



# ObamaCare: A Guide to the Affordable Care Act (ACA)

## Do you have health insurance?

**YES!**



You don't have to do anything new. ObamaCare does not require you to change your health insurance if you are happy with it. However, you might be eligible to receive premium subsidies in Covered California if you do not have insurance through your employer.

**NO!**



If you are one of the millions of Californians without insurance, **ObamaCare** will help you gain access to an affordable health plan that meets your needs. You may qualify for health insurance based on your immigration status, family size, and household income.

## What health insurance options will you have in 2014?

The chart below shows what health insurance options you might be eligible for in 2014. Eligibility is based on your household size and federal poverty level (annual income).

### Health Coverage Options based on Federal Poverty Levels

Household size	100%	133%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	\$15,510	\$20,628	\$23,265	\$31,020	\$46,530	\$62,040
3	\$19,530	\$25,975	\$29,295	\$39,060	\$58,590	\$78,120
4	\$23,550	\$31,322	\$35,325	\$47,100	\$70,650	\$94,200
5	\$27,570	\$36,668	\$41,355	\$55,140	\$82,170	\$110,280
6	\$31,590	\$42,015	\$47,385	\$63,180	\$94,770	\$126,360

You could be eligible for **Medi-Cal**

Kids could be eligible for **Medi-Cal**, adults for **Covered California**

You could be eligible to receive federal *premium subsidies* in **Covered California**

## Where can I sign up?

You can sign up online, by mail, or over-the-phone beginning October 1, 2013!

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

Toll-free Customer Service Center: 1-(800)-300-1506

## What are Medi-Cal & Covered California?

There are two new options under ObamaCare:

### Medi-Cal

In 2014, Medi-Cal will expand to cover more people. Individuals and families earning less than 133% of the federal poverty level (FPL) will be eligible for Medi-Cal. Pregnant women up to 200% FPL and children in households up to 250% FPL will continue to be eligible for Medi-Cal.

### Covered California

Covered California is the state's new health insurance marketplace. Individuals and small employers can buy health insurance through Covered California. People with incomes up to 400% FPL will be eligible for *premium subsidies* to help lower the cost of the monthly premiums. People with incomes up to 250% FPL will be eligible for *cost-sharing subsidies* to help lower co-pays/deductibles. Covered California will allow you to easily compare health plans and enroll.

# How will ObamaCare affect you in 2014?

## A Healthier You

ObamaCare makes it easier to get health insurance. It is important to have health insurance so that you can:

1. **Improve your health** to help you receive regular primary care checkups and preventive care services from a doctor.
2. **Protect yourself and your family from unexpected illness or injury** that can result in high medical debt.
3. Have the **peace of mind and security** of knowing that you are covered in case of an accident or an emergency.

## Choice & Affordability

ObamaCare helps provide more options for health coverage at a more affordable price. In California, it helps to expand the Medi-Cal program to more individuals and provides assistance to help people pay for coverage through Covered California. ObamaCare has helped make sure everyone receives the same set of benefits. These benefits include:

- Preventive & wellness services and chronic disease management
- Hospitalization
- Emergency services
- Ambulatory patient services
- Prescription drugs
- Maternity and newborn care
- Mental health & substance use disorder services
- Rehabilitative & habilitative services and devices
- Laboratory services
- Pediatric services, including oral and vision care

More Californians will have more options for health coverage, and with ObamaCare, it may be more affordable!



## Individual Mandate

Starting on January 1, 2014, every U.S. citizen and legal resident must have health insurance. If you have health insurance, you fulfill the requirement. If you do not have health insurance, you can either enroll in Medi-Cal or shop for affordable coverage through Covered California. If you decide not to buy health coverage, you will have to pay a penalty.

An individual can be exempt from paying the penalty fee if he/she has a financial hardship or a religious exemption. A financial hardship is when the most affordable insurance option exceeds 8% of household income. There is also an exemption if the household income is below the tax-filing threshold. In this case, the family will most likely qualify for Medi-Cal.

If you are not exempt, the tax penalty is:

- \$95 or 1% of income in 2014
- \$395 or 2% of income in 2015
- \$695 or 2.5% of income in 2016 and thereafter.

**Note:** The person must pay the amount that is higher.