

# Health Care Reform and YOU!

## Frequently Asked Questions

### What is Health Care Reform?

Health Care Reform – also called “Affordable Care Act”, “ACA”, or “Obamacare” is designed to make it easier for people to get health insurance and access health care. Enrollment in insurance programs begins in October 2013. The full law starts on January 1, 2014.

### What is the difference between Health Care Reform and the Low Income Health Program?

The Low Income Health Program (LIHP) was started as an early “roll out” of the ACA. Since 2010, eligible Orange County residents could be screened and enrolled in Medical Services Initiative (MSI), which is the LIHP for Orange County. **PLEASE NOTE: The LIHP will no longer exist as of December 31, 2013.** If you are a current MSI enrollee, and your income is at or below 138% of the Federal Poverty Level (FPL), you will be automatically enrolled into Medi-Cal. If your income is above 138% see below.

### What kind of insurance or health access program will I be eligible for after January 1, 2014?

The following programs are available to legal California residents. If you are not a legal California resident, you are not eligible for the programs below and your current health coverage is not expected to change.

If you . . .	<ul style="list-style-type: none"> <li>Earn less than 138 % of FPL (About \$15,000/year for one person)</li> </ul> 	<ul style="list-style-type: none"> <li>Earn between 139% and 400% of FPL (About \$15,001 to \$44,680/year for one person)</li> </ul> 	<ul style="list-style-type: none"> <li>Earn more than 400% of FPL (Above \$44,681/year for one person)</li> </ul> 
You may be eligible for. . .	<ul style="list-style-type: none"> <li>Medicaid known as Medi-Cal in California.</li> </ul> <p>Note: Legal immigrants who have been in the US less than 5 years, below 138% FPL will not qualify for Medi-Cal but may be eligible for full subsidy funding through <b>Covered California</b>. Legal immigrants who have been here for more than 5 years will qualify for Medi-Cal.</p>	<ul style="list-style-type: none"> <li>You will be required to purchase health insurance.</li> <li>You may be able to buy a Qualified Health Plan through <b>Covered California</b>, the new state insurance program.</li> </ul>	<ul style="list-style-type: none"> <li>You will be required to purchase health insurance.</li> <li>You may be able to buy a Qualified Health Plan through <b>Covered California</b> but will not qualify for help from the government.</li> </ul>
Enrollment...	<p>Begins October 1, 2013. Coverage will not begin until January 1, 2014.</p>	<p>Begins October 1, 2013 and ends March 31, 2014. After this time, you will need to re-enroll each year between October 1 and December 31.</p>	<p>Begins October 1, 2013 and ends March 31, 2014. After this time, you will need to re-enroll each year between October 1 and December 31.</p>

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If I already have insurance, do I have to apply for Medi-Cal or Covered California?

- No. If you already have health insurance (i.e., Medi-Cal (CalOptima), Medicare, Medi-Medi, Private Insurance, VA benefits) you do not have to enroll in a new insurance.

How do I know if I need to enroll in a health insurance plan?

- If you are a legal California resident and currently do not have insurance you need to enroll in the plan available to you based on your annual income (see page 1 for insurance options).

How do I enroll for one of the insurance plans or health access programs?

Whether or not you currently have insurance, you might get information in the mail about your insurance options. Keep an eye out for this information and make sure to review it!

Will I be able to still see my same medical provider?

This depends on the insurance you have:

- If you are eligible for Medi-Cal and enroll in it, it is likely that you will be able to continue to see your current doctor. There may be more than one plan to choose from with Medi-Cal. It is important to check with your doctor to find out what plans he or she accepts and which plan may best meet your health care needs.
- If you are not eligible for Medi-Cal and enroll in a health plan (i.e., Covered California or any private insurance), you may need to change doctors. You can also discuss with your medical provider what health plans they accept and which plan would likely provide the right mix of coverage benefits to meet your health care needs.

Where can I get help if I have questions?

Information can be found at:

- Covered California: [www.coveredca.com](http://www.coveredca.com)
- Medi-Cal: <http://www.dhcs.ca.gov/Pages/default.aspx>