



What you need to know about Covered California, and how to apply for Medi-Cal in 2014.

INTRODUCTION TO COVERED CALIFORNIA

Covered California is a new, easy-to-use marketplace established under the federal Patient Protection and Affordable Care Act (ACA) where you may purchase affordable health care insurance and/or be eligible to receive financial assistance to make health care more affordable.

With Covered California you can get assistance in paying your insurance premiums utilizing federal funds or even qualify for no-cost insurance through Medi-Cal. Covered California health insurance plans are guaranteed to provide mental health and substance use disorder services, which will include your treatment with Aegis.

FINANCIAL ASSISTANCE PROGRAMS

1. **Medi-Cal** – Free health insurance for those whose annual incomes are \$15,856 or less for a single individual, and \$32,499 or less for a family of four. Please refer to the table below to see if you might qualify.
2. **Premium assistance** – Reduces the cost of monthly health insurance payments.
3. **Cost-sharing assistance** – Reduces the amount of health care expenses when paying for medical care (e.g., copayments, coinsurance and deductibles).

Number in Household	You may qualify for Medi-Cal if your income is between:	You may qualify for Insurance Assistance if your income is between:
1	\$0 - \$15,857	\$15,857 - \$45,960
2	\$0 - \$21,404	\$21,404 - \$62,040
3	\$0 - \$26,952	\$26,952 - \$78,120
4	\$0 - \$32,500	\$32,500 - \$94,200
5	\$0 - \$38,047	\$38,047 - \$110,280

HOW TO APPLY

PLEASE CONTACT YOUR CLINIC MANAGER OR FRONT OFFICE TO APPLY NOW!

There are two ways to apply for coverage:

1. Enrollment into County Low Income Health Programs (enrollees will automatically be converted to Medi-Cal on January 1, 2014.).
2. Directly through Covered California.

For more information please see Page 3.

HOW AEGIS CAN HELP

Self-pay patients that meet the new eligibility criteria for Medi-Cal coverage and successfully submit a completed application*, may be entitled to temporary **transitional financial assistance** from Aegis Institute, Inc. until their coverage under Medi-Cal is approved.

*(including proof of citizenship / permanent residency, income and county residency)

LOW INCOME HEALTH PROGRAMS (LIHP)

Low Income Health Programs (LIHP) were established at the county level in California to assist individuals who qualify under the new eligibility criteria for Medi-Cal in 2014.

LIHP is available to adults between 19 and 64 years of age who are not pregnant, are within their county's income requirements, meet county residency requirements, and meet the federal requirements for citizenship or permanent residency.

- **Medi-Cal Coverage Expansion** portion of LIHP is for individuals who have family incomes at or below 133% of the federal poverty level.
- **Health Care Coverage Initiative** portion of LIHP is for those individuals who are not insured and have family incomes above 133% through 200% of the federal poverty income level.

DETAILS ABOUT COVERED CALIFORNIA

PARTICIPATING MANAGED CARE ORGANIZATIONS

Anthem

Kaiser Permanente

Blue Shield

Health Net

L.A. Care Health
Plan

Molina Healthcare

Western
Advantage

STANDARD BENEFITS FOR INDIVIDUALS

There will be four basic levels of coverage: **Bronze, Silver, Gold and Platinum.**

As the coverage increases, so does the monthly premium payment, but the cost when a person receives medical care is usually lower. Californians can choose to pay a higher monthly cost so that when they need medical care, they pay less. Or they can choose to pay a lower monthly cost, which means that when they need medical care, they pay more. Each person has the choice and Covered California resources are available to help you decide.

All health insurance plans purchased through Covered California must cover certain services called essential health benefits. These include doctor visits, hospital stays, emergency care, maternity care, pediatric care, prescriptions, medical tests and mental health care. Health insurance plans also must cover preventative care services like mammograms and colonoscopies. Health insurance companies cannot charge copayments, coinsurance or deductibles for such services.

With just one application, you'll also find out what you qualify for: free or low cost programs, such as Medi-Cal, or affordable private insurance programs.

In some cases, individuals may qualify for an Enhanced Silver plan. This means, based on their income, when an individual chooses a Silver plan, they will have out-of-pocket savings through lower co-pays, co-insurance and deductibles.

Individuals in these categories will get the out-of-pocket savings benefit of a Gold or Platinum plan for a Silver plan price. With an Enhanced Silver plan, on average, the plan pays 93%, 87% or 73% of expenses in total for covered benefits, with enrollees responsible for the rest.

ESTIMATES OF YOUR MONTHLY OUT-OF-POCKET COSTS

Your Health Status	Very Healthy	Healthy	Chronic Condition	Complex Chronic Condition
PERCENT OF POPULATION	Combined 65% - 70%		20% - 25%	5% - 10%
STANDARD PLANS				
Platinum ⁹⁰	\$8	\$33	\$83	\$333
Gold ⁸⁰	\$17	\$50	\$117	\$529
Silver ⁷⁰	\$25	\$67	\$150	\$529
Bronze ⁶⁰	\$50	\$150	\$375	\$529
Min. Coverage Plan	\$50	\$150	\$375	\$529
ENHANCED SILVER PLANS				
Silver ⁹⁴	\$2	\$5	\$17	\$188
Silver ⁸⁷	\$8	\$25	\$58	\$188
Silver ⁷³	\$17	\$58	\$125	\$433
Silver ⁷⁰	\$25	\$67	\$150	\$529

TIMELINE

The open-enrollment period for 2014 runs from October 1, 2013, to March 31, 2014. *If you are eligible for Medi-Cal, the open enrollment period does not matter.*

The next open-enrollment period begins in October 2014 for coverage in 2015.

In the case of a life-changing event such as a birth of a child or loss of employment, you would be eligible to enroll within 60 days of that event.

PENALTIES IF YOU DO NOT HAVE INSURANCE

The Affordable Care Act requires adults to have public or private health insurance by January 2014 or face a financial penalty.

In 2014, the fine will be 1 percent of yearly income or \$95 per person, whichever is greater, and for adults with children, the fine is \$47.50 per child. By 2016, the fine will be 2.5 percent of income or \$695 per person, whichever is greater.

The fine will be assessed based on the number of months without coverage.

To make sure you are covered in 2014, you must get health insurance before March 31, 2014, or you must wait until the next open-enrollment period beginning in October 2014, for coverage in 2015.

HOW DO I APPLY?

LOW INCOME HEALTH PROGRAM (LIHP)

Most patients who are enrolled into a Low Income Health Program will be automatically enrolled into Medi-Cal on January 1, 2014.

We encourage all self-pay patients who qualify to apply to their local LIHP program. This will ensure that you receive Medi-Cal benefits immediately in the new year. It is essential that you enroll immediately to allow for adequate processing time.

Please contact your Clinic Manager or Front Office to apply now!

NOTE: Each county may handle enrollment differently. Your Clinic Manager, Aegis Social Workers, and Front Office Staff will help you with your application to enroll into your local LIHP.

In general, to enroll into LIHP you must do the following:

1. Complete the LIHP Application
2. Provide proof of all of the following:
 - **Citizenship or legal permanent residency** (for example: U.S. Birth Certificate; U.S. Passport; U.S. Certificate of Naturalization / Citizenship; Legal Permanent Resident Card / Green Card).
 - **Your or your family's income** (for example: Federal Tax Return, recent paystub, employer income statement, award letter from income source).
 - **County residency** (for example: Valid CA ID, recent utility bill, recent rent receipt, letter from person providing you housing).
3. Bring all materials to your Aegis clinic, so that we may verify that your application is complete and assist you with its submission.

NOTE: If you are missing documentation, please read the following:

- **U.S. Birth Certificates** – can be obtained through websites like www.vitalchek.com or through your birth county's registrar.
- **Social Security Cards** – must complete the application provided at <http://www.ssa.gov/ssnumber/>. Details of documents needed to apply are provided in the website. Once complete, you must submit your application to your local Social Security Office.

YOUR LOCAL LIHPs (by County)

- Alameda – HealthPAC (formerly CMSP)
- Amador – Path 2 Health
- Butte – Path 2 Health
- Calaveras – Path 2 Health
- Colusa – Path 2 Health
- El Dorado – Path 2 Health
- Fresno – use Covered California
- Glenn – Path 2 Health
- Inyo – Path 2 Health
- Kern – Omni Family Health
- Kings – Path 2 Health
- Los Angeles – Healthy Way LA
- Madera – Path 2 Health
- Marin – Path 2 Health
- Merced – Human Services Agency
- Nevada – Path 2 Health
- Orange – Medical Services Initiative
- Placer – Medical Care Services Program
- Riverside – Riverside County HealthCare
- Sacramento – Sacramento Primary Care Clinic
- San Benito – Path 2 Health
- San Bernardino – Arrow Care
- San Joaquin – San Joaquin General Hospital
- San Luis Obispo – use Covered California
- Santa Barbara – use Covered California
- Shasta – Path 2 Health
- Stanislaus – Health Services Agency
- Sutter – Path 2 Health
- Tehama – Path 2 Health
- Tulare – Contact your Clinic Manager
- Tuolumne – Path 2 Health
- Ventura – Access, Coverage and Enrollment (ACE)
- Yolo – Path 2 Health
- Yuba – Path 2 Health

PLEASE ASK AN AEGIS STAFF MEMBER FOR ASSISTANCE

COVERED CALIFORNIA OR MEDI-CAL

Between October 1, 2013 and March 31, 2014, you can apply for a Covered California health insurance plan online at www.CoveredCA.com or by calling (800) 300-1506. In-person assistance is also available. To apply, you should have the following information available:

- Number of people being enrolled (whole or partial family), including the birth date of each person
- Social Security numbers for each family member
- Home ZIP code, and proof of your County address
- Proof of your / family's income (for example: Federal Tax Return, employer income statement), including dependent tax information and head-of-household status (if any)
- Proof of citizenship or legal immigration information (for example: U.S. Birth Certificate; U.S. Passport; U.S. Certificate of Naturalization / Citizenship; Legal Permanent Resident Card / Green Card)

SUMMARY STATEMENT

Aegis believes that this is a very important opportunity that will allow qualified self-pay patients to receive assistance with their healthcare insurance. We recommend that you take the necessary steps to enroll immediately.

In summary, please be advised that:

- Covered California insurance plans are guaranteed to provide substance use disorder treatment, which includes treatment with Aegis.
- The Affordable Care Act requires adults to have public or private health insurance by January 2014, or face financial penalties.
- Our self-pay patients may be eligible to receive Medi-Cal insurance (including DMC benefits) at no cost, based only on income criteria.
- Patients that are already enrolled (or will be enrolled before the end of the year) into certain programs such as: Low Income Health Programs (LIHP), Cal Works, General Relief (GR), County Medical Services Programs (CMSP), MIA, WIC, etc. will be automatically enrolled into Medi-Cal effective January 1, 2014. This passive enrollment does not require any additional actions for the patient.
- The fastest way to enroll today into Medi-Cal is through LIHP, and most counties have such programs in place. Unfortunately, the LIHP is only available for a few more weeks.
- Patients that want to enroll into LIHP (before the end of the year) or Medi-Cal (after January 1, 2014) are required to provide proof of citizenship / permanent residency, income and county residency. This may include: U.S. birth certificates, social security card (for some counties), driver license, income tax returns, recent paystubs (if any), etc.
- Self-pay patients that meet the new eligibility criteria for Medi-Cal coverage and successfully submit a completed application, may be entitled to temporary transitional financial assistance from Aegis Institute, Inc. until their coverage under Medi-Cal is approved.

Please don't hesitate to reach out to your Clinic Manager if you have any questions.