










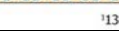







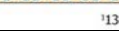







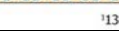







Affordable Care Act Quick Reference Guide

Questions	Answers																		
<p>What is the Affordable Care Act?</p> 	<p>A comprehensive health care reform law that was signed into law on March 23, 2010, that is also known as Health Care Reform or ObamaCare and will be implemented in California January 1, 2014.</p>																		
<p>Starting January 1, 2014, what will my choices be for health care insurance?</p> 	<ul style="list-style-type: none"> • Most people with health care insurance through their employer will have no change • People over the age of 65 will continue to have Medicare and other options for additional health insurance • Residents under the age of 64 will have new choices for health insurance under the expanded Medi-Cal Program or through the new health insurance marketplace, Covered California • All US citizens and legal immigrants will be required to have health insurance (with a few exceptions) • There will be a tax penalty for people who do not get health insurance 																		
<p>How do I find out what I kind of coverage I am eligible for?</p> 	<p>By calling Covered California at 1-800-300-1506 (TTY 1-888-889-4500) or applying online at www.coveredca.com</p>																		
<p>Are there examples of what I might qualify for?</p> 	<table border="1"> <thead> <tr> <th style="background-color: #fff9c4;">You are:</th> <th style="background-color: #fff9c4;">You qualify for:</th> </tr> </thead> <tbody> <tr> <td> An individual making less than \$15,856¹</td> <td>Medi-Cal, a free government program</td> </tr> <tr> <td> An individual making \$15,857 - \$28,725²</td> <td>Help in paying out-of-pocket costs like deductibles and co-pays You also qualify for a tax credit that will lower the amount of your monthly premium</td> </tr> <tr> <td> An individual making \$28,726 - \$45,960³</td> <td>A tax credit that will lower the amount of your monthly premium</td> </tr> <tr> <td> An individual making over \$45,960⁴</td> <td>You do not qualify for government assistance, but you are still eligible to buy health insurance through Covered California</td> </tr> <tr> <td> A family of four making less than \$32,499¹</td> <td>Medi-Cal, a free government program</td> </tr> <tr> <td> A family of four making \$32,500 - \$58,874²</td> <td>Children qualify for Medi-Cal; parents receive help in paying out-of-pocket costs, and a tax credit that lowers the amount of your monthly premiums</td> </tr> <tr> <td> A family of four making \$58,875 - \$94,199³</td> <td>A tax credit that will lower the amount of your monthly premium</td> </tr> <tr> <td> A family of four making over \$94,200⁴</td> <td>You do not qualify for government assistance, but you are still eligible to buy health insurance through Covered California</td> </tr> </tbody> </table> <p style="font-size: small; text-align: center;"> ¹138% FPL ²138-250% FPL ³250-400% FPL ⁴400% FPL (Federal Poverty Level) </p>	You are:	You qualify for:	 An individual making less than \$15,856 ¹	Medi-Cal, a free government program	 An individual making \$15,857 - \$28,725 ²	Help in paying out-of-pocket costs like deductibles and co-pays You also qualify for a tax credit that will lower the amount of your monthly premium	 An individual making \$28,726 - \$45,960 ³	A tax credit that will lower the amount of your monthly premium	 An individual making over \$45,960 ⁴	You do not qualify for government assistance, but you are still eligible to buy health insurance through Covered California	 A family of four making less than \$32,499 ¹	Medi-Cal, a free government program	 A family of four making \$32,500 - \$58,874 ²	Children qualify for Medi-Cal; parents receive help in paying out-of-pocket costs, and a tax credit that lowers the amount of your monthly premiums	 A family of four making \$58,875 - \$94,199 ³	A tax credit that will lower the amount of your monthly premium	 A family of four making over \$94,200 ⁴	You do not qualify for government assistance, but you are still eligible to buy health insurance through Covered California
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<p>When do I enroll in health care coverage?</p> 	<ul style="list-style-type: none"> • Open Enrollment through Covered California begins October 1, 2013 • You must enroll by December 23, 2013 to be covered by January 1, 2014 • You must enroll by March 15, 2014 to receive health care coverage for 2014 • Medi-Cal enrollment is year round (income limit of 138% FPL) 																		
<p>If I don't qualify for Medi-Cal, what health plans will be available in our region?</p> 	<p>www.blueshieldca.com</p> <p>https://www.anthem.com/ca/health-insurance/home/overview#</p>																		
<p>3 Ways the Affordable Care Act is Increasing Access to Mental Health and Substance Use Disorder Services...</p>	<ul style="list-style-type: none"> ✓ The Affordable Care Act will expand mental health and substance use disorder benefits and parity* protections ✓ Most health plans must now cover preventive services like depression screening for adults and behavioral assessments for children at no cost ✓ Starting in 2014, plans won't be able to deny you coverage or charge you more due to pre-existing health conditions, including mental illnesses <p style="font-size: small;">*Parity means coverage for behavioral health services must be generally comparable to coverage for medical and surgical care</p>																		

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Local Agencies That Can Help	Contact Information
<p><i>The Department of Social Services can assist with the application process</i></p> <div style="text-align: center;">  <p>Department of Social Services</p> </div>	<p>SANTA BARBARA OFFICE 234 Camino Del Remedio (805) 681-4401</p> <p>SANTA MARIA OFFICE 2125 S. Centerpointe Pkwy (805) 346-7135</p> <p>LOMPOC OFFICE 1100 W. Laurel Ave (805) 737-7080</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>TOLL-FREE AUTOMATED (866) 404-4007</p> <p><i>(Best for existing Medi-Cal recipients)</i></p> </div>
<p><i>The Public Health Department can assist with the application process</i></p> <div style="text-align: center;">  </div>	<p>CARPINTERIA HEALTH CARE CENTER 931 Walnut Ave (805) 560-1050</p> <p>FRANKLIN HEALTH CARE CENTER 1136 E. Montecito St (805) 568-2099</p> <p>SANTA BARBARA HEALTH CARE CENTER 345 Camino Del Remedio (805) 681-5488</p> <p>LOMPOC HEALTH CARE CENTER 301 N. R ST (805) 737-6400</p> <p>SANTA MARIA HEALTH CARE CENTER 2115 S. Centerpointe Pkwy (805) 346-7230</p>
<p><i>The Alcohol, Drug & Mental Health Services Department can assist with mental health care questions</i></p> <div style="text-align: center;">  <p>COUNTY OF SANTA BARBARA <i>Making a Difference Since 1962</i> Alcohol, Drug & Mental Health Services</p> </div>	<p>CARES North 212 West Carmen Lane Santa Maria, CA 93454 (805) 739-8700</p> <p>CARES South 2034 de la Vina Santa Barbara, CA 93101 (805) 884-6850</p> <p>ACCESS 1-888-868-1649</p>