



# Welcome to Covered California

Get help with your health insurance.

Covered California makes getting health insurance easier, with financial help for millions of Californians and free assistance to compare your options.

**We can help you go from Medi-Cal to Covered California. You have options to choose from. We're here to help!**

## Cost savings

Many Californians can get covered with a low or \$0 monthly premium and save thousands of dollars a year.

Choose a plan from brands you know and trust. Every plan we offer covers the important things like routine wellness exams, emergency care and mental health.

## After you enroll

After you complete your enrollment, your health plan will send you a welcome packet with information about your coverage and a member ID card.

## Make the most of your coverage

An in-network provider will cost you less than an out-of-network provider. Use your free preventative care for yearly flu shots, screenings and wellness exams. Get full coverage for prescriptions by using an in-network pharmacy.



## Your plan benefits

The chart below shows costs for popular services. This plan offers the most cost savings based on your household information. There are other plans you can choose. **To shop and compare plans, log in to your account at [CoveredCA.com/new-plan](https://CoveredCA.com/new-plan).**

### Silver 94

Annual wellness exam	\$0
Generic medication copay	\$3
Primary care visit copay	\$5
Mental health services	\$5
Urgent care visit copay	\$5
Emergency room copay	\$50

This list does not include all copays, coinsurance, deductibles or your out-of-pocket maximum. Log in or call us for full details.

## Your options and what you need to do:

### Option 1: Keep Plan



**Keep the plan Covered California chose for you.**

Go to your online account or call to confirm you want to keep this plan.

If your plan has a monthly premium, pay the bill to start your coverage.

### Option 2: Change Plan



**Choose a different plan with Covered California.**

Go to your online account and choose the plan you want.

### Option 3: Cancel Plan



**Cancel the plan Covered California chose for you.**

Go to your online account to cancel this plan. Or do nothing, and we will cancel this plan for you.

With Covered California, you can choose a health plan from insurance companies available in your area such as:



# Financial help

Financial help is based on your age, family size, income, where you live, and the type of plan you choose. To learn more, go to [CoveredCA.com/financial](https://CoveredCA.com/financial). Financial help includes:



## Advance Premium Tax Credit (APTC)

APTC is paid directly to your insurance company to lower your monthly premium. Your monthly premium amount will be what APTC does not cover.

## Cost Sharing Reduction (CSR)

CSR lowers the amount you pay for deductibles and copays. To get CSR you must meet income requirements and choose a Silver plan.



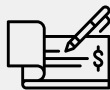
## How APTC affects your taxes

At tax time, the Internal Revenue Service (IRS) compares the APTC you got during the year with what you qualified for based on your actual income. You will get tax forms that show the amount paid to your health plan. You will use the forms to fill out your tax returns. The IRS will make sure you got the right amount of financial help. Be sure to report income and household changes right away to Covered California so you will not have to pay back APTC when you file your taxes.

## Words to know for your plan

Here are some words to help you use your new health plan.

**Premium:** This is the amount you pay every month to your health plan to keep your health insurance coverage.



**Preventive care:** This is routine health care to prevent illness, disease and other health problems. All Covered California plans include free preventive services like yearly flu shots, screenings and checkups.



**Copay:** This is a fixed amount you pay for certain covered services like doctor visits. There are no copays for preventive care services, screenings and vaccinations.



**Deductible:** This is the fixed amount some plans require you to pay before the plan starts to pay its share for covered services, like hospitalizations and procedures. Deductibles do not apply to free preventive care services.



**Coinsurance:** For plans that include coinsurance, some health care services will cost you a percentage of the total cost. Depending on your plan, your share of the cost can range from 10-40%. These costs apply after you have met your deductible.



**Out-of-pocket limit:** This is the maximum you will pay each year for covered medical services before your health plan starts to pay for 100% of services. This protects you and your family from very high medical expenses. Most copayments, deductibles and coinsurance payments count toward this limit.



## Get help

- **Go online:** Use the QR code or visit [CoveredCA.com/new-plan](https://CoveredCA.com/new-plan)
- **Find free in-person help:** To find a certified enrollment counselor or agent, go to [CoveredCA.com/find-help](https://CoveredCA.com/find-help)
- **Call Covered California:** 1-800-816-4725 (TTY: 1-888-889-4500)

