

San Luis Obispo Dept of Social Services
Affordable Care Act (ACA)
 Frequently Asked Questions (FAQs)

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<p>When does Pre-enrollment begin?</p>	<p>Pre-Enrollment begins on October 1, 2013. Beginning this date you can apply online, by telephone, through an insurance agent, or by coming into the Department of Social Services.</p> <p>Online website: www.coveredca.com</p> <p>Telephone: 800-300-1506</p>
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<p>When is open enrollment?</p>	<p>Open enrollment will begin October 1, 2013 and end on March 31, 2014. During this time you can apply and be evaluated for health coverage. If you are eligible under our current Medi-Cal rules and not currently receiving Medi-Cal, your Health Coverage will begin in the month in which you applied. If you qualify for Health Coverage under the new rules as part of the Affordable Care Act, and your application date is on or before December 15, 2013, your coverage will begin January 1, 2014.</p>
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<p>What is the difference between current Medi-Cal and the new Health Coverage?</p>	<p>The current Medi-Cal coverage available today follows rules regarding eligibility for families with children, pregnant women, as well as aged, blind and disabled individuals. To apply for these programs, there may be more information and verification required to qualify, such as property. If you or a family member needs medical help now, this is the way to go.</p> <p>If you are eligible for Medi-Cal now, you will remain eligible when the new rules begin in January. You will not have to reapply.</p> <p>Starting in January 2014, the rules under the Affordable Care Act will be simplified and more people will be eligible. Medi-Cal will be expanded to cover adults with low income who do not have children and there is no property limit. Income is determined using tax rules, and if your income exceeds the Medi-Cal limit, your family may qualify for tax credits to help with buying health insurance coverage.</p>
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<p>My family is currently eligible to Medi-Cal. Do I need to do a new application?</p>	<p>Persons who are currently eligible to Medi-Cal will still be eligible to Medi-Cal after January; you don't need to complete a new application for Health Coverage. If you have a change to report or when your renewal is due in 2014, we will request additional information about your tax household and your consent for electronic verification to determine the type of Health Coverage you are eligible for under the new Affordable Care Act rules.</p>
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<p>I am currently receiving CalWORKs, will I qualify for ACA Health Coverage?</p>	<p>If you are receiving cash assistance through the CalWORKs program, you are already receiving Health Coverage thru Medi-Cal and you will still be eligible to Medi-Cal after January; you don't need to complete a new application for ACA Health Coverage. If you would like specific information about a certain household member, you will want to speak directly with your worker.</p>
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<p>I am currently receiving CalFresh, Do I need to make a new application for Medi-Cal/Health Coverage?</p>	<p>To be evaluated for Medi-Cal/Health Coverage you will need to make a separate application. If you qualify for Medi-Cal under the current rules, your coverage will start in the month in which you applied. Starting October 1st if you are not eligible to Medi-Cal under the current rules, we will evaluate you for coverage under the new ACA rules. If you are eligible and your application date is on or before December 15th, your coverage will begin January 1, 2014.</p> <p>You can apply for health coverage online, by telephone, through an insurance agent, or by coming into the Department of Social Services.</p> <p>Online website: www.coveredca.com Telephone: 800-300-1506</p>
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Do I need to be a citizen or legal resident?	For the new programs under the Affordable Care Act, you need to meet the requirements for citizens and legal residents to qualify for Health Coverage. However undocumented individuals may still be eligible for pregnancy related and emergency Medi-Cal services.
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Do I need to apply for Medi-Cal during the open enrollment?	Applications for <u>Medi-Cal</u> programs are accepted year round, enrollment into Medi-Cal programs can occur anytime during the year for those who qualify.
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Where can I get more information on ACA?	<p>The US Department of Health and Human Services website offers additional information on the Affordable Care Act.</p> <p>Online website: www.hhs.gov/healthcare/rights</p>
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Where can I apply?

Apply online	Applying online can be done at: www.coveredca.com .
Apply by phone	Applying by phone can be done at: 800-300-1506
Apply in person	<p><u>Dept. of Social Services Office Locations - Business Hours: 8:00 am – 5:00 pm</u></p> <p>San Luis Obispo – 3433 S. Higuera Street, San Luis Obispo, CA 93403</p> <p>Arroyo Grande – 1086 Grand Ave, Arroyo Grande, CA 93420</p> <p>Atascadero – 9415 El Camino Real, Atascadero, CA 93422</p> <p>Nipomo – 681 W. Tefft Street Suite 1, Nipomo, CA 93444</p> <p>Paso Robles – 406 Spring Street, Paso Robles, CA 93446</p>

What are tax credits and how can these help with buying Health Coverage?	<p>Tax credits are available for individuals and families who meet certain income requirements and do not have access to affordable health insurance through their employer or another government program.</p> <p>Advanced Premium Tax Credits (APTC) help to reduce the cost of health insurance premiums. These credits are paid to a health plan monthly or at the end of the year, may be adjusted based on your actual income versus your anticipated yearly income thru your tax return.</p>
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What are cost-sharing subsidies?	Cost-sharing subsidies reduce the amount of money you have to pay for health care expenses such as co-payments and deductibles when you visit your doctor.
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<p>What about penalties?</p>	<p>Starting in January 2014, most people will be required to have health insurance or pay a penalty if they don't. The penalty phases in over three years and becomes increasingly severe.</p> <table border="1" data-bbox="488 264 1385 642"> <thead> <tr> <th colspan="3">Health Insurance Penalty Phase-In Schedule</th> </tr> <tr> <th colspan="3">Pay the greater of the two amounts</th> </tr> <tr> <th>Year</th> <th>Percentage of Income</th> <th>Set Dollar Amount</th> </tr> </thead> <tbody> <tr> <td>2014</td> <td>1%</td> <td>\$95</td> </tr> <tr> <td>2015</td> <td>2%</td> <td>\$325</td> </tr> <tr> <td>2016</td> <td>2.5%</td> <td>\$695</td> </tr> </tbody> </table>	Health Insurance Penalty Phase-In Schedule			Pay the greater of the two amounts			Year	Percentage of Income	Set Dollar Amount	2014	1%	\$95	2015	2%	\$325	2016	2.5%	\$695
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<p>Are there exemptions?</p>	<p>Several groups are exempt from the requirement to obtain coverage or pay the penalty, including:</p> <ul style="list-style-type: none"> • People who would have to pay more than 8 percent of their income for health insurance; • People with incomes below the threshold required for filing taxes <ul style="list-style-type: none"> ○ in 2012, \$9,750 for a single person and \$27,100 for a married couple with two children; • People who qualify for religious exemptions; • Undocumented immigrants; • People who are incarcerated; • Members of Native American tribes <p>If you do not have insurance and do not fit into one of these categories, then you may have to pay a penalty.</p>
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<p>What services are covered?</p>	<p>The requirement for insurance plans to offer Essential Health Benefits is just one of many changes coming in 2014.</p> <ul style="list-style-type: none"> •Ambulatory patient services •Emergency services •Hospitalization •Maternity and newborn care •Mental health and substance use disorder services, including behavioral health treatment •Prescription drugs •Rehabilitative services and devices •Laboratory services •Preventive and wellness services and chronic disease management •Pediatric services, including dental and vision care
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<p>What if I have an existing health condition?</p>	<p>With Medi-Cal rules, that is not a factor. However now under ACA, a person cannot be denied health insurance coverage for a pre-existing health condition. You can purchase health insurance regardless of any current or past health conditions, and insurance companies cannot charge you a different premium.</p>
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<p>What are the plans that Covered CA offers?</p>	<p>There will be four basic levels of coverage: platinum, gold, silver and bronze.</p> <table border="1" data-bbox="444 447 1328 766"> <thead> <tr> <th>Category</th> <th>Percentage of expenses paid by health plan</th> <th>Percentage of expenses paid by individual</th> </tr> </thead> <tbody> <tr> <td>Platinum</td> <td>90%</td> <td>10%</td> </tr> <tr> <td>Gold</td> <td>80%</td> <td>20%</td> </tr> <tr> <td>Silver</td> <td>70%</td> <td>30%</td> </tr> <tr> <td>Bronze</td> <td>60%</td> <td>40%</td> </tr> </tbody> </table>  <p>You can choose whether to pay a higher monthly premium so that doctor visits cost less or perhaps a lower monthly premium which would result in higher out-of-pocket costs for doctor visits.</p>	Category	Percentage of expenses paid by health plan	Percentage of expenses paid by individual	Platinum	90%	10%	Gold	80%	20%	Silver	70%	30%	Bronze	60%	40%
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