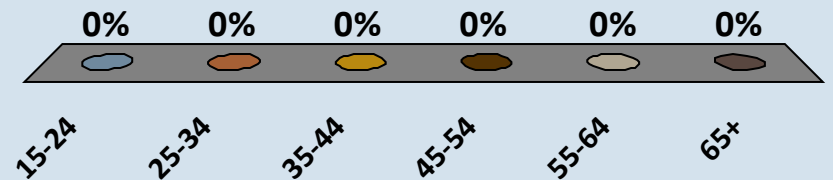


HEALTHCARE FOR THE COLLEGE STUDENT

Originally developed for LA Pierce Student Health Center
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How old are you?

1. 15-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65+



Do you have health insurance?

- | | | |
|----|--|----|
| 1. | Yes, I pay for my own/I'm on government assistance | 0% |
| 2. | Yes, I'm on my parents/guardian's insurance | 0% |
| 3. | No | 0% |
| 4. | I don't know | |

Why talk about health insurance?

- Everyone **MUST** have health insurance by January 1, 2014
- If not, you will be fined during tax time
 - ▣ 1% of yearly income or \$95 in 2014
 - ▣ 2% of yearly income or \$325 in 2015
 - ▣ 2.5% of yearly income or \$695 in 2016

Health Insurance Terms

- **Affordable Care Act (ACA):** new laws regarding health insurance
- **Co-pay:** money you pay before seeing a doctor
- **Co-insurance:** money you owe for services not covered by your insurance plan

Health Insurance Terms

- **Monthly premium:** amount you pay an insurance company per month
- **Out-of-pocket costs:** total amount you will spend for the year
- **Preventative care:** visiting a doctor to prevent or detect illness at earlier stage
- **Primary care:** routine physical exams

Already have insurance?

- New protections and benefits
- More, and free, preventive care
 - ▣ Diabetes and cholesterol screenings, prostate exams, mammograms and flu shots
- Catch the little things before they turn into bigger problems

Have children? Under parent's plan?

- Stay on parent's insurance until 26 years old
- Doesn't matter if child:
 - ▣ Doesn't live in same state
 - ▣ Is married
 - ▣ Does/doesn't make his/her own money
 - ▣ Is eligible to enroll in his/her employer's plan

But I can't afford health insurance!

- Expanded Medi-Cal
- Tax credits
 - ▣ Helps you buy health insurance
 - Credit applied toward cost of insurance plan
 - ▣ Amount of credit you get will change depending on your income

Tax Credit Example

- You make \$26,000 a year
- Your credit (based on your \$\$): \$150/month
- **Bronze** premium plan cost: \$200/month
- Your premium after credit: \$50/month

Insurance Levels

- Bronze: 60/40
 - Silver: 70/30
 - Gold: 80/20
 - Platinum: 90/10
-
- # on left: % of what insurance will pay
 - # on right: % of your co-insurance
-
- Same set of benefits, just higher premium and more total out of pocket costs, depending on level

Levels Example

- You break your leg and must go to the doctor. It will cost a total of \$5,000 to fix your leg.

- Bronze: 60/40
- Silver: 70/30
- Gold: 80/20
- Platinum: 90/10

Levels Example

Bronze

Monthly premium: \$200

Tax credit: \$150

After credit premium: \$50

Insurance pays:

$$\$5,000 \times 60\% = \$3,000$$

You pay:

$$\$5,000 \times 40\% = \$2,000$$

Platinum

Monthly premium: \$500

Tax credit: \$150

After credit premium: \$350

Insurance pays:

$$\$5,000 \times 90\% = \$4,500$$

You pay:

$$\$5,000 \times 10\% = \$500$$

Eligibility

- Who's eligible?
 - ▣ Legal California residents
- Who's not?
 - ▣ Undocumented immigrants
 - ▣ Currently incarcerated individuals
- Who can be exempt?
 - ▣ American Indians
 - ▣ Persons with religious objections
 - ▣ Not filing income taxes

Remember...

- the lower the premium, the higher the out-of-pocket costs when you need care
 - ▣ \downarrow premium = \uparrow out-of-pocket
- the higher the premium, the lower the out-of-pocket costs when you need care
 - ▣ \uparrow premium = \downarrow out-of-pocket

Ask yourself...

- Do you expect a lot of doctor visits or need regular prescriptions?
 - ▣ **If yes**, maybe a Gold or Platinum plan
 - ▣ **If no**, maybe a Bronze or Silver plan
 - BUT...get in a serious accident or have an unexpected health problem?
 - Bronze and Silver plans = paying more.

How do I Enroll?

- www.CoveredCA.com
 - ▣ **Marketplace/Exchange:** where to buy insurance
- Call: **(888) 975-1142**
- Open enrollment: **until Mar. 31, 2014**
 - ▣ Medi-Cal applications go year round



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People Like Me

Tell us what having coverage will mean to you in 2014, and read about other people just like you.

[People Like Me »](#)



Shop and Compare Tool

Use our online calculator to find quality health care, including Medi-Cal.

[Shop & Compare »](#)



Outreach and Education Events in Your Area

Look for events near you so you can talk with a local educator.

[Events Near You »](#)

The Covered California Shop and Compare Tool

Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.

Household Information

Number of people in the household *

Household income *



Annual 

ZIP Code *

Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the AGE of each adult

Adult 1 (over 18)

 Add adult


 Remove adult

Number of dependents age 18 or under

0 1 2 3 or more

Total people covered:

Breaking Down the Monthly Cost

 See My Options

 Clear

Bronze 60

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

			
<p>L.A. Care Bronze 60 HMO</p>	<p>Molina Bronze 60 HMO</p>	<p>AnthemSM Bronze 60 EPO</p>	<p>AnthemSM Bronze 60 Health Savings Account EPO</p>
<p>Total Monthly Premiums: \$154</p>	<p>Total Monthly Premiums: \$160</p>	<p>Total Monthly Premiums: \$176</p>	<p>Total Monthly Premiums: \$178</p>
<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$105</p>	<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$111</p>	<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$128</p>	<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$129</p>
<p>VIEW DETAILS</p>	<p>VIEW DETAILS</p>	<p>VIEW DETAILS</p>	<p>VIEW DETAILS</p>



Enhanced Silver 73

Enhanced Silver Coverage: ~73%

			
<p>Health Net Enhanced Silver 73 HMO</p>	<p>AnthemSM Enhanced Silver 73 HMO</p>	<p>Molina Enhanced Silver 73 HMO</p>	<p>L.A. Care Enhanced Silver 73 HMO</p>
<p>Total Monthly Premiums: \$191</p>	<p>Total Monthly Premiums: \$205</p>	<p>Total Monthly Premiums: \$205</p>	<p>Total Monthly Premiums: \$210</p>
<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$143</p>	<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$156</p>	<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$157</p>	<p>Monthly Premium Assistance (Tax Credit): \$48 Your Total Monthly Payment: \$161</p>
<p>VIEW DETAILS</p>	<p>VIEW DETAILS</p>	<p>VIEW DETAILS</p>	<p>VIEW DETAILS</p>



[Get Contacted for more Info](#)

Based on your lifestyle, which level would you choose?

- | | | |
|----|---------------------------------------|----|
| 1. | Bronze | 0% |
| 2. | Silver | 0% |
| 3. | Gold | 0% |
| 4. | Platinum | 0% |
| 5. | I don't know/ I need more information | 0% |

Insurance Plan Coverage

- Visit www.CoveredCA.com or call [\(888\) 975-1142](tel:(888)975-1142) now for help on plan prices and comparisons
- Open enrollment until Mar. 31, 2014
- Jan. 1, 2014 – need insurance!



Questions? Comments?