City of Long Beach
Department of
Health and Human Services

# Health Care Reform

## What Long Beach residents should know

## A simple guide to help you understand the changes starting in January 2014

- Those enrolled in the Healthy Way LA program may automatically convert to Medi-Cal
- Medi-Cal Expansion: Low income childless adults will be eligible for Medi-Cal
- There will be a new method for calculating income - individuals and families will be assessed by their modified adjusted gross income (MAGI) - **no more assets test**
- Those not eligible for Medi-Cal expansion may be eligible for "Premium Tax Credits" that can be used to help pay for health insurance premiums

## Individuals and families may apply for "Premium Tax Credits" through Covered California as soon as October 1, 2013 through March 31, 2014.

Covered California is the state's marketplace where individuals and families may purchase health insurance. Consumers may apply by mail, phone, on-line or in-person through a Certified Enrollment Counselor or Navigator.

Consumers will be able to make informed decisions on their health coverage through the following metal tiers. The more precious the metal, the higher the cost of the health coverage.

| Bronze | Silver | Gold | Platinum |
|---|---|---|---|
| Cheapest plan with highest out of pocket cost<br>NO cost sharing available<br><br>60% health plan - 40% Consumer | Standard plan - only plan available with **cost sharing** on a sliding scale<br><br>70% health plan - 30% Consumer | Less out of pocket cost<br>NO cost sharing available<br><br>80% health plan - 20% Consumer | Highest priced plan with the least out of pocket cost<br>NO cost sharing available<br><br>90% health plan - 10% Consumer |

Your health insurance cost will be based on the following: age, ZIP code, family size and income.
Your health insurance cost will **NOT** be based on the following: health status, gender, pre-existing conditions or tobacco usage.

## If you already have Medi-Cal, Medicare, or health insurance through your work, nothing changes for you!

The plans listed below will be available through Covered CA. Your "Premium Tax Credit" may be used to purchase health insurance from any one of the following health plans (Los Angeles County - Region 15 and 16):

Anthem Blue Cross
Blue Shield
Health Net
Kaiser Permanente
LA Care Health Plan
Molina Healthcare

Each plan will offer the same minimum 10 essential benefits.

- Outpatient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder
- Prescription drugs
- Rehabilitation services
- Laboratory services
- Prevention and wellness services
- Pediatric services, with dental and vision

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# Want more answers?

## Your Health Department can help!

## Who is eligible?

To be eligible you must be a legal California resident and must meet the income requirement. Eligibility for the Medi-Cal expansion and "Premium Tax Credit" under Covered California is based on your household size and income.

The table below will be used to determine your eligibility and how much "Premium Tax Credit" you can get.

Individuals and families between **139%** and **200%** will be eligible for the highest "Premium Tax Credit".

Those above 400% do NOT qualify for "Premium Tax Credit" but may still purchase coverage through Covered California.

| | Medi-Cal for children remains up to 250% | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Adult Medi-Cal expansion | | | Covered California "Premium Tax Credit" Category | | | | | |
| Household size | 100% | 133% | 138% | 139% | 150% | 200% | 250% | 300% | 400% |
| 1 | $11,490 | $15,282 | $15,856 | $15,971 | $17,235 | $22,980 | $28,725 | $34,470 | $45,960 |
| 2 | $15,510 | $20,628 | $21,404 | $21,559 | $23,265 | $31,020 | $38,775 | $46,530 | $62,040 |
| 3 | $19,530 | $25,975 | $26,951 | $27,147 | $29,295 | $39,060 | $48,825 | $58,590 | $78,120 |
| 4 | $23,550 | $31,322 | $32,499 | $32,735 | $35,325 | $47,100 | $58,875 | $70,650 | $94,200 |
| 5 | $27,570 | $36,668 | $38,047 | $38,322 | $41,355 | $55,140 | $68,925 | $82,710 | $110,280 |
| 6 | $31,590 | $42,015 | $43,594 | $43,910 | $47,385 | $63,180 | $78,975 | $94,770 | $126,360 |
| 7 | $35,610 | $47,361 | $49,142 | $49,498 | $53,415 | $71,220 | $89,025 | $106,830 | $142,440 |
| 8 | $39,630 | $52,708 | $54,689 | $55,086 | $59,445 | $79,260 | $99,075 | $118,890 | $158,520 |

Individuals and families at or below **138%** will be eligible for Medi-Cal expansion. Those in this category may apply for Medi-Cal starting January 1, 2014.

Individuals and families above 200% up to 400% will be eligible for the lowest "Premium Tax Credit" due to higher income.

Families with young children may have mixed categories. These families may have children qualifying for Medi-Cal or Medi-Cal Targeted Low-Income Children's Program (formerly known as Healthy Families) and parents qualifying for Covered California.

## Resources for Individuals and families

More information can be found at: www.coveredca.com or by phone at 888-975-1142
An on-line calculator can help you determine what program you qualify for and how much Premium Tax Credit you get.

## Long Beach Department of Health and Human Services

For educational workshops, questions and assistance with health insurance enrollment into Medi-Cal or Covered CA, please contact our department at 562-570-7979. We are here to help if you need enrollment assistance or need guidance.

**City of Long Beach**
**Department of Health and Human Services**
**Medi-Cal Outreach and Health Access Program**
**2525 Grand Ave, Suite 210**
**Long Beach, CA 90815**