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
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
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
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
The Covered California Marketplace

<table>
<thead>
<tr>
<th>Sacramento County</th>
<th>San Francisco County</th>
<th>Los Angeles County</th>
<th>San Diego County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem</td>
<td>Anthem</td>
<td>Anthem</td>
<td>Anthem</td>
</tr>
<tr>
<td>Blue Shield</td>
<td>Blue Shield</td>
<td>Blue Shield</td>
<td>Blue Shield</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>Chinese Community Health Plan</td>
<td>Health Net</td>
<td>Health Net</td>
</tr>
<tr>
<td>Western Health Advantage</td>
<td>Health Net</td>
<td>Kaiser Permanente</td>
<td>Kaiser Permanente</td>
</tr>
<tr>
<td></td>
<td>Kaiser Permanente</td>
<td>L.A. Care Health Plan</td>
<td>Molina Healthcare</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medi-Cal</td>
<td>Medi-Cal</td>
<td>Medi-Cal</td>
<td>Medi-Cal</td>
</tr>
</tbody>
</table>

The place to shop for health insurance. No gimmicks, no games.
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.
Making Care More Affordable

Premium Assistance

Eligibility is based on:

<table>
<thead>
<tr>
<th>Number of People in Your Household</th>
<th>Annual Household Income</th>
<th>Premium Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medi-Cal</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>$0 - $15,856</td>
<td>$15,856 - $45,960</td>
</tr>
<tr>
<td>2</td>
<td>$0 - $21,404</td>
<td>$21,404 - $62,040</td>
</tr>
<tr>
<td>3</td>
<td>$0 - $26,951</td>
<td>$26,951 - $78,120</td>
</tr>
<tr>
<td>4</td>
<td>$0 - $32,499</td>
<td>$32,499 - $94,200</td>
</tr>
<tr>
<td>5</td>
<td>$0 - $38,047</td>
<td>$38,047 - $110,280</td>
</tr>
</tbody>
</table>
Metal tiers determine how much you pay as a patient, compared with what the plan pays.

<table>
<thead>
<tr>
<th>Metal Tiers</th>
<th>Paid by Health Plan</th>
<th>Paid by Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>Silver</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Gold</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>
# Sliding-scale Benefits

**SILVER PLAN** (Eligible for Premium Assistance)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Consumer Portion of Monthly Premium</strong> (Balance paid by federal subsidy)</td>
<td>$19 – $57</td>
<td>$57 – $121</td>
<td>$121 – $193</td>
<td>$193 – $364</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>$500</td>
<td>$1,500 Medical</td>
<td>$2,000 Medical</td>
</tr>
<tr>
<td><strong>Primary Care Visit Copay</strong></td>
<td>$3</td>
<td>$15</td>
<td>$40</td>
<td>$45</td>
</tr>
<tr>
<td><strong>Generic Medication Copay</strong></td>
<td>$3</td>
<td>$5</td>
<td>$19</td>
<td>$19</td>
</tr>
<tr>
<td><strong>Emergency Room Copay</strong></td>
<td>$25</td>
<td>$75</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Maximum Out-of-Pocket for Individual</strong></td>
<td>$2,250</td>
<td>$2,250</td>
<td>$5,200</td>
<td>$6,350</td>
</tr>
<tr>
<td><strong>Maximum Out-of-Pocket for Family</strong></td>
<td>$4,500</td>
<td>$4,500</td>
<td>$10,400</td>
<td>$12,700</td>
</tr>
</tbody>
</table>

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.
Helping Consumers Enroll

CoveredCA.com

Your destination for affordable health care

Welcome to Covered California

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

Shop and Compare

Real People
Tell us, in one word, what having coverage will mean to you in 2014.

Read About Real People>

Get the 4-1-1 on Coverage
Let boil-it-down guy explain how health coverage works.

View More Videos>

Get the Latest News On Covered California
Stay on top of Covered California health care news.

Go to News Center>
Helping Consumers Enroll
How to apply for a health insurance plan

- One application for Covered California or Medi-Cal

www.CoveredCA.com

Service Center
(800) 300-1506

or

MAIL OR FAX

Certified Enrollment Counselor

Local county human or social services office
Helping Consumers Enroll
Information you will need to know

SOCIAL SECURITY #

INCOME INFORMATION

INCOME TAX FILING
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
Helping Consumers Enroll
Service Center

Representatives are available:

<table>
<thead>
<tr>
<th>Before October 1</th>
<th>After October 1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monday – Friday</strong>&lt;br&gt;8 a.m. – 6 p.m.</td>
<td><strong>Monday – Friday</strong>&lt;br&gt;8 a.m. – 8 p.m.&lt;br&gt; <strong>Saturday</strong>&lt;br&gt;8 a.m. – 6 p.m.</td>
</tr>
</tbody>
</table>

Interpretation services are available for more than 300 languages.
health happens here

w/ all our sons & brothers
Why a Focus on Boys and Young Men of Color?
Adverse Childhood Experiences Scale

CA’s ACE List

1. Recurrent physical abuse

2. Recurrent emotional abuse

3. Contact sexual abuse

4. An alcohol and/or drug abuser in the household

5. An incarcerated household member

6. Someone who is chronically depressed, mentally ill, institutionalized, or suicidal

7. Violence between adults in the home

8. Parental separation or divorce

9. Emotional or physical neglect

Resources

http://acestudy.org/home

http://www.cavalcadeproductions.com/ace-study.html

http://wichildrenstrustfund.org/files/WisconsinACEs.pdf
ACE Score Higher Than 4

Score 4 or more

- Twice as likely to smoke
- Twice as likely to have heart disease
- Twice as likely to be diagnosed with cancer
- Four times as likely to have emphysema or chronic bronchitis
- Six times as likely to have sex before age 15
- Seven times as likely to be alcoholics

Score 4 or more compared to 0

Score 4 or more compared to 0

- Twelve times as likely to have attempted suicide

Men with a score of 6 or more compared to 0

- Forty-six times as likely to have injected drugs
Connect Youth to Health Supports

Why it matters: Many young males will be newly eligible under ACA. However, approximately 1/3–364,000—of young males of color are projected to remain uninsured in California.

Our work:

• Aggressive outreach and enrollment efforts focused on males
• Develop health home models tailored to needs of young men
• Incorporate trauma informed practices within health care settings
• Support for health career pipeline programs aimed at youth
• Increase access for remaining uninsured
A Momentous Opportunity for California

**Reinvestment in Public Education**
$18 billion over next seven years

**Obamacare**
$30 billion for Medi-Cal over next seven years

Social Equity & Shared Prosperity
health happens here

w/ all our sons & brothers