



What's Important to Know

Facts

- Most U.S. citizens and legal residents will be required to have health insurance.
- Individuals may qualify for financial assistance to help buy private insurance. If they do, the federal government will pay part of the monthly cost of their insurance.
- Individuals will buy insurance through an insurance marketplace, called Covered California.
- Covered California will open for enrollment October 1, 2013.
- In 2014, Medi-Cal will be expanded to cover more people, including childless adults.

What is the difference between Health Care Reform, ObamaCare and the Affordable Care Act?



They are one in the same.
On March 23, 2010, President Obama signed into law, The Patient Protection and Affordable Care Act (ACA), also known as Health Care Reform or ObamaCare, with a primary

objective to increase the number of Americans with health insurance and cut the overall costs of health care. The new law expands the Medi-Cal program and provides financial assistance to help individuals, families, and small businesses pay for health insurance. To assist those without insurance to get coverage, ACA required California to set up an insurance exchange focused on providing a centralized place to compare and buy health insurance. The exchange is known as Covered California and is designed to work with counties to provide comprehensive access to all available health coverage options.

Must everyone have health insurance?

Yes. The ACA stipulates that health insurance will be required starting January 1, 2014. That means everyone must get or have health insurance. This law was passed to help more people obtain affordable health care.

Are there any exceptions to this law?

- Yes.** Some individuals will not be fined if they do not get insurance. Individuals may not have to pay a fine if:
- They cannot find insurance that costs less than 8% of their income.
 - They are Native American, a religious objector, in prison, or their income is low but they do not qualify for any government program.



There is No Wrong Door to Health Coverage
There are many ways to apply for benefits:

-  **Online at:** www.coveredca.com
-  **By telephone:** 1-800-300-1506
-  **In person at any Social Services Agency office listed below:**
2000 San Pablo Ave., Oakland, CA 94612
8477 Enterprise Way, Oakland, CA 94621
6955 Foothill Blvd., Oakland, CA 94605
24100 Amador St., Hayward, CA 94544
-  **By mail at:** 8477 Enterprise Way, Oakland, CA 94544

For more information on **Health Care Reform throughout California** go to: www.coveredca.com

