



Understanding the ACA: an Employee's Perspective

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October 9, 2013

I'm employed and insured through my employer. The only significant changes are: no cost coverage of your preventive services and elimination of the annual and lifetime caps on your covered benefits.

I'm employed and uninsured. You can now apply for Covered California and Medi-Cal. You have a choice of plans, what amount of coverage you want and which providers you prefer. You can qualify for help paying your premiums and your copays and deductibles based on your income.

I'm employed and insured with my own private individual insurance. You can keep your private individual insurance or you can now apply for Covered California and Medi-Cal. You have a choice of plans, what amount of coverage you want and which providers you prefer. You can qualify for help paying your premiums and your copays and deductibles based on your income.

I'm employed and uninsured and don't want coverage. You will need to pay a penalty of \$95 or 1% of income whichever is higher, unless you are exempt due to financial hardship, religious objections or other specific exemptions. The penalties increase in future years.

I'm employed and uninsured and want the minimum coverage necessary to avoid a penalty. You might want to purchase the lowest cost bronze plan that will pay 60% of your expected medical costs or if you are under age 30, the catastrophic plan that covers about 50% of your expected medical costs. If you purchase the bronze plan you can qualify for help paying your premiums. If you purchase the silver plan you can qualify for help paying your premiums and your copays and deductibles based on your income.

I was working and insured, but just got laid off. You can now apply for Covered California and Medi-Cal. You have a choice of plans, what amount of coverage you want and which providers you prefer. You can qualify for help paying your premiums and your copays and deductibles based on your income. Or you can apply for COBRA coverage, which if you are older and do not qualify for premium assistance through Covered California might be better for you. Make sure you check out the comparative costs and coverage first.

I just got a new job and am uninsured and my coverage does not begin for 90 days. You can now apply for Covered California and Medi-Cal. You have a choice of plans, what amount of coverage you want and which providers you prefer. You can qualify for help paying your premiums and your copays and deductibles based on your income.

I work for a small employer who covers me, but not my spouse or kids. Your spouse and children can now apply for Covered California and Medi-Cal. You will have a choice of plans, what amount of coverage you want and which providers you prefer. You can qualify for help paying your premiums and your copays and deductibles based on your income.

I work for a large employer who covers me, my spouse and kids, but I can't afford the premiums. You can apply for Medi-Cal and Covered California however you cannot get help paying your premiums, copays and deductibles through Covered California for yourself or your children unless you meet a very high bar of unaffordability – your employee only share of premiums would have to exceed 9.5% of family income. Depending on your family income, your children might be Medi-Cal eligible.

It is April 1, 2014, I am uninsured and forgot to do anything about this; I'm really sick and now need medical coverage. The next open enrollment for Covered California is October 15, 2014 through December 7, 2014; you must wait 'til then unless you fall into one of the exceptions. There will be no pre-existing condition exclusion when you are next eligible to apply for Covered California. You can apply for Medi-Cal at any time if your income is low enough.