

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>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans California Association of Health Underwriters 800-322-5934 www.cahu.org</p>	<p>COBRA or Cal-COBRA</p> <p>Then convert to:</p> <p>HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>HIPP (Health Insurance Premium Payment) www.dhcs.ca.gov/</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans California Association of Health Underwriters 800-322-5934 www.cahu.org</p>	<p>MRMIP (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>Pre-Existing Insurance Plan(PCIP) Run by the California Managed Risk Medical Insurance Board(MRMIB) 1-866-717-5826 www.PCIP.gov</p>	<p>Medi-Cal California's Medicaid Program 800-952-5253 888-747-1222 www.medi-cal.ca.gov</p> <p>Or contact local county social services agency www.dhs.ca.gov</p> <p>AIM Access for Infants & Mothers 800-433-2611 www.aim.ca.gov</p>	<p>Healthy Kids Plans (County- Based Program) www.partnershiphp.org www.champ-net.org</p> <p>CaliforniaKids 818-755-9700 www.californiakids.org</p> <p>Kaiser Permanente Child Health Plan 800-464-4000 http://info.kp.org/childhealthplan/</p> <p>Children Health and Disability Prevention (CHDP) Find your local CHDP provider www.dhs.ca.gov/pch/cms/chdp/</p>	<p>Medi-Cal California's Medicaid Program 800-952-5253 888-747-1222 www.medi-cal.ca.gov</p> <p>AIM Access for Infants & Mothers 800-433-2611 www.aim.ca.gov</p> <p>Healthy Families Program 800-880-5305 or 888-747-1222 www.healthyfamilies.ca.gov</p> <p>BABY CAL 800-BABY-999 800-222-9999</p>	<p>County Medical Services Program (CMSP) Contact local county social services agency www.cmsspcounties.org</p> <p>Genetically Handicapped Persons Program (GHPP) 916-327-0470 800-639-0597 www.dhcs.ca.gov/services/ghpp</p>	<p>Restricted Medi-Cal California's Medicaid Program 800-952-5253 www.medi-cal.ca.gov</p> <p>Family PACT (Family planning) 916-650-0414 www.familypact.org</p> <p>For local programs contact www.dhs.ca.gov</p>	<p>IMPACT 800-409-8252 www.california-impact.org</p> <p>Breast and Cervical Cancer Screening & Treatment 800-824-0088 www.dhs.ca.gov/cancerdetection</p> <p>WISEWOMAN 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>COBRA or Cal-COBRA: Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Benefits are based on the program selected and there is no expiration of coverage</p> <p>HIPP: Benefits are the same as what you had with your previous employer, HIPP is a premium assistance program</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: It is a 36 month program. Subscribers can enroll in guaranteed coverage with private health plans after that period. There is a \$75K annual limit, \$750K lifetime limit, and \$500 annual deductible. Offers a variety of medical services provided by HMOs and PPOs and has a 3 month exclusion period for pre-existing conditions.</p> <p>PCIP: Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medi-Cal: Offers health, dental, vision, and prescription coverage; Treatment for special health problems like breast cancer, kidney problems, nursing home needs, and AIDS</p> <p>AIM: 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>Healthy Kids & KPCHP: Offers a variety of health, dental, and vision plans from which to choose, includes hospitalization</p> <p>California Kids: Offers coverage for a variety of outpatient benefits, including physician services, health maintenance and wellness services, outpatient hospital services, emergency care, ambulance services, prescription drugs, dental services and family assistance</p> <p>KPCHP: 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>CHDP: 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>Medi-Cal: Pregnancy related care (prenatal and delivery) is covered. Mothers are covered up to 60 days after delivery</p> <p>AIM: 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>Healthy Families Program: Offers a variety of health, dental, vision, and prescription plans from which to choose.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>CMSP: Program availability varies by county. 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>GHPP: 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>BCBST: Provides free clinical breast exams, mammograms, pelvic exams and Pap tests to California's underserved women</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	
Eligibility	<p>GUARANTEED COVERAGE</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>GUARANTEED COVERAGE</p> <p>COBRA or Cal-COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>Cal-COBRA: Applies to small businesses with less than 20 employees</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA</p> <p>HIPP: You may be eligible for HIPP if you have a high-cost health condition (e.g., pregnancy, HIV/AIDS), and are eligible for Medi-Cal</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>GUARANTEED COVERAGE</p> <p>MRMIP: Must live in California Must prove denial of coverage or offer of higher premium than MRMIP. Eligible if previous coverage was terminated for reasons other than non-payment of premium or fraud (such as a pre-existing condition). Cannot be eligible for COBRA, Cal-COBRA, or government programs (except "end stage renal disease" covered under Medicare). Cannot be eligible for both Part A and Part B of Medicare. Subscriber must select from health plan carriers that offer post-MRMIP GUARANTEED COVERAGE.</p> <p>PCIP: Must be a U.S. citizen or lawfully present in the U.S. Must have been uninsured for at least 6 months prior to applying. Must have had a problem getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE</p> <p>Medi-Cal: Age < 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>AIM: 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; Cannot be covered by private insurance costing \$500 or less</p>	<p>GUARANTEED COVERAGE</p> <p>Healthy Kids: 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>CaliforniaKids: Must not be eligible for other government plans such as Medi-Cal or Healthy Families Program. To qualify for the program, a child must be age 2-18. There are no income restrictions for the program</p> <p>KPCHP: California resident living near Kaiser or in county plan area. Must not be eligible for employer based coverage</p> <p>CHDP: 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>GUARANTEED COVERAGE</p> <p>Medi-Cal: If you are pregnant, your income can be up to 200% FPL</p> <p>AIM: 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>Healthy Families Program: Age < 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>GUARANTEED COVERAGE</p> <p>CMSP: 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>GHPP: 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>GUARANTEED COVERAGE</p> <p>Restricted Medi-Cal: Age < 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. 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>Family PACT: 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>GUARANTEED COVERAGE</p> <p>IMPACT: California resident over 18 years old, little or no insurance, Up to 200% FPL, Abnormal DRE, PSA or diagnosed with prostate cancer</p> <p>BCBST: 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>COBRA or Cal-COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA, Cal-COBRA, HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p> <p>HIPP: \$0 or minimal share of cost</p>	<p>Costs for individual coverage varies</p>	<p>MRMIP: Costs vary depending on age, region in CA, and program. \$2,500/year out-of-pocket max for subscribers. Annual out-of-pocket limits per household (subscriber + dependents) is approximately \$4,000.</p> <p>PCIP: \$575 for a 50 year old subscriber in San Francisco. Deductible: \$1, 500 and Out-of-Pocket Limit of \$2,500.</p>	<p>Medi-Cal: \$0 or minimal share of cost</p> <p>AIM: 1.5% of family annual income for AIM</p>	<p>Healthy Kids: Monthly premiums are \$0-6; \$5 co-pay for most outpatient services.</p> <p>CaliforniaKids: \$49 per month per child; \$5-50 co-pays for services</p> <p>KPCHP: \$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</p> <p>CHDP: \$0 or minimal share of cost</p>	<p>Medi-Cal: \$0 or minimal share of cost</p> <p>AIM: 1.5% of family annual income</p> <p>Healthy Families: \$4-\$24 per child depending on income and choice of plan, with a \$72 family maximum; \$5 co-pay for doctor visits and prescriptions; some check-ups are no-cost</p>	<p>CMSP: \$0 or minimal share of cost</p> <p>GHPP: 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
800-633-4227
www.medicare.gov

Health Coverage Tax Credit
866-628-HCTC
866-628-4282
www.irs.gov

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

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

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

Women-Infant-Children(WIC)
888-WICWORKS
888-942-9675
www.wicworks.ca.gov

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 people 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. Valid through 2011 unless updated. 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.

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Other sources of information

Financial Aid and Free or Low-Cost Benefits

Department of Health Services
916-445-4171 (English and Spanish)
TTY 888-757-6034
www.dhs.ca.gov

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

Government Benefits Finder
800-FED-INFO
www.benefits.gov
(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov
(Search tool for grants, loans and other benefits)

Partnership for Prescription Assistance
888-477-2669
www.pparx.org

Finding Local Health Care Options

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

Self Help Clearing House
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
(Various health care search tools)

Health Consumer Alliance
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
(English and Spanish; general information on all types of insurance)

Employee Benefits Security Administration
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
(English and Spanish; general information on all types of insurance)

Pre-Existing Condition Insurance Plan (PCIP)
866-717-5826
www.PCIP.gov
(English and Spanish; general information on plans for pre-existing conditions)

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 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.

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CALIFORNIA

Health Care Options Matrix™



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

