Important Health Care News
Low or no cost health coverage is available for you and your family. Enroll now!

What is the Affordable Care Act (ACA)?

The ACA, also called “health care reform” and “Obamacare,” is a federal law that made changes to our health care system. It means more people will have health insurance by making private health insurance more affordable and more people eligible for Medi-Cal, a public health insurance program.

Key Benefits:

• Insurance companies have to cover you, even if you have a pre-existing condition.
• Free preventive care services.
• Children can choose to stay on their parents insurance until age 26.
• Your health plan cannot put a yearly or lifetime dollar limit on the amount of care you get.

What do I need to know?

• Most U.S. citizens and legal residents are required to have health insurance, or pay a penalty.
• You may qualify for financial help to pay for insurance. If you do, the federal government will pay part of the monthly cost of your insurance. This is called a “subsidy.”
• You will buy insurance through an insurance marketplace, called Covered California.
• Medi-Cal now covers more people, including single adults who don’t have children.

How does Covered California Work?

Covered California lets you look at different health plans side-by-side. All plans have the same benefits. You can compare plans and prices before making a choice.

FIND HELP NEAR YOU

To find Covered California™ Certified Enrollment Counselors, Insurance Agents or County Offices in your area who can walk you through the process, visit www.CoveredCA.com or call 800-300-1506.

Information provided courtesy of Central California Alliance for Health
What do I need to do?

In order to enroll, you will need four documents:

- **A Photo ID** (a driver’s license or passport).
- **Proof of Address** (postmarked mail or utility bill).
- **Proof of Income** (tax filings from the previous year or the last 30 days of paystubs).
- **Proof of Citizenship** (birth certificate, permanent resident card, or certificate of citizenship or naturalization).

*You will also need to provide your date of birth, Social Security number, and home ZIP code.*

How much does it cost?

Your cost will depend on your income level and the type of coverage you want. You can shop and compare private plans and find out if you are eligible for Medi-Cal using the Covered California *Shop & Compare Tool*.

- You may be eligible for low or no cost health care through the State’s Medi-Cal program, a public health coverage program.

- With the ACA, more people are now eligible for Medi-Cal. If your household income is at or below 138% of the Federal Poverty Level (FPL), meaning your income is not more than $16,243 for a single adult or $33,465 for a family of four, **you may qualify for Medi-Cal at no cost to you**. Medi-Cal expansion also allows coverage for parents who would lose coverage under current rules if their income slightly exceeds the FPL.

- If you make more, your cost will depend on your income and the type of plan you choose with Covered California. You choose the price and plan.

- If you qualify for Medi-Cal, Covered California will direct you to the appropriate county office to apply. You may also contact your local county health office for more information or to apply. Contact information for Santa Cruz, Monterey, and Merced counties is available below.

- Central California Alliance for Health (the Alliance) is contracted with the California Department of Health Care Services (DHCS) to provide Medi-Cal managed care in Santa Cruz, Monterey, and Merced counties.

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<tr>
<th>Santa Cruz County</th>
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<td><strong>Human Services Department</strong></td>
<td><strong>Department of Social and Employment Services</strong></td>
<td><strong>Human Services Agency</strong></td>
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<td>(888) 421-8080</td>
<td>(866) 323-1953</td>
<td>(209) 385-3000</td>
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Welcome to a new state of health

*Information provided courtesy of Central California Alliance for Health*