

*[Model Notice template for compliance with  
HSC §§ 1366.50, 1373.620(a), 1373.620(b), 1373.622, and 1399.861 (12pt font).]*

**Your Health Insurance Choices Are Different. You May Qualify for Free or Low-Cost Health Insurance.**

*[Select the appropriate introductory paragraph.*

*Replace language inside < > brackets as appropriate, including changes to telephone numbers.*

*Delete instructive language inside [ ] brackets. Delete [ ] and < > brackets.]*

***[HSC 1366.50 (AB 792) – to enrollee or subscriber who ceases to be enrolled]***

Because of changes in federal law, you have different health insurance choices that may save you money.

***[HSC 1373.620(a) (AB 1180) – to subscriber of conversion coverage from a health plan that does not otherwise issue individual health care service plan contracts]***

As of your renewal date, your current policy will not be renewed. Because of changes in federal law, you have different health insurance choices that may save you money.

***[HSC 1373.620(b) (AB 1180) – to subscriber of HIPAA or conversion coverage, when health plan offers other individual health care service plan contracts in the individual market]***

As of your renewal date, your current policy will not be renewed. Because of changes in federal law, you have different health insurance choices. You can stay with <insert name of health plan>. You also have other choices. These may save you money.

Below we have identified the health insurance policy we are offering for 2014 that is most similar to your current policy. If you wish to stay with <insert name of health plan>, you can continue your coverage by paying the premium stated below by the due date. <Insert information regarding the health plan's most comparable 2014 individual health plan contract, applicable premium, and due date for continuing coverage.>

***[HSC 1373.622 (AB 1180) – GIP plans terminating 1/1/2014]***

As of January 1, 2014, your current health insurance coverage will end. Because of changes in federal law, you have different health insurance choices that may save you money.

***[HSC 1373.622 (AB 1180) – GIP plans not terminating]***

Because of changes in federal law, you have different health insurance choices. You can stay with <insert name of health plan>. You also have other choices. These may save you money.

***[HSC 1399.861(SBX1 2) – annual notice to subscribers of individual grandfathered plans]***

New improved health insurance options are available in California. You currently have health insurance that is not required to follow many of the new laws. For example, your plan may not provide preventive health services without you having to pay any cost sharing (copayments or coinsurance). Also, your current plan may be allowed to increase your rates based on your health status while new plans and policies cannot.

You have the option to remain in your current plan or switch to a new plan. Under the new rules, a health plan cannot deny your application based on any health conditions you may have. For more information about your options, please contact Covered California at <1-800-300-1506>, the Office of Patient Advocate

at <1-866-466-8900>, your plan representative or insurance agent, or an entity paid by Covered California to assist with health coverage enrollment such as a navigator or an assister. You can also continue reading for more information.

*[Insert the following body text.*

*If necessary, replace open enrollment dates. For notices sent on or after March 31, 2014, replace the <> bracketed text with: A) “October 15, <YEAR> and ends “December 7, <YEAR>” and insert the applicable year; or B) the dates specified in 45 CFR § 155.410(e), if different.]*

Starting in January 2014, you cannot be denied health insurance because you have health problems or a pre-existing condition. There are new options for low cost or free health insurance for you or your dependents.

### **Covered California**

You can buy health insurance through Covered California. The State of California set up Covered California to help people and families, like you, find affordable health insurance. You can use Covered California if you do not have insurance through your employer, or Medicare. You can also apply for Medi-Cal through Covered California.

You must apply during an open or special enrollment period, except a Medi-Cal application can be made at any time. Open enrollment begins <October 1, 2013 and ends March 31, 2014>. If you have a life change such as marriage, divorce, a new child or loss of a job, you can apply at the time the life change occurs (“special enrollment period”).

Through Covered California, you may also get help paying for your health insurance:

- Receive tax credits: You can use your tax credit to help pay your monthly premium.
- Reduce your out of pocket costs: Out-of-pocket costs are how much you pay for things like going to the doctor or hospital or getting prescription drugs.

To qualify for help paying for insurance, you must:

- Meet certain household income limits; and
- Be a U.S. citizen, U.S. national or be lawfully present in the U.S.
- In addition, other rules and requirements apply.

You can also buy coverage directly from health insurers, health plans or insurance agents during Open Enrollment and Special Enrollment periods, but the financial help is available only if you select a Covered California product.

### **Medi-Cal Is Changing Too**

Free or low-cost health insurance is available through Medi-Cal. Medi-Cal is California’s health care program for people with low incomes. You can get Medi-Cal if:

- Your income is low; and

- You are a U.S. citizen, U.S. national or lawfully present in the U.S.

Your eligibility is based on your income. It is not based on how much money you have saved or if you own your own home. You do not have to be on public assistance to qualify for Medi-Cal. You can apply for Medi-Cal anytime.

To qualify for Medi-Cal if you are over 65, disabled or a refugee, other rules and requirements apply. You may also qualify for health insurance with Medi-Cal even if you are not a U.S. citizen or national.

**For More Information**

To learn more about Covered California or Medi-Cal, visit [www.CoveredCA.com](http://www.CoveredCA.com) or call <1-800-300-1506>. When you apply for coverage through Covered California, you will find out if you are eligible for Medi-Cal. You can also get more information or apply for Medi-Cal by calling 1-800-430-4263, visiting [www.benefitscal.org](http://www.benefitscal.org) or [www.beneficioscal.org](http://www.beneficioscal.org) (Spanish) online, or visiting your county human services office in person.

*[Model Notice for compliance with HSC 1399.829:  
Application for or renewal of individual coverage for children under Article 11.7 (14pt font)]*

## **2014 Health Care Changes for Your Children**

**Because of changes in federal and state law, new health insurance choices may be available for your child(ren). The health insurance your child has today may be changing. These changes may save you money. Please consider your options carefully before failing to maintain or renewing coverage for a child for whom you are responsible. If you attempt to obtain new individual coverage for your child, the premium for the same coverage may be higher than the premium you pay now.**

### **Covered California**

The State of California set up Covered California to help people like you and your children find affordable health insurance. Through Covered California, you may also get help paying for your health insurance. You may be eligible for tax credits to help pay your child's monthly premiums. Financial help also may be available for other costs, such as co-payments for visiting a doctor or getting prescription drugs. To qualify for help paying for insurance, you must:

- Have a household income below certain limits; and
- Be a U.S. citizen, U.S. national or be lawfully present in the U.S.

In addition, other rules and requirements apply.

To see if you qualify for premium assistance for your child, please contact Covered California by phone at 1-800-300-1506, or online at CoveredCA.com.

You can also apply for Medi-Cal for yourself or your child through Covered California.

Covered California will accept applications every year during "**Open Enrollment**," except a Medi-Cal application can be made at any time. For coverage **beginning in 2014**, the Open Enrollment period is **October 1, 2013** through **March 31, 2014**. Health plans and insurers cannot deny your child health insurance because of health problems or pre-existing conditions.

“**Special Enrollment**” periods are available after certain events, such as the loss of a job, death of a spouse, or birth of a child. To see if your child qualifies for these or any other special enrollment period, please contact Covered California.

You can also buy coverage for your child directly from health insurers, health plans, or insurance agents during Open Enrollment and Special Enrollment periods, but the financial help is available only if you select a Covered California product.

You can apply for coverage for your child during Open Enrollment, even if your child already has other health coverage. Buying coverage during Open Enrollment will not affect the coverage your child has now. You will still be billed for any premiums until you choose to cancel your child’s current coverage. If you buy new coverage for your child, you should consider keeping your child’s current coverage until your child’s new coverage begins. If you want to cancel your child’s current coverage, you must contact your health plan or insurer.

### **Medi-Cal**

Free or low-cost health insurance is available through Medi-Cal for many low income individuals. Medi-Cal provides free comprehensive health care coverage across the state. You can apply for Medi-Cal at any time. Your child can get Medi-Cal if:

- Your household income is low; and
- He or she is a U.S. citizen, U.S. national or lawfully present in the U.S.

Your child may qualify for Medi-Cal if he or she is disabled or a refugee, but other rules and requirements apply.

To learn more about Covered California or Medi-Cal, visit [www.CoveredCA.com](http://www.CoveredCA.com) or call <1-800-300-1506>. When you apply for coverage through Covered California, you will find out if you are eligible for Medi-Cal. You can also get more information or apply for Medi-Cal by calling 1-800-430-4263, visiting [www.benefitscal.org](http://www.benefitscal.org) or [www.beneficioscal.org](http://www.beneficioscal.org) (Spanish) online, or visiting your county human services office in person.