

HOW MISP HELPS



- ▶ Is your income just over the maximum allowed to qualify for Medi-Cal?
- ▶ Did special circumstances prevent you from purchasing subsidized insurance during the annual enrollment period?
- ▶ Do you have a current illness or injury and no other way to pay for necessary medical care?

Call 805-781-4838 to find out if MISP can help you get the care you need.

MISP IS NOT FULL HEALTH COVERAGE



MISP provides limited short-term coverage for some medical needs.

The length of time you will be eligible to receive MISP coverage is limited to **three months, or to six months** for a qualifying chronic illness. You may reapply for MISP if you continue to have a medical need.

Unlike Medi-Cal and private health insurance, MISP does not meet the legal requirement for minimal essential coverage, which means you could be subject to a tax penalty for not having health coverage.

HOW TO GET FULL COVERAGE

GET FULL HEALTH COVERAGE

Health care reforms have made full coverage health insurance an affordable reality.

Covered California is our state's online health insurance marketplace where you can find out if you are eligible for free coverage through Medi-Cal, or for financial assistance to purchase health insurance.

Enroll or just get answers online at www.CoveredCA.com or call 1-800-300-1506.

GET FREE AND UNBIASED HELP

Covered California can also find you nearby certified enrollment counselors or insurance agents who will provide in-person assistance.



You can also get enrollment assistance by calling CHC at 805-929-3211 (*press #2*) to schedule an appointment with a certified enrollment counselor.

Or call the local office of the Department of Social Services at 805-781-1600.

Free & Friendly Help! No strings attached!

MISP Brochure: 7/28/14

Uninsured? Need Help Paying for Medical Care?

MISP is a County program to help qualified low-income residents pay for necessary medical care.



MISP

Medically Indigent Services Program
COUNTY OF SAN LUIS OBISPO
sloPublicHealth.org/MISP 805-781-4838

WHO QUALIFIES FOR MISP

- ▶ **You currently have a covered medical need.**

MISP does not cover preventative care, health screenings, contraception or pregnancy.

- ▶ **You have low income.**

See income table below:

MISP Monthly Income Range*		
Household Size	Minimum Income	Maximum Income
1	\$1,344	\$2,432
2	\$1,810	\$3,278
3	\$2,744	\$4,123
For each additional household member:		
+1	\$470	\$846

*Based on tax returns and current earnings.

- ▶ **You have limited assets (money & personal property).**

- ▶ **You have no other source of coverage available.**

For example, you're not eligible for Medi-Cal or for coverage from an employer-based health plan.

- ▶ **You experienced a hardship that prevented you from getting health insurance.**

- ▶ **You're a resident of SLO County and are a legal U.S. resident.**

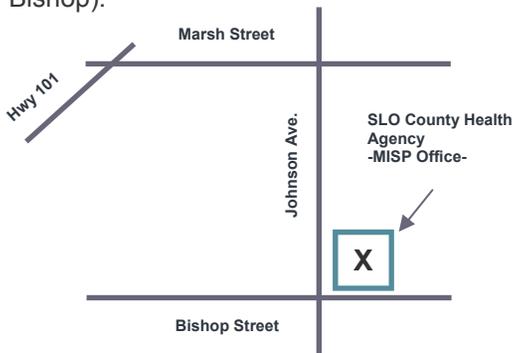
HOW TO APPLY FOR MISP

CALL: 805-781-4838

Call to apply or just to find out more information about MISP. We're available Monday through Friday, 8:00AM to 5:00PM (closed from 12:00PM to 1:00PM).

Information is also available online at www.SLOpublichealth.org/MISP.

The MISP office is located at the County Health Agency: 2180 Johnson Ave., San Luis Obispo, 93401 (corner of Johnson and Bishop).



WHAT WE'LL NEED FROM YOU

- ▶ Tell us if your medical need is urgent
- ▶ A government-issued photo ID
- ▶ Your Social Security Card
- ▶ Most recent pay stubs
- ▶ Last year's signed federal tax return
- ▶ Bank statements for the past month
- ▶ More information may be required after your application is reviewed

HOW MISP WORKS



AFTER A MEDICAL EVENT

If you've experienced a recent medical event, such as a trip to the ER or a stay in the hospital, MISP might be able to help you pay for some of those costs.

YOUR SHARE OF COST

Share of cost is the monthly amount you have to pay towards your health care costs before MISP will pay the remainder. Share of cost works something like an insurance plan's monthly deductible.

Share of cost is based on your income—the higher your income, the higher your share of cost.

You won't have to pay a share of cost for primary care visits and prescriptions you receive at the Community Health Centers of the Central Coast (CHC) clinics.

You will have a share of cost for services you receive outside of CHC.