

What is Covered California?

Covered California is a state agency created to help Californians who don't get health insurance from their job or a public program.

To help people get covered, we've set up a new health insurance marketplace where private insurance companies offer plans at affordable rates. Now you can compare insurance plans and find one that's right for you.

Starting in January 2014, most people will be required to have health insurance or pay a penalty.

What kind of assistance is available?

Millions of Californians will qualify for government assistance to make insurance more affordable. Assistance is based on your income. Find out what your options are at www.CoveredCA.com.

Medi-Cal

- If you're eligible for Medi-Cal, California's Medicaid program, you can get insurance at low or no cost.

Premium Assistance

- If you qualify, the federal government will pay a portion of your insurance bill every month.
- It sends the money directly to the insurance company you choose through Covered California.
- You can only get premium assistance if you buy insurance through Covered California.
- If you stop paying your part of the cost, you will lose your coverage.

Help With Out-of-Pocket Costs

- Covered California's "Enhanced Silver" plan can reduce out-of-pocket costs like copays for doctor visits, prescription drugs and routine tests. Participation in Enhanced Silver is based on income.

If you are an eligible individual

Annual Income

\$15,856 ^{or less}

\$15,857 - \$28,725

\$28,726 - \$45,960

\$45,961 ^{or more}

You May Qualify For

Medi-Cal at low or no cost

Federal premium assistance and help with out-of-pocket costs

Federal premium assistance to lower cost*

Purchasing coverage through Covered California

If you have an eligible family of four

Annual Income

\$32,499 ^{or less}

\$32,500 - \$58,875

\$58,876 - \$94,200

\$94,201 ^{or more}

You May Qualify For

Medi-Cal at low or no cost

Federal premium assistance and help with out-of-pocket costs

Federal premium assistance to lower cost*

Purchasing coverage through Covered California

Remember: if you have access to affordable health insurance through your employer or another government program, you cannot get federal premium assistance through Covered California.

**Upper income limit of federal premium assistance eligibility depends on the cost of plans in your region.*



Welcome to Covered California

Your destination for quality, affordable health care

ENROLL NOW

Coverage begins **January 2014**

To learn more about your coverage options:



Online: www.CoveredCA.com



Follow us: **Facebook:** [Facebook.com/CoveredCA](https://www.facebook.com/CoveredCA)
Twitter: [@CoveredCA](https://twitter.com/CoveredCA)



Phone: (800) 300-1506

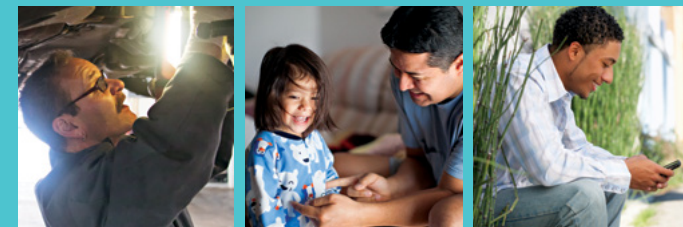


In Person: Find a Covered California Certified Educator, Enrollment Counselor or Insurance Agent on our website or call (800) 300-1506.

REFERENCE NUMBER

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We've got you covered

For decades, many Californians have struggled with health insurance. If you couldn't afford coverage or were denied it because of a past illness, you didn't really have anywhere to go.

That's changed. Starting in January 2014, Covered California™, California's new health insurance marketplace, is helping lead the national effort to reform health care.

If you have health insurance through work or a public program, keep it. But if not, Covered California can help:

- Depending on your income, we'll help you get low- or no-cost Medi-Cal or premium assistance.
- And no one can be denied for having a pre-existing condition, which means there's no reason to be without insurance anymore.

Welcome to a new state of health.
Welcome to Covered California.

What are my coverage options?

Monthly premium

Your premium depends on your age and ages of your family members, family size, annual income and where you live. Depending on your income, you may qualify for Medi-Cal or assistance to lower your premium and other out-of-pocket costs.

Four standard levels of coverage

Covered California offers high-quality health insurance plans with four levels of coverage: Bronze, Silver, Gold and Platinum. The benefits for a given level are the same, no matter which insurance company's plan you choose. This makes it easy to compare plans. You can look at cost and the network of hospitals and doctors to pick the plan that is right for you.

Essential health benefits

All health insurance plans cover doctor visits; hospital care; emergency care; care for pregnant women, infants and children; and prescription drugs.

Minimum coverage

Minimum coverage plans are available to people who are under age 30. Some people over 30 may qualify for a minimum coverage plan if they lack affordable coverage or are experiencing other hardship. Minimum coverage helps pay for health services in case of a serious and expensive medical emergency; it does not pay for most day-to-day medical expenses such as doctor visits or prescription medicines.

Standard coverage benefits by level

Key benefits	Bronze covers 60% of average annual cost	Silver covers 70% of average annual cost	Gold covers 80% of average annual cost	Platinum covers 90% of average annual cost
Deductible	\$5,000	\$2,000	no deductible	no deductible
Annual Preventive Care Visit	no cost	no cost	no cost	no cost
Primary Care Visit Copay	\$60 ^{*1st 3 visits}	\$45	\$30	\$20
Urgent Care Visit Copay	\$120 ^{*1st 3 visits}	\$90	\$60	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
Generic Medication Copay	\$19 or less	\$19 or less	\$19 or less	\$5 or less
Annual Out-of-Pocket Maximum for One	\$6,350	\$6,350	\$6,350	\$4,000
Annual Out-of-Pocket Maximum for Family**	\$12,700	\$12,700	\$12,700	\$8,000

Benefits in **blue** are subject to deductibles.

Chart does not include all medical copays and coinsurance rates. For complete information, visit www.CoveredCA.com.

*For Bronze plans, the deductible is waived for the first three primary care or urgent care visits. Additional visits are charged at full cost until deductible is met.

**The annual out-of-pocket maximum for an individual within a family cannot be more than half the annual out-of-pocket maximum for the entire family.

Learn about affordable coverage in your area | visit CoveredCA.com | [call \(800\) 300-1506](tel:8003001506)

