

Affordable Care Act Implementation Updates

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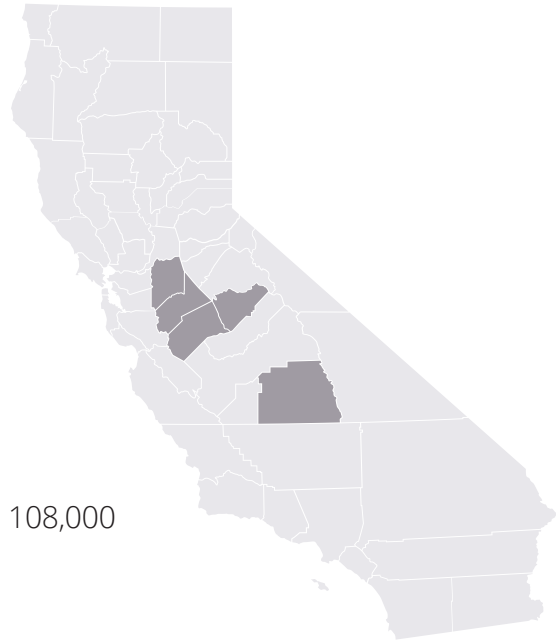


Covered California

- Qualified Health Plans announced May 23, 2013
- And the answer is:
 - ?
 - ?
 - ?

Rating Region 10

San Joaquin, Stanislaus,
Merced, Mariposa, Tulare



Number of subsidy eligible individuals: 108,000

The table below is an example of the rates a 40 year old single individual might pay in Region 10 for a Silver Plan. That amount is shown in each box at the top and in black. The federal subsidies are shown in green. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

FPL = Federal Poverty Level

Plan	150 FPL	200 FPL	250 FPL	400 FPL
Anthem PPO	\$31 \$264	\$94 \$201	\$166 \$129	\$295 \$0
Blue Shield PPO	\$57 \$264	\$121 \$201	\$193 \$129	\$322 \$0
Kaiser Permanente HMO	\$64 \$264	\$127 \$201	\$199 \$129	\$328 \$0
Health Net PPO	\$133 \$264	\$196 \$201	\$268 \$129	\$397 \$0

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization

For further explanation, see the glossary on pg. 80

Rating Region 10

San Joaquin, Stanislaus,
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If you are one of the 2.6 million uninsured Californians who does not qualify for a subsidy, you can still purchase high quality affordable health insurance through Covered California. The table below is an example of the rates in Region 10. Starting this fall, individuals and families will be able to determine the exact amount they would pay based on family size, age and income.

25 YEAR OLD		
Plan	Catastrophic	Bronze
Anthem PPO	\$150	\$175
Blue Shield PPO	\$201	\$211
Kaiser Permanente HMO	\$192	\$194
Health Net PPO	\$164	\$274

40 YEAR OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO	\$223	\$295	\$358	\$416
Blue Shield PPO	\$269	\$322	\$383	\$439
Kaiser Permanente HMO	\$247	\$328	\$403	\$434
Health Net PPO	\$348	\$397	\$451	\$508

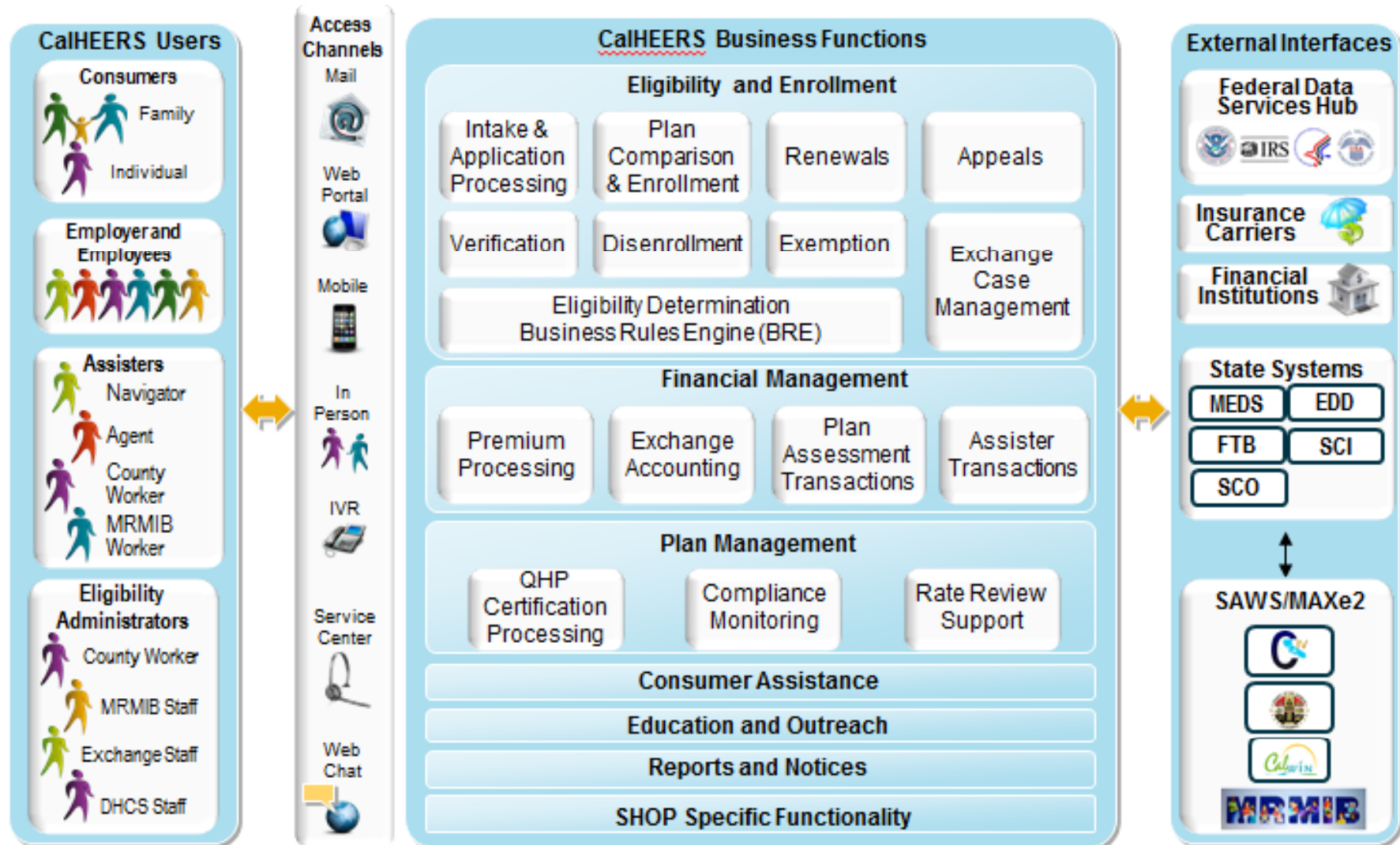
Covered California

- Outreach and education grants announced
- Grantees doing work in Merced County
 - California NAACP
 - California School Health Centers Association
 - Central Valley Health Network
 - Planned Parenthood Mar Monte
 - United Ways of California
 - Regents of UC -- UC Berkeley School of Public Health -- Health Initiative of Americas
 - UC Davis Center for Reducing Health Disparities

HRSA Outreach Enrollment Grants

- Federal grants to federally qualified health centers
 - Golden Valley Health Center - \$445,874
 - Livingston Medical Group - \$109,538

Covered California - CalHEERS



Medi-Cal Expansion and County Re-alignment

- May Revise Budget proposal
 - Statewide approach
 - Same benefits as current Medi-Cal
 - No assets test, except possibly for long term care
 - Gradual take-back of State Realignment funds provided to counties based on actual spending on indigent care

Covered California

- Draft application forms

Application for Health Coverage & Help Paying Costs (Short Form)

THINGS TO KNOW



Use this application to see what coverage you qualify for

- Affordable private health insurance plans that offer comprehensive coverage to help you stay well
- A new tax credit that can immediately help pay your premiums for health coverage
- Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP)



Who can use this application?

Single adults who:

- Aren't offered health coverage from their employer
- Don't have any dependents and can't be claimed as a dependent on someone else's tax return

NOTE: If any of the following apply, you need to fill out a different form to make sure you get the most benefits possible:

- You're married or have dependent children.
- You were in the foster care system, and you're under age 26.
- You have items that can be deducted from your income. If your only deduction is student loan interest, you **can** use this form.
- You're American Indian or Alaska Native.



Apply faster online

Apply faster online at [HealthCare.gov](https://www.healthcare.gov).



What you may need to apply

- Your Social Security number (or document number if you're a legal immigrant)
- Employer and income information (for example, from paystubs, W-2 forms, or wage and tax statements)



Why do we ask for this information?

We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. **We'll keep all the information you provide private, as required by law.**



What happens next?

Send your complete, signed application to the address on page 3. **If you don't have all the information we ask for, sign and submit your application anyway.** We'll follow up with you within 1-2 weeks. Filling out this application doesn't mean you have to buy health coverage.



Get help with this application

- **Online:** [HealthCare.gov](https://www.healthcare.gov).
- **Phone:** Call our Help Center at **1-800-XXX-XXXX**.
- **In person:** There may be counselors in your area who can help. Visit [HealthCare.gov](https://www.healthcare.gov), or call **1-800-XXX-XXXX** for more information.
- **En Español:** Llame a nuestro centro de ayuda gratis al **1-800-XXX-XXXX**.



NEED HELP WITH YOUR APPLICATION? Visit [HealthCare.gov](https://www.healthcare.gov) or call us at **1-800-XXX-XXXX**. Para obtener una copia de este formulario en Español, llame **1-800-XXX-XXXX**. If you need help in a language other than English, call **1-800-XXX-XXXX** and tell the customer service representative the language you need. We'll get you help at no cost to you. TTY users should call **1-800-XXX-XXXX**.

STEP 1

Tell us about yourself.

1. First name, Middle name, Last name, & Suffix _____

2. Home address (Leave blank if you don't have one.) _____

3. Apartment or suite number _____

4. City _____

5. State _____

6. Zip code _____

7. County _____

8. Mailing address (if different from home address) _____

9. Apartment or suite number _____

10. City _____

11. State _____

12. ZIP code _____

13. County _____

14. Phone number

() - _____

15. Other phone number

() - _____

16. Do you want to get information about this application by email? Yes No

Email address: _____

17. Preferred spoken or written language (if not English) _____

18. Date of birth (mm/dd/yyyy) _____

19. Sex

Male Female

20. Social Security number (SSN) _ _ _ - _ _ - _ _ _

We need this if you want health coverage and have an SSN. We use SSNs to check income and other information to see if you're eligible for help with health coverage costs. If you need help getting an SSN, call 1-800-772-1213 or visit [socialsecurity.gov](https://www.socialsecurity.gov). TTY users should call 1-800-325-0778.

21. Are you a U.S. citizen or U.S. national? Yes No

22. **If you aren't a U.S. citizen or U.S. national**, do you have eligible immigration status?

Yes. Fill in your document type and ID number below.

a. Immigration document type _____

b. Document ID number _____

c. Have you lived in the U.S. since 1996? Yes No

d. Are you a veteran or an active-duty member of the U.S. military? Yes No

23. Are you pregnant? Yes No

If yes, how many babies are expected during this pregnancy? _____

24. Do you have a physical, mental, or emotional health condition that causes limitations in activities (like bathing, dressing, daily chores, etc.) or live in a medical facility or nursing home? Yes No

25. **If Hispanic/Latino, ethnicity (OPTIONAL—check all that apply.)**

Mexican Mexican American Chicano/a Puerto Rican Cuban Other _____

26. **Race (OPTIONAL—check all that apply.)**

White

American Indian or

Filipino

Vietnamese

Guamanian or Chamorro

Black or African
American

Alaska Native

Japanese

Other Asian

Samoan

Asian Indian

Korean

Native Hawaiian

Other Pacific Islander

Chinese

Other _____



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STEP 2 Current job & income information

Employed - If you're currently employed, tell us about your income. Start with question 1.

Not Employed - Skip to question 11.

Self Employed - Skip to question 10.

CURRENT JOB 1:

1. Employer name and address	2. Employer phone number () -	3. Average hours worked each week
4. Wages/tips (before taxes) <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks <input type="checkbox"/> Twice a month <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly		
\$ _____		

CURRENT JOB 2: (If you have more jobs and need more space, attach another sheet of paper.)

5. Employer name and address	6. Employer phone number () -	7. Average hours worked each week
8. Wages/tips (before taxes) <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks <input type="checkbox"/> Twice a month <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly		
\$ _____		

9. **In the past year, did you:** Change jobs Stop working Start working fewer hours None of these

10. If self-employed, answer the following questions:

a. Type of work

b. How much net income (profits once business expenses are paid) will you get from this self-employment this month?

\$ _____

11. **OTHER INCOME THIS MONTH:** Check all that apply, and give the amount and how often you get it.

NOTE: You don't need to tell us about child support, veteran's payment, or Supplemental Security Income (SSI).

<input type="checkbox"/> None	<input type="checkbox"/> Retirement accounts \$ _____ How often? _____
<input type="checkbox"/> Unemployment \$ _____ How often? _____	<input type="checkbox"/> Alimony received \$ _____ How often? _____
<input type="checkbox"/> Pensions \$ _____ How often? _____	<input type="checkbox"/> Net farming/fishing \$ _____ How often? _____
<input type="checkbox"/> Social Security \$ _____ How often? _____	<input type="checkbox"/> Other income \$ _____ How often? _____
	Type: _____

12. Do you pay student loan interest (not the amount of the loan) that can be deducted on a federal income tax return?

YES. If yes, how much \$ _____ **How often?** _____ **NO.**

13. **YEARLY INCOME:** Complete only if your income changes from month to month. If you don't expect changes to your monthly income, skip to step 3.

Your total income this year \$ _____	Your total income next year (if you think it will be different) \$ _____
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STEP 3 Your health coverage

1. **Are you enrolled in health coverage now from any of the following?**

YES. If yes, check which coverage you have.

NO.

Medicaid

CHIP

Medicare

TRICARE (don't check if you have Direct Care or Line of Duty)

Peace Corps

VA health care programs

Other

Name of health insurance

Policy number



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STEP 4 Read & sign this application.

- I'm signing this application under penalty of perjury, which means I've provided true answers to all the questions on this form to the best of my knowledge. I know that I may be subject to penalties under federal law if I intentionally provide false or untrue information.
- I know that I must tell the Health Insurance Marketplace if anything changes (and is different than) what I wrote on this application. I can visit HealthCare.gov or call **1-800-XXX-XXXX** to report any changes. I understand that a change in my information could affect my eligibility.
- I know that under federal law, discrimination isn't permitted on the basis of race, color, national origin, sex, age, sexual orientation, gender identity, or disability. I can file a complaint of discrimination by visiting www.hhs.gov/ocr/office/file.
- I confirm that I'm not incarcerated (detained or jailed).
- I confirm that next year I expect to file a federal income tax return, won't claim dependents on that return, and can't be claimed as a dependent on anyone else's federal income tax return.
- I confirm that I'm not offered health coverage from an employer.

We need this information to check your eligibility for help paying for health coverage if you choose to apply. We'll check your answers using information in our electronic databases and databases from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security, and/or a consumer reporting agency. If the information doesn't match, we may ask you to send us proof.

Renewal of coverage in future years

To make it easier to determine my eligibility for help paying for health coverage in future years, I agree to allow the Marketplace to use income data, including information from tax returns. The Marketplace will send me a notice, let me make any changes, and I can opt out at any time.

Yes, renew my eligibility automatically for the next

5 years (the maximum number of years allowed), or for a shorter number of years:

4 years 3 years 2 years 1 year Don't use information from tax returns to renew my coverage.

If I'm eligible for Medicaid

If I enroll in Medicaid, I'm giving the Medicaid agency my rights to pursue and get any money from other health insurance, legal settlements, or other third parties.

My right to appeal

If I think the Marketplace or Medicaid/Children's Health Insurance Program (CHIP) has made a mistake, I can appeal its decision. To appeal means to tell someone at the Marketplace or Medicaid/CHIP that I think the action is wrong, and ask for a fair review of the action. I know that I can find out how to appeal by contacting the Marketplace at **1-800-XXX-XXXX**. I know that I can be represented in the process by someone other than myself. My eligibility and other important information will be explained to me.

Sign this application. The person who filled out Step 1 should sign this application. If you're an authorized representative, you may sign here as long as you have provided the information required in Appendix C.

Signature	Date (mm/dd/yyyy)
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STEP 5 Mail completed application.

Mail your signed application to:

Health Insurance Marketplace
1005 XYZ Drive
Washington, DC 20005



What happens next?

We'll follow up with you within 1–2 weeks. You'll get instructions on how to take the next steps to get your health coverage. If you don't hear from us within 2 weeks, visit HealthCare.gov or call **1-800-XXX-XXXX**.

If you want to register to vote, you can complete a voter registration form at XXXXX.gov.

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-XXXX. The time required to complete this information collection is estimated to average [Insert Time (hours or minutes)] per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

APPENDIX C

Assistance with Completing this Application

You can choose an authorized representative.

You can give a trusted person permission to talk about this application with us, see your information, and act for you on matters related to this application, including getting information about your application and signing your application on your behalf. This person is called an “authorized representative.” If you ever need to change your authorized representative, contact the Marketplace. If you’re a legally appointed representative for someone on this application, submit proof with the application.

1. Name of authorized representative (First name, Middle name, Last name)		
2. Address		3. Apartment or suite number
4. City	5. State	6. ZIP code
7. Phone number () -		
8. Organization name		9. ID number (if applicable)
By signing, you allow this person to sign your application, get official information about this application, and act for you on all future matters with this agency.		
10. Your signature		11. Date (mm/dd/yyyy)

For certified application counselors, navigators, agents, and brokers only.

Complete this section if you’re a certified application counselor, navigator, agent, or broker filling out this application for somebody else.

1. Application start date (mm/dd/yyyy)	
2. First name, Middle name, Last name, & Suffix	
3. Organization name	4. ID number (if applicable)



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