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.

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 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.

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

Online
www.coveredca.com

Open Enrollment
11/15/2014 through 2/15/2015

DON’T MISS IT!
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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  Monday – Friday 8am – 5pm
Have you moved?
To update your information, call Customer Service at (415) 615-4555

Are you eligible for new health insurance options?
See inside.

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.