

Department of Health Care Services
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TOBY DOUGLAS
DIRECTOR

State of California—Health and Human Services Agency
Department of Health Care Services



EDMUND G. BROWN JR.
GOVERNOR

Important Information About Your Application for Health Insurance

Date:

Dear Applicant:

Thank you for applying for affordable health insurance in California. We know you or your family members are waiting to learn what health insurance you can get this year, and whether you can get Medi-Cal benefits.

What happened to my health insurance application?

We are sorry that you have not yet heard back from us about your Medi-Cal application. Unfortunately, because we received so many applications, and because of computer problems, we have not finished processing all of the applications. We want to let you know that we have your application and will make a decision as soon as possible about you or your family's health coverage based on the information you gave us. **You do not need to apply again.**

Do you need more information from me about my application?

If we need more information, we will send you a letter asking for the information we need to finish making a decision about whether you can get Medi-Cal benefits. If you get a letter asking for additional information, please reply to the contact person on that letter with the information that is needed. If we don't get this information from you by the due date in the letter, we will have to deny your application. Don't worry if you are not asked to provide more information. This means we have what we need, your application will be reviewed and we will send you an answer as soon as we can.

When will I get an answer about my application?

We hope to make a decision about your application as soon as possible, but we cannot give you a certain date. After we finish reviewing your application and decide which health coverage you or your family can get, you will get a letter that tells you what was decided. That letter will also tell you how to start using your health coverage, or how to appeal our decision if you don't agree with the decision. If you or someone in your family is eligible for Medi-Cal, you will get a Medi-Cal Benefits Identification Card (BIC) in the mail. You may get your BIC before you get the letter stating you are eligible for Medi-Cal, if so you may begin using it upon receipt. If you have an old BIC, it will be re-activated. If you previously had a BIC but no longer have it, you can contact your county human services agency to ask for a new card after your application has been approved.

What if I need health care while I am waiting?

If you need medical treatment right now, you should go to a doctor, health clinic, or hospital. Make sure to keep any receipts for anything you pay for the treatment. You may be able to get a refund for the health care services you paid for if you are eligible for Medi-Cal. If you need treatment and you go to a doctor or clinic that accepts Medi-Cal as insurance, they can help you get a refund later if you are found eligible for Medi-Cal. If you need urgent medical care but can't get it without insurance, call your county human services agency at the phone number on the enclosed county list and ask them to review your application more quickly because of your urgent medical need.

What if I have medical bills for health care that I got while I have been waiting?

If you are found eligible for Medi-Cal, your coverage will go back to the month you applied. You can ask your doctor to bill Medi-Cal for the health care you received while you were waiting. You may also be able to get a refund if you paid for health care services. Also, if you are approved for Medi-Cal and qualify for retroactive coverage, Medi-Cal may be able to help pay for most medical services you have received in the three months before the month you applied. For more information, go to www.healthconsumer.org.

If you currently have medical bills, you can:

- 1) Call the number on the bill and tell them you are waiting to hear about your Medi-Cal eligibility. Ask them not to send your bill to the collection agency. You can also send them a copy of this letter.
- 2) You should also contact your county human services agency if you are found eligible for Medi-Cal to let them know that you have medical bills and the date(s) you received the medical care (not the date of the bill). This will be helpful for determining if you are eligible for retroactive coverage.

Will I have to pay a tax penalty for not having insurance while I am waiting?

You will not have to pay the tax penalty for the past months that you did not have insurance because you applied during open enrollment in 2014 and are still waiting to get an answer from us. Under the new health care law, most people must have health insurance this year or will have to pay a tax penalty in April 2015. You may also be able to avoid paying the tax penalty if you have other reasons that you could not get insurance this year. If you have any questions, you can contact the Health Consumer Alliance at 1-888-804-3536.

Where can I get more information about my application?

Call your county human services agency at the phone number on the enclosed county list for more information about your application. Please know that it is important you do not submit any additional applications while waiting for a response. Doing this can cause more delays in processing the application that you already submitted.