

Health Care Reform and YOU!

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?

In Orange County, the Medical Services Initiative (MSI) Program is the Low Income Health Program for Orange County. **PLEASE NOTE: The MSI Program will no longer exist as of December 31, 2013.** If you are a current MSI enrollee, and your income is at or below 133% of the Federal Poverty Level (FPL), you will be automatically enrolled into Medi-Cal. If your income is above 133% 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	Earn less than 133 % of FPL (About \$15,282/year for one person and 31,322 for a family of four)	Earn between 133% and 400% of FPL (Between \$15,283 to \$45,960/year for one person and between \$31,323 and \$94,200 for a family of four)	Earn more than 400% of FPL (Above \$45,960/year for one person or above \$94,200 for a family of four)
You may be eligible for	 Medicaid known as Medi-Cal in California. Note: Legal immigrants who have been in the US less than 5 years, below 133% FPL, will be eligible for subsidy funding for insurance coverage through Covered California. 	 You may be able to buy a Qualified Health Plan through Covered California, the new state insurance program. You may also be able to get help from the U.S. Government to pay for your insurance. 	 You may be able to buy a Qualified Health Plan through Covered California, the new state insurance marketplace.
Enrollment	October 1, 2013. Coverage will not begin until January 1, 2014.	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.	October 1, 2013 and ends March 31, 2014. After this time, you will need to reenroll each year between October 1 and December 31.

Medical Services Initiative

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

If you are an MSI enrollee, you will be getting information in the mail about your insurance options. Keep an eye out for this information and make sure to review it! Ask your medical care provider if you have any questions.

If you are not enrolled in MSI, you may get general information in the mail. Keep an eye out for this information and make sure to review it! Ask your medical care provider if you have any questions.

If you are not enrolled in MSI, have an income at or below 200% FPL, have a current medical need that cannot wait until January 1, 2014 and do not have health coverage, go to http://ochealthinfo.com/about/medical/msi/resources to find out how to enroll in MSI for coverage before January 1, 2014. **The MSI Program will no longer exist as of December 31, 2013** so you will still need to enroll in Covered California to continue your health coverage starting January 1, 2014.

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, 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 through Covered California, you may need to change doctors. There will be Navigators in the community who can help you review the plans and determine which one may be right for you. 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.
- If you are not eligible for Medi-Cal or Covered California, then you will likely be able to continue to receive care with your current provider.

Where can I get help if I have questions?

Additional information can be found at:

- Covered California: www.coveredca.com
- Medi-Cal: http://www.dhcs.ca.gov/Pages/default.aspx



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2013 Federal Poverty Level (FPL) Guidelines By Family Size

MONTHLY						
SIZE OF FAMILY	100%	133%	200%	400%		
1	957.50	1,273.48	1,915.00	3,830.00		
2	1,292.50	1,719.03	2,585.00	5,170.00		
3	1,627.50	2,164.58	3,255.00	6,510.00		
4	1,962.50	2,610.13	3,925.00	7,850.00		
5	2,297.50	3,055.68	4,595.00	9,190.00		
6	2,632.50	3,501.23	5,265.00	10,530.00		
7	2,967.50	3,946.78	5,935.00	11,870.00		
8	3,302.50	4,392.33	6,605.00	13,210.00		
Over 8, add per child	335.00	445.55	670.00	1,340.00		
ANNUAL						
SIZE OF FAMILY	100%	133%	200%	400%		
1	11,490.00	15,281.76	22,980.00	45,960.00		
2	15,510.00	20,628.36	31,020.00	62,040.00		
3	19,530.00	25,974.96	39,060.00	78,120.00		
4	23,550.00	31,321.56	47,100.00	94,200.00		
5	27,570.00	36,668.16	55,140.00	110,280.00		
6	31,590.00	42,014.76	63,180.00	126,360.00		
7	35,610.00	47,361.36	71,220.00	142,440.00		
8	39,630.00	52,707.96	79,260.00	158,520.00		
Over 8, add per child	4,020.00	5,346.60	8,040.00	16,080.00		