FACT SHEET

Covered California

Affordable Insurance Is a National Priority

In 2010, the federal government approved a law — the Patient Protection and Affordable Care Act (Affordable Care Act) — to increase the number of Americans with health insurance and cut the cost of health care.

The law is important to Californians because it provides financial assistance to help individuals and small businesses pay for health insurance. Those who already have affordable health insurance don't need to take any action, unless they lose their coverage for certain reasons, such as the loss of a job.

To help those without health insurance get covered, the Affordable Care Act included a requirement that states either set up their own marketplace for people to buy health insurance or have one set up by the federal government. These marketplaces will offer one-stop shops where people can compare health insurance plans and buy the plan that works best for them, their family and their budget. California chose to set up its own marketplace — Covered California™ — as its doorway to health coverage. California also decided to expand its Medi-Cal program, and Covered California is the place to go to find out if you are eligible.

Getting California Covered

Covered California was created to develop an easy-to-use marketplace where most Californians can get health coverage that cannot be denied by health insurance companies or canceled if they are sick or have a pre-existing health condition, such as asthma or diabetes.

By 2014, about 2.6 million Californians will be able to access financial assistance through Covered California to pay for their health insurance, and 1.4 million will be newly eligible for Medi-Cal. An additional 2.7 million will benefit from coverage that is guaranteed whether they buy an insurance plan through Covered California or on their own. All health insurance plans purchased through Covered California must cover certain services called essential health benefits. These include doctor visits, hospital stays, emergency care, maternity care, children's care, prescriptions, medical tests and mental health care.

Health insurance plans also must cover preventive care services, like mammograms and colonoscopies, for free. All plans being sold in the Covered California marketplace, as well as those sold outside it, will be required to include these benefits.

A Short History, an Ambitious Future

California has an important role to play in ensuring that Covered California is successful. Working together with federal, state and community partners, Covered California wants millions of Californians to get affordable health care coverage. With more Californians covered, the state, our neighbors and our families will all be able to make healthy choices that benefit us all.

A Commitment to Californians

Covered California is committed to making sure that everyone is aware of their health insurance coverage options and can easily compare health insurance plans and choose the right one.

We know that choosing health insurance can be confusing, and we are here to help. We will be providing support in person, by phone and online. We are training people in local communities across the state who will help Californians learn about the new health insurance options available. These trained professionals will be able to offer help in many different languages.

The Health Insurance Marketplace

On Oct. 1, 2013, Covered California will begin enrolling eligible Californians for health insurance coverage that will begin in January 2014. Residents who do not have health insurance from their employer or another government program, or for whom that insurance is not affordable, may qualify for help with premiums.

Covered California is the only place where Californians can use premium assistance from the federal government to reduce their health care costs. Covered California is also the place to go to see if you are eligible for Medi-Cal.

Californians will be able to buy the same health insurance plan in the private market that will be offered through Covered California. One advantage of purchasing insurance through Covered California is that it is easy to compare different plans. For the first time ever, it is possible to make apples-to-apples comparisons across different health insurance plans, thanks to new standard benefits that were designed to work for consumers — not for health insurance companies. Covered California also will help small businesses provide affordable health coverage to their employees. Through Covered California, businesses with one to 50 eligible employees will be able to purchase health insurance. Businesses with fewer than 25 equivalent full-time employees could qualify for tax credits. Starting in 2016, Covered California will be open for larger employers with 100 or fewer eligible employees.

For the first time ever, it is possible to make apples-to-apples comparisons across different health insurance plans.

For more information, visit www.CoveredCA.com or call (800) 300-1506.

COVERED CALIFORNIA™

CoveredCA.com

Covered California is the new online "marketplace" that will make it simple and affordable to purchase quality health insurance and get financial assistance to help pay for it. If your income is limited, you may be eligible for free coverage through Medi-Cal.

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