



COVERED CALIFORNIA FAQS FOR CLINICIANS AND THEIR STAFF



WHAT IS COVERED CALIFORNIA?

Covered California is the new marketplace where Californians can compare and purchase health coverage. Through Covered California, many patients will be eligible for financial assistance to help pay their premiums and even co-pays.

Through Covered California, individuals and small businesses can compare different health insurance companies and learn whether they qualify for federal subsidies and tax credits. Californians will also be able to find out if they are eligible for low-cost or no-cost health coverage through Medi-Cal.

HOW WILL COVERED CALIFORNIA IMPACT MY PRACTICE?

The impact on physician practices will vary greatly depending on the mix of patients in your practice and the extent to which you contract with Covered California plans. Millions of previously uninsured Californians will now be eligible for health insurance through Covered California and Medi-Cal. Your patients with employer-sponsored coverage are not likely to see significant changes in their coverage.

Small and medium sized physician practices with 50 employees or less are also eligible to participate in the Small Business Health Options Program (SHOP) at www.CoveredCA.com.

WHICH PATIENTS CAN BUY COVERAGE THROUGH COVERED CALIFORNIA?

Legal California residents, except for currently incarcerated individuals and legal minors, are eligible to buy insurance through Covered California.

If a patient has access to affordable health insurance through an employer or government program, he or she can purchase coverage through Covered California but may not qualify for financial assistance.

WHICH PATIENTS ARE ELIGIBLE FOR SUBSIDIES THROUGH COVERED CALIFORNIA TO PURCHASE COVERAGE?

Premium assistance is available to individuals and families who meet certain income requirements and do not have access to affordable, adequate health insurance through their employers.

Eligibility for premium assistance is based on family income and the number of people in the family. The size of the premium assistance is calculated on a sliding scale, with those who make less money getting more financial assistance. Individuals with incomes up to \$45,960 and a family of four with an income up to \$94,200 may be eligible for premium assistance.

Income range	Up to \$17,235 (+\$6,030 per dependent)	Up to \$22,980 (+\$6,030 per dependent)	Up to \$28,725 (+\$10,050 per dependent)	Up to \$45,960 (+\$16,080 per dependent)
Max % of Income	4%	6.3%	8.05%	9.5%
Max Monthly Premium Share	Up to \$57	Up to \$121	Up to \$193	Up to \$364

HOW WILL PATIENTS' FEDERAL PREMIUM SUBSIDIES WORK?

Federal premium assistance is only available when enrolled in a health plan through Covered California, and it is paid directly to the health plan in which the patient is enrolled.

Premium assistance will be adjusted at the end of the benefit year based on the patient's actual income. A patient may be held accountable for any excess subsidies received when filing that year's taxes. For this reason, patients should immediately report any changes to Covered California that may impact their subsidies, such as changing jobs, losing a job or receiving a promotion.

WILL MY COVERED CALIFORNIA PATIENT BE ABLE TO CONTINUE TO SEE ME?

You will have to be contracted with a Covered California plan and your patient will have to select that plan. Each health insurance plan has a specific list of doctors and hospitals that are considered in-network providers for covered services. Directories of doctors and hospitals will be available at www.CoveredCA.com. Patients should be advised to verify with the individual plan that a particular doctor's or hospital's services will be covered under that plan. Covered California is providing a searchable online directory so that patients can see which health plan networks contain a particular doctor or hospital.

HOW CAN A PATIENT APPLY FOR COVERED CALIFORNIA COVERAGE OR MEDI-CAL?

Open enrollment will continue until March 31, 2014, but patients must enroll in a plan by December 15, 2013, for coverage to begin January 1, 2014. In subsequent years, open enrollment will run from October 15 through December 7. Patients can apply for a Covered California health insurance plan online at www.CoveredCA.com or by calling (800) 300-1506.

In-person assistance is also available from certified enrollment assisters in many communities. Patients can be directed to their nearest certified enrollment assister by calling (800) 300-1506.

HOW MUCH SHOULD PATIENTS EXPECT TO PAY OUT OF POCKET FOR HEALTH CARE SERVICES?

Patients' co-pays and deductibles will vary based on the plan that is selected.

STANDARD BENEFIT DESIGNS BY METAL TIER				
Coverage Category	Bronze	Silver	Gold	Platinum
	Covers 60% average annual cost	Covers 70% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Preventive Care Copay*	No cost	No cost	No cost	No cost
Primary Care Visit Copay	\$60 for 3 visits	\$45	\$30	\$20
Specialty Care Visit Copay	\$70	\$65	\$50	\$40
Urgent Care Visit Copay	\$120	\$90	\$60	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
Lab Testing Copay	30%	\$45	\$30	\$20
X-Ray Copay	30%	\$65	\$50	\$40
Generic Medicine Copay	\$25 or less	\$25 or less	\$20 or less	\$5 or less
Annual Out-of-Pocket Maximum Individual and Family	\$6,350 individual and \$12,700 family	\$6,350 individual and \$12,700 family	\$6,350 individual and \$12,700 family	\$4,000 individual and \$8,000 family

*In most situations, this is true for one visit per year.

WHAT IF I HAVE QUESTIONS ABOUT HOW MY BUSINESS MAY BE IMPACTED BY COVERED CALIFORNIA OR HEALTH PLAN CONTRACTING UNDER COVERED CALIFORNIA?

If you have questions related to your business or contracts for providing services to Covered California patients, please refer to the California Medical Association's (CMA) resource page, "Health Insurance Exchange Resources for Physicians," at www.CMAnet.org/exchange. For further assistance, please contact CMA's Physician Hotline at (800) 786-4262.