




The Affordable Care Act



Which Way Next?



MATERNAL AND CHILD HEALTH ACCESS



hcc HEALTH CONSUMER CENTER
NEIGHBORHOOD LEGAL SERVICES
OF LOS ANGELES COUNTY







CALIFORNIA REPUBLIC



RCA VICTOR
SAM COOKE
SP-45-173
Kapp Music Co.
(C) 1964, BMI
HCC 360 20104
2:36
45 RPM
NOT FOR SALE
Producers:
Hugo & Luigi
A CHANGE IS GONNA COME
(Sam Cooke)
Manufactured by Victor Limited, Inc.
(a wholly owned subsidiary of American Gramophone Company, Inc.)
Distributed by RCA Records, Inc.

MYTH VS. REALITY



HEALTH REFORM:
WE MADE IT!



OBAMACARE TAKES
OFF!



Private Insurance



Medi-Cal Expansion



Covered California

WE'RE ALL AFFECTED



WHAT'S ALREADY STARTED?

- Changes to Policies:
- Kids stay on until 26!
 - No prevention co-pays!
 - No pre-existing condition exclusion!



WE HAVE MEDICARE!



I HAVE INSURANCE AT WORK!



GREAT! YOU'RE ALREADY COVERED.

I DON'T HAVE ANYTHING!!



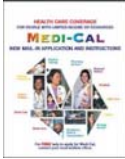
Or



OR



WHAT'S CHANGING?



- Application
- Income
- Family size
- Verification
- Redeterminations

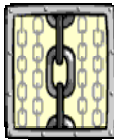
WHAT STAYS THE SAME?

MEDI-CAL (OLD SCHOOL)



- For Aged & Disabled
- Linkage
 - Asset Test

200% for Pregnant Women



MODIFIED ADJUSTED GROSS INCOME (MAGI)

INCOME

FAMILY SIZE



MAGI= Adjusted Gross Income + Foreign Investment Income
+Tax Exempt Interest
+Non Taxable SS Benefits

COVERED CALIFORNIA: THE EXCHANGE

What's an Exchange?




Tax Credits: 139%-400% FPL
Cost Sharing Reductions 139%-250% FPL




BENEFIT LEVELS

DEDUCTIBLES

Bronze
60%




Silver
70%




NO DEDUCTIBLES

Gold
80%



Platinum
90%



Bronze 60

This plan has a substantially higher cost share when you use healthcare.

L.A. Care	MOLINA HEALTHCARE	Anthem BlueCross	Anthem BlueCross
L.A. Care Bronze 60 HMO	Molina Bronze 60 HMO	Anthem Multi State Plan Bronze 60 EPO	Anthem Multi State Plan Bronze 60 HSA EPO
Total Monthly Premiums: \$477	Total Monthly Premiums: \$495	Total Monthly Premiums: \$547	Total Monthly Premiums: \$551
Monthly Premium Assistance (Tax Credit): \$318	Monthly Premium Assistance (Tax Credit): \$318	Monthly Premium Assistance (Tax Credit): \$318	Monthly Premium Assistance (Tax Credit): \$318
Your Total Monthly Payment: \$159	Your Total Monthly Payment: \$177	Your Total Monthly Payment: \$229	Your Total Monthly Payment: \$233
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS

WHAT PLANS CAN I CHOOSE?

Los Angeles:

- Anthem Blue Cross
- **Blue Shield**
- Kaiser
- L.A. Care
- **Health Net**
- Molina

Other Regions:

- Alameda Alliance for Health
- Contra Costa Health Plan
- **Chinese Community Health Plan**
- Sharp Health Plan
- **Western Health Advantage**
- Valley Health Plan

WHAT'S COVERED?



Essential Health Benefits

- | | |
|--|---|
| 1 Ambulatory patient services | 6 Prescription drugs |
| 2 Emergency services | 7 Rehabilitative and habilitative services and devices |
| 3 Hospitalization | 8 Laboratory services |
| 4 Maternity and newborn care | 9 Preventive and wellness services and chronic disease management |
| 5 Mental health and substance use disorder services, including behavioral health treatment | 10 Pediatric services |

WHO HAS TO SIGN UP?



I GET INSURANCE AT WORK!!
(BUT WHAT ABOUT MY FAMILY?)



IMMIGRANTS IN THE EXCHANGE

Can we get in the game?



WHEN'S THE ENROLLMENT PERIOD?

This Year:



Next Year



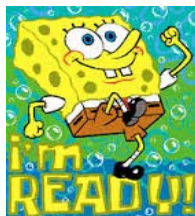
COVERED CALIFORNIA OPENS ON OCTOBER 1ST, 2013



www.coveredca.com

(800) 300-1506

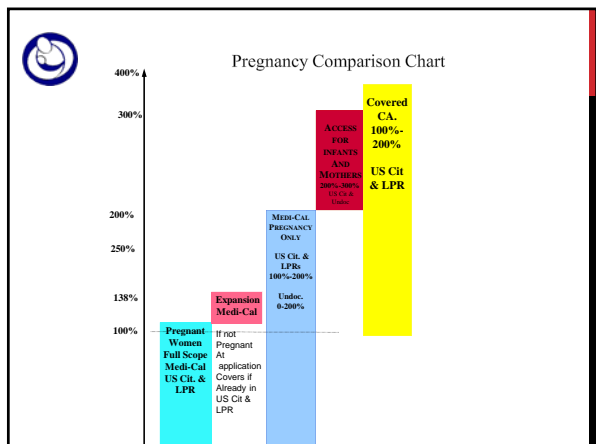
WHERE CAN I SIGN UP?



PREGNANT? CONGRATULATIONS!


Medi-Cal?
Exchange?
AIM?













**L.A. COUNTY
DEPARTMENT OF HEALTH
SERVICES**

Ability To Pay (ATP):
**Los Angeles County residents who do not
 qualify for Healthy Way LA, Medi-Cal, or
 Medicare**


Clinic and outpatient hospital visits
 • Including Specialty Care
 Tests and medicines
 Inpatient hospital care
 Emergency Room visits
 Certain surgeries

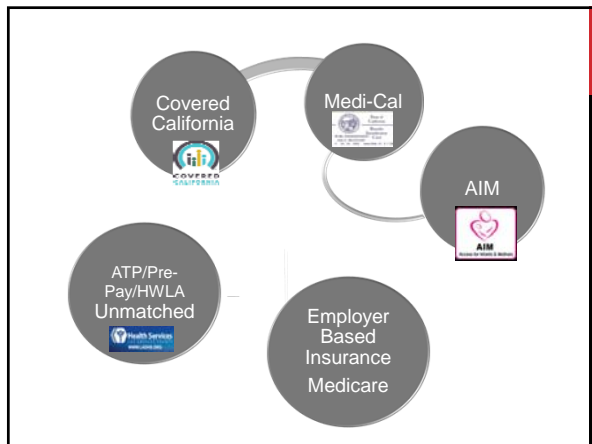


**COUNTY PRE-PAY
PROGRAM**



**\$60 for clinic visits at Comprehensive Health Centers (CHC)
and Health Centers (HC);**
**\$80 for clinic visits at county hospital clinics and Multi-
service Ambulatory Care Centers (MACC);**
\$80 for urgent care visits at all County facilities;
\$140 at county hospital emergency rooms;
\$500 at outpatient surgery clinics.
Pre-Natal and Child Delivery Plan





CONTACT US!



MATERNAL AND CHILD HEALTH ACCESS

(213) 749-4261

www.mchaccess.org



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www.nlsia.org
