

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small Businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Low income families & medically needy	Children in low income families or undocumented children	Pregnant women, infants, & moderate income children	Adults without dependents	Immigrants awaiting legal status	Adults in need of cancer screening
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Plans</b> California Association of Health Underwriters 800-322-5934 www.cahu.org</p>	<p><b>COBRA or Cal-Cobra</b></p> <p>Then convert to <b>HIPAA</b> (Health Insurance Portability &amp; Accountability Act) 866-4-USA-DOL (866-487-2365) www.dol.gov</p> <p><b>HIPP</b> (Health Insurance Premium Payment) 866-298-8443 www.dhs.ca.gov/mcs</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> California Association of Health Underwriters 800-322-5934 www.cahu.org</p>	<p><b>MRMIP</b> (Major Risk Medical Insurance Program) 800-289-6574 www.mrmib.ca.gov</p> <p>Due to changes in the program, MRMIP has opened up a waitlist.</p>	<p><b>Medi-Cal</b> California's Medicaid Program 800-952-5253 www.medi-cal.ca.gov</p> <p>Or contact local county social services agency  www.dhs.ca.gov</p> <p><b>AIM</b> Access for Infants &amp; Mothers 800-433-2611 www.aim.ca.gov</p>	<p><b>Healthy Kids Plans</b> (County based program) www.partnershiphp.org www.champ-net.org</p> <p><b>CaliforniaKids</b> 818-755-9700 www.californiakids.org</p> <p><b>Kaiser Permanente Child Health Plan</b> 800-464-4000 http://info.kp.org/childhealthplan/</p> <p><b>Children Health and Disability Prevention (CHDP)</b> Call your local CHDP provider www.dhs.ca.gov/pcfh/cms/chdp/</p>	<p><b>Medi-Cal</b> California's Medicaid Program 800-824-0088 or 888-747-1222 www.medi-cal.ca.gov</p> <p><b>AIM</b> Access for Infants &amp; Mothers 800-433-2611 www.aim.ca.gov</p> <p><b>Healthy Families Program</b> 800-880-5305 or 888-747-1222 www.healthyfamilies.ca.gov</p> <p><b>BABY CAL</b> 800-BABY-999 (800-222-9999)</p>	<p><b>County Medical Services Program (CMSP)</b> Contact local county social services agency www.cmsspcounties.org</p> <p><b>Genetically Handicapped Persons Program (GHPP)</b> 916-327-0470 800-639-0597 www.dhcs.ca.gov/services/ghpp</p>	<p><b>Restricted Medi-Cal</b> California's Medicaid Program 800-952-5253 www.medi-cal.ca.gov</p> <p><b>Family PACT</b> (Family planning) 800-942-1054 www.familypact.org</p> <p>For local programs contact www.dhs.ca.gov</p>	<p><b>IMPACT</b> 800-409-8252 www.california-impact.org</p> <p><b>Breast and Cervical Cancer Screening &amp; Treatment</b> 800-824-0088 www.dhs.ca.gov/cancerdetection</p> <p><b>WISEWOMAN</b> 800-511-2300 www.dhs.ca.gov/cancerdetection</p>
Coverage	<p>Different plans cover different medical services</p> <p>Sometimes coverage is limited to \$1M in a lifetime; often \$5M and some plans have no limit</p> <p>These factors affect the monthly premium and deductibles</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Cobra Subsidy:</b> 15 months of partially subsidized COBRA premium</p> <p>COBRA coverage available for up to 36 months depending on qualifying events</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Different plans will cover different medical services</p> <p>There may also be a lifetime maximum of benefits, for example \$5M</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>MRMIP is a 36 month program. After that, subscribers can enroll in guaranteed coverage with private health plans</p> <p>Under MRMIP, there is a \$75K annual limit and \$500 annual deductible</p> <p>Coverage increases to \$200K per year (with a \$750K lifetime limit) once subscriber moves to a GUARANTEED COVERAGE private insurance individual plan</p> <p>MRMIP offers a variety of medical services provided by HMOs and PPOs.</p> <p>MRMIP has a 3 month exclusion period for pre-existing conditions.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Medi-Cal:</b> Offers health, dental, vision, and prescription coverage; Treatment for special health problems like breast cancer, kidney problems, nursing home needs, and AIDS</p> <p><b>AIM:</b> comprehensive medical care for mother provided (not just maternity); mothers continue coverage up to 60 days after delivery; after birth, infant is automatically enrolled in Healthy Families Program up to age 1</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Healthy Kids, California Kids &amp; KPCHP:</b> All programs offer a variety of health, dental, and vision plans from which to choose, includes hospitalization</p> <p><b>KPCHP:</b> Effective July 17, 2009, enrollment is now closed to new membership from Southern California. A future re-open date has not been determined</p> <p><b>CHDP:</b> Only covers general check ups required for school, sports, etc. (Does not cover hospital, medicines, or any emergencies)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Medi-Cal:</b> pregnancy related care (prenatal and delivery) is covered. Mothers are covered up to 60 days after delivery</p> <p><b>AIM:</b> comprehensive medical care for mother provided (not just maternity); mothers continue coverage up to 60 days after delivery; after birth, infant is automatically enrolled in Healthy Families Program up to age 1</p> <p><b>Healthy Families Program:</b> Offers a variety of health, dental, vision, and prescription plans from which to choose. Effective July 17, 2009, an enrollment freeze has been enacted for the Healthy Families Program</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>CMSP:</b> Program available in 34 counties, Medically necessary physician and hospital-related services; Depending on county, may provide coverage for other services such as dental and vision; Benefits vary by county, please refer to social services agency in county of residence</p> <p><b>GHPP:</b> Special care center services, hospital stay, outpatient medical care, pharmaceutical services, surgeries, nutrition products and medical foods, durable medical equipment, and other services</p>	<p>Restricted Medi-Cal covers emergencies, pregnancy related care (prenatal and delivery), kidney dialysis, treatment for breast and cervical cancer</p> <p>Family PACT provides comprehensive family planning services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>IMPACT:</b> men get radical prostatectomy, external beam radiation therapy, hormone therapy, watchful waiting, brachytherapy, chemotherapy, counseling and more</p> <p><b>BCCST:</b> women can get screening and treatment</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner can count as an employee</p> <p>Owner name on business license must draw wages from the company</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Cobra Subsidy:</b> If you were involuntarily terminated between Sept 1, 2008 and Feb 28, 2010, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>You may be eligible for HIPP premium assistance if you have a high-cost condition (e.g., pregnancy, HIV/AIDS), and are eligible for Medi-Cal</p> <p>Cal-Cobra is for groups of under 20 employees</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for MRMIP, see next column</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Eligible if previous coverage was terminated for reasons other than non-payment of premium or fraud (such as a pre-existing condition)</p> <p>Must prove denial of coverage or offer of higher premium than MRMIP</p> <p>Cannot be eligible for COBRA, Cal-Cobra, or government programs (except "end stage renal disease" covered under Medicare)</p> <p>Live in California</p> <p>Subscriber must select from health plan carriers that offer post-MRMIP GUARANTEED COVERAGE</p> <p>Cannot be eligible for both Part A and Part B of Medicare</p>	<p><b>Medi-Cal:</b> Age &lt; 1: Up to 200% FPL Ages 1-5: Up to 133% FPL Ages 6-18: Up to 100% FPL If you are pregnant, your income can be up to 200% FPL; Children under 21 in foster care, parents: Up to 107% FPL If you are elderly or disabled, your income can be up to 133% FPL</p> <p><b>AIM:</b> 200%-300% FPL for AIM Pregnant less than 31 weeks; Live in California; California resident for at least 6 months; legal immigration status; You cannot be receiving no-cost Medi-Cal or Medicare Part A and Part B benefits as of the application date; Insurance deductibles or co-payments over \$500 may qualify you</p>	<p><b>Medi-Cal:</b> Must be a resident of Solano, Napa, Yolo or Sonoma County. Must not be covered by an employer sponsored plan now or in the last 3 months. Children must be between the ages of 0-18. Children's family income can be between 0-300% of the FPL. Not Eligible for no-cost full-scope Medi-Cal or Healthy Families. Undocumented children are eligible.</p> <p><b>CaliforniaKids:</b> Must not be eligible for other government plans such as Medi-Cal or Healthy Families Program</p> <p><b>KPCHP:</b> California resident living near Kaiser or in county plan area. Must not be eligible for employer based coverage</p> <p><b>CHDP:</b> Children and youth between birth and age of 19 whose family is at 200% FPL or less. Also children in Headstart, State Preschool programs, and Foster Care.</p>	<p><b>Medi-Cal:</b> If you are pregnant, your income can be up to 200% FPL</p> <p><b>AIM:</b> 200%-300% FPL for AIM; Pregnant less than 31 weeks; Live in California; California resident for at least 6 months; legal immigration status; You cannot be receiving no-cost Medi-Cal or Medicare Part A and Part B benefits as of the application date; Insurance deductibles or co-payments over \$500 may qualify you</p> <p><b>Healthy Families Program:</b> Age &lt; 1: 200%-250% FPL Ages 1-5: 133%-250% FPL Ages 6-18: 100%-250% FPL Must be ineligible for no-cost Medi-Cal or employer-based coverage; California residents and legal immigrants</p>	<p><b>CMSP:</b> Must be between the ages of 21-64, Must not be eligible for Medi-Cal; Must reside in county where applying; In CMSP counties, income can be up to 200% FPL; In non-CMSP counties, eligibility income standards vary, please refer to social services agency in county of residence</p> <p><b>GHPP:</b> Must be diagnosed with a genetic condition that is covered by GHPP; Applicants must be residents of California; Applicants must be 21 years of age or older (some persons younger than 21 years of age may be eligible); there is no income limit; Applicants may be required to apply for Medi-Cal.</p>	<p><b>Restricted Medi-Cal:</b> Age &lt; 1: Up to 200% FPL Ages 1-5: Up to 133% FPL Ages 6-18: Up to 100% FPL</p> <p>If you are pregnant, your income can be up to 200% FPL</p> <p>If you are elderly or disabled, your income can be up to 133% FPL</p> <p>Live in California and plan to stay</p> <p><b>Family PACT:</b> up to 200% FPL</p> <p>No insurance or ineligible for Medi-Cal</p> <p>Insurance does not cover family planning or birth control methods</p> <p>Have not met deductible of current insurance</p> <p>Have Medi-Cal with share of cost but you have not met your share of cost</p>	<p><b>IMPACT:</b> California resident over 18 years old, Little or no insurance, Up to 200% FPL, Abnormal DRE, PSA or diagnosed with prostate cancer</p> <p><b>BCCST:</b> 40 years old or older, with an income of 200% of the FPL, uninsured or have medical insurance that does not cover these services; not getting these services through Medi-Cal or another government-sponsored program; Women 25 and older can receive cervical cancer screening</p>
Monthly Cost	<p>Cost depends on the employer contribution and ±10% of the insurance company's index rate</p>	<p><b>Cobra with Subsidy:</b> 35% of monthly premium</p> <p>Costs range from 102%-150% of group health rates; individual coverage is also available and may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>	<p>Costs vary depending on age, region in CA, and program</p> <p>\$2,500/year out-of-pocket max for subscribers. Annual out-of-pocket limits per household (subscriber + dependents) is approximately \$4,000.</p>	<p><b>Medi-Cal:</b> \$0 or minimal share of cost</p> <p><b>AIM:</b> 1.5% of family annual income for AIM</p>	<p><b>Healthy Kids:</b> Monthly premiums are \$0-6; \$5 co-pay for most outpatient services. <b>CaliforniaKids:</b> \$10-20 per month per child; \$5-10 co-pays for services <b>KPCHP:</b> \$8-15 per child per month (\$45 max per family), co-pays range from \$5-\$35 for some services with a \$250/child or \$500 for two or more children maximum <b>CHDP:</b> \$0 or minimal share of cost</p>	<p><b>Medi-Cal:</b> \$0 or minimal share of cost</p> <p><b>AIM:</b> 1.5% of family annual income</p> <p><b>Healthy Families:</b> \$4-\$17 per child depending on income and choice of plan, with a \$51 family maximum; \$5 co-pay for doctor visits and prescriptions; some check-ups are no-cost</p>	<p><b>CMSP:</b> \$0 or minimal share of cost</p> <p><b>GHPP:</b> Some clients may also be required to pay an annual enrollment fee. The amount of enrollment fee is based on income and family size.</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</p>

**Other Programs & Resources**

**Indian Health Services**  
916-930-3927  
www.ihs.gov

**Medicare**  
(Age 65 and up)  
800-MEDICARE  
www.medicare.gov

**Health Coverage Tax Credit**  
866-628-HCTC  
www.irs.gov (key word HCTC)

**VA Medical Benefits Package**  
877-222-8387  
www.va.gov

**California Children's Services**  
www.dhs.ca.gov/pcfh/cms/ccs  
Or contact local county social services agency

**Women-Infant-Children (WIC)**  
888-WICWORKS  
www.wicworks.ca.gov

**Partnership for Prescription Assistance**  
888-4PPA-NOW (888-477-2669)  
www.pparx.org

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

**FPL** means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	100%	133%	175%	200%	250%	300%	400%
1	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708	\$3,610
2	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643	\$4,857
3	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578	\$6,103
4	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513	\$7,350
5	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448	\$8,597
6	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383	\$9,843
7	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318	\$11,090
8	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253	\$12,337

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, [www.coverageforall.org](http://www.coverageforall.org).

© Copyright 2009 by Philip Lebherz and the Foundation for Health Coverage Education®.

All rights reserved. Printed in the U.S.A.

## Other sources of information

### Financial aid and free or low-cost benefits

**Department of Health Services**  
916-327-1400 (English and Spanish)  
TTY 888-757-6034  
[www.dhs.ca.gov](http://www.dhs.ca.gov)

(Recorded information about Medi-Cal, Medicare, SSI, Food Stamps, Cash Assistance, CMSP, MISIP, Healthy Families Program, CCS, MTP and more)

**Government Benefits Finder**  
800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)  
(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

**Health Coverage Tax Credit**  
866-628-HCTC  
[www.irs.gov](http://www.irs.gov) (key word HCTC)

**Partnership for Prescription Assistance**  
888-477-2669  
[www.pparx.org](http://www.pparx.org)

### Finding local health care options

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)  
(Search tool by zip code)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)  
(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)  
(Various health care search tools)

**Health Consumer Alliance**  
[www.healthconsumer.org](http://www.healthconsumer.org)  
(13 different languages; user-friendly information about programs and legal rights by county)

### Laws and regulations

**California Department of Insurance**  
800-927-4357  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
(English and Spanish; general information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
(Official information and rules from the U.S. Department of Labor)

**California Department of Managed Health Care**  
888-466-2219  
[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)  
(English and Spanish; general information on all types of insurance)

An online version of this Matrix is updated regularly for your convenience. To order copies of the Matrix or download the online version: [www.coverageforall.org](http://www.coverageforall.org) or call 800-234-1317.



The Anthem Blue Cross Foundation, the Foundation for Health Coverage Education® and the California Association of Health Underwriters have generously funded this publication to ensure that all Californians have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.

Revised July 2009

## CALIFORNIA

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



**Anthem.**   
**FOUNDATION**

**FHCE** FOUNDATION FOR HEALTH COVERAGE EDUCATION

**CAHU** California's Benefits Specialists