



Customer Service  
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[www.healthysanfrancisco.org](http://www.healthysanfrancisco.org)

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## Have you moved?

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



**APPLY  
NOW!**

# Don't Miss Open Enrollment for Covered California™

Covered California is the new marketplace where Californians can buy affordable private health insurance and get financial assistance to help pay for it. Be sure to apply by **February 15, 2015**. If you miss the open-enrollment deadline, you will have to wait until the fall of 2015 to apply, and may have to pay a penalty for not having health insurance. Apply now before it's too late!

### Three easy ways to find out which health insurance program you may be eligible for:

- 1. Online:** [www.coveredca.com](http://www.coveredca.com)
- 2. Call: Covered California at (800) 300-1506**  
M – F 8:00am – 8:00pm, Sat. 8:00am – 6:00pm
- 3. In Person:**  
Visit your Healthy San Francisco Application Assistor, or Visit **SF BenefitsNet** at 1440 Harrison Street  
M – F 8:00am – 5:00pm

### Will I Need to Pay a Penalty?

If you were uninsured for more than 90 days during 2014, you may have 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 have to pay whichever amount is more):

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

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



# Heart Beat

## HEALTHY SAN FRANCISCO PROGRAM UPDATE:

# Health Commission Approves Policy Changes for Healthy San Francisco



On October 7, 2014, the San Francisco Health Commission approved the following policy changes to the Healthy San Francisco program:

### Policy Changes to Healthy San Francisco

The following three changes apply to Healthy San Francisco and took effect on **January 1, 2015**.

Policy Change:	What This Means for You:
Extend Healthy San Francisco eligibility to individuals over age 65.	<b>Participants who turn 65 and are not eligible for Medi-Cal or Medicare will be allowed to stay in the program.*</b>
Decrease upper income eligibility for Healthy San Francisco from 500% of Federal Poverty Level (FPL) to 400% of FPL except for employees whose employers participate in the City Option.	<b>Participants with incomes at or above 400.01% of Federal Poverty Level (monthly household income of \$3,893 for 1 or \$7,951 for a family of 4) will not be allowed to renew their Healthy San Francisco participation unless their employer participates in the City Option program.</b>
Extend the Healthy San Francisco Eligibility Transition Period through December 31, 2015.	<b>This allows Participants eligible for subsidized private insurance through Covered California™ to remain in Healthy San Francisco through 2015.**</b>



\*Certain Medical Homes may not be open to participants 65 or older.

\*\*Healthy San Francisco is not insurance, so Participants may still be subject to the federal tax penalty for not having health insurance.

**If you have questions or concerns about these policy changes, please contact Healthy San Francisco Customer Service at (415) 615-4555.**

To view a digital flipbook version of this newsletter, visit [www.healthysanfrancisco.org/resources/newsletters/](http://www.healthysanfrancisco.org/resources/newsletters/).

# Get Out and Go for a Walk in San Francisco



**W**alking is an easy change you can make to improve your health. It's free, and you can start as soon as you step outside! Walking for at least 30 minutes a day can help you:

- Lower your risk of heart disease
- Improve blood pressure and blood sugar levels
- Maintain a healthy weight
- Boost happiness

Many people find that it's easier to get started and stick with it if they have a walking buddy. Listen to audiobooks or music on days when no one can join you.

All you need are a few essentials.

- **Sneakers:** Make sure they are comfortable and supportive for your feet and knees.
- **Water:** Sip water while you walk, even if you're not thirsty.
- **Sun Protection:** Apply sunscreen with at least SPF 15+ about 30 minutes before heading outside.

Start slowly. The talk test is an easy way to check whether you should speed up or slow down. If you can sing a tune, pick up the pace. If a conversation leaves you breathless, slow down. Start out walking for a few minutes a day, and work up to at least 150 minutes at moderate-intensity each week.

Remember to keep a personal walking log with how long you walked, how far, and how you felt each day, so you can track your progress.

## Need some inspiration?

- Walk the Barbary Coast Trail and learn about San Francisco during the Gold Rush years. The trail weaves its way from Downtown to Fisherman's Wharf to Union Square. Learn more at [www.barbarycoasttrail.org](http://www.barbarycoasttrail.org).
- Walk one of the Golden Gate National Park Conservancy trails such as Lands End, Crissy Field, or the Presidio. Learn more at [www.parksconservancy.org](http://www.parksconservancy.org).



# Six Tips for Keeping Resolutions

Everyone likes to start off the New Year with resolutions for self-improvement. No matter how big or small your resolutions are, meeting them can be hard. If you are trying to quit smoking, exercise more, or eat healthy, these tips can help you make your resolutions stick.



**1 Be Realistic.** Don't make a lot of tough resolutions; choose 1–2 of the most important ones. You can always make more later, after you have success with the first one.

**2 Start Slowly.** Establish achievable timelines and goals. If you have 30 pounds to lose, focus on losing the first 5 pounds over a reasonable period of time.



**3 Write Down Your Resolutions and Track Your Progress.** Hold yourself accountable by writing down your resolutions and how you're going to achieve them. Keep a daily or weekly log of your progress so you can see how your work is paying off!

**4 Tell Your Friends and Family.** They can be a great source of support and encouragement.



**5 Reward Yourself.** Plan to reward yourself in some way when you achieve a goal. Do something nice for yourself when you have success with your resolutions.

**6 Keep Trying.** It takes about 21 days for a new activity to become a habit and 6 months for it to become part of your personality. If you have stopped or stalled in making progress, don't worry. You can always start again.

