



## What **Every Woman Counts** Program Recipients Need to Know About the **Affordable Care Act**

### 1) What is the Affordable Care Act?

The Affordable Care Act (ACA) or “Obamacare” allows most low-income Californians to obtain health insurance. In some cases, the health coverage will be free.

- › ACA lets more people enroll in Medi-Cal. You may qualify for free Medi-Cal even if you were not eligible before. This includes adults without children.
- › ACA provides financial assistance to those who qualify to help pay for health insurance. If you are approved, it will lower your monthly premium and your out-of-pocket costs.
- › By law, most US citizens and legal residents are required to have health insurance unless you qualify for health care exemption; if you do not, you will be charged a tax penalty that increases every year.

### 2) What is Covered California?

Covered California was created as a result of the ACA. Covered California lets you shop for and enroll in health insurance. You may qualify for free Medi-Cal services, or you may receive federal financial assistance to lower the cost of your health insurance.

- › Health insurance plans offered by Covered California vary based on household size, income, where you live, and your age, but premium assistance is available.
- › This website has more information about Covered California: [www.CoveredCa.com/fact-sheets](http://www.CoveredCa.com/fact-sheets).

### 3) What is covered in the new health plans?

Plans available through Covered California provide essential health benefits. These include:

- › Preventive and wellness services
- › Family planning
- › Doctor visits
- › Prescription drugs
- › Lab and medical tests
- › Emergency services
- › Pregnancy and newborn care
- › Hospital stays
- › Rehabilitation services
- › Mental health and drug abuse
- › Children’s dental and eye care visits

### 4) Can a health plan refuse to cover me if I have a pre-existing condition?

No. A health plan cannot refuse to cover you, even if you have cancer, asthma, diabetes, or you are pregnant.

### 5) I want to keep the doctor I currently have. Can I keep my doctor if I enroll in Medi-Cal or private health insurance?

You will need to ask your doctor’s office to see if he or she is part of the plan you choose. You may also contact your health insurance company to get a list of doctors and hospitals covered by your plan in your area.

### 6) Will Every Woman Counts continue?

Yes. EWC will continue to provide breast and cervical cancer screening services to California’s low-income uninsured and underinsured women. For questions about EWC, go to <http://dhcs.ca.gov/EveryWomanCounts>.

### 7) When can I enroll?

If you are eligible for Medi-Cal, you can enroll at anytime. To sign up for health coverage with federal financial assistance, you must enroll using Covered California during the Open Enrollment period. However, you can sign up for Covered California at any time if you have a qualifying event, such as getting married, divorced, or having a baby. To see if you qualify for special enrollment, go to [www.CoveredCA.com](http://www.CoveredCA.com).

### 8) Where do I go to learn more about obtaining health coverage?

You can go [www.CoveredCA.com](http://www.CoveredCA.com) or call 1-800-300-1506 to see if you qualify. You can also get help from certified enrollment counselors and insurance agents, and county human or social services offices. You can also apply for and enroll in Medi-Cal at [www.benefitscal.org](http://www.benefitscal.org). This website connects you to applications for Medi-Cal, County Medical Services Program (CMSP), CalFresh (food stamps) and California Work Opportunity and Responsibility to Kids (CalWORKs) programs in California.