An Overview of the Affordable Care Act

2014
What we will cover today?

- When do I have to act?
- What is the Affordable Care Act?
- What rights do I have?
- Why is health insurance important?
- What are the covered benefits?
- How can I enroll in my county?
- Who is eligible?
What is the Affordable Care Act?

Many names = same thing:

The Patient Protection & Affordable Care Act

AFFORDABLE CARE ACT

HEALTH CARE REFORM

LOVE MY OBAMACARE
Why is getting health insurance important?

Protection from physical and financial hardships.
Why the ACA?

Accessible
Affordable
Better options
The ACA has made it illegal for insurance companies to:

Deny coverage because of a pre-existing condition

Impose lifetime caps

Cancel your coverage when you get sick

And more...
What does the ACA mean to me?

Goal: To help provide health care to all.

Health insurance required as of 1/1/14

Financial penalties for not having health coverage
Who is Affected?
Who Must Act?

Everyone!

Unless:

Already insured through work, Medicare, Medicaid/Medi-Cal, VA, TriCare.

-or-

Undocumented.
Who Is Eligible for What?

Target Population and Program Eligibility
Based on Federal Poverty Levels of Households

- **Above 400% FPL**: No Subsidies
- **Above 200% and up to 400% FPL**: Lower Subsidies
- **Above 138% and up to 200% FPL**: Highest Subsidies
- **At or below 138% FPL**: Medi-Cal
## Income in relation to Federal Poverty Level

<table>
<thead>
<tr>
<th>Number</th>
<th>Cost Sharing + Premium Assistance</th>
<th>Premium Assistance Only</th>
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<tbody>
<tr>
<td></td>
<td>Medi-Cal for Children</td>
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<tr>
<td></td>
<td>Up to or at 138%</td>
<td>Over 138%</td>
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<tr>
<td>1</td>
<td>$16,105</td>
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<td>$21,707</td>
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<td>$32,913</td>
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The Medi-Cal Expansion

Low income childless adults

Income < 138% FPL
($16,105 single adult)
What Rights, Benefits, and Costs are there?
Covered California: Rights & Benefits

No denials or waiting periods for pre-existing health conditions.

No lifetime or annual limits on health benefits.

Young adults can stay on parent’s insurance until age 26, whether they are enrolled as a student or not.
Covered California: Covered Services

The ten essential health benefits:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services

(Separate dental policies for children)
## Covered California: New Benefits

<table>
<thead>
<tr>
<th>Mental Health</th>
<th>Substance Use Disorder</th>
<th>Adult Dental</th>
</tr>
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<tbody>
<tr>
<td>Individual and group mental health evaluation and treatment (psychotherapy)</td>
<td>Voluntary Inpatient Detoxification</td>
<td>Additional Diagnostic</td>
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<tr>
<td>Psychological testing when clinically indicated to evaluate a mental health condition</td>
<td>Intensive Outpatient Treatment Services</td>
<td>Preventive</td>
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<td>Outpatient services for the purposes of monitoring drug therapy</td>
<td>Residential Treatment Services</td>
<td>Restorative</td>
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<tr>
<td>Outpatient laboratory, drugs, supplies and supplements</td>
<td>Outpatient Drug Free Services</td>
<td>Endodontics</td>
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<tr>
<td>Psychiatric consultation</td>
<td>Narcotic Treatment Services</td>
<td>Prosthodontics (Removable)</td>
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Covered California: What does it Cost?

**Premiums are based on:**
- Age
- Zip Code
- Household size & income
- Health plan and benefit level selected

**Premiums are NOT based on:**
- Health status
- Gender
- Pre-existing conditions
- Tobacco usage
## Chart of Copays

<table>
<thead>
<tr>
<th>Metal Tiers</th>
<th>Paid by Health Plan</th>
<th>Paid by Consumer</th>
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<tbody>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>10%</td>
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<tr>
<td>Gold</td>
<td>80%</td>
<td>20%</td>
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<td>Silver</td>
<td>70%</td>
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<tr>
<td>Bronze</td>
<td>60%</td>
<td>40%</td>
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Medi-Cal: What does it Cost?

*Comprehensive*: most health care services at no cost

Santa Cruz, Monterey & Merced counties
When Must I Act?
Covered California: When to Enroll

1) During open enrollment.

Each year after that: October through December
2) **60 days after a qualifying event.** For example:

- Loss of job-based insurance
- Marriage
- Birth of a child
Covered California: When to Enroll

Enrollment by **15th** = coverage by **1st** of next month

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Anytime.
How Do I Get Coverage?
How to Enroll?

One application for Covered California or Medi-Cal

- **ONLINE**
  - www.CoveredCA.com

- **PHONE**
  - Service Center (800) 300-1506

- **MAIL OR FAX**
  - Mail or Fax

- **IN-PERSON**
  - Certified Enrollment Counselor
  - Local county human or social services office
Your destination for affordable health care

Welcome to Covered California

Your destination for affordable, quality health care, including Medi-Cal

Shop and Compare
How to Enroll: Step 1

USER INFORMATION

* Indicates a required field.

*First Name

*Last Name

*Date of Birth MM/DD/YYYY

Social Security number

*Preferred method of communication Select One

*Do you have an existing case that you would like to link to this new account? 〇 Yes 〇 No
How to Enroll: Step 2

**Social Security #**

**Income Information**

**Income Tax Filing**
How to Enroll: Step 3

Sign that the information collected is correct.

(Verification is done at a later date.)

Verification of citizenship & income:

– Determines Medi-Cal vs. Exchange Plan

– Determines eligibility for tax credits & cost sharing reduction
How to Enroll: Step 4

Once eligibility for Exchange or Medi-Cal is determined:

If Exchange Plan, choose health plan & then choose benefit level (Platinum, Gold, Silver or Bronze).

| Platinum | Gold | Silver | Bronze |

If Medi-Cal, coverage through the Alliance in our service area.
How to get help in Santa Cruz County

Santa Cruz County
Human Services Department
1020 Emeline Ave. B
Santa Cruz, CA 95060

18 W. Beach Street
Watsonville, CA 95076

(888) 421-8080
www.mybenefitscalwin.org

https://www.coveredca.com/enrollment-assistance/
How to get help in Monterey County

Department of Social and Employment Services
1000 South Main Street- Suite 216
Salinas, CA 93901
(866) 323-1953  Toll Free

https://www.coveredca.com/enrollment-assistance/
How to get help in Merced County

Human Services Agency
2115 West Wardrobe Avenue
Merced, CA 95340
(209) 385-3000

https://www.coveredca.com/enrollment-assistance/
Key Points

1. Health care insurance is the law.

2. Don’t wait until you’re sick to get covered.

3. Health insurance companies have to cover you.

4. Premiums are not based on your health history.
An Overview of the Affordable Care Act

2014

What questions do you have?