

Frequently Asked Questions

Q. What will Covered California do? Covered California to purchase insurance?

A. Covered California will make it simple and affordable for you to purchase high-quality health insurance and access financial assistance to pay for coverage. You can shop online, over the phone or in person to find the right health care insurance option for you. Through Covered California, both individuals and small businesses can compare different health insurance plans. Individuals can learn if they qualify for federal financial assistance that can lower the cost of health insurance. Individuals also will be able to find out if they are eligible for health programs like Medi-Cal. In addition, employers with fewer than 25 full-time workers will be able to find out if they qualify for a small business tax credit that can help cover the cost of providing employee health care. To learn more about the organization that runs Covered California, visit www.hbex.ca.gov.

Q. Who can use Covered California to purchase insurance?

A. Legal residents of California of California without access to affordable health insurance through their employer or another government program will be eligible to purchase health coverage through Covered California. Small employers with 50 or fewer full-time employees also will be able to purchase insurance through Covered California.

Q. When can I purchase coverage through Covered California?

A. Enrollment in health plans through Covered California will begin on October 1, 2013. If you do not enroll during this period, you will not be assured a health plan will cover you – either through Covered California or in the private market. If you have a life-changing event such as the loss of a job, death of a spouse or birth of a child, you are eligible for special enrollment within 60 days of the event. The next open-enrollment period begins in October 2014 for coverage in 2015.

Q. What kind of health insurance will be offered through Covered California?

A. Covered California will offer Qualified Health that are the same high-quality health plans available on the private market today. These Qualified Health Plans are guaranteed to provide essential levels of coverage and consumer protections required by the Affordable Care. These plans will be offered in categories based on the percentage of covered expenses paid by the health plan.

Health insurance companies must offer the same products at an identified price whether they are offered through Covered California or in the open market. In addition to these traditional health plans, Covered California will offer what is called "catastrophic coverage," which helps protect a person from financial disaster in the event of a serious and expensive medical emergency. Catastrophic coverage is not designed for day-to-day medical expense such as doctor visits, prescription medicines or even emergency room visits. It is designed to cover excessive medical bills that occur above the limit that you would be able to manage financially. Covered California will provide catastrophic coverage those up to age 30, or those individuals who can provide a certification that they are without affordable coverage or are experiencing hardship. For a full list of health insurance companies visit www.coveredCA.com.

Q. I am retiring in December. Will I be able to switch over to the new health care program at that time?

A. The best way to determine the cost effectiveness of keeping the county insurance versus purchasing insurance through Covered CA is to go to www.CoveredCA.com. Use the cost estimate calculator to determine if you are eligible for any cost sharing or tax credits. Also you can see what types of plans are available.

Q. Will HCR affect my options for choosing my own health care? Will county employees have the option to choose RCHC?

A. Employees are not able to “opt out” of their employer health insurance to receive subsidized insurance through the Health Benefit Exchange (Covered CA) except under very limited circumstances that have to do with the cost of the employer based insurance and whether it meets the minimal essential coverage. Employees can purchase unsubsidized health insurance. Riverside County Healthcare (RCHC) will end in December 2013 and the RCHC population will transition to Medi-Cal in 2014. The expanded Medi-Cal programs (which will include the population currently on RCHC) have income limitations. Eligibility to these programs is based on an applicant's gross income. For information on how employer health coverage affects other insurance affordability programs such as Advanced Premium Tax Credits or Cost Sharing Reductions, visit www.coveredCA.com.

Q. My daughter is 23, unemployed and a full time student. Would she qualify for health care?

A. Currently she can apply for Riverside County HealthCare (RCHC) until that program ends in December 2013. The RCHC population will transition to Medi-Cal in January 2014. Additionally, the expanded Medi-Cal programs, effective January 1, 2014, allow adults age 19 to 64 to be eligible for Medi-Cal coverage if their income is up to 138% of the Federal Poverty Level (FPL). Applicants who exceed this income requirement can purchase subsidized or unsubsidized insurance through [Covered CA](http://CoveredCA.com).

Q. Does someone in need of insurance submit a Medi-Cal Application with their local DPSS Office, or is there a separate application for this? Can anyone in need of insurance over the age of 21, but under 65 apply for this coverage?

A. HCR has adopted a "No Wrong Door" policy, which means a customer has different avenues to apply for benefits. A customer can apply in person, over the phone, or by mail at their local DPSS office, through [C4Yourself](http://C4Yourself.com), or by calling Covered CA's call center or submitting an on-line application at www.CoveredCA.com. Adults age 19 to 64 with income up to 138% of the Federal Poverty Level (FPL) are potentially eligible for the expanded Medi-Cal programs effective January 1, 2014. If their income exceeds this requirement, they have the option of purchasing subsidized or unsubsidized insurance through [Covered CA](http://CoveredCA.com).