

## I DON'T HAVE health coverage. How can I get healthcare NOW?

- ◆ **Healthy Way LA (HWLA)**—This is a free program you can apply for right now. Learn more at [www.ladhs.org/hwla](http://www.ladhs.org/hwla) or call 1-877-333-4952.
- ◆ **Medi-Cal**—Right now, this is a program for low-income children and parents, pregnant women, seniors and disabled people. If you fit in one of these categories you may be able to apply for Medi-Cal now. Call 1-877-597-4777 or visit [dpss.lacounty.gov/dpss/health](http://dpss.lacounty.gov/dpss/health)
- ◆ **L.A. Care's Healthy Kids Program**—This is low-cost health insurance for children up to age 5 who do not qualify for other programs because of citizenship, residency or their family income is too high. Visit [www.lacare.org/potentialmembers/healthprograms/healthy-kids](http://www.lacare.org/potentialmembers/healthprograms/healthy-kids) or call: 1-888-452-2273.
- ◆ **Family PACT** provides free family planning and birth control to low income women and men. Visit [www.familypact.org](http://www.familypact.org) or call 1-800-942-1054.

**\*\*IT IS FREE TO APPLY TO THESE PROGRAMS!\*\***

### What if I am not eligible for any of these programs?

- ◆ **County and Community Health Clinics** are here to help NOW and in 2014. Los Angeles County residents who can't be on other programs because of citizenship, residency, age or other reasons can find a clinic near them at: [www.ladhs.org/wps/portal/clinicsearch](http://www.ladhs.org/wps/portal/clinicsearch).

## I ALREADY HAVE health coverage. How will Health Reform impact me?

- ◆ **I have Medi-Cal!** You can keep your Medi-Cal health insurance. Find out more at: [dpss.lacounty.gov/dpss/health](http://dpss.lacounty.gov/dpss/health) or call 1-877-597-4777.
- ◆ **I have Medicare!** You can keep your Medicare. The health reform law may lower the cost of your medicine. You won't have to pay for preventive care like cancer screenings, vaccines, flu shots, and wellness visits. Find out more at: [www.medicare.gov](http://www.medicare.gov) or call 1-800-633-4227.
- ◆ **I have insurance through my job!** You can keep your health insurance. The health law doesn't make employers change your insurance. Find out more by contacting your health plan or employer.
- ◆ **I buy my own health insurance!** You can still buy insurance on your own. Starting in October you can shop for lower cost health insurance through *Covered California* (coverage starts January 1, 2014). Visit [www.coveredca.com](http://www.coveredca.com) or call 1-888-975-1142.

### What if I have Healthy Way LA (HWLA)?

- ◆ On January 1, 2014 Healthy Way LA will become Medi-Cal. You'll get mail explaining the change soon. Learn more at [www.ladhs.org/hwla](http://www.ladhs.org/hwla) or call 1-877-333-4952.

# Health Care Reform *and YOU...*



**STILL NEED HELP?**

Call Neighborhood Legal Services Health  
Consumer Center: 1-800-896-3202





# I don't have insurance. What are the new options for me in 2014?

## What is Health Care Reform?

- It's a federal law that began in 2010. It changes how some people get health care in the United States
- It's also called the *Affordable Care Act* or *Obamacare*

## What has already changed?

- Health insurance has to include check-ups and most preventive care for FREE
- Young adults can stay on their parents' health insurance until they're 26 years old
- Insurance companies can't cancel your health insurance if you get sick
- Insurance companies can't deny kids care because they're sick now or have been sick in the past
- Insurance companies must spend 80% of your money on health care or give you money back

## What changes happen January 1, 2014?

- NEW ways for people to get FREE or LOW COST health insurance
- Most people must have health insurance or they will pay a fine
- Insurance companies can't deny anyone care because they're sick now or have been sick in the past
- Insurance companies can't charge you more money or limit how much they'll pay because you are sick
- Former foster youth who had Medi-Cal at age 18 will be eligible for Medi-Cal up to age 26

**MEDI-CAL:** California's Medicaid program—for people with low incomes. Currently Medi-Cal is medical insurance for low-income children, parents, pregnant women, seniors, and people with disabilities.

## What is changing?

- January 1, 2014:** More people will be able to get Medi-Cal. The income limit will be higher, and adults without children will be able to apply! (See chart below.)
- Is this for me?** Find out! Call Healthy Way LA (HWLA) to see if you can apply now. Visit [www.ladhs.org/hwla](http://www.ladhs.org/hwla) or call 1-877-333-4952.









**COVERED CALIFORNIA:** An online marketplace where people can shop for health insurance and find out if they qualify for financial help to make insurance more affordable. Shop online or by phone.

## When does it start?

- October 2013:** Open enrollment will be from October 1, 2013 through March 31, 2014. Enroll by December 15th to have health insurance starting January 1, 2014!

## Is this for me?

- Find out at: [www.coveredca.com](http://www.coveredca.com) or call 1-888-975-1142.

If you are*...		In 2014, you may qualify for...
	An individual making less than \$15,856	Medi-Cal, a free government program.
	An individual making \$15,856 to \$28,725	Help paying out-of-pocket costs like deductibles and co-pays and a tax credit (subsidy) that will lower the amount of your monthly premium.**
	An individual making \$28,725 to \$45,960	A tax credit that will lower the amount of your monthly premium.**
	An individual making over \$45,960	You do not qualify for government assistance, but you can still shop for insurance through Covered California.
	A family of four making less than \$32,499	Medi-Cal, a free government program.
	A family of four making \$32,499 to \$58,875	Help paying out-of-pocket costs like deductibles and co-pays and a tax credit (subsidy) that will lower the amount of your monthly premium.**
	A family of four making \$58,875 to \$94,200	A tax credit that will lower the amount of your monthly premium.**
	A family of four making over \$94,200	You do not qualify for government assistance, but you can still shop for insurance through Covered California.

\* Income levels are based on the year 2013

\*\* You must enroll through Covered California to be eligible for your tax credit

**Not sure what you qualify for?** Call Neighborhood Legal Services Health Consumer Center: 1-800-896-3202

**IT IS FREE TO APPLY—DON'T PAY ANYONE TO HELP YOU!**