

Department of Health Care Services
Section 93 Stakeholder Workgroup Meeting
September 30, 2014
Covered California Program Summary

Eligibility Criteria

- Adults – To qualify for coverage in Covered California (CC), an adult must have Modified Adjusted Gross Income (MAGI) above 138% of the federal poverty level (FPL).
- Children – To qualify for coverage in CC, a child must have MAGI income above 266% FPL.
- Enrollees must be U.S. Citizens or a lawfully present immigrant.
- An applicant cannot be denied for a pre-existing condition.
- Individuals with MAGI income below 400% FPL will receive premium subsidies.

Available Plans:

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|------------------------------------|------------------------------|
| 1. Anthem Blue Cross of California | 6. L.A. Care Health Plan |
| 2. Blue Shield of California | 7. Molina Healthcare |
| 3. Chines Community Health Plan | 8. Sharp Health Plan |
| 4. Health Net | 9. Valley Health Plan |
| 5. Kaiser | 10. Western Health Advantage |

Enrollment During 2014 Open Enrollment:

During the 2014 Open Enrollment, October 1, 2013 – March 31, 2014, approximately 1.3 million people received coverage through CC.

Income Levels:

Adults – To qualify for coverage in Covered CA (CC), an adult must have Modified Adjusted Gross Income (MAGI) above 138% of the federal poverty level (FPL). Adults with MAGI income below 138% FPL will be screened to Medi-Cal. Adults can received premium subsidizes if the MAGI household income is below 400% of the FPL.

Children – To qualify for coverage in CC, a child must have MAGI income above 266% FPL. Children with MAGI income below 266% will be screened to Medi-Cal. Children can received premium subsidizes if the MAGI household income is above 266% FPL and below 400% FPL.

Note: Children who reside in CCHIP counties (i.e., San Francisco, San Mateo, and Santa Clara) must have MAGI income above 322% FPL to receive coverage through CC.

Plan Deductibles:

Primary Care Visit – Bronze Plan \$60 for 3 visits, Silver Plan \$45, Gold Plan \$30, Platinum Plan \$20

Generic Medicine – Bronze Plan \$19 or less, silver Plan \$19 or less, Gold Plan \$19 or less, Platinum \$5 or less

Out of Pocket Maximum Limit:

Bronze Plan - \$6,350 for individuals and \$12,700 for families

Silver Plan - \$6,350 for individuals and \$12,700 for families

Gold - \$6,350 for individuals and \$12,700 for families

Platinum - \$4,000 for individuals and \$8,000 for families

Premium Costs:

The monthly subscriber rates are based on the age of the subscribers, the Region in which the subscriber resides, and the selected plan. Covered CA has nineteen (19) regions.

Statewide Average Premium Rates (for Bronze and Silver Plans across all 19 regions):

Bronze Plan - \$219 (lowest), \$234 (second lowest), \$236 (third lowest)

Silver Plan – \$304 (lowest), \$325 (second lowest), \$335 (third lowest)