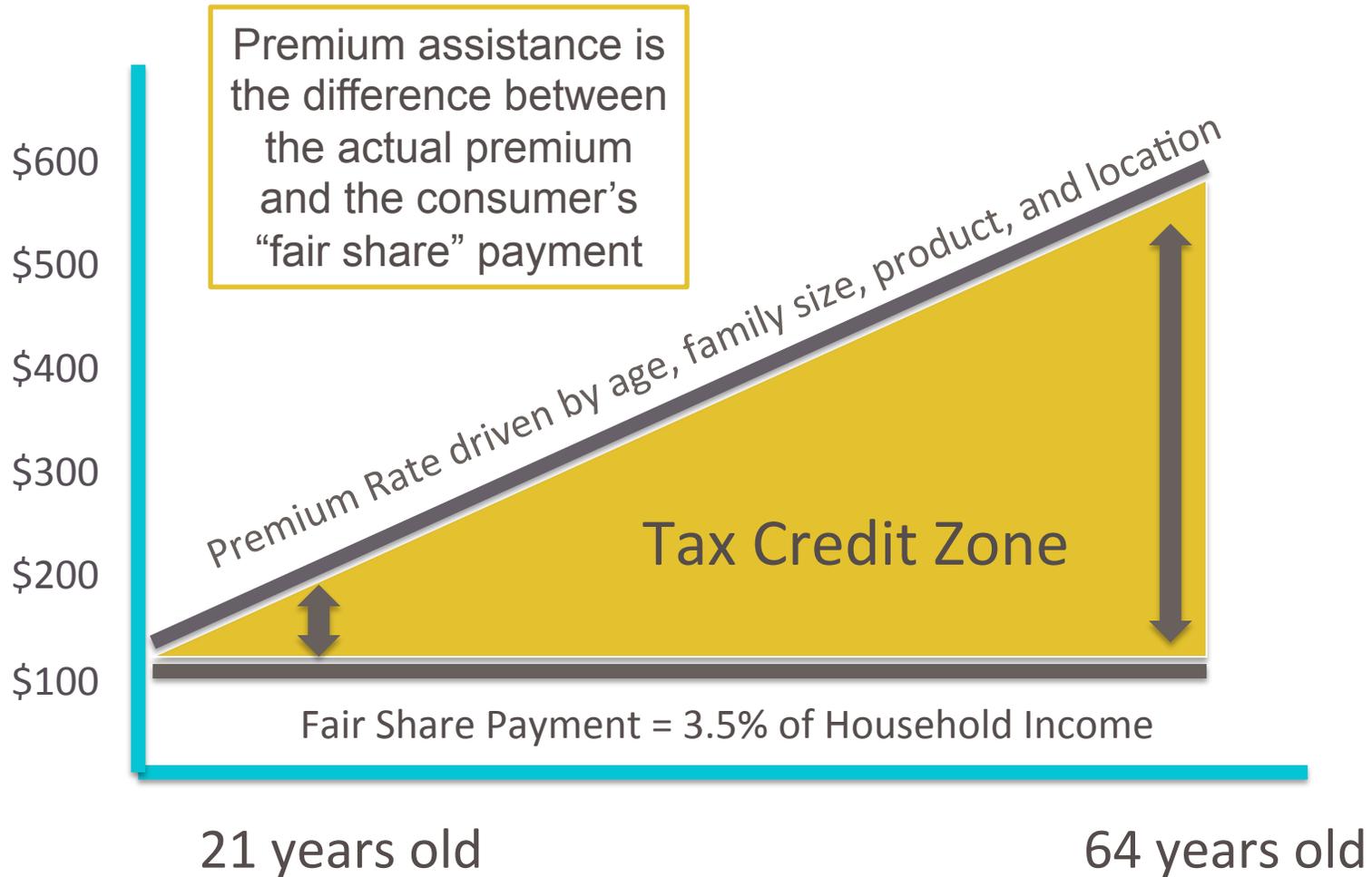
*Modified adjusted gross income

Covered California Standard Benefits:

STANDARD BENEFITS FOR INDIVIDUALS				
Key benefits	Bronze 60	Enhanced Silver 73	Gold 80	Platinum 90
		Benefits in Blue are Subject to Deductibles	Copays in Black are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum	
Deductible	\$5000 deductible for medical & drugs	\$1,500 medical deductible	no deductible	no deductible
Preventative Care Copay ¹	no cost at least 1 yearly visit	no cost	no cost at least 1 yearly visit	no cost at least 1 yearly visit
Primary Care Visit Copay	\$60 3 visits per year	\$40	\$30	\$20
Specialty Care Visit Copay	\$70	\$50	\$50	\$40
Urgent Care Visit Copay	\$120	\$80	\$90	\$40
General Medication Copay	\$19	\$19	\$19	\$5
Lab Testing Copay	30%	\$40	\$30	\$20
X-Ray Copay	30%	\$50	\$50	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
High cost and infrequent services (e.g. Hospital Care and Outpatient Surgery)	30% of your plan's negotiated rate	20% of your plan's negotiated rate	HMO Outpatient Surgery - \$600 Hospital - \$600/day up to 5 days PPO - 20%	HMO Outpatient Surgery - \$250 Hospital - \$250/day up to 5 days PPO - 10%
Preferred brand copay after Drug Deductible (if any)	\$50	\$30	\$50	\$15
Maximum Out-of-Pocket For One	\$6,350	\$5,200	\$6,350	\$4,000
Maximum Out-of-Pocket For Family	\$12,700	\$10,400	\$12,700	\$8,000



Premium Assistance





Premium Tax Credit

An Advanced, Refundable Tax Credit:

- Apply for the advanced credit through Covered California
- Consumer can opt to take entire credit at year's end

Reconciliation When Taxes Are Filed:

- Consumer is eligible for advance based on projected MAGI
- If income is different, IRS will reconcile
- "Clawback" is capped for consumers under 400% FPL

Paid Directly to the Health Plans:

- IRS pays the health plan the advance directly
- Consumer pays health plan directly
- Covered California does not handle any premium dollars



MAGI

Modified Adjusted Gross Income:

- Tax-filing household, per federal tax filing
- No property included, no asset tests

Verification:

- CoveredCA.com verifies using Federal Data Services Hub
- Verification based on IRS, FTB, and other data sources
- “Reasonable Compatibility” if projected income is within 10% of prior year’s tax filings
- Inconsistencies: conditional eligibility for 90 days, subject to verification



MAGI

Adapted from:

http://laborcenter.berkeley.edu/healthcare/MAGI_summary13.pdf



Adjusted Gross Income:

- Line 4 on a Form 1040EZ
- Line 21 on a Form 1040A
- Line 37 on a Form 1040



Foreign & Other Income:

- Non-taxable Social Security benefits
- Tax-exempt interest
- Foreign earned income & housing expenses



Exclude (Medicaid only):

- Education income (fellowships, scholarships)
- Certain American Indian / Alaska Native income
- Lump sums counted only in month received



Modified Adjusted Gross Income



The Application



Customer Service 1-800-300-1506 (TTY: 1-888-889-4500) | [Online Chat](#) | [Find Help Near You](#) | [Help](#)
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PREVIEW PLANS Answer a few questions and we'll show you health plans that may be right for you and your family. [Preview](#)

[Plans](#)

WELCOME TO COVERED CALIFORNIA

The place to find the best health care coverage for you and your family.

Covered California is a marketplace for people and small businesses to find out if they are eligible for financial help and buy health insurance, including Medi-Cal. We help you choose a plan that works best for your health care needs and your budget. You may even be able to get help paying for your health care or qualify for Medi-Cal!

Announcements

Certified Enrollment Counselors and Certified Insurance Agents are being added daily. 10/1/2013

[See how well the health plans are doing!](#)

[View all Announcements](#)

Covered California can help!



INDIVIDUAL OR FAMILY

Learn more about health care plans for yourself or your family.

[Go](#)



EMPLOYER

Learn more about health care plans for your employees.

[Go](#)



EMPLOYEE

Learn more about Covered California's Small Employer Health Option Program (SHOP). This program is open to Employees whose Employer has registered and selected plan options.

[Go](#)



Preview Plans: Single, 60 years old, \$30,000 income



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MY OPTIONS

Here is what you told us:

Zip Code::	94612
Total household income::	\$30,000
Household members::	1
Age of Head of Household::	60 years
Household Includes:	<input type="checkbox"/> Pregnant
	<input type="checkbox"/> Blind or Disabled

Based on what you told us, here is what you may qualify for:

Available Programs			
Free or Low-Cost Coverage Through Medi-Cal Fact Sheet	Access for Infants & Mothers (AIM) Fact Sheet	You May Qualify for: Discounts on health plans offered through Covered California Fact Sheet	Negotiated Prices On health plans offered through Covered California Fact Sheet
Preview Plans			

You must apply so we can find exactly what benefits you qualify for:

[Back](#)

[Apply Now](#)



Preview Plans: Utilization estimator



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1. Browse plans

2. Apply

Tell Us What's Important to You, and We'll Help You Compare Health Insurance Plans:

Estimate costs

Which category does *each family member* best fit? [Learn more](#)

Medical use



Number of family members

Low

Doctor visits:
1 - 2 per year
Lab tests:
1 - 2 per year



Number of family members

Moderate

Doctor visits:
5 - 6 per year
Lab tests:
Several per year



Number of family members

High

Doctor visits:
Monthly
Lab tests:
Regular/ongoing
Other:
Outpatient care



Number of family members

Very high

Doctor visits:
20+ per year
Lab tests:
Multiple ongoing
Other:
Hospital stay
Having a baby

Which category does each family member best fit? [Learn more](#)

Prescription use



Number of family members

Low

Prescriptions:
1 or less



Number of family members

Moderate

Prescriptions:
1 - 2



Number of family members

High

Prescriptions:
2 - 3 (ongoing)



Number of family members

Very high

Prescriptions:
3+ (ongoing)

> Find your doctor

Choose a plan



Preview Plans: Comparing options



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1. Browse plans

2. Apply

15 Plans

1 2 3 4 5 Next

Sort by Filter by Your favorites (0) Print Apply

 Blue Shield Blue Shield - Bronze 60 ... Your monthly premium \$1 After premium assistance of \$552	 Blue Shield Blue Shield - Bronze 60 ... Your monthly premium \$5 After premium assistance of \$557	 Kaiser Kaiser Permanente - Bron... Your monthly premium \$18 After premium assistance of \$557
--	--	--

Summary

Estimated total costs premium + out-of- pocket	\$6362 per year	\$6415 per year	\$6569 per year
Customize now			
My doctors Search			
Product type	EPO	EPO	HMO
Discounts	Not Applicable	Not Applicable	Not Applicable

> Deductible & Out-of-pocket

> Doctor visit

> Tests

Bronze plans

“Smart Sort”
shows plans by
estimated total
annual cost,
among other
factors.



Preview Plans: Single, 60 years old, \$30,000 income



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3 Plans

1. Browse plans

2. Apply

Sort by ▾

Filter by ▾

Your favorites (0)

Print

Apply

 Blue Shield Blue Shield - Platinum 9... Your monthly premium \$362 After premium assistance of \$557 	 Kaiser Kaiser Permanente - Plat... Your monthly premium \$466 After premium assistance of \$557 	 Anthem Blue Cross Anthem - Platinum 90 PPO Your monthly premium \$510 After premium assistance of \$557
--	---	---

Summary

Estimated total costs premium + out-of- pocket Customize now	\$8340 per year	\$9595 per year	\$10126 per year
My doctors Search			
Product type	EPO	HMO	PPO
Discounts	Not Applicable	Not Applicable	Not Applicable

[> Deductible & Out-of-pocket](#)

[> Doctor visit](#)

[> Tests](#)

Platinum plans

Some with very frequent or costly health care treatments may face a trade-off between total annual cost and monthly costs.



Preview Plans: Compare doctor visits and tests



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2. Apply

3 Plans

Sort by ▾
Filter by ▾
Your favorites (0)
 Print
Apply

blue shield of california

Blue Shield
Blue Shield - Platinum
9...

Your monthly
premium
\$362

After premium
assistance of \$557

KAISER PERMANENTE

Kaiser
Kaiser Permanente -
Plat...

Your monthly
premium
\$466

After premium
assistance of \$557

Anthem BlueCross

Anthem Blue Cross
Anthem - Platinum 90
PPO

Your monthly
premium
\$510

After premium
assistance of \$557

▼ Doctor visit			
Primary care visit	\$20 Copay	\$20 Copay	\$20 Copay
Specialist visit	\$40 Copay	\$40 Copay	\$40 Copay
Other practitioner office visit	\$20 Copay	\$20 Copay	\$20 Copay
Preventive care / screening / immunization	\$0 Copay	\$0 Copay Copay	\$0 Copay

▼ Tests			
Laboratory tests	\$20 Copay	\$20 Copay	\$20 Copay
X-rays and diagnostic imaging	\$40 Copay	\$40 Copay	\$40 Copay
Imaging (CT / PET scans, MRIs)	10% Coinsurance	\$150 Copay	10% Coinsurance

Consumers can compare options and pricing across a range of benefit categories.



Preview Plans: Compare drug costs



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1. Browse plans

2. Apply

3 Plans

Sort by Filter by Your favorites (0) Print Apply

blue shield of california
Blue Shield
Blue Shield - Platinum
9...
Your monthly
premium
\$362
After premium
assistance of \$557

Kaiser Permanente
Kaiser
Kaiser Permanente -
Plat...
Your monthly
premium
\$466
After premium
assistance of \$557

Anthem Blue Cross
Anthem Blue Cross
Anthem - Platinum 90
PPO
Your monthly
premium
\$510
After premium
assistance of \$557

Drugs

Generic drugs	\$5 Copay	\$5 Copay	\$5 Copay
Preferred brand drugs	\$15 Copay	\$15 Copay	\$15 Copay
Non-preferred brand drugs	\$25 Copay	\$15 Copay	\$25 Copay
Specialty drugs	10% Coinsurance	\$15 Copay	10% Coinsurance

Outpatient

ER & Urgent care

Hospital

In some cases, some plans in the same “metal tier” use a coinsurance, where others use copay.



Considerations

Network Selection:

- Always check with the health plan and the provider to determine if a specific doctor or facility is in-network.

Drug Formularies:

- Consumers who need access to very specific medications may want to check with the health plan (and their providers) before making a selection:
 - To make sure the medication is covered;
 - To understand how it will be priced/tiered within the plan;
 - To discuss with their provider and the insurance company the process for requesting an exception.



What We Do

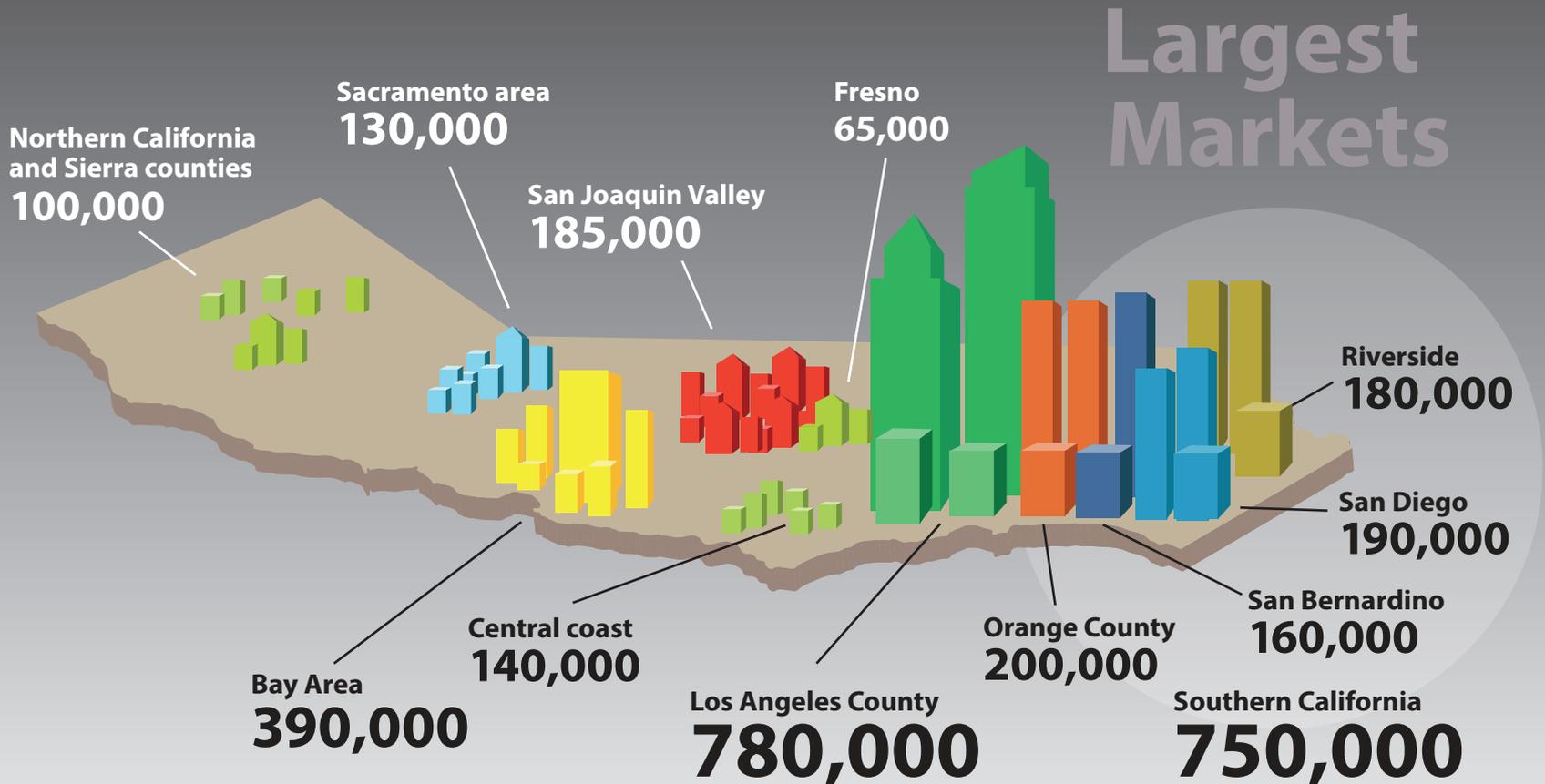
Outreach | Education | Marketing



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California's Subsidy Eligible Population





Statewide Outreach Network

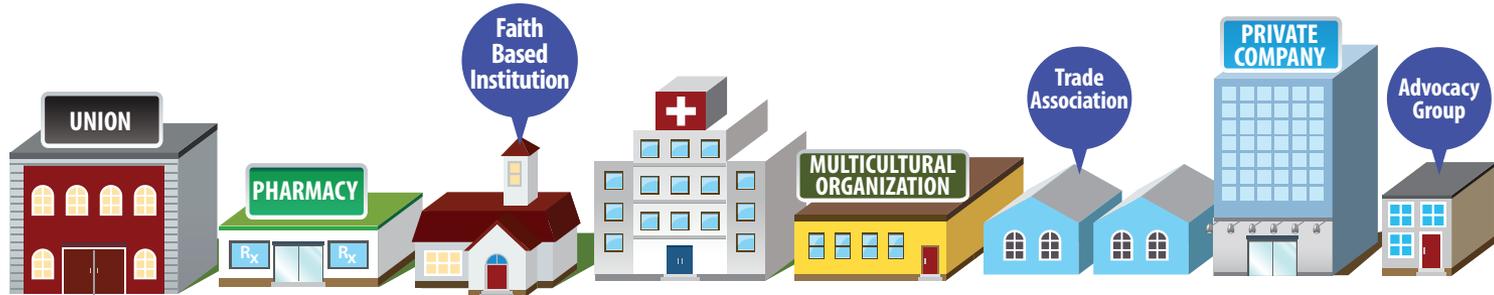


- ▶ A place for our outreach partners to reach people where they live, work, shop and play.



Covered California Wants You

Community Outreach Network



Partner organizations:

- community-based organizations and other entities supporting Covered California's outreach efforts

Purpose:

- raise awareness about affordable health care options
- promote a culture of health care coverage

Go to: www.CoveredCA.com to download brochures, fact sheets and more



Providing Consumers Information

Print Collateral

¡Su plan, su decisión!
您的計劃，您的選擇！

Choose the plan that works best for you and your family.

Covered California's Small Business Health Options Program (SHOP) will make it simple and more affordable for you to get quality health insurance and financial help.

Your destination for affordable health care

Estimate what type of health insurance you may be eligible for in 2014!

Number of people in your household	If your annual household income is less than...	If your annual household income is between...
1	\$12,000	\$12,000 - \$20,000
2	\$24,000	\$24,000 - \$40,000
3	\$36,000	\$36,000 - \$59,000
4	\$48,000	\$48,000 - \$78,000
5	\$60,000	\$60,000 - \$110,000

You may be eligible for Medi-Cal
 You may be eligible for insurance with financial help through Covered California™

To find out how much it will cost you to purchase health insurance in 2014 and the possible amount of your financial help, use our online calculator by visiting CoveredCA.com or call us at 1.888.975.1142. You may also qualify for Medi-Cal, a free program.

¡Seguro de salud a su medida!
Health care made for you!

Covered California's Small Business Health Options Program (SHOP) will make it simple and more affordable for you to get quality health insurance and financial help.

¡Seguro de salud a su medida!
Health care made for you!

Covered California's Small Business Health Options Program (SHOP) will make it simple and more affordable for you to get quality health insurance and financial help.

Your destination for affordable health care

Covered California™ will make it simple and more affordable for you to get quality health insurance and financial help.

Get the information you need today!
CoveredCA.com
 1-877-453-9198

Health care made easier for you and your employees

Covered California's Small Business Health Options Program (SHOP) will make it simple and more affordable for you to provide quality health insurance to your employees.

Get the information you need today!
CoveredCA.com
 1-877-453-9198

Sorry we missed you!

Covered California™ is the new marketplace for health coverage. It's the only place where those eligible can get financial help from the federal government to reduce the cost of health insurance and provide quality health coverage for you and your family.

YES! Please contact us and we will help you get the information you need today!

Visit us online at CoveredCA.com or call us at 1-888-975-1142.

¡Seguro de salud a su medida!
Health care made for you!

Covered California's Small Business Health Options Program (SHOP) will make it simple and more affordable for you to get quality health insurance and financial help.



Raising Awareness TV Marketing Campaign



“Signs”

30 second spot
English and Spanish

“Doors”
30 second spot
Spanish





What We Do

Smooth Enrollment



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What We Do

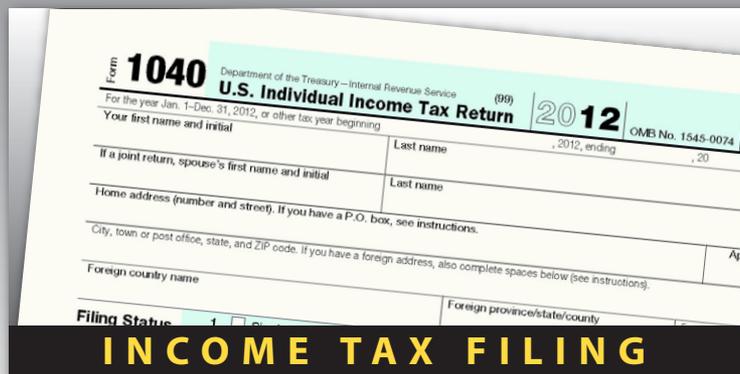
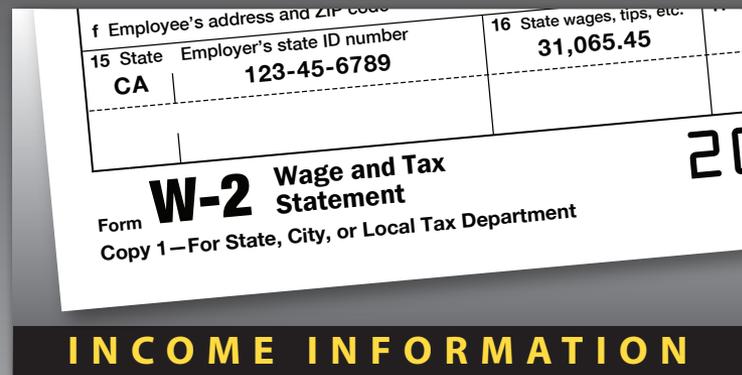
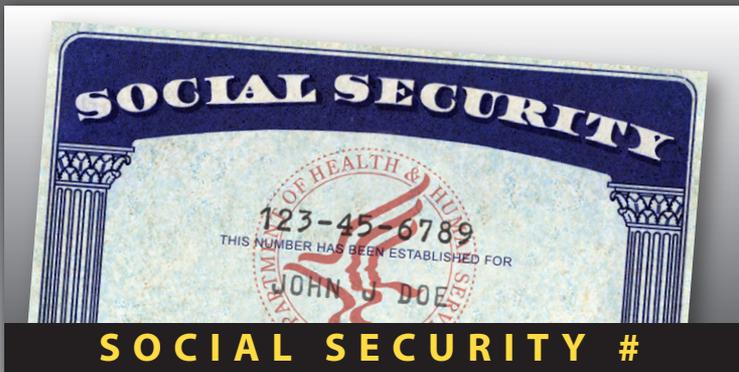
▶ **Helping Consumers Enroll**

- trusted and known channels
- 50%-75% will need help enrolling during initial years
- in-person Covered California Certified Enrollment Counselors
- Service Center
 - general inquiries
 - enrollment
 - retention
 - support



Helping Consumers Enroll

Information you will need to know





Helping Consumers Enroll

How to apply for a health insurance plan

▶ One application for Covered California or Medi-Cal

www.CoveredCA.com

ONLINE



Certified
Enrollment
Counselor

IN-PERSON



or



MAIL OR FAX



Service Center
(800) 300-1506

PHONE



Certified
Insurance
Agent

IN-PERSON



Certified
Plan-based
Enroller

PHONE

Local county
human or social
services office

IN-PERSON



Helping Consumers Enroll

Enrollment Dates

Initial open enrollment

- **October 1, 2013 – March 31, 2014**
 - ▶ **Special circumstance**
60 days within a certain life-changing event, such as a divorce or the birth of a child

Subsequent enrollment

- **October – December each year**

Medi-Cal applications accepted year-round

www.CoveredCA.com

(800) 300-1506



YouTube

