

COVERAGE OPTIONS

If you do not have a source of health care coverage or have recently lost your employer-sponsored health care coverage, here are some options you can explore. Contact the specific programs for more information.

COVERED CALIFORNIA:

If you have recently lost your employer-sponsored coverage (or experienced another "qualifying life event" such as having a child), you can enroll in a health plan through Covered California even outside of the normal open enrollment period. Consumers who lose their employer-sponsored coverage have 60 days before and 60 days after the date of their coverage loss to come to Covered California and select a new health insurance plan. Once you've signed up with Covered California, your coverage can begin on the first day of the following month.

Low- or moderate-income Californians may be able to get help buying coverage from Covered California with financial help that lowers premium costs. The State of California recently enacted a new law that requires most Californians to have health insurance or face a penalty when they file their taxes next year. To help with the cost of coverage, qualified consumers can get new state financial help to pay their premiums through Covered California. If you didn't know about the new financial help available, or the new state penalty, you can sign up for coverage through Covered California until April 30, 2020. If you sign up for coverage by March 31st, your new coverage will begin on April 1st. If you sign up by April 30th, your new coverage will begin on May 1st.

Visit <http://www.coveredca.com> or call **1-855-295-2023**

MEDI-CAL:

Medi-Cal offers free or low-cost health coverage for low-income California residents. Most people with Medi-Cal pay no premium or co-payments. You can apply for Medi-Cal at any time. If you are determined to be eligible for Medi-Cal, your coverage begins immediately, effective back to the first day of the month in which the application was submitted.

In addition to applying online or through your county social services department, individuals also can apply through a qualified hospital provider, using the Hospital Presumptive Eligibility Program. Applications can be filled out in a hospital and, if found eligible, coverage begins immediately, without having to wait for a full Medi-Cal application to process. In order to maintain coverage for more than two months, you must complete and submit a Medi-Cal application. You can only be determined eligible for Hospital Presumptive Eligibility once per year, so it is important to submit your Medi-Cal application before your HPE coverage expires.

A list of hospitals where you can sign up can be found on the DHCS website:
<https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/HospitalPE.aspx>

Visit <https://www.dhcs.ca.gov/> or call **Covered California** at **1-800-300-1506**

- **Federal COBRA and Cal-COBRA:** There are federal and state laws that let people continue their employer-sponsored health care coverage when a job ends or hours are reduced. The individual is required to pay the premiums themselves. People have 60 days to sign up for COBRA coverage once their previous coverage has ended.

Visit

[http://www.dmhc.ca.gov/HealthCareinCalifornia/TypesofPlans/KeepYourHealthCoverage\(COBRA\).aspx](http://www.dmhc.ca.gov/HealthCareinCalifornia/TypesofPlans/KeepYourHealthCoverage(COBRA).aspx) or call **the Department of Managed Health Care** at **1-888-466-2219**

- **MEDICARE:** Medicare is the federal program that provides health care coverage for people who are 65 or older or under 65 with a disability, including End Stage Renal Disease (ESRD).

Visit <https://www.medicare.gov/> or call **1-800-MEDICARE (1-800-633-4227)**

How to get help with your health coverage options

The California Department of Managed Health Care (DMHC) provides assistance to all California health care consumers through the DMHC Help Center. The Help Center helps consumers better understand their health care rights, explains health care benefits and resolves health plan issues. Assistance is available in all languages and all services are free. Contact the DMHC Help Center by calling **1-888-466-2219** or visit www.HealthHelp.ca.gov.

The California Department of Insurance (CDI) regulates health insurance policies in California. CDI's Consumer Complaint Center helps consumers resolve complaints against their health insurers. Contact the CDI Consumer Complaint Center by calling **1-800-927-4357** or visiting <http://www.insurance.ca.gov/>

The Health Consumer Alliance (HCA) offers free assistance by phone or in person to help people who are struggling to get or maintain health coverage and resolve problems with their health plans. If you are concerned about your immigration status, the HCA provides free, confidential consultation and information. Contact the HCA at **1-888-804-3536** or visit <https://healthconsumer.org/>