# HEALTH CARE COVERAGE OPTIONS IN CALIFORNIA

**If you do not have health care coverage or recently lost your employer-sponsored health care coverage, here are some low-cost or no-cost options available in California.**

## COVERED CALIFORNIA:

Affordable health coverage with financial help to lower premium costs is available to Californians through the state's health benefit exchange program, Covered California. Every year, Californians can sign up for health care coverage through Covered California's Open Enrollment period from November 1 through January 31. If you did not sign up during Open Enrollment, you can still get coverage during the year through Special Enrollment after January 31. People who have experienced a qualifying life event, including losing health coverage because you or your family no longer qualify for Medi-Cal, can sign up for coverage during Special Enrollment. To learn more about Covered California's coverage options, visit Covered California's website or call **1-800-300-1506**.

## MEDI-CAL:

Medi-Cal offers no-cost or low-cost health coverage for low-income Californians, including children, pregnant women, families and seniors. Most people with Medi-Cal pay no premiums or co-payments. Eligible children, young adults and older Californians can qualify for full scope Medi-Cal, regardless of their immigration status. Beginning on January 1, 2024, a new law in California will allow adults ages 26 through 49 to qualify for full scope Medi-Cal, regardless of immigration status. You can apply for Medi-Cal year-round. If you are determined eligible for Medi-Cal, your coverage is effective back to the first day of the month in which the application was submitted.

### How to apply for Medi-Cal or Covered California:

- **Online**
  The application is easy and online at Covered California's website.

- **By Mail**
  Apply using the Single Streamlined Application, available in multiple languages on the Department of Health Care Services website.

- **By Phone or In Person**
  Apply by phone by calling **1-800-300-1506** or in person at your county office.

In addition to applying online or through your county office, individuals also can apply for Medi-Cal through a qualified hospital provider using the **Hospital Presumptive Eligibility Program**. Applications can be filled out in a hospital and, if found eligible, coverage begins immediately without having to wait for a full Medi-Cal application to process. More details about the Hospital Presumptive Eligibility Program and a list of hospitals where individuals can sign up are available on the DHCS website.

## FEDERAL COBRA AND CAL-COBRA:

There are federal and state laws that allow people to continue their employer-sponsored health care coverage when a job ends or hours are reduced. The individual is required to pay the premiums themselves. People have 60 days to sign up for COBRA coverage once their previous coverage has ended. Visit the Department of Managed Health Care (DMHC) website for more information or call at **1-888-466-2219**.

## MEDICARE:

Medicare is the federal program that provides health care coverage for people who are 65 or older or under 65 with a disability, including End Stage Renal Disease (ESRD). Visit the Medicare website for more information or call **1-800-MEDICARE (1-800-633-4227)**.

### How To Get Help With Your Health Coverage Options

The **California Department of Managed Health Care (DMHC)** provides assistance to Californians about their health care coverage through the DMHC Help Center. The Help Center helps consumers better understand their health care rights, explains health care benefits and resolves consumer complaints against their health plan. Assistance is free and available in all languages. Contact the DMHC Help Center by phone at **1-888-466-2219** or visit www.healthhelp.ca.gov.

The **Department of Health Care Services' (DHCS)** Medi-Cal Managed Care and Mental Health Office of the Ombudsman helps solve problems from a neutral standpoint to ensure that Medi-Cal members receive all medically necessary covered services for which plans are contractually responsible. Contact the Ombudsman by phone at **1-888-452-8609** or email at MMCDOmbudsmanOffice@dhcs.ca.gov.

The **California Department of Insurance (CDI)** regulates health insurance policies in California. CDI's Consumer Complaint Center helps consumers resolve complaints against health insurers. Contact the CDI Consumer Complaint Center by phone at **1-800-927-4357** or email at www.insurance.ca.gov.

The **Health Consumer Alliance (HCA**) offers free assistance by phone or in person to people who are struggling to get or maintain health coverage. The HCA also helps consumers to resolve problems with their health plans. If you are concerned about your immigration status, the HCA provides free, confidential consultation and information. Contact the HCA by phone at **1-888-804-3536** or visit healthconsumer.org.