

What **IMPACT** Clients 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 Medi-Cal even if you weren’t eligible before. This includes adults without children and people who own assets such as a home.
- › ACA provides financial assistance to help you pay for health insurance, and if you are approved, it will lower your monthly premium and your out-of-pocket costs.
- › By law, all US citizens and legal residents are required to have health insurance; if you do not, you will be charged a tax penalty of 1% of your annual income or \$95, whichever is more.

2 What is Covered California?

Covered California was created as a result of the ACA. Covered California lets you shop for and enroll in affordable 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 by cost, but premium assistance is available for single adults who earn less than \$46,680 a year.
- › This website has more information about Covered California: <https://www.coveredca.com/fact-sheets>

3 What is covered in the new health plans?

The new health plans have a set of benefits that they are required to pay for. These include:

- › Preventive and wellness services
- › Family planning
- › Doctor visits
- › Prescription drugs
- › Lab and medical tests
- › Emergency services
- › Pregnancy and newborn baby 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 had health problems before, such as cancer, asthma, or diabetes.

5 I want to keep the doctor I currently have. Can I keep my doctor if I sign up for 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. A list of doctors and hospitals for each insurance plan is on the Covered California website at <http://www.CoveredCa.com>.

6 Will IMPACT continue?

Yes. IMPACT will continue to provide prostate cancer treatment services to California’s low-income uninsured men. For questions about IMPACT, go to <http://www.california-impact.org> or call (800) 409-8252.

7 When can I enroll?

If you become 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 periods. The next Open Enrollment period is November 15, 2014, through January 15, 2015. However, you can sign up for Covered California at anytime if you have a life change, such as getting married or divorced, or having a baby. To see if you qualify for special enrollment, go to this website: www.CoveredCa.com.

8 Where do I go to learn more about getting health coverage?

You can go on the internet to 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. 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.

