

FACT SHEET: Answers to YOUR Health Care Assistance Questions!

I don't have health insurance. Is there help for me now?

YES! You may qualify for programs right NOW! Healthy Way LA is a free program. To learn more, call 1(877)333-4952 or visit www.ladhs.org/hwla. Medi-Cal is for low-income seniors. You may be able to apply now. Call 1(877)597-4777 or visit www.dpss.lacounty.gov/dpss/health.

I don't have health insurance. Will there be help for me in 2014?

YES! You might qualify for Medi-Cal or Covered California. On **January 1, 2014** more people will be able get Medi-Cal because the income limit will be higher. To find out more, call Healthy Way LA today to see if you can apply at 1(877)333-4952 or visit www.ladhs.org/hwla.

What is Covered California?

It is a new, easy-to-use marketplace where you can get financial assistance to pay for high-quality health insurance. You can shop online, over the phone or in person to find the right health care insurance option for you.

When does Covered California start?

Open enrollment began on **October 1, 2013** and will end on **March 31, 2014**. Enroll before **December 15, 2013** to have your health insurance start on **January 1, 2014**. To find out more, call 1(888)975-1142 or visit www.coveredca.com.

I already have health insurance. How will my health insurance change in 2014?

- ❖ **I have Healthy Way LA.** On **January 1, 2014**, Healthy Way LA will become Medi-Cal. You'll get mail explaining the change. To find out more, call 1(877)333-4952 or visit www.ladhs.org/hwla.
- ❖ **I have Medicare.** You can keep your Medicare. For more information, call 1(800)633-4227.

- ❖ **I have Medi-Cal.** You can keep your Medi-Cal health insurance. To find out more, call 1(877)597-4777 or visit www.dpss.lacounty.gov/dpss/health.
- ❖ **I have Medicare/Medi-Cal.** After **April 1, 2014**, California will enroll eligible individuals into Cal MediConnect Health Plan, which has two health plan options: LA Care and Health Net. This plan combines your Medicare and Medi-Cal benefits unless you choose not to join and notify the state of this choice. To learn more, visit www.CalDuals.org or call LA Care at 1(888)522-1298 or Health Net at 1(888)788-5395.
- ❖ **I have insurance through my job.** You can keep your health insurance if it qualifies, even if you're retired. To find out more information, contact your health care plan or employer.
- ❖ **I buy my own health insurance.** You can still buy insurance, but it must meet the requirements of the new law. Starting NOW you can shop for health insurance through Covered California. To find out more, call 1(888)975-1142 or visit www.coveredca.com.

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

County and Community Health Clinics are here to help! Los Angeles County residents who are not eligible for other programs because of citizenship, residency, age or other reasons can find a clinic near them. To find out more, visit www.ladhs.org/wps/portal/clinicsearch.

Am I required by law to have health care insurance?

YES! You **must** have health insurance or you will pay a fine after **March 31, 2014**. For more information call the Neighborhood Legal Services Health Consumer Center at 1(800)896-3202.

Will I be at risk for health insurance fraud?

YES! Beware of misleading letters from insurance companies trying to sell their own, sometimes more expensive health insurance plans. For free information and legal assistance, contact the Center for Health Care Rights at (213)383-4519 ext. 3029 or visit www.healthcarerights.org.

What if I'm still not sure what I'm eligible for?

Call the Neighborhood Legal Services Health Consumer Center at 1(800)896-3202 **OR** Center for Health Care Rights at (213)383-4519 ext. 3029 or visit www.healthcarerights.org.