

# Application for Health Insurance



Your destination for affordable health insurance, including Medi-Cal



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Covered California is the place where individuals and families can get affordable health insurance. With just one application, you'll find out if you qualify for free or low-cost health insurance, including Medi-Cal.

**The state of California created Covered California™ to help you and your family get health insurance.**

Having health insurance can give you peace of mind and help make it possible for you to stay healthy. With insurance, you'll know you and your family can get health care when you need it.

**Use this application to see what insurance choices you qualify for:**

- Free or low-cost insurance from Medi-Cal
  - Low-cost insurance for pregnant women through Access for Infants and Mothers (AIM)
  - Affordable private health insurance plans
  - Help paying for your health insurance
- ➔ You may qualify for a free or low-cost program even if you earn as much as \$92,000 a year for a family of 4.
- ➔ You can use this application to apply for anyone in your family, even if they already have insurance now.

**Apply faster through Covered California at CoveredCA.com**

Or call: 1-800-300-1506 (TTY: 1-888-889-4500)  
You can call Monday to Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m.

## You can get this application in other languages

Español	1-800-300-0213
繁體字	1-800-300-1533
Tiếng Việt	1-800-652-9528
한국어	1-800-738-9116
Tagalog	1-800-983-8816
Русский	1-800-778-7695
Հայերեն	1-800-996-1009
فارسی	1-800-921-8879
ភាសាខ្មែរ	1-800-906-8528
Hmoob	1-800-771-2156
العربية	1-800-826-6317

Call 1-800-300-1506 to get this application in other formats such as large print.

# Things to know

## What you need to know when you apply

- Social Security numbers for applicants who are U.S. citizens, or document information for immigrants with satisfactory status who need insurance. Proof of citizenship or immigration status is required only for applicants.
  - Employer and income information for everyone in your family.
  - Your federal tax information. For example, the person who files taxes as head of household and the dependents claimed on your taxes.
  - Information about health insurance that you or any family member gets through a job.
- ➔ We ask about income and other information to make sure you and your family get the most benefits possible.
- ➔ **We keep your information private and secure, as required by law.** We'll use your information only to see if you qualify for health insurance.
- ➔ Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying for your eligible child won't affect your immigration status or chances of becoming a permanent resident or citizen.
- ➔ If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.
- ➔ If you are a federally recognized American Indian or Alaska Native who is getting services from an Indian Health Services' funded tribal health program or urban Indian health program, you may still qualify for health insurance through Covered California.

## Apply faster online

Apply online at **CoveredCA.com**. It's safe, secure, and fast – and you will get results sooner!

## When you're done

Send your completed and signed application to:

Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725

- ➔ **If you don't have all the information we ask for, sign and send in your application anyway.** We can call you to help you finish your application.

## Get help with this application

We're here to help you! You can get help at no cost.

- **Online:** **CoveredCA.com**
- **Phone:** Call our Customer Service Center at **1-800-300-1506** (TTY: 1-888-889-4500). The call is free. You can call Monday to Friday, 8 a.m. to 6 p.m., and Saturday, 8 a.m. to 5 p.m.
- **In person:** We have trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. For a list of Certified Enrollment Counselors and Certified Insurance Agents near where you live or work, or a list of county social services offices near you, visit **CoveredCA.com** or call **1-800-300-1506** (TTY: 1-888-889-4500). This help is free!
- If you have a disability or other need, we can provide assistance with completing this application at no cost to you. You can go to your local county social services office in person or call our Customer Service Center at **1-800-300-1506** (TTY: 1-888-889-4500).

## Need help?

Call Covered California at **1-800-300-1506** (TTY: 1-888-889-4500). The call is free. You can call Monday to Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m. Or visit **CoveredCA.com**.



# Frequently Asked Questions

## Getting help through Covered California

### 1. What is Covered California?

Covered California is the new marketplace that makes it possible for individuals and families to get free or low-cost health insurance through Medi-Cal, or to get help paying for private health insurance available through Covered California.

Our goal is to make it simple and affordable for Californians to get health insurance. Covered California is a partnership of the California Health Benefit Exchange and the California Department of Health Care Services.

### 2. What is Medi-Cal?

Medi-Cal is California's version of the federal Medicaid program. It is free or low-cost health insurance for California residents who qualify.

### 3. What is Access for Infants and Mothers (AIM)?

AIM is low-cost health insurance program for pregnant women who don't have health insurance and whose income is too high for no-cost Medi-Cal. AIM is also available to women who have private health insurance plans with a maternity-only deductible or co-payment greater than \$500.

### 4. How can Covered California help me?

Covered California can help you choose a private insurance plan that meets your health needs and budget. We offer some of the state's best known health plans, and some regional or local plans too.

We can explain the costs and benefits of health insurance plans clearly, so you can compare the different choices available to you. You will know exactly what you're getting and how much you have to pay before you choose your plan.

### 5. What health insurance is offered through Covered California?

You will have a wide variety of health plans to choose from. Health insurance companies **cannot refuse to cover you** because you have been sick before or could not get coverage.

Covered California offers four groups of private health insurance plans: platinum, gold, silver, and bronze, plus a minimum coverage plan.

Each group offers a different level of coverage, from high to low. Health insurance plans that cover more of your medical expenses will usually have a higher premium but allow you to pay less when you receive medical care.

Platinum plans have the highest premium, but they pay 90% of your health care expenses. Gold plans pay 80% and silver plans pay 70% of your health care expenses. Bronze plans have the lowest premium but pay just 60% of covered health expenses.

If you qualify for Medi-Cal, the coverage and costs are different and may be free for you.

### 6. Can I get health insurance through Covered California?

Any Californian can get health insurance through Covered California if he or she is a state resident and cannot get affordable health insurance through a job.

Applicants may qualify for a free or low-cost health plan, or for financial help that can lower the cost of premiums and co-pays. The amount of financial help is based on household size and family income. Applicants qualify if their income meets the income limits.

### 7. Can I get health insurance even if my income is too high?

Yes. Any Californian who qualifies can purchase private health insurance through Covered California regardless of income. We use your income to help us find the health insurance that is most affordable for your family.

*Frequently Asked Questions continued on next page* 



## Getting help through Covered California *(continued)*

### 8. How do I apply?

You can apply for health insurance through Covered California in the following ways:

- **Online:** Visit [CoveredCA.com](http://CoveredCA.com). We provide information about each health insurance plan, explained in clear and simple terms.
- **By phone:** Call Covered California at **1-800-300-1506** (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m. The call is free!
- **By fax:** Fax your application to **1-888-329-3700**.
- **By mail:** Mail the Covered California application to:  
Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725
- **In person:** We have trained Certified Enrollment Counselors or Certified Insurance Agents who can help you. Or you can visit your county social services office. This help is free! For a list of places near where you live or work, visit [CoveredCA.com](http://CoveredCA.com) or call **1-800-300-1506** (TTY: 1-888-889-4500).

### 9. How much does it cost?

The cost depends on what health insurance programs and financial assistance you qualify for, as well as which plan you choose. You can use the cost calculator at [CoveredCA.com](http://CoveredCA.com) to find the cost and see if you qualify for help paying insurance.

### 10. Do I need health insurance now that health reform has started?

Starting in January 2014, most people over 18 years old will be required to have health insurance or pay a tax penalty. Coverage may include insurance through your job, coverage you buy on your own, Medicare, or Medi-Cal.

But, some people are exempt from having health insurance. Those people include, but are not limited to, people whose religious beliefs are opposed to accepting benefits from a health insurance plan, people who are incarcerated, people who are members of a federally recognized American Indian tribe, and those people who have to pay more than 8% of their income for health insurance, after taking into account any employer contributions or premium assistance.

In 2014, the penalty will be 1% of your yearly income or \$95, whichever is higher. The penalty will go up each year. By 2016, the penalty will be 2.5% of your yearly income or \$695, whichever is higher. After 2016, the tax penalty will increase each year based on a cost-of-living adjustment.

For more information about penalties, visit [CoveredCA.com](http://CoveredCA.com) or call your local county social services office or Covered California.

### 11. I am currently enrolled in Medi-Cal. Can I get health insurance through Covered California?

If your income changes during the year or at your annual renewal, you may qualify for other health insurance and premium assistance through Covered California.

### 12. What if I already have health insurance?

If you already have affordable health insurance from your employer, you do not need to do anything. But you can still apply anyway to find out if you or your family members qualify for free or low-cost health insurance.

If you apply, be sure to complete Attachment B and send it in with your application.

*Frequently Asked Questions continued on next page* 



## Getting help through Covered California *(continued)*

### 13. I don't have all the information I need to answer the questions on the application. What should I do?

If you don't have all the information, sign and submit your application anyway. We will call you to tell you what to do within 10 to 15 calendar days after we get your application. If you don't hear from us, please call us at **1-800-300-1506** (TTY: 1-888-889-4500).

### 14. Can I get help with my application or with choosing a plan?

Yes! Help is free. Certified Enrollment Counselors or Certified Insurance Agents are available in communities across the state to give you information about new health insurance choices and help you apply. You can also get help by visiting your county social services office. You can get help in many different languages.

Get help with your application or with choosing a plan:

- **Online:** Visit **CoveredCA.com**. We provide information about each health insurance plan, explained in clear and simple terms.
- **By phone:** Call Covered California at **1-800-300-1506** (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 6 p.m., and Saturday, 8 a.m. to 5 p.m. The call is free!
- **In person:** We have trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. Or you can visit your county social services office. This help is free! For a list of places near where you live or work, visit **CoveredCA.com** or call **1-800-300-1506** (TTY: 1-888-889-4500).

### 15. How can I choose a health insurance plan?

If you qualify for private health insurance plans through Covered California, you can visit **CoveredCA.com** to easily shop and compare health insurance plans. Covered California health plan brochures are also available for you.

Covered California will offer choices of private health insurance plans and Medi-Cal plans. You can choose the level of coverage that best meets your health needs and budget.

- You can choose to pay a higher monthly cost (called a premium) so that you pay less out of pocket when you need medical care.
- **Or**, you can choose to pay a lower monthly cost but pay more out of pocket when you need care.

If you qualify for Medi-Cal, the coverage and costs are different, and they may even be free. To learn more about available Medi-Cal plans in your county, call Health Care Options at **1-800-430-4263** (TTY: 1-800-430-7077). Or, visit **healthcareoptions.dhcs.ca.gov**.

### 16. What will happen after I apply?

We will send you a letter within 45 days to tell you which program you and your family members qualify for. If you don't hear from us, please call us at **1-800-300-1506** (TTY: 1-888-889-4500).

## Financial assistance

### 17. I don't make a lot of money. What programs are available to help me get health insurance?

Starting on January 1, 2014, people who need health insurance may be able to get help in one of these ways:

**A. Assistance with monthly premiums.** Premium assistance is available to help make health insurance affordable. People who qualify for premium assistance may take them in advance (before they file taxes) to make their monthly premiums lower. Or they can take them at the end of the year and pay less in taxes.

The amount of assistance for monthly premiums depends upon your household size and family income.

**B. Medi-Cal:** Medi-Cal is California's Medicaid program, paid for with federal and state taxes. It's health insurance for low-income California residents who meet certain requirements.

If your income is within the Medi-Cal limits for your family size, you will receive Medi-Cal coverage at no cost to you.

*Frequently Asked Questions continued on next page* 



# Frequently Asked Questions *(continued)*

## Financial assistance *(continued)*

### 18. If my income changes, will my premium assistance change immediately?

No, your premium assistance will not change immediately. We will process any new information we have. And, we will tell you if the amount of your premium assistance changes.

### 19. If my income changes, how will the change affect me when I file my taxes?

It is important to report income changes to Covered California that impact the amount of premium assistance (or tax credits) that you receive. If your income decreases, you may qualify to receive a higher amount of premium assistance and reduce your out-of-pocket expenses even more. However, if your income increases, you may receive too much premium assistance and may be required to repay some of it back when you file your taxes for the benefit year.

### 20. What if I didn't file taxes last year?

If you didn't file taxes last year, you can still apply for health insurance and get premium assistance. We will use your income to help us find the health insurance that is most affordable for you and your family.

If you qualify for premium assistance, you must file taxes for the benefit year.

### 21. What if my income changes after I apply?

If your income changes, it may change what kind of health insurance you qualify for.

If you have private health insurance through Covered California, call to report any change in your income that may affect your eligibility within 30 days.

If you have Medi-Cal and your income changes, contact your county social services office within 10 days.

## Other questions

### 22. Does everyone on the application have to be a U.S. citizen or U.S. national?

No. You may qualify for health insurance through Medi-Cal even if you are not a U.S. citizen or a U.S. national.

### 23. Will my family and I qualify for the same program?

Depending on your household size or family income, you or your family may qualify for different programs. For example, you may qualify for affordable private health insurance available through Covered California. However, your child may qualify for free Medi-Cal. We will tell you which health insurance you and other members qualify for.

### 24. This application asks for a lot of personal information. Will Covered California share my personal and financial information?

No. The information you provide is private and secure, as required by federal and state law. We use your information only to see if you qualify for health insurance.

### 25. Will I be able to use my new Covered California health insurance plan right away?

If you are applying between October and December, 2013, health plans start providing services as early as January 1, 2014. If you are applying after January 1, 2014, your health plan may be able to start providing services as soon as the month after you apply.

### 26. What do you mean by "disability"?

You may have a disability and qualify for Medi-Cal if:

- You are deaf or have a serious hearing loss.
- You are blind or have a serious vision loss, even when wearing glasses.
- You have an intellectual or cognitive disability and have difficulty remembering, concentrating or making decisions.
- You have an ambulatory condition and have difficulty walking or climbing the stairs.
- You have difficulty bathing or dressing or doing similar daily activities.
- You have a physical, mental or emotional condition and have difficulty doing errands (such as shopping or visiting a doctor's office) without help.
- You do **not** have to be receiving special assistance services in your home or living in any kind of nursing facility or assisted living facility.

*Frequently Asked Questions continued on next page* 

**Need help?**

Call Covered California at **1-800-300-1506** (TTY: 1-888-889-4500). The call is free. You can call Monday to Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m. Or visit **CoveredCA.com**.



# Frequently Asked Questions *(continued)*

## Other questions *(continued)*

### 27. I have a pre-existing condition or disability. Can I get health insurance through Covered California?

Yes, you can get health insurance regardless of any current or past health conditions or disability.

Starting in 2014, most health insurance plans can't refuse to cover you or charge you more just because you have a pre-existing health condition or disability.

### 28. I just found out I am pregnant. Can I apply for health insurance that will cover me during my pregnancy?

Yes. Make sure to answer yes to the application question "Are you pregnant?" or tell the person helping you to fill out your application. You can apply for health insurance that can cover pre-natal care, labor and delivery, and postpartum care. Health insurance plans can no longer deny you health insurance if you are pregnant.

### 29. I just had a new baby. What should I do about health insurance?

If you did not have Medi-Cal or Access for Infants and Mothers (AIM) at the time of delivery, fill out this application for your newborn.

If you did have Medi-Cal or AIM during your pregnancy, you do not need to fill out this application.

- Call your county social services office to make sure your baby is covered from birth, or fill out a newborn referral form. Print the form at [www.dhcs.ca.gov/formsandpubs/forms/Forms/mc330.pdf](http://www.dhcs.ca.gov/formsandpubs/forms/Forms/mc330.pdf).
- If you had AIM, call 1-800-433-2611, or go to [aim.ca.gov](http://aim.ca.gov) to register your baby.

### 30. Will I qualify for health insurance if I am not a citizen or do not have satisfactory immigration status?

Anyone who lives in California can apply for health insurance using this application. Only people who are applying must provide Social Security numbers or information about immigration status.

But you may qualify for certain health insurance programs regardless of your immigration status and even if you do not have a Social Security number.

We keep your information private and only share information with other government agencies to see which programs you qualify for.

### 31. Where can I get information about becoming registered to vote?

If you are not registered to vote where you live now and would like to apply to register to vote today please visit [registertovote.ca.gov](http://registertovote.ca.gov). Or, call 1-800-345-VOTE (8683).

### 32. What does "self-employed" mean?

People who are self-employed earn a living directly from their own business or services. They do not earn money from a company that pays them.

### 32. I am a federally recognized American Indian or an Alaska Native. How can Covered California help me?

If you are a federally recognized American Indian or an Alaska Native, you may be eligible for:

- Free or low-cost insurance
- Premium assistance
- Reduced out-of-pocket expenses
- Special monthly enrollment periods

You can also get services from Indian Health Services' funded tribal health programs or urban Indian health programs.

Be sure to complete Attachment A and send it with your proof of Native American or Alaska Native heritage document. You may use the following documents to provide proof of your Native American Indian or Native Alaskan heritage:

- Tribal enrollment card or
- Certificate of degree of Indian blood (CDIB) from the Bureau of Indian Affairs

### 33. What if I don't agree with the decision Covered California makes?

You can file an appeal. To appeal a decision you don't agree with, contact Covered California in one of these ways:

- **Online:** Visit [CoveredCA.com](http://CoveredCA.com).
- **By phone:** Call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m. The call is free!
- **By fax:** Fax the appeal to 1-888-329-3700.
- **By mail:** Mail the appeal to: Covered California – Appeals  
P.O. Box 989725, West Sacramento, CA 95798-9725
- **In person:** We have trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. Or you can visit your county social services office. This help is free!

For a list of Certified Enrollment Counselors and Certified Insurance Agents near where you live or work, or a list of county social services offices near you, visit [CoveredCA.com](http://CoveredCA.com) or call 1-800-300-1506 (TTY: 1-888-889-4500).



# Extra help may be available

## CalFresh

Do you need help buying food for you and your family? CalFresh may be able to help!

In California, the federal Supplemental Nutrition Assistance Program (SNAP) is known as CalFresh. CalFresh helps you pay for nutritious fruits, vegetables, and other healthy foods.

To see if you qualify for CalFresh, call **1-877-847-3663** or visit [www.calfresh.ca.gov](http://www.calfresh.ca.gov), or apply online at [benefitscal.org](http://benefitscal.org).



## Welltopia by DHCS

Visit Welltopia by the Department of Health Care Services (DHCS), the place of wellness, on Facebook and Twitter! You'll find tips to lower stress, eat healthier food, enjoy physical activity, quit smoking, and more.

Welltopia by DHCS has:

- Free, fun health apps
- Cool videos
- Links to:
  - Tasty and easy recipes
  - Farmers' market locations
  - CalFresh
- Fun places and activities for you and your kids
- Education, job placement, and other services to make your life a little easier



"Like" Welltopia by DHCS on Facebook!  
Go to: [facebook.com/DHCSWelltopia](https://facebook.com/DHCSWelltopia)



Follow us! @WelltopiaDHCS

## Earned Income Tax Credit (EITC)

EITC is a benefit for working people who have low to moderate income. This tax credit reduces the amount of tax you owe and may also result in a refund.

[irs.gov/eitc](http://irs.gov/eitc)

## Child Tax Credit

This tax credit that may be worth as much as \$1,000 per qualifying child, depending on your income.

[irs.gov/Individuals/Child-Tax-Credit](http://irs.gov/Individuals/Child-Tax-Credit)

## ¿Preguntas?

Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 6 p.m. y los sábados de 8 a.m. a 5 p.m. O visite [CoveredCA.com](http://CoveredCA.com).



# Getting help in other languages

You can get help with this application in other languages. Call 1-800-300-1506.

Podemos ayudarle en español a llenar esta solicitud. Llame al 1-800-300-0213.

SPANISH

您可以透過其他語言  
獲得此申請的幫助。

請致電 1-800-300-1533.

TRADITIONAL CHINESE

Quý vị có thể được trợ giúp về đơn đăng ký này bằng tiếng Việt. Hãy gọi 1-800-652-9528.

VIETNAMESE

이 응용 프로그램에 대한 한국어 지원을 받으실 수 있습니다. 전화: 1-800-738-9116.

KOREAN

Maaari kang kumuha ng tulong para sa aplikasyong ito sa Tagalog. Tumawag sa 1-800-983-8816.

TAGALOG

Koj txais tau kev pab nrog kev tso npe no ua lus Hmoob. Hu 1-800-771-2156.

HMONG

Вы можете получить помощь в оформлении этой заявки на русском языке. Звоните по телефону 1-800-778-7695.

RUSSIAN

Դուք կարող եք հայերենով օգնություն ստանալ այս դիմումի ձեր լրացնելու հարցում: Ջանգահարեք 1-800-996-1009.

ARMENIAN

می توانید در ارتباط با این فرم تقاضا به زبان های دیگر کمک دریافت کنید. با شماره 1-800-921-8879 تماس بگیرید.

FARSI

អ្នកអាចទទួលបានជំនួយចំពោះពាក្យសុំនេះជាភាសាខ្មែរ។ សូមទូរស័ព្ទមកលេខ 1-800-906-8528.

KHMER

يمكنك الحصول على مساعدة خاصة بهذا التطبيق باللغة العربية. اتصل بـ 1-800-826-6317.

ARABIC



"Like" Covered California on Facebook!  
Go to: [Facebook.com/CoveredCA](https://www.facebook.com/CoveredCA)



Follow us! @CoveredCA