



Important Information About the Basic Health Care Program and new Health Coverage through Covered California

December 16, 2013

Dear Member:

You are receiving this letter because you are currently enrolled in the Basic Health Care (BHC) Program, administered by the Contra Costa Health Plan. On 12/31/13, your BHC coverage will be ending. Covered California is a new program that can help you keep health coverage. Covered California is a new, easy-to- use marketplace where you can compare and choose a health plan that best fits your needs.

Covered California can help you apply for health insurance plans, see if you qualify for free or low cost health coverage through Medi-Cal, and see if you can get help paying for your health plan. A Covered California representative may call you in the coming weeks to explain your health coverage choices, tell you if your current doctor is available in any Covered California health plans, and help you apply. To learn more about Covered California, please visit <u>www.CoveredCA.com</u> or call **1-800-300-1506**.

Your benefits through the BHC Program will continue through 12/31/13. You will get all of the same services you get now until 12/31/13, as long as you stay enrolled. You may continue to seek care in our health care system if you have appointments scheduled in early 2014 while you are completing the application process. If you enroll in a health plan with Covered California or Medi-Cal, your new coverage can start 1/1/14.

IMPORTANT!

While you are still in the BHC Program:

- Be sure to respond to all letters about your eligibility status.
- Let them know if your income, address, or phone number changes.

Call the Contra Costa Health Services Financial Counseling Department if your income has changed or changes before 12/31/13.

For more information about income eligibility, refer to the Frequently Asked Questions document on the next page.

If you have any questions about your move to Covered California, please call or visit:

Contra Costa Health Services Financial Counseling Department: 1-800-771-4270 or <u>www.cchealth.org/insurance</u>



Frequently Asked Questions

About the move to Covered California

Why is my Basic Health Care (BHC) Coverage ending?

The Affordable Care Act allows more clients to have access to health care coverage who normally would not qualify due to income and assets.

How do I make sure I have health coverage after the BHC Program ends on 12/31/13?

Covered California can help you see if you are eligible for a health program such as Medi-Cal, or a private health plan. Your new coverage can start on 1/1/14, if you enroll in a private health plan by 12/23/13.

What is Covered California?

It is a new, easy-to-use, marketplace where you can compare and choose a health care plan that fits your needs or see if you are eligible for Medi-Cal. Covered California representatives can help you choose a plan that is right for you. For more information about Covered California, visit <u>www.CoveredCA.com</u> or call **1-800-300-1506**.

What services will the plans offer?

All private health plans cover a broad range of services including: doctor, hospital and emergency room visits, maternity, pediatric, and mental health care, prescriptions, and medical tests. Preventive and wellness services such as mammograms and immunizations will be provided at no cost.

How much will a Covered California private health plan cost?

The cost depends on many things, including income. A Covered California representative can help see if you can get help paying for the private health plan costs.

Will I have co-payments?

You may have a co-payment for certain medical services. The amount will vary by type of service. Covered California representatives can tell you about co-payments for different kinds of services.

Will I be able to get any services outside of the health plan?

Yes. Some services may be available outside of the health plan, but may cost more. You will be able to call your health plan if you have questions.

Will I be able to see the same doctors that I see now?

You may be able to continue seeing the same doctors, if they work with the health plan you choose. You can ask your doctor which private plans they work with or talk to a Covered California representative, who may be able to help you choose a plan that includes your current doctor.

Can I change doctors or plans?

Yes, if you enroll in a Covered California private health care plan you will be able to change plans once a year during open enrollment. You will be able to change doctors by calling your health plan.

Where can I get more information about moving my health care coverage to a Covered California health plan?

You can call Contra Costa Health Services Financial Counseling Department **1-800-771-4270** or visit <u>www.cchealth.org/insurance</u>; or to get more information about Covered California visit <u>www.CoveredCA.com</u> or call **1-800-300-1506**.

Look at the chart below. If your income has dropped to the income level shown for your family size, you may not need to apply for coverage through Covered California and may qualify for coverage under the part of your current program that will change to Medi-Cal on 1/1/14. If you think you qualify, call **1-800-771-4270** right away.

Family Size	Annual Income	Monthly Income
1	\$15,282	\$1,274
2	\$20,628	\$1,719
3	\$25,975	\$2,165
4	\$31,322	\$2,610
5	\$36,668	\$3,056
6	\$42,015	\$3,501
7	\$47,361	\$3,947
8	\$52,708	\$4,392
9	\$56,728	\$4,727
10	\$60,748	\$5,062

Income Chart for Household Size

I need help but do not speak English. Is there information in my language?

Help will be available in many languages by calling Covered California at **1-800-300-1506**. For help in Spanish or Chinese, you may call **1-800-300-0213** (español), or **1-800-300-1533** (中文).