

HeartBeat

NEWS AND UPDATES

SUMMER 2014



Working together for your health

A Publication for *Healthy San Francisco* Participants

Are You Eligible for New Health Insurance Options?

On January 1st, 2014, millions of Californians became eligible for new health insurance options. You may now be eligible for free or discounted health insurance.



Medi-Cal



What are my options?

Medi-Cal, California's free public health insurance program, now includes more people who were previously only eligible for *Healthy San Francisco*. For people who earn too much to qualify for Medi-Cal, there may be financial assistance available through Covered California™ to help you purchase private health insurance. Use the chart below to find out what program you may be eligible for.

You may be eligible for:	Medi-Cal	Covered California (with financial assistance)
How many people are in your family?	If your income is...	
1	Up to \$16,105	\$16,106 to \$46,680
2	Up to \$21,707	\$21,708 to \$62,920
3	Up to \$27,310	\$27,311 to \$79,160
4	Up to \$32,913	\$32,914 to \$95,400
5	Up to \$38,516	\$38,517 to \$111,640

Eligibility for these programs is limited to citizens and legal residents.



You can still apply for health coverage

Medi-Cal is available for enrollment at any time. Covered California is currently closed for enrollment. The next open enrollment period for Covered California will be in the fall of 2014. If you have a big life change, such as loss of health insurance coverage, you may now qualify for Covered California coverage. There are 3 easy ways to find out what program you may be eligible for:

Online

www.coveredca.com

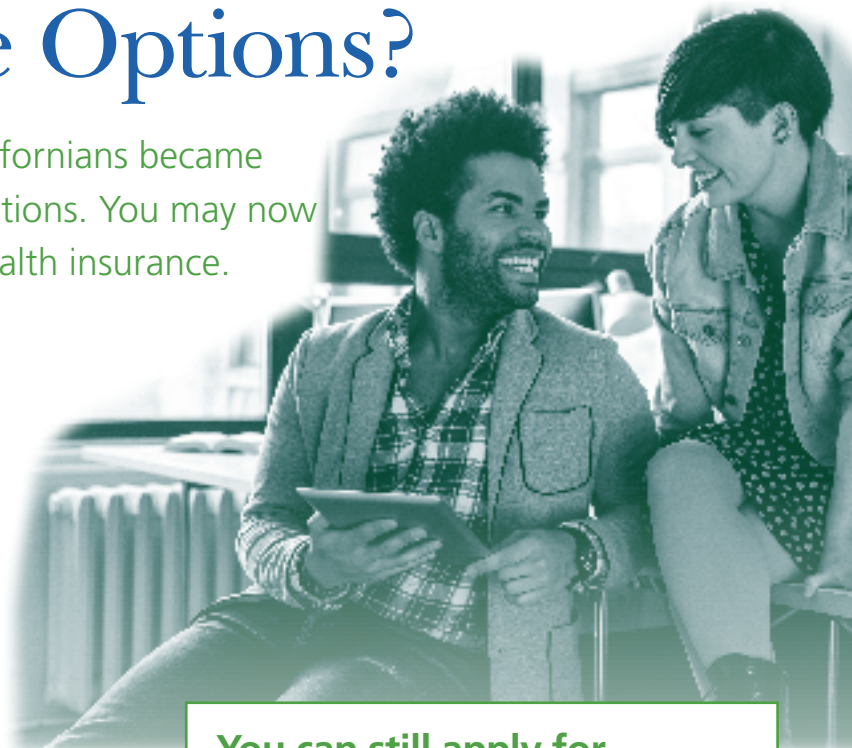
Call

Covered California at (800) 300-1506

Monday – Friday 8am – 8pm Saturday 8am – 6pm

In Person

- Visit your *Healthy San Francisco* Application Assistor
- Visit **SF BenefitsNet** at 1440 Harrison Street, SF Monday – Friday 8am – 5pm



Open Enrollment for Covered California™ Begins in Fall 2014

Covered California is the marketplace which provides Californians financial assistance to purchase affordable private health insurance. Open enrollment for Covered California will begin in the fall of 2014 for health insurance coverage beginning January 1, 2015.

Open Enrollment
11/15/2014
through 2/15/2015
DON'T MISS IT!



There are 3 easy ways to find a health insurance program you may be eligible for:

Online
www.coveredca.com

Will I need to pay a penalty?

If you were uninsured for more than 90 days during 2014, you may be required to pay a penalty when you file your 2014 taxes. Most Americans are now required to have health insurance (exceptions include members of American Indian tribes and the undocumented).

During tax filing for 2014, here's the penalty breakdown (you will pay the greater amount):

1% of taxable household income OR \$95 per Adult / \$47.50 per Child

Healthy San Francisco is not insurance and does not meet the requirements for health insurance. If you are required to have health insurance and only have *Healthy San Francisco* during 2014, you may have to pay a penalty.

Can I stay in *Healthy San Francisco*?

People who are eligible for public health insurance programs such as Medi-Cal, or financial assistance through Covered California, should not stay in *Healthy San Francisco*. Health insurance is always a better option because you get more benefits and services. With health insurance, you are also covered when you get sick or injured outside of San Francisco.

If you are not eligible for Medi-Cal or Covered California, *Healthy San Francisco* will still be here for you. Talk to your Application Assistor if you have any questions about whether you still qualify for *Healthy San Francisco*.

Better health insurance options

Starting in January 2014, important changes happened to private health insurance as part of health care reform:

- You can no longer be denied coverage for having a pre-existing condition such as diabetes, heart disease or asthma
- All health insurance plans must include at least the following health benefits and services:
 - **Ambulatory patient service**
 - **Emergency services**
 - **Hospitalization**
 - **Maternity and newborn care**
 - **Mental health and substance use disorder services**
 - **Behavioral health treatment**
 - **Prescription drugs**
 - **Rehabilitation and habilitation services and devices**
 - **Laboratory services**
 - **Preventive and wellness services**
 - **Chronic disease management**
 - **Pediatric services**

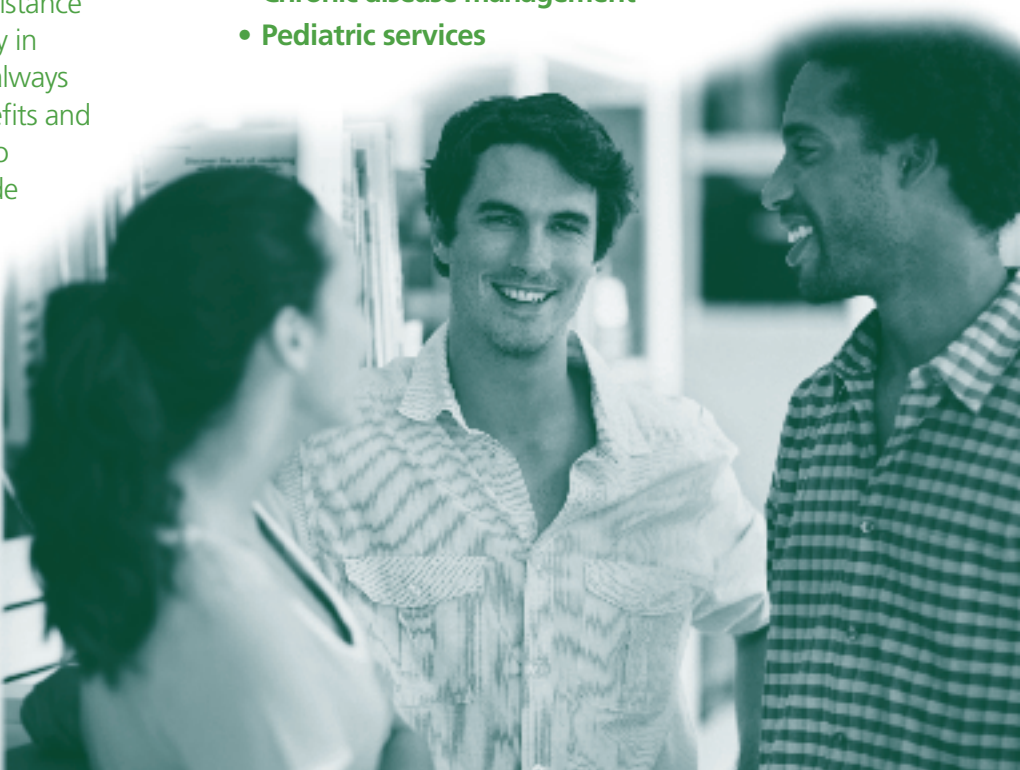
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201 Third Street, 7th Floor
San Francisco, CA 94103
www.healthysanfrancisco.org

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Have you moved?

To update your information,
call Customer Service at **(415) 615-4555**

Are you eligible for new health insurance options?

See inside.



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Stay Informed!

Visit the new and improved *Healthy San Francisco* website at www.healthysanfrancisco.org to get the latest information. We have re-designed our website to provide more information for our Participants, Providers and Visitors. With the new design, it's easy to find exactly what you're looking for. We have added new content to help answer your questions about health reform and what it means for you. If you have a question, we have the answer! You can also send us questions through the website.

Visit us at www.healthysanfrancisco.org
and let us know what you think!

New *City Option* website launched!

The City Option program has a new website to meet the information needs of City Option employees and employers. *Healthy San Francisco* participants receiving employer contributions through City Option can now get valuable information about how the programs work together. If you have a question, we have the answer! Check us out today at www.sfcityoption.org.

