After tonight, you will:

- Understand key aspects of the ACA
  - Private Health Insurance Consumer Protections
  - Medi-Cal Expansion
  - Health Benefit Exchange in California
  - Medicare Strengthened

- Learn about coverage programs you may be eligible for right now
  - Low Income Health Program (LIHP)

- Learn about health care services at your local community health center
  - LifeLong Medical Care – Brookside

- Advocacy opportunities to support remaining uninsured
Otherwise known as...

HEALTHCARE REFORM

Obamacare

ACA
What is the Affordable Care Act?

President Obama signed the Patient Protection and Affordable Care Act into law March 2010.

Expands health insurance coverage to estimated 32 million Americans who are uninsured and strengthens existing coverage.
Why do we need healthcare reform?

- Over 50 million Americans are uninsured (7 million uninsured Californians)
- Private health insurance is unaffordable
- Many adults are left out of Medi-Cal
- Without health insurance, families face huge financial risks in the event of a medical emergency
- Provides protection from insurance company abuses
Highlights of the ACA

- Private Health Insurance Consumer Protections
- Medi-Cal Expansion
- Health Benefit Exchange in California
- Medicare Strengthened
Private Health Insurance Consumer Protections

*It is now illegal for insurance companies to:*

- Deny coverage to children because of pre-existing conditions (i.e. asthma)
- Put a lifetime cap on how much care they will pay for if you get sick
- Cancel your coverage when you get sick
- Insurance companies must justify their actions if they want to raise premiums (monthly payment) by 10 percent or more
- 80/20 Rule
Medi-Cal Expansion

- Over 1.4 million Californians will be eligible for expanded Medi-Cal
- Approximately 36,000 individuals (ages 20-64) in Richmond & San Pablo* will be eligible for expanded Medi-Cal
- Medi-Cal eligibility will be based only on income
- People with incomes 138% FPL or below will be eligible for Medi-Cal

*The California Endowment: HealthyCities.org & Public Policy Institute of California

$15,500/yr individual
$32,000/yr family of 4
Setting up the Exchange *(Covered California)*

- Uninsured individuals with family incomes up to 400% FPL can shop for insurance plans through *Covered California*

- Through the exchange, individuals and families will qualify for tax credits depending on their incomes

- Enrollment begins October 1, 2013
Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity & newborn care
5. Mental health & substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative & habilitative services and devices
8. Laboratory services
9. Preventative & wellness services & chronic disease management
10. Pediatric services, including oral & vision care
Enrolling in Covered California

- Single-application website to purchase insurance (CalHEERS)
  - [http://www.youtube.com/watch?v=BB1QOUoYFQQ](http://www.youtube.com/watch?v=BB1QOUoYFQQ)

- Call centers throughout CA

- In-person assistance through community-based organizations and community health centers
Example: Covered California Website

Start Your Application

Enter your information
You will be asked a series of questions to determine if you qualify to use the Exchange to get health coverage. You may also choose to apply for health programs or tax credits to make your coverage more affordable. If so, you will be asked additional questions about your household and income.

See your Results
After you enter your information and file your application, you will see your results. In most cases, you will get a final eligibility determination within minutes.

Find health care plans
Once you are determined eligible, you can see what health plans are available, compare them, and enroll in the health plan you choose.
## How much will premiums cost?

<table>
<thead>
<tr>
<th>Income</th>
<th>Maximum % Income Household Would Pay Toward Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 133% FPL</td>
<td>2% Income</td>
</tr>
<tr>
<td>133-150% FPL</td>
<td>3-5% Income</td>
</tr>
<tr>
<td>150-200% FPL</td>
<td>4-6.3% Income</td>
</tr>
<tr>
<td>200-250% FPL</td>
<td>6.3-8.05% Income</td>
</tr>
<tr>
<td>250-300% FPL</td>
<td>8.05-9.5% Income</td>
</tr>
<tr>
<td>350-400% FPL</td>
<td>9.5% Income</td>
</tr>
</tbody>
</table>

Exchange Premium Caps by Federal Poverty Level.
Source: Patient Protection and Affordable Care Act § 1401.

Remember: $44,700/yr individual, $92,500/yr family of 4
Example: premium payment for health plans under *Covered California*

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Projected 2014 Yearly Income (150% FPL)</th>
<th>Annual Premium Payment</th>
<th>Out-of-Pocket Expenses (deductible + co-payments)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,258</td>
<td>$960 ($80/month)</td>
<td>$2,083</td>
</tr>
<tr>
<td>4</td>
<td>$35,137</td>
<td>$1,405 ($117/month)</td>
<td>$4,167</td>
</tr>
</tbody>
</table>

What is the annual penalty for not having health insurance?

<table>
<thead>
<tr>
<th>Year</th>
<th>Adult annual penalty</th>
<th>Child annual penalty</th>
<th>Max family annual penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>$95</td>
<td>$47.50</td>
<td>$285 or 1% family income (whichever is greater)</td>
</tr>
<tr>
<td>2015</td>
<td>$325</td>
<td>$162.50</td>
<td>$975 or 2% family income</td>
</tr>
<tr>
<td>2016 &amp; beyond</td>
<td>$695</td>
<td>$347.50</td>
<td>$2,085 or 2.5% family income</td>
</tr>
</tbody>
</table>

Remember: You still won't have coverage when you need healthcare!
Strengthens Medicare

- Many free preventive services (ex: mammograms & colonoscopies) and a free annual wellness visit
- 50% discount on covered brand-name medications for those in the prescription drug “donut hole”
  - Average savings of nearly $600 per person in 2011
- Strong anti-fraud measures, including tougher penalties for criminals
What’s changed so far?

- Annual check-ups & most preventative screenings offered at no cost for people who only have Medicare (January 1, 2011)
- Private insurance plans must provide free preventative services for women (August 1, 2012)
- Young adults under age 26 can stay on parents’ private insurance
- Children under 19 cannot be denied coverage for pre-existing conditions
Resources

- Community Clinic Consortium [www.clinicconsortium.org](http://www.clinicconsortium.org)
- Kaiser Family Foundation Health Reform Source [www.healthreform.kff.org](http://www.healthreform.kff.org)
Low Income Health Care Program (LIHP)

- Applicant MUST reside in Contra Costa County
- Adult applicants must have citizenship or legal residency
- Applicant may not be eligible for full scope Medi-Cal
- Applicant may not be enrolled in an HMO or PPO plan
- Additionally the applicant is not eligible if they were enrolled in any health care plan in the past 3 months prior to applying

Cost

$0-75 every 3 months
What to bring

- Proof of California Residency
- Proof of Income
- Identification
- Legal Status
- Proof of Pregnancy
- Proof of Assets
- Proof of Deductions