



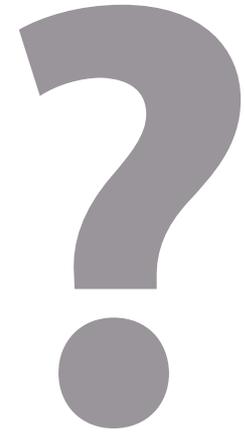
**COVERED  
CALIFORNIA**

*A preview for Californians*

**Region 12  
San Luis Obispo, Ventura  
and Santa Barbara counties**

**Already  
insured  
through  
your job?**

**Yes No**



**Do you know  
someone who  
is uninsured?**

**Yes No**



# Yes

- ▶ **You can keep your coverage.**

You receive new protections from the Affordable Care Act.



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# No

- ▶ Affordable, guaranteed, quality health insurance is on its way!



# Reasons people do not have health insurance:

- pre-existing conditions
- not offered by their employer
- unaffordable



# Affordable Care Act Coverage Improvements

- **guaranteed coverage**
- **no annual limits, no denial for pre-existing conditions**
- **rates not based on health status**
- **requires large employers to offer coverage**
- **affordable coverage — public or private — required for individuals**

Coverage improvements begin January 1, 2014



# Affordable Care Act Coverage Improvements

## Essential health benefits:

- ambulatory patient services
- emergency services
- hospitalization
- maternity and newborn care
- mental health and substance use disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services and chronic disease management
- pediatric services





# Who is Eligible?

**Who is:**

- **Legal California residents**

**Who's not:**

- **Undocumented immigrants**
- **Currently incarcerated individuals**





# Who We Are

Your destination for  
affordable health care



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# Vision

- improve the health of all Californians
- access affordable care
- provide quality care

# Mission

- increase insured Californians
- improve health care quality
- lower costs
- reduce health disparities
- choice and value



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## Who We Are

- ▶ **Operated by the State of California**
  - the first state health exchange formed under the Affordable Care Act
  - established as California Health Benefit Exchange
    - one of 17 state-based marketplaces
  - dot-com but state-run
  - name-brand health insurance policies



## What We Offer

### ▶ **Health Insurance That's Affordable**

- premiums based on income
- copays that are not a deterrent to care
- zero deductible for many plans
- free preventive care
- lower out-of-pocket maximums



# What We Offer



## ▶ The Covered California Marketplace

Sacramento County	San Francisco County	Los Angeles County	San Diego County
Anthem	Anthem	Anthem	Anthem
Blue Shield	Blue Shield	Blue Shield	Blue Shield
Kaiser Permanente	Chinese Community Health Plan	Health Net	Health Net
Western Health Advantage	Health Net	Kaiser Permanente	Kaiser Permanente
	Kaiser Permanente	L.A. Care Health Plan	Molina Healthcare
		Molina Healthcare	Sharp Health Plan
Medi-Cal	Medi-Cal	Medi-Cal	Medi-Cal



The place to shop for health insurance. No gimmicks, no games.



# Public and Private Insurance Companies

## HEALTH INSURANCE PLANS

Alameda Alliance for Health

Anthem Blue Cross of California

Blue Shield of California

Chinese Community Health Plan

Contra Costa Health Plan

Health Net

Kaiser Permanente

L.A. Care Health Plan

Molina Healthcare

Sharp Health Plan

Valley Health Plan

Western Health Advantage

## DENTAL INSURANCE PLANS

Anthem Blue Cross of California

Blue Shield of California

Delta Dental of California

LIBERTY Dental Plan of California

Premier Access Dental and Vision



## What We Offer

### ▶ **Health Coverage for Small Businesses:** Small Business Health Options Program (SHOP)

- less than 50 employees
- tax credits
- plan choice

# Making Care More Affordable

## Premium

2.6 million Californians eligible for subsidized care pay a percentage of their income; the federal government pays the balance.



## Out-of-Pocket Cost

Standardized benefits limit out-of-pocket costs based on sliding scale; most copays are not subject to deductibles.



## Affordable Care

**True transparency on up-front and out-of-pocket costs.**



# Making Care More Affordable

## ► Premium Assistance

Eligibility is based on:

Number of People in Your Household	Annual Household Income	
	Medi-Cal	Premium Assistance
1	\$0 - \$15,856	\$15,856 - \$45,960
2	\$0 - \$21,404	\$21,404 - \$62,040
3	\$0 - \$26,951	\$26,951 - \$78,120
4	\$0 - \$32,499	\$32,499 - \$94,200
5	\$0 - \$38,047	\$38,047 - \$110,280





# Health Insurance Plan Tier Levels

**Metal tiers determine how much you pay as a patient, compared with what the plan pays.**

<b>Metal Tiers</b>	<b>Paid by Health Plan</b>	<b>Paid by Consumer</b>
<b>Bronze</b>	<b>60%</b>	<b>40%</b>
<b>Silver</b>	<b>70%</b>	<b>30%</b>
<b>Gold</b>	<b>80%</b>	<b>20%</b>
<b>Platinum</b>	<b>90%</b>	<b>10%</b>



# 2014 Standard Benefits for Individuals

	Bronze	Silver*	Gold	Platinum
<b>Deductible</b>	<b>\$5,000</b> Medical and drugs	<b>\$2,000</b> Medical	<b>None</b>	<b>None</b>
<b>Primary Care Visit Copay</b>	<b>\$60</b> (Three visits per year)	<b>\$45</b>	<b>\$30</b>	<b>\$20</b>
<b>Generic Medication Copay</b>	<b>\$19</b>	<b>\$19</b>	<b>\$19</b>	<b>\$5</b>
<b>Emergency Room Copay</b>	<b>\$300</b>	<b>\$250</b>	<b>\$250</b>	<b>\$150</b>
<b>Maximum Out-of-Pocket for Individual</b>	<b>\$6,350</b>	<b>\$6,350</b>	<b>\$6,350</b>	<b>\$4,000</b>
<b>Maximum Out-of-Pocket for Family</b>	<b>\$12,700</b>	<b>\$12,700</b>	<b>\$12,700</b>	<b>\$8,000</b>

\* Lower cost sharing is available on a sliding scale.

**Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.**  
**Blue corners indicate benefits that are subject to deductibles.**



# 2014 Standard Benefits for Individuals

	Bronze	Silver*	Gold	Platinum
Deductible	\$5,000 Medical and drugs	\$2,000 Medical	None	None
Primary Care Copay				
Generic Medication Copay				
Emergency Room Copay	\$300	\$250	\$250	\$150
Maximum Out-of-Pocket for Individual	\$6,350	\$6,350	\$6,350	\$4,000
Maximum Out-of-Pocket for Family	\$12,700	\$12,700	\$12,700	\$8,000

**Primary Care Visit Copay**

**\$45**

\* Lower cost sharing is available on a sliding scale.

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.  
**Blue corners indicate benefits that are subject to deductibles.**



2014

# Standard Benefits for Individuals

	Bronze	Silver*	Gold	Platinum
Deductible	\$5,000 Medical and drugs	\$2,000 Medical	None	None
Primary Care Copay	\$40	\$40	\$40	\$40
Generic Medication Copay	\$1	\$1	\$1	\$1
Emergency Room Copay	\$300	\$250	\$250	\$150
Maximum Out-of-Pocket for Individual	\$6,350	\$6,350	\$6,350	\$4,000
Maximum Out-of-Pocket for Family	\$12,700	\$12,700	\$12,700	\$8,000

**Maximum Out-of-Pocket for Individual**

**\$6,350**

\* Lower cost sharing is available on a sliding scale.

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.  
**Blue corners indicate benefits that are subject to deductibles.**



# 2014 Sliding-scale Benefits | SINGLE

SILVER PLAN (Eligible for Premium Assistance)

Annual Income	\$15,856 – \$17,235	\$17,235 – \$22,980	\$22,980 – \$28,725	\$28,725 – \$45,960
Consumer Portion of Monthly Premium <small>(Balance paid by federal subsidy)</small>	\$19 – \$57	\$57 – \$121	\$121 – \$193	\$193 – \$364
Deductible	None	\$500	\$1,500 Medical	\$2,000 Medical
Primary Care Visit Copay	\$3	\$15	\$40	\$45
Generic Medication Copay	\$3	\$5	\$19	\$19
Emergency Room Copay	\$25	\$75	\$250	\$250
Maximum Out-of-Pocket for Individual	\$2,250	\$2,250	\$5,200	\$6,350
Maximum Out-of-Pocket for Family	\$4,500	\$4,500	\$10,400	\$12,700

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum.  
**Blue corners indicate benefits that are subject to deductibles.**



# How are rates determined?

## Rates are based on:

- age
- ZIP code
- household size & income  
(to determine eligibility for premium assistance or Medi-Cal)
- health plan and benefit level selected

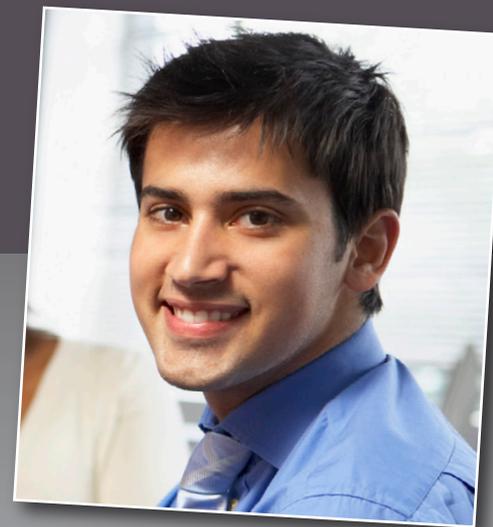
## Rates are not based on:

- health status
- gender
- pre-existing conditions
- tobacco usage



# Oscar

## Santa Barbara, Calif.



HOME CALCULATOR ABOUT GET CONTACTED ESPAÑOL

**COVERED CALIFORNIA**

### The Covered California Health Plan Calculator

**Before you get started:** If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help uninsured Californians get coverage.

#### Household Information

Number of people in the household \*

Household income \*

ZIP Code \*

93101: Santa Barbara County (Region 12)

#### Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the **AGE** of each adult

Adult 1 (over 18)

+ Add adult - Remove adult

Number of dependents age 18 or under

Total people covered:

#### Breaking Down the Monthly Cost

**Age: 25**

**Marital status: Single**

**Annual income\*: \$22,000**

**Dependents: None**

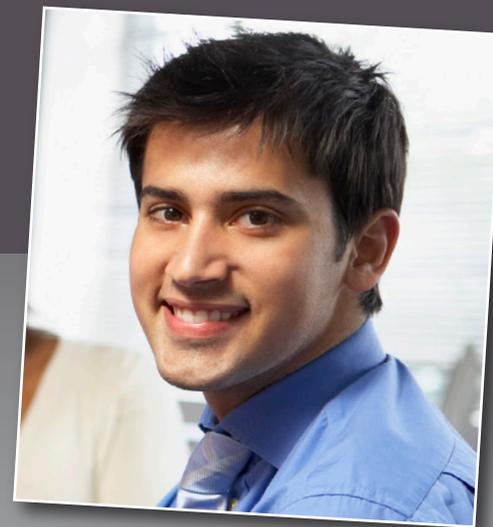
**Pricing region: 12**

**\*Modified adjusted gross income**



# Oscar

**Santa Barbara, Calif.**



Health insurance plan	Metal level	Premium	Premium assistance	Oscar pays (monthly)
blue  of california <b>PPO</b>	<b>Silver</b>	\$249	\$150	<b>\$99</b>
<b>Anthem</b>  BlueCross <b>PPO</b>	<b>Silver</b>	\$258	\$150	<b>\$108</b>
 <b>KAISER PERMANENTE</b> <b>HMO</b>	<b>Silver</b>	\$264	\$150	<b>\$114</b>

Oscar could also purchase a Bronze plan for as little as \$43

**Age: 25**

**Marital status: Single**

**Annual income\*: \$22,000**

**Dependents: None**

**Pricing region: 12**

**\*Modified adjusted gross income**



# The Taylor family

Santa Barbara, Calif.



HOME CALCULATOR ABOUT GET CONTACTED ESPAÑOL

**COVERED CALIFORNIA**

## The Covered California Health Plan Calculator

**Before you get started:** If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help uninsured Californians get coverage.

### Household Information

Number of people in the household \*

Household income \*

ZIP Code \*

93101: Santa Barbara County (Region 12)

### Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the **AGE** of each adult

Adult 1 (over 18)

Adult 2 (over 18)

Number of dependents age 18 or under

Total people covered:

**Age: John, 42; Maria, 40**

**Marital status: Married**

**Annual income\*: \$65,000**

**Dependents: 2 children**

**Pricing region: 12**

**\*Modified adjusted gross income**



# The Taylor family

Santa Barbara, Calif.



Health insurance plan	Metal level	Premium	Premium assistance	Taylor's pay (monthly)
blue  of california PPO	Silver	\$962	\$520	<b>\$443</b>
 PPO	Silver	\$997	\$520	<b>\$477</b>
 HMO	Silver	\$1017	\$520	<b>\$497</b>

Age: John, 42; Maria, 40

Marital status: Married

Annual income\*: \$65,000

Dependents: 2 children

Pricing region: 12

\*Modified adjusted gross income



# What We Do

Smooth Enrollment



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# Helping Consumers Enroll

## CoveredCA.com



COVERED CALIFORNIA

Your destination for affordable health care



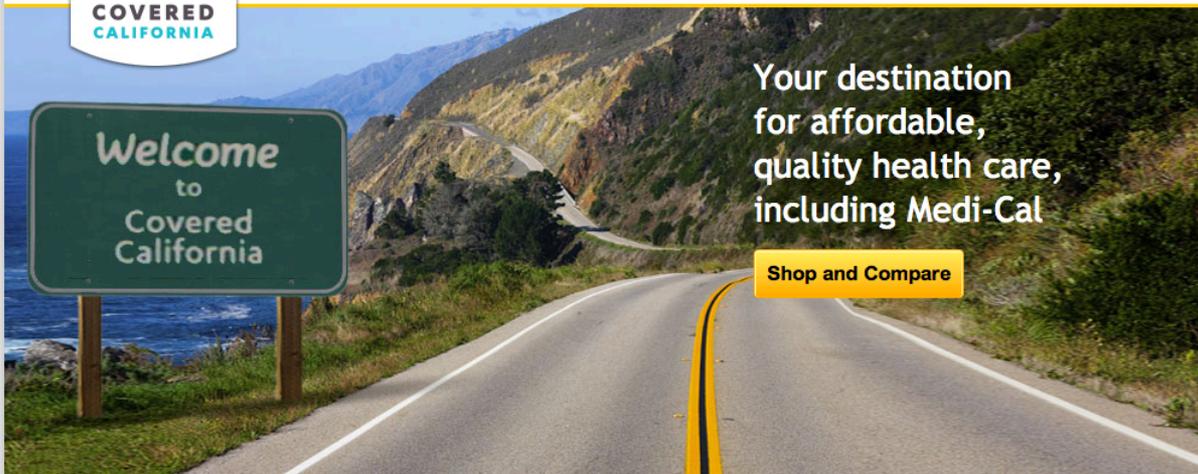
ABOUT US

COVERAGE

RESOURCES

NEWS CENTER

LANGUAGES: ENGLISH



Your destination for affordable, quality health care, including Medi-Cal

Shop and Compare



Individuals & Families



Small Business



I Need Help Before 2014



Help Me Enroll



### Real People

Tell us, in one word, what having coverage will mean to you in 2014.

Read About Real People >



### Get the 4-1-1 on Coverage

Let boil-it-down-guy explain how health coverage works.

View More Videos >



### Get the Latest News On Covered California

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#### Contact Us

CALL US ► 800-300-1506  
Sign Up for Updates  
California Health Benefit Exchange  
Medi-Cal

Covered California is Powered by  
**CALIFORNIA**  
Health Benefit Exchange





# Helping Consumers Enroll

## How to apply for a health insurance plan

▶ One application for Covered California or Medi-Cal

[www.CoveredCA.com](http://www.CoveredCA.com)

**ONLINE**



**Service Center**  
**(888) 975-1142**

**PHONE**



or



**MAIL OR FAX**



**Certified**  
*Insurance*  
*Agent*

**IN-PERSON**



**Certified**  
*Enrollment*  
*Counselor*

**IN-PERSON**

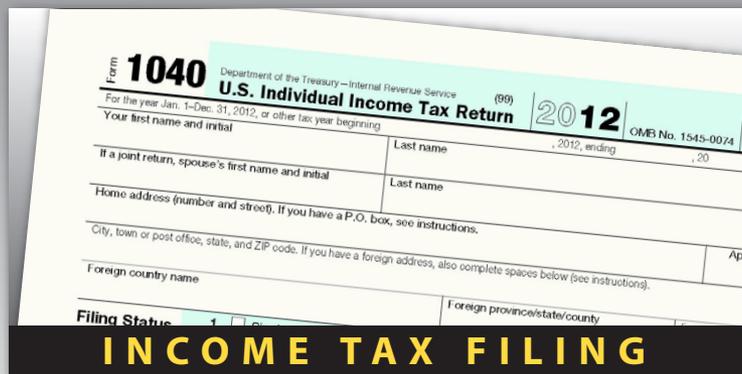
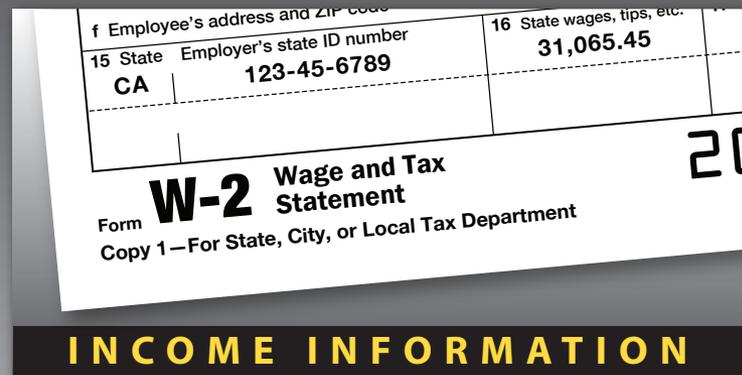
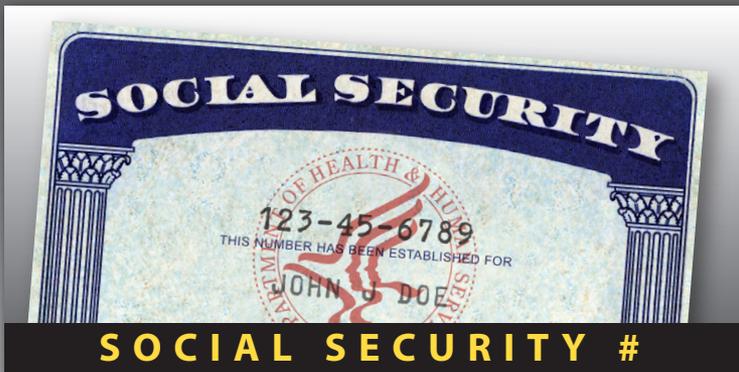
**Local county**  
**human or social**  
**services office**

**IN-PERSON**



# Helping Consumers Enroll

## Information you will need to know





# Helping Consumers Enroll

## Enrollment Dates

### Initial open enrollment

- **October 1, 2013 – March 31, 2014**
  - ▶ **Special circumstance**  
60 days within a certain life-changing event, such as a divorce or the birth of a child

### Subsequent enrollment

- **October – December each year**

**Medi-Cal applications accepted year-round**



# Helping Consumers Enroll

## Service Center

Representatives are available:

Before October 1	After October 1
<b>Monday – Friday</b> <b>8 a.m. – 6 p.m.</b>	<b>Monday – Friday</b> <b>8 a.m. – 8 p.m.</b>
	<b>Saturday</b> <b>8 a.m. – 6 p.m.</b>

**Interpretation services are available  
for more than 300 languages.**





# Helping Consumers Enroll

## Certified Enrollment Counselors and Agents



**Certified**  
*Enrollment*  
*Counselor*

**Nearly 20,000 counselors from diverse backgrounds trained to help consumers through enrollment**



**Certified**  
*Insurance*  
*Agent*

**Approximately 8,000 agents to help consumers choose the best health insurance option for their unique situation**

**Both enrollment counselors and agents are enlisted to serve in the best interests of the consumer.**

[www.CoveredCA.com](http://www.CoveredCA.com)

(800) 300-1506



YouTube

