Application for Health Insurance



Your destination for affordable health insurance, including Medi-Cal



Covered California is the place where individuals and families can get affordable health insurance. With just one application, you'll find out if you qualify for free or low-cost health insurance, including Medi-Cal.

The state of California created Covered California[™] to help you and your family get health insurance.

Having health insurance can give you peace of mind and help make it possible for you to stay healthy. With insurance, you'll know you and your family can get health care when you need it.

Use this application to see what insurance choices you qualify for:

- Free or low-cost insurance from Medi-Cal
- Low-cost insurance for pregnant women through Access for Infants and Mothers (AIM)
- Affordable private health insurance plans
- Help paying for your health insurance
- You may qualify for a free or low-cost program even if you earn as much as \$94,000 a year for a family of 4.
- You can use this application to apply for anyone in your family, even if they already have insurance now.

Apply faster through Covered California at CoveredCA.com

Or call: 1-800-300-1506 (TTY: 1-888-889-4500) You can call Monday to Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 6 p.m.

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You can get this application in other languages

Español	1-800-300-0213
繁體字	1-800-300-1533
Tiếng Việt	1-800-652-9528
한국어	1-800-738-9116
Tagalog	1-800-983-8816
Русский	1-800-778-7695
Հայերեն	1-800-996-1009
فارسى	1-800-921-8879
ភាសាខ្មែរ	1-800-906-8528
Hmoob	1-800-771-2156
العربية	1-800-826-6317

Call 1-800-300-1506 to get this application in other formats, such as large print.



Things to know

What you need to know when you apply	 Social Security numbers for applicants who are U.S. citizens, or document information for immigrants with satisfactory status who need insurance. Proof of citizenship or immigration status is required only for applicants. Employer and income information for everyone in your family. Your federal tax information. For example, the person who files taxes as head of household and the dependents claimed on your taxes. Information about health insurance that you or any family member gets through a job.
	We ask about income and other information to make sure you and your family get the most benefits possible.
	We keep your information private and secure, as required by law. We'll use your information only to see if you qualify for health insurance.
	Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying for your eligible child won't affect your immigration status or chances of becoming a permanent resident or citizen.
	If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.
	If you are a federally recognized American Indian or Alaska Native who is getting services from the Indian Health Services, tribal health programs, or urban Indian health programs, you may still qualify for health insurance through Covered California.
Apply faster online	Apply online at CoveredCA.com . It's safe, secure, and fast – and you will get results sooner!
When you're done	Send your completed and signed application to: Covered California P.O. Box 989725 West Sacramento, CA 95798-9725
•	Covered California P.O. Box 989725
•	Covered California P.O. Box 989725 West Sacramento, CA 95798-9725 If you don't have all the information we ask for, sign and send in your application
done	 Covered California P.O. Box 989725 West Sacramento, CA 95798-9725 If you don't have all the information we ask for, sign and send in your application anyway. We can call you to help you finish your application. Do not send your health insurance plan enrollment payment with this application.
•	 Covered California P.O. Box 989725 West Sacramento, CA 95798-9725 If you don't have all the information we ask for, sign and send in your application anyway. We can call you to help you finish your application. Do not send your health insurance plan enrollment payment with this application. Your plan will send you an invoice for the amount you owe.
done Get help	 Covered California P.O. Box 989725 West Sacramento, CA 95798-9725 If you don't have all the information we ask for, sign and send in your application anyway. We can call you to help you finish your application. Do not send your health insurance plan enrollment payment with this application. Your plan will send you an invoice for the amount you owe. We're here to help you! You can get help at no cost.
done Get help with this	 Covered California P.O. Box 989725 West Sacramento, CA 95798-9725 If you don't have all the information we ask for, sign and send in your application anyway. We can call you to help you finish your application. Do not send your health insurance plan enrollment payment with this application. Your plan will send you an invoice for the amount you owe. We're here to help you! You can get help at no cost. Online: CoveredCA.com Phone: Call our Customer Service Center at 1-800-300-1506 (TTY: 1-888-889-4500).

Start app	lication here (use blu	e or bla	ck ink only)		
Step 1:	Tell us about the adu for this application	lt who	will be ou	ır main contact		
First name	Middle name	Las	it name	Suffix (examples: Sr., Jr., III, IV)		
Home address				Apartment #		
City (home address)		State	ZIP code	County		
Check here if you do	not have a home address. You must give us	a mailing ad	dress below.			
-	ailing address is the same as your home a you must give us your mailing address be					
Mailing address or P.O. b	ox (if different from home address)			Apartment #		
City (mailing address)		State	ZIP code	County		
Best phone number to reach you 🗌 Home 🗌 Cell 🗌 Work			Other phone number Home Cell Work Number: () -			
What language should we write to you in?			What language do you want us to speak to you in?			
How would you like to get information about this application?						
🗌 Phone 🗌 Mail	Email Email address:					
Are you applying fo	or a child less than 1 year old?					
Infants less than one year old are eligible for Medi-Cal if their mother was on Medi-Cal or AIM at the time of delivery. You do not need to fill out an application to get Medi-Cal for an infant born to a mother with Medi-Cal or AIM at the time of delivery. Call your county social services office when your baby is covered. Or fill out the information below.						
Optional: If the following information is provided, the infant may be automatically eligible for Medi-Cal. You do not have to fill out Step 2 of this application for the infant.						
Are you applying for a child less than 1 year old? Yes No						
<i>If yes,</i> did the child's mother have Medi-Cal or AIM when the child was born? Yes No						
<i>If yes,</i> will the child's mother be listed on this application? Yes No						
	er is Person #on this application					
	<i>If no</i> , what is the mother's first and last name? Please provide the mother's Medi-Cal number, AlM number, or SSN					



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Step 2: Tell us about yourself and your family

Your income and family size help us decide what programs you qualify for. With this information, we can make sure everyone gets the best coverage possible.

You must include these people on this application:

- Your spouse
- Your children who live with you
- All parents living in the home with their child
- Anyone on your federal income tax return, if you file one. You don't need to file taxes to apply for health insurance.
- \star If you are claimed as a dependent on someone else's tax return, you must include all members of the tax filing household that claimed you and any family members living with you.
- ★ Anyone else who lives with you for example, a boyfriend, girlfriend, or roommate will need to file his or her **own** application if they want health insurance.

Complete Step 2 for each person in your family. Start with yourself!

- To apply for more than four people on this application, make a copy of pages 6-8 for each additional person.
- We'll keep all your information private, as required by law. We'll use personal information only to see if you qualify for health insurance. You do not need to provide the immigration status or Social Security number (SSN) for those in your family who are not applying for health insurance.

Person 1	Tell us about yourse	lf.				
First name	Middle name	Last name	Suffix (examples	s: Sr., Jr., III, IV)	Relationship to you Self	
Are you: 🗌 Ma	ale 🗌 Female	Are you: Single	Never married ed domestic partner	Married Widowe		
Date of birth (mo	onth / day / year)	Are you pregnant?	Yes DNo <i>If yes,</i> delivery date?	how many bal	bies are expected?	
Applying for	health insurance Even if y	/ou have insurance no	w, you might find bett	er coverage c	or lower costs.	
☐ Yes Ify ☐ No Ify ☐ No Ify	ving for health insurance for yours res, answer the questions below a rou are not applying for yourself f rou are not applying for yourself o ty number (SSN)	and complete pages 4 a out you are applying for or for a dependent, go t If you do not have an Adoption Taxpayer	a dependent, be sure to page 6. SSN, what is the reasor	n? (ATIN)		
 You must provide a Social Security number (SSN) if you wish to apply for health insurance. We use Social Security numbers (SSNs) to check income and other information. Even if you are not applying, giving your SSN will help us review your application faster. Be sure to provide your SSN if you are not applying for yourself but you file taxes and are applying for someone in your tax household. If someone who is applying does not have an SSN and would like help getting one, call 1-800-300-1506 						
	-889-4500) or visit CoveredCA.c					
				Person 1 con	tinued on next page 🚺	





Step 2: Person 1 (continued)

Federal income tax information If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal. We will keep your information private. We will use your information only to decide if you qualify for health insurance.					
Are you the primary tax filer (your name was first on the tax return)? Yes No Only one person on this application can be the primary tax filer.					
Are you going to file taxes for the benefit yea Yes No <i>If yes,</i> how will you file? Head of household Single Married filing jointly Married filing sep	<i>If yes,</i> who? Person # on this application This person is a parent without custody				
Do you have other health insurance or are you <i>If yes,</i> fill out Attachment B on pages 22 and 2		surance th	rough a job? [Yes	No
Do you have a physical, mental, emotional, or Yes No See FAQ #27 for more informat					need help with long-term care or home munity-based services? Yes No
Are you a U.S. citizen or U.S. national? Yes No If you are not a U.S. citizen or U.S. national, answer these questions: Do you have satisfactory immigration status? Yes To see if you have satisfactory status, go to Attachment E on page 27 for a list. Then write the document information here. In most cases your document ID number will be your Alien Registration Number. Document type: ID number: Country of issuance: Expiration date: Expiration date: ID number					
Have you lived in the U.S. since 1996?					
Do you receive Medicare benefits? Did you have a medical expense in the last 3 months that you need help paying for? Yes No					nonths that you need help paying for?
Do you live with any children under the age of 19? Yes No If yes, do you take care of the child or children? Yes No					
Are you 18 to 20 years old and a full-time student? Yes No Are you 18 to 26 years old? Yes No <i>If yes,</i> were you in foster care in any state on your 18th birthday? Yes No Are you 18 years old or younger? Yes No How many parents live with you?					
Are you temporarily living out of state? Yes No					
If you would like to choose a health insurance	•				
Tell us about your race This information is confidential and will only be used to make sure that everyone has the same access to health care. It will not be used to decide what health insurance you qualify for.					
What is your race? (optional; check all that apply) White Asian Indian Black or African Cambodian American Chinese American Indian Filipino or Alaska Native Hmong	□ Japanese □ Guamanian or origin? (optional) □ Yes □ No □ Korean Chamorro If yes, check which ones: □ If yes, check which ones: □ □ Laotian □ Samoan □ Mexican, Mexican American, Chica □ Salvadoran □ □ Native Hawaijan □ □ Cuban □ Puerto Rican				<i>If yes,</i> check which ones: Mexican, Mexican American, Chicano Salvadoran Guatemalan Cuban Puerto Rican Other Hispanic, Latino, or Spanish
★ 🗌 Check here if you are an American Ind	ian or Alask	a Native, a	and fill out Attac	chment A o	on pages 20 and 21.
					Person 1 continued on next page 🚺

Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.

¿Preguntas?

Step 2:	Person 1 (continued)					
Tell us about you	Tell us about your current job and how you get money Attach an extra page if you need more space.					
Do you work now?	Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to other income on this page.					
Where do you w	vork now? If you have more jobs, attach another sheet of paper.					
JOB 1: How do you get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)					
Employer name (option	hal) How much do you get paid (before taxes)?					
JOB 2: How do you get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)					
Employer name (option	hal) How much do you get paid (before taxes)?					
Are you self-em	ployed?					
JOB 1: Are you self-emp	oloyed? Set If yes, answer the questions below. No If no, go to other income on this	page.				
Type of work	How much <i>net income</i> will you get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what cou</i>	ld be counted.				
JOB 2: Are you self-emp	oloyed? See If yes, answer the questions below. No If no, go to other income on this	page.				
Type of work	How much <i>net income</i> will you get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what cou</i>	ld be counted.				
· · · · · · · · · · · · · · · · · · ·	ner income? Other income is money you get from something other than your job. Do not include chile payments, or Supplemental Security Income (SSI). Go to Attachment E on page 27 to see examples of oth					
Do you have other inco	ome? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to income change on this	s page.				
Where does this income come from?	How often do you get paid? (check one)	How much?				
	 Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.) 	\$				
	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$				
Does your incor	me change from month to month? If it does, answer the two questions below.					
What do you expect yo (optional) \$	our total income to be this year? If you expect your income to change next year, what new total income be? (optional)	t will the				
Do you have deductions? If you pay for certain things that can be deducted on a federal income tax return, telling us about them may lower the cost of health insurance. Do not include self-employment expenses. Attachment E on page 27 lists other types of deductions.						
Do you have deduction	s? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to the next page.					
Type of deduction	How often do you get or pay for this deduction? (check one)	How much?				
Alimony paid Student loan interest Other	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$				
 Alimony paid Student loan interest Other 	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$				
Need help?	Call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500). The call is free. You can call Monday to Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 6 p.m. Or visit CoveredCA.com .					

Step 2: Person 2 Tell us about the next person living in your home. <i>If you have more than four people</i> on this application, make a copy of pages 6–8 for each additional person.							
First name	Middle name	Las	t name		Suffix (examples: Sr., Jr., III, IV)		Relationship to you
Check here if this person's home address is the same as the main contact's home address. If it is not the same, you must give us this person's home address below:							
Home address					<u>.</u>		Apartment #
City (home address)				State	ZIP code	County	
Check here if this per	son does not have a h	ome address	s. You m	nust give u	s a mailing addr	ess below.	
-	rson's mailing addres you must give us this				-	ddress.	
Mailing address or P.O. b	юх (if different from hon	ne address)					Apartment #
City (mailing address)				State	ZIP code	County	
Best phone number to re Number: ()	each this person 🔲 F —	lome 🗌 (Cell] Work	Other phone r Number: (number 🗌 Home) —	Cell Work
Email address:							
What language should w	e write to this person	in?		What lar	guage does this	s person want us to	o speak to him or her in?
Is this person: 🗌 Male	e 🗌 Female	ls this pers	son: [[Single Registe	Never n red domestic p		ried Divorced owed
Date of birth (month / day	/ year)	Is this person pregnant? Yes No <i>If yes,</i> how many babies are expected? What is the expected delivery date?					bies are expected?
Applying for health insurance Even if this person has insurance now, you might find better coverage or lower costs.							
▶ Is this person applying for health insurance? □ Yes <i>If yes,</i> answer the questions below. □ No <i>If no,</i> SSN information is optional.							
★ Social Security number (SSN) If this person does not have an SSN, what is the reason? Adoption Taxpayer Identification Number (ATIN) Individual Taxpayer Identification Number (ITIN) Religious exemption							
Federal income tax information If this person didn't file taxes, he or she can still qualify for free or low-cost insurance through Medi-Cal. We will keep the information private and use it only to decide if the person qualifies for health insurance.							
Is this person the primar Only one person on this app	•		st on th	e tax retu	rn)? 🗌 Yes 🛛	No	
Yes No <i>If yes,</i> Head of household	If yes, how will he or she file? If yes sehold Single Dependent jointly Married filing separately [vho? son # This perso	on thi on is a parent wi	s application ithout custody	ir taxes? Yes No
						Person 2 cont	inued on next page 🚺

¿Preguntas?

Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.



Step 2: Person 2 (continued)							
Does this person have other health insurance or is this person offered insurance through a job? [] Yes [] No <i>If yes,</i> fill out Attachment B on pages 22 and 23.							
Does this person have a physical, mental, emotional, or Does this person need help with long-term care or developmental disability? Yes No See FAQ #27 for more information on what it means to have a disability. Does this person need help with long-term care or							
Is this person a U.S. citizen or U.S. national? Yes No If this person is not a U.S. citizen or U.S. national, answer these questions: Does this person have satisfactory immigration status? Yes To see if this person has satisfactory status , go to Attachment E on page 27. for a list. Then write the document information here. In most cases the document ID number will be the Alien Registration Number. Document type: ID number: Country of issuance: Expiration date: Name as it appears on the document: Has this person lived in the U.S. since 1996? Yes No Is this person, this person's spouse, or an unmarried dependent child an honorably discharged veteran or active-duty member of the U.S. armed forces? Yes No							
Does this person receive Medicare benefits? Did this person have a medical expense in the last 3 months that he or she needs help paying for? Yes No							
Does this person live with any children under the age of 19? Yes No <i>If yes,</i> does this person take care of the child or children? Yes No							
Is this person 18 to 20 years old and a full-time student? Yes No Is this person 18 to 26 years old? Yes No <i>If yes,</i> was this person in foster care in any state on his or her 18th birthday? Yes No Is this person 18 years old or younger? Yes No How many parents live with this person?							
Tell us about this person's race This information is confidential and will only be used to make sure that everyone has the same access to health care. It will not be used to decide what health insurance you qualify for.							
What is this person's race? (optional; check all that apply) Is this person of Hispanic, Latino, or White Asian Indian Japanese Guamanian or Black or African Cambodian Korean Chamorro American Chinese Laotian Samoan American Indian Filipino Vietnamese Other Hmong Native Hawaiian Other Other Hispanic, Latino, or Spanish origin:							
★ 🔲 Check here if this person is an American Indian or Alaska Native, and fill out Attachment A on pages 20 and 21.							

Person 2 continued on next page

Need help?



Step 2:	Person 2 (continued)					
Tell us about this person's current job and how he or she gets money Attach an extra page if you need more space.						
Does this person work	now? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to <u>other income</u> on this p	age.				
Where does this	s person work now? If he or she has more jobs, attach another sheet of paper.					
JOB 1: How does this person get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)					
Employer name (option	hal) How much does this person get paid (before taxes)?	\$				
JOB 2: How does this person get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)					
Employer name (option	How much does this person get paid (before taxes)?	\$				
Is this person set	elf-employed?					
JOB 1: Is this person se	lf-employed? 🗌 Yes <i>If yes</i> , answer the questions below. 🗌 No <i>If no</i> , go to <u>other income</u> on	this page.				
Type of work	How much <i>net income</i> will this person get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what coul</i>	d be counted.				
JOB 2: Is this person se	If-employed? See If yes, answer the questions below. No If no, go to other income on	this page.				
Type of work	How much <i>net income</i> will this person get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what coul</i>	d be counted.				
Does this person have other income? Other income is money you get from something other than your job. Go to Attachment E on page 27 to see examples of other income. Do not include child support payments, veteran's payments, or Supplemental Security Income (SSI).						
Does this person have	other income? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to income change	on this page.				
Where does this income come from?	How often does this person get paid? (check one)	How much?				
	 Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.) 	\$				
	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$				
Does this perso	n's income change from month to month? If it does, answer the two questions below.					
What does this person this year? (optional) \$	expect this person's total income to be If you expect this person's income to change next ye will the new total income be? <i>(optional)</i> \$	ar, what				
Does this person have deductions? If this person pays for certain things that can be deducted on a federal income tax return, telling us about them may lower the cost of health insurance. Do not include self-employment expenses. Attachment E on page 27 lists other types of deductions.						
Does this person have o	deductions? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to the next page.					
Type of deduction	How often does this person get or pay for this deduction? <i>(check one)</i>	How much?				
Alimony paid Student loan interest Other	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$				
 Alimony paid Student loan interest Other 	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$				
¿Preguntas	Llame a Covered California al 1-800-300-1506 (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite CoveredCA.com .					



Step 2:	Person 3	Tell us a	bout (the no	ext person	living in you	ur home.
First name	Middle name	Last	t name		Suffix (examp	les: Sr., Jr., III, IV)	Relationship to you
Check here if this person's home address is the same as the main contact's home address. <i>If it is not the same</i> , you must give us this person's home address below:							
Home address							Apartment #
City (home address)				State	ZIP code	County	
Check here if this per	son does not have a ho	ome address	s. You mu	ist give u	s a mailing addre	ss below.	
	rson's mailing address you must give us this				-	dress.	
Mailing address or P.O. b	ох (if different from hon	ne address)					Apartment #
City (mailing address)				State	ZIP code	County	
Best phone number to re Number: ()	ach this person 🔲 H —	lome 🗌 C	Cell	Work	Other phone nu Number:(umber 🗌 Home) —	🗌 Cell 🔲 Work
Email address:							
What language should we	e write to this person	in?		What la	anguage does this	s person want us t	to speak to him or her in?
ls this person: 🗌 Male	Female	ls this pers] Single] Registe	Never ma ered domestic par		
Date of birth <i>(month / day</i>	/ year)	ls this pers What is the				yes, how many ba	bies are expected?
Applying for health	insurance Even	f this perso	n has ins	surance	now, you might	find better cover	age or lower costs.
► Is this person applying	for health insurance?	Yes If y	es, answe	er the qu	estions below.	No <i>If no</i> , SSN	information is optional.
If this person does not have an SSN, what is the reason? Adoption Taxpayer Identification Number (ATIN) Individual Taxpayer Identification Number (ITIN) Religious exemption							
Federal income tax through Medi-Cal. We w	•	•	-				
Is this person the primary Only one person on this app			st on the	tax retu	rn)? 🗌 Yes 🗌	No	
Yes No <i>If yes</i> , Head of household	his person going to file taxes for the benefit year? Does anyone claim this person as a dependent on their taxes? Yes Yes No <i>If yes,</i> how will he or she file? <i>If yes,</i> who? Head of household Single Dependent Person # on this application Married filing jointly Married filing separately This person is a parent without custody who is not listed on this approximation						
Person 3 continued on next page							

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Step 2: Person 3 (continued)						
Does this person have other health insurance or is this person offered insurance through a job? Yes No If yes, fill out Attachment B on pages 22 and 23.						
Does this person have a physical, mental, emotional, or Does this person need help with long-term care or developmental disability? Yes No See FAQ #27 for more information on what it means to have a disability. Does this person need help with long-term care or						
Is this person a U.S. citizen or U.S. national? Yes No If this person is not a U.S. citizen or U.S. national, answer these questions: Does this person have satisfactory immigration status? Yes To see if this person has satisfactory status , go to Attachment E on page 27. for a list. Then write the document information here. In most cases the document ID number will be the Alien Registration Number. Document type: ID number: Country of issuance: Expiration date: Name as it appears on the document: Has this person lived in the U.S. since 1996? Yes No Is this person, this person's spouse, or an unmarried dependent child an honorably discharged veteran						
or active-duty member of the U.S. armed forces? Yes No Does this person receive Medicare benefits? Did this person have a medical expense in the last 3 months that he or she needs help paying for? Yes No						
Does this person live with any children under the age of 19?YesIf yes, does this person take care of the child or children?Yes	□ No □ No					
Is this person 18 to 20 years old and a full-time student? Is this person 18 to 26 years old? If yes, was this person in foster care in any state on his or her 18th birthday? Is this person 18 years old or younger? Yes No How many parents live with this person? Is this person temporarily living out of state? Yes No						
Tell us about this person's race This information is confidential and will only be used to make sure that everyone has the same access to health care. It will not be used to decide what health insurance you qualify for.						
What is this person's race? (optional; check all that apply) Is this person of Hispanic, Latino, or White Asian Indian Japanese Guamanian or Black or African Cambodian Korean Chamorro American Chinese Laotian Samoan American Indian Filipino Vietnamese Other Hmong Native Hawaiian Other Other Hispanic, Latino, or Spanish						
★ 🗌 Check here if this person is an American Indian or Alaska Native, and fill out Attachment A on pages 20 and 21.						

Person 3 continued on next page 🚺



Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.



Step 2:	Person 3 (continued)	
Tell us about this	person's current job and how he or she gets money Attach an extra page if you need	more space.
Does this person work	now? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to <u>other income</u> on this p	age.
Where does this	s person work now? If he or she has more jobs, attach another sheet of paper.	
JOB 1: How does this person get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	
Employer name (option	How much does this person get paid (before taxes)?	\$
JOB 2: How does this person get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	
Employer name (option	How much does this person get paid (before taxes)?	\$
Is this person set	elf-employed?	
JOB 1: Is this person se	lf-employed? 🗌 Yes <i>If yes</i> , answer the questions below. 🗌 No <i>If no</i> , go to <u>other income</u> on	this page.
Type of work	How much <i>net income</i> will this person get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what coul</i>	d be counted.
JOB 2: Is this person se	lf-employed? See If yes, answer the questions below. No If no, go to other income on	this page.
Type of work	How much <i>net income</i> will this person get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what coul</i>	d be counted.
•	n have <u>other income</u>? Other income is money you get from something other than your job. Go to At pples of other income. Do not include child support payments, veteran's payments, or Supplemental Security	
Does this person have	other income? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to income change	on this page.
Where does this income come from?	How often does this person get paid? (check one)	How much?
	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
Does this perso	n's income change from month to month? If it does, answer the two questions below.	
What does this person this year? (optional) \$	expect this person's total income to be If you expect this person's income to change next ye will the new total income be? <i>(optional)</i> \$	ar, what
•	have deductions? If this person pays for certain things that can be deducted on a federal income tax reture The cost of health insurance. Do not include self-employment expenses. Attachment E on page 27 lists other type	-
Does this person have	deductions? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to the next page.	
Type of deduction	How often does this person get or pay for this deduction? (check one)	How much?
Alimony paid Student loan interest Other	 Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.) 	\$
 Alimony paid Student loan interest Other 	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
Need help?	Call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500). The call is free. You can call Monday to Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 6 p.m. Or visit CoveredCA.com .	

Step 2:	Person 4	Tell us a	bout	the no	ext person	living in you	ur home.
First name	Middle name	Las	Last name Suffix (examples: Sr., Jr., III, IV)		Relationship to you		
-	rson's home address i you must give us this					SS.	
Home address	<u> </u>	-					Apartment #
City (home address)				State	ZIP code	County	
Check here if this per	son does not have a ho	ome address	s. You mu	ıst give u	s a mailing addre	ss below.	
-	rson's mailing address you must give us this				-	dress.	
Mailing address or P.O. b	ох (if different from horr	ne address)					Apartment #
City (mailing address)				State	ZIP code	County	
Best phone number to re Number: ()	each this person 🗌 H —	lome 🗌 (Cell	Work	Other phone nu Number:(umber 🗌 Home) —	Cell Work
Email address:							
What language should we	e write to this person i	in?		What la	anguage does this	s person want us t	to speak to him or her in?
ls this person: 🗌 Male	e 🗌 Female	Is this pers] Single] Registe	Never ma		
Date of birth (month / day	/ year)	ls this pers What is the				yes, how many ba	bies are expected?
Applying for health	insurance Even i	f this perso	n has ins	surance	now, you might	find better cover	age or lower costs.
► Is this person applying	for health insurance?	Yes If y	res, answe	er the qu	estions below.	No <i>If no</i> , SSN	information is optional.
★ Social Security numbe	★ Social Security number (SSN) If this person does not have an SSN, what is the reason?						
Federal income tax through Medi-Cal. We w	•	•	-				
Is this person the primary Only one person on this app			st on the	tax retu	rn)? 🗌 Yes 🗌	No	
Is this person going to file taxes for the benefit year? Does anyone claim this person as a dependent on their taxes? Yes No If yes, how will he or she file? If yes, who? Head of household Single Dependent Person # on this application Married filing jointly Married filing separately This person is a parent without custody who is not listed on this application							
						Person 4 cont	inued on next page 🚺

Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.



Step 2:	Person 4	(continued)			
	Does this person have other health insurance or is this person offered insurance through a job? Yes No If yes, fill out Attachment B on pages 22 and 23.				
Does this person have a physical, mental, emotional, orDoes this person need help with long-term care ordevelopmental disability?YesNoSee FAQ #27 for more information on what it means to have a disability.No					
If this person is not a Does this person have for a list. Then write the a Document type: Country of issuance: Name as it appears or Has this person lived i Is this person, this per	locument information here.	nal, answer thes n status? Ye . In most cases the E Yes No narried depende	es To see if t e document l D number: _ xpiration da	t his person has sat D number will be ti ate:	
Does this person receive Medicare benefits? Did this person have a medical expense in the last 3 months that he or she needs help paying for? Yes No					
Does this person live with any children under the age of 19? Yes No <i>If yes,</i> does this person take care of the child or children? Yes No					
Is this person 18 to 20 years old and a full-time student? Yes No Is this person 18 to 26 years old? Yes No <i>If yes,</i> was this person in foster care in any state on his or her 18th birthday? Yes No Is this person 18 years old or younger? Yes No How many parents live with this person?					
ls this person tempora	rily living out of state? [Yes 🗌 No			
	s person's race Thi to health care. It will no	•	•		be used to make sure that everyone e you qualify for.
 White Black or African American American Indian or Alaska Native 	ace? (optional; check all th Asian Indian Cambodian Chinese Filipino Hmong	 Japanese Korean Laotian Vietnamese Native Haw 	e do	Guamanian or Chamorro Samoan Other	Is this person of Hispanic, Latino, or Spanish origin? (optional) Yes No If yes, check which ones: Mexican, Mexican American, Chicano Salvadoran Guatemalan Cuban Puerto Rican Other Hispanic, Latino, or Spanish origin:
★ 🗌 Check here if t	his person is an America	an Indian or Alas	ska Native, a	and fill out Attach	nment A on pages 20 and 21.

Person 4 continued on next page 🚺





Step 2:	Person 4 (continued)	
Tell us about this	person's current job and how he or she gets money Attach an extra page if you nee	d more space.
Does this person work	now? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to <u>other income</u> on this p	age.
Where does this	s person work now? If he or she has more jobs, attach another sheet of paper.	
JOB 1: How does this person get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	
Employer name (option	How much does this person get paid (before taxes)?	\$
JOB 2: How does this person get paid?	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	
Employer name (option	How much does this person get paid (before taxes)?	\$
Is this person set	elf-employed?	
JOB 1: Is this person se	lf-employed? If Yes If yes , answer the questions below. If No If no, go to other income on	this page.
Type of work	How much <i>net income</i> will this person get from self-employment this month? \$	d be counted.
JOB 2: Is this person se	lf-employed? See If yes, answer the questions below. No If no, go to other income on	this page.
Type of work	How much <i>net income</i> will this person get from self-employment this month? \$ <i>Net income</i> means the profits left over after expenses are paid. <i>Attachment E on page 27 lists what coul</i>	d be counted.
	n have <u>other income</u>? Other income is money you get from something other than your job. Go to At ples of other income. Do not include child support payments, veteran's payments, or Supplemental Securi	
Does this person have	other income? Yes <i>If yes,</i> answer the questions below. No <i>If no</i> , go to income change	on this page.
Where does this income come from?	How often does this person get paid? (check one)	How much?
	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
Does this perso	n's income change from month to month? If it does, answer the two questions below.	
What does this person this year? (optional) \$	expect this person's total income to be If you expect this person's income to change next ye will the new total income be? <i>(optional)</i> \$	ear, what
	have deductions? If this person pays for certain things that can be deducted on a federal income tax retuer the cost of health insurance. Do not include self-employment expenses. Attachment E on page 27 lists other type	-
Does this person have o	deductions? Yes <i>If yes,</i> answer the questions below. No <i>If no,</i> go to the next page.	
Type of deduction	How often does this person get or pay for this deduction? (check one)	How much?
Alimony paid Student loan interest Other	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
 Alimony paid Student loan interest Other 	Hourly: How many hours per week? Daily: How many days per week? Weekly Every two weeks Twice a month Monthly Quarterly Every six months Yearly One-time payment (See FAQ #33 on page 33.)	\$
¿Preguntas	Llame a Covered California al 1-800-300-1506 (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite CoveredCA.com .	



Please read and sign this application

You can choose an authorized representative

★ You can choose someone to be your "authorized representative." An authorized representative is a person you allow to see your application and talk with us about it now and in the future.

Name of authorized representative

Address				Apartment #
City	State	ZIP code	County	

By signing, you allow this person to sign your application, to get official information about this application, and to act for you on all future matters with this agency.

Your signature	Date

Privacy statement

This application is for health insurance through Covered California or for benefits through the Department of Health Care Services (DHCS). The personal and medical information you provide on it is private and confidential. Covered California or the DHCS needs it to identify you and the other people on this application and to administer our programs.

We will share your information with other state, federal, and local agencies, contractors, health plans, and programs only to enroll you in a plan or program or to administer programs, and with other state and federal agencies as required by law.

- You must answer all of the questions on this application unless they are marked "optional." If your application is missing anything that we require, we will contact you to get it.
 If you do not provide it, we will not be able to make a decision on your application. You may have to submit a new application, or you may not be able to get health insurance through Covered California, or your application for benefits may be denied.
- In most cases, you have the right to see personal information about you that is in federal and state records. You can see it in an alternative format (such as large print) if you need that.

For more information or to see Covered California records, contact the Privacy Officer at:

Covered California Attn: Privacy Officer P.O. Box 989725 West Sacramento, CA 95798-9725

Phone: 1-800-300-1506 TTY: 1-888-889-4500

For the Department of Health Care Services, contact the Information Protection Unit at:

P.O. Box 997413, MS 4721 Sacramento, CA 95899-7413

Phone: 1-866-866-0602 TTY: 1-877-735-2929

These state and federal laws give us the right to collect and keep the information on the application:

Covered CA: 42 U.S.C. § 18031; CA Government Code §§ 100502(k) and 100503(a)

DHCS: CA Welfare and Institutions. Code § 14011 and Article 3, Chapters 5 and 7, Parts 2 and 3, Division 9

We must give you this Privacy Statement under CA Civil Code § 1798.17. You can see Covered California's Privacy Policy at CoveredCA.com. See DHCS's Notice of Privacy Practices at dhcs.ca.gov.

Step 3 continued on next page



Need help?



Your rights and responsibilities

- The information I gave on this application is true as far as I know. I know that I may be subject to a penalty if I do not tell the truth.
- I understand that the information I give will be used only to see if those in my family who are applying for health insurance will qualify.
- I understand that Covered California and the Medi-Cal program will keep my information private, as the law requires. For more information, or access to personal information in records maintained by Covered California and the Medi-Cal program, I can contact the Privacy Officer at 1-800-300-1506 (TTY: 1-888-889-4500).
- I understand that to be eligible for Medi-Cal, I am required to apply for other income or benefits to which I or any member of my household is entitled, unless he or she has good cause for not doing so. Examples of such income or benefits are pensions, government benefits, retirement income, veteran's benefits, annuities, disability benefits, Social Security benefits (also called OASDI or Old Age, Survivors, and Disability Insurance), and unemployment benefits. But such income or benefits do not include public assistance benefits, such as CalWORKs or CalFresh. If I have a question about a possible source of income, I can call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500) for help.
- I know that I must tell Covered California or my county social services office about changes to anything I wrote on this application. To report changes, I can call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500) or visit CoveredCA.com. Or I can call my county social services office.
- I know that Covered California must not discriminate against me or anyone on this application because of race, color, national origin, religion, age, sex, sexual orientation, marital status, veteran's status, or disability. If I think Covered California has discriminated against me, including the failure to provide reasonable accommodations as required under state and federal law, I can make a complaint by visiting www.hhs.gov/ocr/office/file or http://oag.ca.gov/ contact/general-comment-question-or-complaint-form. If I believe that Covered California has discriminated against me or anyone else on this application in connection with a Medi-Cal eligibility determination, I can also file a complaint with the Department of Health Care Services, Office of Civil Rights by calling 1-916-440-7370 (TTY: 1-916-440-7399).

- I understand that any changes in my information or information of any member(s) in the applicant's household may affect the eligibility of other members of the household.
- Except for purposes of applying for Medi-Cal, I confirm that no one applying for health insurance on this application is confined, after the disposition of charges (judgment), in a jail, prison, or similar penal institution or correctional facility.
- I understand that I must report income changes to Covered California because it may affect the amount of premium assistance (or tax credits) that I may be eligible to receive. I also understand if I receive too much premium assistance (or tax credits) during the benefit year, I will have to repay the extra premium assistance back to the IRS when I file my federal income taxes for the benefit year.
- I give my permission to Covered California to check other agencies' computer records to verify citizenship, satisfactory immigration status, tax information, and other information related only to eligibility to see if I and other people on this application qualify for health insurance.

If someone on the application qualifies for Medi-Cal:

 I know that if Medi-Cal pays for a medical expense, any money I or anyone on this application gets from other health insurance or legal settlements related to that expense will go to Medi-Cal as payment for the expense until the expense is paid in full.

For parents whose child or children qualify for Medi-Cal:

 I know I will be asked to help the agency that collects medical support from any parent on this application who does not live with the child and does not send support for the child. If I think that helping will harm me or my children, I can tell the Medi-Cal program and I will not have to help.

Your rights and responsibilities continued on next page



Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.



Your rights and responsibilities (continued)

Your right to appeal:

- If I think Covered California or the Medi-Cal program has made a mistake, I can appeal its decision. To appeal means to tell someone at Covered California or the Medi-Cal program that I think its decision is wrong and ask for a fair review of the action.
- I know that I can find out how to appeal by calling 1-800-300-1506 (TTY: 1-888-889-4500).
- I know that I must file an appeal within 90 days of the decision.
- I know that I can represent myself or have someone else represent me in my appeal, such as an authorized representative, a friend, a relative, or a lawyer.
- I know that if I need help, someone at Covered California, the Medi-Cal program, or the county social services office can explain my case to me.

Renewal of insurance

To make it easier to continue to get health insurance in future years, I agree to allow Covered California to use computer sources, such as the IRS, to check my income. If the sources show I am still eligible, my insurance coverage can be renewed for another 12 months and I won't have to fill out a renewal form or send other paperwork.

I understand that if I choose not to allow Covered California to use computer sources, I must complete a renewal packet every 12 months in order to continue my health insurance.

I agree to allow Covered California or the Medi-Cal program to check my information for:

🗌 5 years	🗌 4 years	🗌 3 years	🗌 2 years	🗌 1 year
OR				

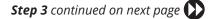
I do not want Covered California to check my tax returns at renewal.

Declaration and signature This is required.

I declare under penalty of perjury that what I say below is true and correct.

- I understood all questions on this application and gave true and correct answers as far as I know. Where I did not know the answer myself, I made every reasonable attempt to confirm the answer with someone who did know.
- I know that if I do not tell the truth on this application, there may be a civil or criminal penalty for perjury that may include up to four years in jail. (See California Penal Code Section 126.)
- I know that the information in this application will be used to decide if the people who are applying qualify for health insurance. Covered California will keep the information private, as required by federal and California law.
- I agree to notify Covered California by calling 1-800-300-1506 (TTY: 1-888-889-4500) or visiting CoveredCA.com if anything changes on this application for any person applying for health insurance.
- If I am selecting a health plan by filling out and submitting Attachment D, and if I am determined eligible by Covered California to enroll in the plan I selected in Attachment D:
 - I understand that by signing here I am entering into a contract with the issuer of that plan.
 - I am at least 18 years of age or I am an emancipated minor, and I am mentally competent to sign a contract.

Signature of applicant or authorized representative	Date





CCFRM604 (11/13) EN



Complete this section if you are a Covered California certified individual helping someone fill out this application.

I certify that as a Certified Enrollment Counselor, Certified Insurance Agent, or Certified Plan-Based Enroller, I helped the applicant complete this application and that this service was free of charge. I also certify that I gave true and correct answers to all questions on this application as far as I know. I explained to the applicant, in easy-to-understand language, the risk to the applicant of providing inaccurate information, and the applicant understood the explanation.

Certified Enrollment Counselor Name:	CEC number
Certified Enrollment Entity Name:	CEE number
Certified Insurance Agent Name:	License number
Certified Plan-Based Enroller Plan: Name:	Certification number
Certified individual's signature	Date

The state will not compensate the Covered California Certified Enrollment Entity unless the Certified Enrollment Counselor fills out this section completely and correctly when the application is submitted.

Step 4: Mailing information and checklist

Mail your signed application to:

West Sacramento, CA 95798-9725

Covered California

P.O. Box 989725

Did you remember to:

- Tell us about everyone in your family and household, even if they don't need insurance? See page 3 for the list of whom to include.
- Ask your employer about any job-related insurance you may qualify for?
- **Sign** this application on **page 17**? If you chose an authorized representative, also sign page 15.

□ No longer incarcerated

Applying for Medi-Cal

Newly eligible for premium assistance

American Indian or Alaska Native

A few more questions (optional)

1.	Would you like to be considered for all Medi-Cal programs? Yes No
	There are other Medi-Cal programs for people 65 years old or older, people with a disability,
	or people with special health care needs.

If you check yes, we will contact you to get information about your property and assets.

2. Have you had any recent changes in your life that made you want to apply for health insurance? If yes, check all that apply.

Moved	to	California	a
-------	----	------------	---

- Gained citizenship or lawful presence
- Loss of health insurance
- Gained dependent (by birth, marriage, or adoption)
- Other

When did this life event occur? (month / day / year)

Step 4 continued on next page



Llame a Covered California al 1-800-300-1506 (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite CoveredCA.com.



Step 4:	Mailing information and checklist (continued)
How did you	u hear about Covered California?
Check all that appl	y.
🗌 Outreach ai	nd education program 🛛 TV ad 🗌 Radio ad 🗌 Online ad 🗌 Email
🗌 Magazine o	r newspaper ad 🛛 🗌 Mailer 🗌 Internet search 🗌 News program or story
🗌 Social medi	a (e.g., Facebook, Twitter, etc.) 🗌 Mobile app 🗌 Community organization or event
🗌 Billboard	🗌 Sign in retail store 🛛 Friend or family 🗌 Brochure
Certified Ins	surance Agent 🛛 Certified Enrollment Counselor 🗌 Employer 🗌 Church
CoveredCA	.com website 🛛 Pharmacy 🗌 Provider or hospital 🗌 Government office
Word of mo	outh 🗌 Other

Need more information about other programs?

Beginning January 1, 2014, would you and your household like to share the information you just provided in a referral to your local Health and Human Services Agency for other programs? Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying for your eligible child won't affect your immigration status or chances of becoming a permanent resident or citizen.

To apply for nutrition or cash assistance before January 1, 2014, visit **benefitscal.org.** Or to apply in person, call **1-877-847-3663** for a list of places near where you live or work.

For benefits after January 1, 2014, check which programs you want a referral for:

□ **CalFresh** A program that helps people pay for food. Benefits are renewed monthly on a debit card that can be used to buy most foods at many markets and stores. It is also known as the Supplemental Nutrition Assistance Program (SNAP). Visit **www.calfresh.ca.gov** for more information.

CalWORKs A program that gives cash assistance and support services to low-income families with children to help pay for housing, food, and other necessary expenses.

You may also find more information about these programs online:

Access for Infants and Mothers (AIM)

A program that helps pregnant women get health care aim.ca.gov

Child Health and Disability Prevention (CHDP)

A preventive program that delivers periodic health assessments and services to low-income children www.dhcs.ca.gov/services/chdp

Early and Periodic Screening, Diagnosis, and Treatment (EPSDT)

A Medi-Cal program for children and young adults under the age of 21 – it allows for regular checkups to identify health care needs, followed by diagnosis and treatment when necessary

www.dhcs.ca.gov/services/Pages/EPSDT.aspx

Family Planning, Access, Care, Treatment (Family PACT) A program that provides no-cost family planning

services to low-income men and women, including teens familypact.org

In-Home Supportive Services Program (IHSS)

A program that will help pay for services provided to you so that you can remain safely in your own home www.cdss.ca.gov/agedblinddisabled/pg1296.htm

Women, Infants, and Children (WIC)

A nutrition program for pregnant women, new mothers, and children under the age of 5 www.wicworks.ca.gov





★ Complete this if you or a family member is American Indian or Alaska Native.

American Indians and Alaska Natives can get services from the Indian Health Services, tribal health programs, or urban Indian health programs. Federally recognized American Indians and Alaska Natives also may not have to pay out-ofpocket costs (such as copayments) and may get special enrollment periods. Be sure to complete this form and send it in with your application and your proof of American Indian or Alaska Native heritage. You may send a document from a federally recognized Indian tribe that shows you are a member of the tribe or affiliated with the tribe. Documents may include a tribal enrollment card or certificate of degree of Indian blood (CDIB) from the Bureau of Indian Affairs. If you think you qualify for Medi-Cal, you do not have to send proof. See Attachment F to see if you can qualify for Medi-Cal.

If you need to tell us about more than four people who are American Indians or Alaska Natives, **make a copy of this page**, and be sure to send it with your application.

Person 1: First name	Middle name	Last name	Suffix (examples: Sr., Jr., III, IV)
ls this person a member of a fe <i>If yes, write the name of the tribe:</i> _			? Yes No te of the tribe:
Has this person ever gotten a s program or through a referral f <i>If no</i> , is this person eligible to g program or through a referral f	rom one of these programs? et services from the Indian H	Yes No ealth Service, a tribal health p	ram, or an urban Indian health program, or an urban Indian health
Does this person get income fro	m any of the sources below?	Yes If yes, fill in the amo No If no, continue the a	
Payments to the tribe that c Amount \$			ties
Payments from leases or roy Amount \$			s, farming, ranching, or fishing
Money from selling things the Amount \$		y two weeks 🗌 Monthly	□ Other
Person 2: First name	Middle name	Last name	Suffix (examples: Sr., Jr., III, IV)
Is this person a member of a fe If yes, write the name of the tribe:			? Yes No te of the tribe:
Has this person ever gotten a s program or through a referral f <i>If no</i> , is this person eligible to g program or through a referral f	rom one of these programs? et services from the Indian H	Yes No ealth Service, a tribal health p	ram, or an urban Indian health program, or an urban Indian health
Does this person get income fro	m any of the sources below?	Yes If yes, fill in the amo No If no, continue the a	
Payments to the tribe that c Amount \$		usage rights, leases, or royali y two weeks 🗌 Monthly	ties
Payments from leases or roy Amount \$			s, farming, ranching, or fishing
Money from selling things the Amount \$		y two weeks 🗌 Monthly	Other
¿Preguntas? 📃 🕛			9-4500). La llamada es gratuita. os sábados de 8 a.m. a 6 p.m.

Attachment A:	For Americ	an Indians or Al	aska Natives (a	continued)	
Person 3: First name	Middle name	Last name	Suffix (examples: Sr., Jr., III, IV)	
Is this person a member of a federally recognized American Indian or Alaska Native tribe? Yes No <i>If yes, write the name of the tribe:</i>					
Has this person ever gotten a servi program or through a referral from <i>If no</i> , is this person eligible to get so program or through a referral from	one of these programs ervices from the Indian F	? Yes No Health Service, a tribal health			
Does this person get income from a	ny of the sources below?	 Yes <i>If yes</i>, fill in the am No <i>If no</i>, continue the 			
Payments to the tribe that come Amount \$, usage rights, leases, or roya y two weeks Monthly			
Payments from leases or royalti Amount \$				-	
Money from selling things that h Amount \$		y two weeks 🗌 Monthly	Other		
Person 4: First name	Middle name	Last name	Suffix (examples: Sr., Jr., III, IV)	
Is this person a member of a feder <i>If yes, write the name of the tribe:</i>					
Has this person ever gotten a servi program or through a referral from <i>If no</i> , is this person eligible to get so program or through a referral from	one of these programs ervices from the Indian F	? Yes No Health Service, a tribal health			
Does this person get income from any of the sources below? Yes <i>If yes</i> , fill in the amount and frequency below. No <i>If no</i> , continue the application.					
Payments to the tribe that come Amount \$, usage rights, leases, or roya ry two weeks 🗌 Monthly			
Payments from leases or royalti Amount \$				-	
Money from selling things that h Amount \$		ry two weeks 🗌 Monthly	Other		





Attachment B: Tell us about your family's health insurance

★ If you need to tell us about more than four people who have other health insurance, make a copy of this page, and be sure to send it with your application.

Tell us about the health insurance you have now

Answer these questions for everyone who needs help paying for health insurance.

We need to know if anyone applying for health insurance has coverage now. You do not have to tell us about coverage that is not considered minimum essential coverage. Examples of the types of plans you don't have to tell us about are: Indian Health Service, tribal health program, urban Indian health program, flex savings plans, health savings accounts, or insurance available in another country.

We do need to know if anyone has any of the following health insurances now: COBRA, employer-sponsored insurance, Peace Corps, retiree health plan, TRICARE/CHAMPUS, veterans health program, or other health insurance. Does anyone have any of these insurances?

Yes *If yes,* fill in this page. If you need more space, attach another sheet of paper.

No *If no,* go to page 23.

Note: If you have private health insurance you bought on your own, check the box for "Other health insurance" under "What type?" in the table below.

Name First, middle, last, suffix (for example, Jr., Sr., III, IV)	What type? (choose one)	
Person 1: Has this person been offered affordable full-coverage health insurance for January 2014? Yes No	 COBRA Employer-sponsored insurance Peace Corps Other health insurance 	 Veteran's health program Retiree health plan TRICARE/CHAMPUS
Person 2: Has this person been offered affordable full-coverage health insurance for January 2014? Yes No	 COBRA Employer-sponsored insurance Peace Corps Other health insurance 	 Veteran's health program Retiree health plan TRICARE/CHAMPUS
Person 3: Has this person been offered affordable full-coverage health insurance for January 2014? Yes No	COBRA Employer-sponsored insurance Peace Corps Other health insurance	 Veteran's health program Retiree health plan TRICARE/CHAMPUS
Person 4: Has this person been offered affordable full-coverage health insurance for January 2014? Yes No	 COBRA Employer-sponsored insurance Peace Corps Other health insurance 	 Veteran's health program Retiree health plan TRICARE/CHAMPUS

Attachment B continued on next page



Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.



Attachment B:

Tell us about your family's health insurance (cont'd)

Employer health insurance Answer these questions for everyone who needs help paying for health insurance.

★ We need to know about any health insurance you could get through someone's job. You can use Attachment C, Employer Insurance Form, on page 24 to help you complete this section. Answer these questions or use Attachment C **only** if someone in the household qualifies for health insurance from someone's job.

Is anyone on this application offered health insurance by an employer?

This could be someone else's job, such as a parent's or a spouse's. It could also include COBRA, TRICARE, federal or state employer, private employer, or Peace Corps plans. You may have additional health insurance that you do **not** have to report to us. The following are **examples** of additional coverage (not considered minimum essential coverage) you do not have to tell us about: flex savings plans, health savings accounts, disability insurance, or insurance available in another country.

Yes *If yes,* answer these questions. If you need more space, attach another sheet of paper.

No *If no,* go back to the application to continue.

Name First, middle, last, suffix (for example, Jr., Sr., III, IV)	Employer name (optional)	This person:	How much does this person pay in monthly premiums?	Does this health plan meet the minimum value standard*?
Person 1:		 Is enrolled now Plans to enroll Start date Is not enrolled 	\$	☐ Yes ☐ No ☐ I don't know
Person 2:		Is enrolled now Plans to enroll <i>Start date</i> Is not enrolled	\$	Yes No I don't know
Person 3:		Is enrolled now Plans to enroll <i>Start date</i> Is not enrolled	\$	Yes No I don't know
Person 4:		Is enrolled now Plans to enroll <i>Start date</i> Is not enrolled	\$	Yes No I don't know

What change will the employer make for the new plan year (if known)?	How much will the employee have to pay in		
Employer won't offer health coverage.	premiums for that plan? \$		
Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs.)	How often? Weekly Every 2 weeks Quarterly Monthly Twice a month Yearly Date of change		

*Minimum value standard means that a plan pays at least 60% of the total cost of plan

benefits provided to the employee. (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)





Attachment C: Employer Insurance Form



This form is only necessary for those who qualify for health insurance through a job.
It is not necessary for some health insurance programs offered through Covered California, including Medi-Cal. If you are not sure whether or not to use this form, call Covered California to ask:
1-800-300-1506 (TTY: 1-888-889-4500). If you think you qualify for Medi-Cal, you do not need to fill out this form. To see if you qualify for Medi-Cal or premium assistance, see Attachment F on page 28.

If more than one job offers health coverage, use a separate form for each employer.

• **Employee information** *You need to fill out this section.*

Fill in your name and Social Security number (SSN) *(optional)*. Then make a copy of this page or take the application to your employer. Ask your employer to fill in the rest of the page. If you copy the page, be sure to send it with your application.

Employee: First name	Middle name	Last name	Suffix	Social Security number (SSN) (optional)

Employer information *Ask your employer for this information.*

★ Note for employer: To complete the Covered California application, we need to know about health insurance that your employee or their dependents might be able to get from you. Please complete the information below, even if your company does not offer health insurance.

Employer name:	Employer Identification Number (EIN)	
Employer address		Employer phone number
City	State	ZIP code

Whom can we contact about employee health coverage at this job?

Phone number	Email address	
We do not offer health insurance. The employee qualifies for coverage under out	for coverage under our plan. <i>(start date)</i> .	
What's the name of the lowest-cost, self-only healt enroll in at this job? Consider only those plans that standard* set by the Federal Patient Protection ar If you're not sure, ask your health insurance issuer Name: No plans meet the minimum value standard .	How much would the employee have to pay in premiums for the lowest cost? How often? Weekly Every 2 weeks Wonthly Twice a month Other	
 What change will you make for the new plan year (if known)? We won't offer health coverage. We will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs.) 		How much will the employee have to pay in premiums for that plan? How often? Weekly Every 2 weeks Wonthly Twice a month Yearly

*Minimum value standard means that a plan pays at least 60% of the total cost of plan benefits provided to the employee. (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)





¿Preguntas?

Attachment D:

Choose your pediatric dental plan and your health insurance plan

★ If you need to tell us about more than four people who would like to choose a pediatric dental plan or health insurance plan, make a copy of this page and the next page, and be sure to send them with your application.

If you think you qualify for premium assistance, write the name or metal tier of the pediatric dental plans or health insurance plans you want below. To learn more about private plans provided by Covered California, visit **CoveredCA.com** or call **1-800-300-1506** (TTY: 1-888-889-4500).

If you think you qualify for Medi-Cal, write the name of the health insurance plan you want below. To learn more about available Medi-Cal plans in your county, or to change your plan once you are enrolled, call Health Care Options at **1-800-430-4263** (TTY: 1-800-430-7077), or visit **healthcareoptions.dhcs.ca.gov**.

To see if you qualify for Medi-Cal or premium assistance, look at Attachment F.

Choose your Covered California pediatric dental plan for children 18 or younger only

Name First, middle, last, suffix (for example, Jr., Sr., III, IV)	Pediatric dental plan name	Coverage level	Plan type
Child 1:		☐ High ☐ Low	DEPO DPPO
Child 2:		☐ High ☐ Low	DEPO DPPO
Child 3:		High	DEPO DPPO
Child 4:		High	DEPO DPPO

DEPO-Dental Exclusive Provider Organization; DHMO-Dental Health Maintenance Organization; DPPO-Dental Preferred Provider Organization

Choose your health insurance plan					
Medi-Cal and Covered Californ	nia plans	Covered California plans <u>only</u>			
Name First, middle, last, suffix (for example, Jr., Sr., III, IV)	Health plan name	Metal tier	Metal number	Plan type	
Person 1:		Platinum Gold Silver Bronze Minimum coverage plan		EPO HMO	
Person 2:		Platinum Gold Silver Bronze Minimum coverage plan		EPO HMO HSA PPO	
Person 3:		Platinum Gold Silver Bronze Minimum coverage plan		EPO HMO HSA PPO	
Person 4:		Platinum Gold Silver Bronze Minimum coverage plan		EPO HMO	

EPO-Exclusive Provider Organization; HMO-Health Maintenance Organization; HSA-Health Savings Account (this plan type allows members to open and contribute to a Health Savings Account); PPO-Preferred Provider Organization

To complete plan selection, all individuals age 18 or older who are selecting a health insurance plan must agree to and sign the arbitration agreement on the next page.

Attachment D continued on next page





Agreement for Binding Arbitration

For each person who selects a Covered California plan:

I understand that every participating health plan has its own rules for resolving disputes or claims, including, but not limited to, any claim asserted by me, my enrolled dependents, heirs, or authorized representatives against a health plan, any contracted health care providers, administrators, or other associated parties, about the membership in the health plan, the coverage for, or the delivery of, services or items, medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), or premises liability.

I understand that, if I select a health plan that requires binding arbitration to resolve disputes, I accept, and agree to, the use of binding arbitration to resolve disputes or claims (except for Small Claims Court cases and claims that cannot be subject to binding arbitration under governing law) and give up my right to a jury trial and cannot have the dispute decided in court, except as applicable law provides for judicial review of arbitration proceedings. I understand that the full arbitration provision for each participating health plan, if they have one, is in the health plan's coverage document, which is available online at CoveredCA.com for my review, or, I can call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500) for more information.

For each person who selects a Kaiser Medi-Cal health plan:

Notice of binding arbitration: I have read the plan description. I understand that Kaiser requires the use of binding neutral arbitration to resolve certain disputes. This includes disputes about whether the right medical treatment was provided (called medical malpractice) and other disputes relating to benefits or the delivery of services, including whether any medical services provided were unnecessary or unauthorized, or were improperly, negligently, or incompetently rendered. If I pick Kaiser as my Medi-Cal health plan, I give up my constitutional right to a jury or court trial for those certain disputes. I also agree to use binding neutral arbitration to resolve those certain disputes. I do not give up my right to a state hearing of any issue, which is subject to the state hearing process.

Signatures of enrollees for all plans Signature of **Person 1**, or responsible party, or authorized representative for Person 1, if at least 18 years old Date Þ Signature of **Person 2**, or responsible party, or authorized representative for Person 2, if at least 18 years old Date Signature of **Person 3**, or responsible party, or authorized representative for Person 3, if at least 18 years old Date Signature of **Person 4**, or responsible party, or authorized representative for Person 4, if at least 18 years old Date



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Attachment E: Step 2 references Use these lists to answer the questions in Step 2.

Immigration status

Use this list for "Applying for health insurance"

If you have one of these immigration statuses, you *may qualify for health insurance*:

- Lawful Permanent Resident (LPR, or Greencard holder)
- Lawful Temporary Resident (LTR)
- Asylee
- Refugee
- Cuban/Haitian entrant
- Paroled into the U.S.
- Conditional entrant granted before 1980
- Battered spouse, child, or parent
- Victim of trafficking and his or her spouse, child, sibling, or parent
- Individual with non-immigrant status (includes worker visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau)
- Temporary Protected Status (TPS) or applicant for Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Deferred action status Note: If you are an individual with deferred action status under the Department of Homeland Security's deferred action for childhood arrivals in process (DACA), you are not considered to be lawfully present.
- Granted withholding of deportation or withholding of removal, under the immigration laws or under the Convention against Torture (CAT)
- Applicant for withholding of deportation or withholding of removal, under the immigration laws or under the Convention against Torture (CAT)
- Applicant for special immigrant juvenile status
- Applicant for adjustment to LPR status, with approved visa petition
- Applicant for asylum
- Registry applicants with Employment Authorization Document (EAD)
- Order of supervision (with EAD)
- Applicant for cancellation of removal or suspension of deportation (with EAD)

If your immigration status is not listed above, you may still qualify for health insurance and should still apply.

Self-employment

Use this list for "Are you self-employed?"

You can subtract these items from your gross income to find your net self-employment income. See "Instructions for Schedule C" at **irs.gov** for more information.

- Car and truck expenses (workday travel, not commuting)
- Depreciation
- Employee wages and fringe benefits
- Property, liability, or business interruption insurance
- Interest (for example, mortgage interest paid to banks)
- Legal and professional services
- Rent or lease of business property and utilities
- Commissions, taxes, licenses, and fees
- Advertising
- Contract labor
- Repairs and maintenance
- Certain business travel and meals

Examples of other income

Use this list for "Do you have other income?"

- Unemployment benefits
- Social Security benefits
- Retirement or pension income
- Rent or royalty income
- Alimony received
- Investment income
- Capital gains
- Farming or fishing income
- Canceled debts
- Court awards
- Jury duty pay
- Miscellaneous

Deductions

Use this list for "Do you have deductions?"

- Certain self-employment expenses
- Student loan interest deduction
- Tuition and fees
- Educator expenses
- IRA contribution
- Moving expenses
- Penalty on early withdrawal of savings
- Health savings account deduction
- Alimony paid
- Domestic production activities deduction
- Certain business expenses of reservists, performing artists, and fee-basis government officials





Federal Poverty Guidelines

• Estimate what type of health insurance you may be eligible for in 2014.

Number of people in your household	If your annual household income is less than:	lf your annual household income is between:
1	\$15,860*	\$15,860 - \$45,960
2	\$21,400	\$21,400 - \$62,040
3	\$26,950	\$26,950 - \$78,120
4	\$32,500	\$32,500 - \$94,200
5	\$38,050	\$38,050 - \$110,280
	+	+
	You may be eligilble for Medi-Cal.	You may be eligible for insurance with financial help through Covered California.

*These annual household income amounts are approximate only and based on 2013 income data.

If you already have affordable insurance from your employer or a government program like Medicare or Medicaid, you will not be eligible for Covered California health insurance plans.

★ If you have children or are pregnant, you can have higher income and still qualify for free or low-cost insurance through Medi-Cal or AIM. If you are pregnant, you and your expected baby (or babies) are counted as separate persons to qualify for Medi-Cal and as one person for financial help through Covered California.





Getting help through Covered California

1. What is Covered California?

Covered California is the new marketplace that makes it possible for individuals and families to get free or lowcost health insurance through Medi-Cal, or to get help paying for private health insurance available through Covered California.

Our goal is to make it simple and affordable for Californians to get health insurance. Covered California is a partnership of the California Health Benefit Exchange and the California Department of Health Care Services.

2. What is Medi-Cal?

Medi-Cal is California's version of the federal Medicaid program. It is free or low-cost health insurance for California residents who qualify.

3. What is Access for Infants and Mothers (AIM)?

AIM is a low-cost health insurance program for pregnant women who don't have health insurance and whose income is too high for no-cost Medi-Cal. AIM is also available to women who have private health insurance plans with a maternity-only deductible or copayment greater than \$500.

4. How can Covered California help me?

Covered California can help you choose a private insurance plan that meets your health needs and budget. We offer some of the state's best-known health plans, and some regional or local plans too.

We can explain the costs and benefits of health insurance plans clearly, so you can compare the different choices available to you. You will know exactly what you're getting and how much you have to pay before you choose your plan.

5. Can I get health insurance even if my income is too high?

Yes. Any Californian who qualifies can purchase private health insurance through Covered California regardless of income. We use your income to help us find the health insurance that is most affordable for your family.

6. What health insurance is offered through Covered California?

You will have a wide variety of health plans to choose from. Health insurance companies **cannot refuse to cover you** because you have been sick before or could not get coverage.

Covered California offers four groups of private health insurance plans: platinum, gold, silver, and bronze, plus a minimum-coverage plan.

Each group offers a different level of coverage, from high to low. Health insurance plans that cover more of your medical expenses will usually have a higher premium but allow you to pay less when you receive medical care.

Platinum plans have the highest premium, but they pay roughly 90% of your health care expenses. Gold plans pay roughly 80%, and silver plans pay roughly 70% of your health care expenses. Bronze plans have the lowest premium but pay roughly 60% of covered health expenses. To learn more about the full benefit packages available, please visit **CoveredCA.com** and review the plan documents, such as the plan's Evidence of Coverage, or the plan's insurance policy. Or call us at **1-800-300-1506** (TTY: 1-888-889-4500).

If you qualify for Medi-Cal, the coverage and costs are different and may be free for you.

7. Can I get health insurance through Covered California?

Any Californian can get health insurance through Covered California if he or she is a state resident and meets other requirements.

Applicants may qualify for a free or low-cost health plan, or for financial help that can lower the cost of premiums and copayments. The amount of financial help is based on household size and family income. Applicants qualify if their income meets the income limits.

8. How much does it cost?

The cost depends on what health insurance programs and financial assistance you qualify for, as well as which plan you choose. You can use the cost calculator at **CoveredCA.com** to find the cost and see if you qualify for help paying insurance.

Frequently Asked Questions continued on next page





Getting help through Covered

California (continued)

9. Should I include my first premium payment with this application?

No, do not send your first payment with this application. Your plan will send you an invoice for the amount you owe.

10. How do I apply?

You can apply for health insurance through Covered California in the following ways:

- Online: Visit CoveredCA.com. We provide information about each health insurance plan, explained in clear and simple terms.
- **By phone:** Call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 6 p.m. The call is free!
- By fax: Fax your application to 1-888-329-3700.
- By mail: Mail the Covered California application to: Covered California P.O. Box 989725 West Sacramento, CA 95798-9725
- In person: We have trained Certified Enrollment Counselors or Certified Insurance Agents who can help you. Or you can visit your county social services office. This help is free! For a list of places near where you live or work, visit CoveredCA.com or call 1-800-300-1506 (TTY: 1-888-889-4500).

11. I am currently enrolled in Medi-Cal. Can I get health insurance through Covered California?

If your income changes during the year or at your annual renewal, you may qualify for other health insurance and premium assistance through Covered California.

12. What if I already have health insurance?

If you already have affordable health insurance from your employer, you do not need to do anything. But you can still apply anyway to find out if you or your family members qualify for free or low-cost health insurance.

If you apply, be sure to complete Attachment B and send it in with your application.

13. Do I need health insurance now that health reform has started?

Starting in January 2014, most people, including children, will be required to have health insurance or pay a tax penalty. Coverage may include insurance through your job, coverage you buy on your own, Medicare, or Medi-Cal.

But some people are exempt from having health insurance. Those people include, but are not limited to, members of federally recognized religious sects or divisions whose religious beliefs are opposed to accepting benefits from a health insurance plan, people who are incarcerated, people who are members of a federally recognized American Indian or Alaska Native tribe, and those people who have to pay more than 8% of their income for health insurance, after taking into account any employer contributions or premium assistance.

In 2014, the penalty will be 1% of your yearly income or \$95, whichever is higher. The penalty will go up each year. By 2016, the penalty will be 2.5% of your yearly income or \$695, whichever is higher. After 2016, the tax penalty will increase each year based on a cost-of-living adjustment.

For more information about penalties, visit **CoveredCA.com** or call your local county social services office or Covered California.

14. I don't have all the information I need to answer the questions on the application. What should I do?

If you don't have all the information, sign and submit your application anyway. We will call you to tell you what to do within 10 to 15 calendar days after we get your application. If you don't hear from us, please call us at **1-800-300-1506** (TTY: 1-888-889-4500).

15. What will happen after I apply?

We will send you a letter within 45 days to tell you which program you and your family members qualify for. If you don't hear from us, please call us at **1-800-300-1506** (TTY: 1-888-889-4500).

Frequently Asked Questions continued on next page





Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.

Getting help through Covered

California (continued)

16. Can I get help with my application or with choosing a plan?

Yes! Help is free. Certified Enrollment Counselors and Certified Insurance Agents are available in communities across the state to give you information about new health insurance choices and help you apply. You can also get help by visiting your county social services office. You can get help in many different languages.

Get help with your application or with choosing a plan:

- Online: Visit CoveredCA.com. We provide information about each health insurance plan, explained in clear and simple terms.
- **By phone:** Call Covered California at **1-800-300-1506** (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 6 p.m. The call is free!
- In person: We have trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. Or you can visit your county social services office. This help is free! For a list of places near where you live or work, visit CoveredCA.com or call 1-800-300-1506 (TTY: 1-888-889-4500).

17. How can I choose a health insurance plan?

If you qualify for private health insurance plans through Covered California, you can visit **CoveredCA.com** to easily shop and compare health insurance plans. Covered California health plan brochures are also available for you.

Covered California will offer choices of private health insurance plans and Medi-Cal plans. You can choose the level of coverage that best meets your health needs and budget.

- You can choose to pay a higher monthly cost (called a premium) so that you pay less out of pocket when you need medical care.
- **Or**, you can choose to pay a lower monthly cost but pay more out of pocket when you need care.

If you qualify for Medi-Cal, the coverage and costs are different, and they may even be free. To learn more about available Medi-Cal plans in your county, call Health Care Options at **1-800-430-4263** (TTY: 1-800-430-7077). Or, visit www.**healthcareoptions.dhcs.ca.gov**.

Financial assistance

18. I don't make a lot of money. What programs are available to help me get health insurance?

Starting on January 1, 2014, people who need health insurance may be able to get help in one of these ways:

A. Assistance with monthly premiums. Premium assistance is available to help make health insurance affordable. People who qualify for premium assistance can get the assistance in advance (before they file taxes) to make their monthly premiums lower. Or they can get the assistance at the end of the year and pay less in taxes.

The amount of assistance for monthly premiums depends upon your household size and family income.

B. Medi-Cal: Medi-Cal is California's Medicaid program, paid for with federal and state taxes. It's health insurance for low-income California residents who meet certain requirements.

If your income is within the Medi-Cal limits for your family size, you will receive Medi-Cal coverage at no cost to you.

19. If my income changes, will my premium assistance change immediately?

No, your premium assistance will not change immediately. We will process any new information we have. And, we will tell you if the amount of your premium assistance changes.

20. If my income changes, how will the change affect me when I file my taxes?

It is important to report income changes to Covered California that affect the amount of premium assistance (or tax credits) that you receive. If your income decreases, you may qualify to receive a higher amount of premium assistance and reduce your out-of-pocket expenses even more. However, if your income increases, you may receive too much premium assistance and may be required to repay some of it back when you file your taxes for the benefit year.

Frequently Asked Questions continued on next page







Frequently Asked Questions (continued)

Financial assistance (continued)

21. What if I didn't file taxes last year?

If you didn't file taxes last year, you can still apply for health insurance and get premium assistance. We will use your income to help us find the health insurance that is most affordable for you and your family.

If you qualify for premium assistance, you must file taxes for the benefit year.

22. What if my income changes after I apply?

If your income changes, it may change what kind of health insurance you qualify for.

If you have private health insurance through Covered California, call to report any change in your income that may affect your eligibility within 30 days.

If you have Medi-Cal and your income changes, contact your county social services office within 10 days.

Other questions

23. Does everyone on the application have to be a U.S. citizen or U.S. national?

No. You may qualify for health insurance through Medi-Cal even if you are not a U.S. citizen or a U.S. national.

24. Will my family and I qualify for the same program?

Depending on your household size or family income, you or your family may qualify for different programs. For example, you may qualify for affordable private health insurance available through Covered California. However, your child may qualify for free Medi-Cal. We will tell you which health insurance you and other members qualify for.

25. This application asks for a lot of personal information. Will Covered California share my personal and financial information?

No. The information you provide is private and secure, as required by federal and state law. We use your information only to see if you qualify for health insurance.

26. Will I be able to use my new Covered California health insurance plan right away?

If you are applying between October and December, 2013, health plans start providing services as early as January 1, 2014. If you are applying after January 1, 2014, your health plan may be able to start providing services as soon as the month after you apply.

27. What do you mean by "disability"?

You may have a disability and qualify for Medi-Cal if:

- You are deaf or have a serious hearing loss.
- You are blind or have a serious vision loss, even when wearing glasses.
- You have an intellectual or cognitive disability and have difficulty remembering, concentrating, or making decisions.
- You have an ambulatory condition and have difficulty walking or climbing the stairs.
- You have difficulty bathing or dressing or doing similar daily activities.
- You have a physical, mental, or emotional condition and have difficulty doing errands (such as shopping or visiting a doctor's office) without help.

You do **not** have to be receiving special assistance services in your home or living in any kind of nursing facility or assisted living facility.

28. I have a pre-existing condition or disability. Can I get health insurance through Covered California?

Yes, you can get health insurance regardless of any current or past health conditions or disability.

Starting in 2014, most health insurance plans can't refuse to cover you or charge you more just because you have a pre-existing health condition or disability.

29. I just found out I am pregnant. Can I apply for health insurance that will cover me during my pregnancy?

Yes. Make sure to answer yes to the application question "Are you pregnant?" or tell the person helping you to fill out your application. You can apply for health insurance that can cover prenatal care, labor and delivery, and postpartum care. Health insurance plans can no longer deny you health insurance if you are pregnant.

Frequently Asked Questions continued on next page





Llame a Covered California al **1-800-300-1506** (TTY: 1-888-889-4500). La llamada es gratuita. Usted puede llamar de lunes a viernes de 8 a.m. a 8 p.m. y los sábados de 8 a.m. a 6 p.m. O visite **CoveredCA.com**.

5 p.m.

Other questions (continued)

30. I just had a new baby. What should I do about health insurance?

If you did not have Medi-Cal or Access for Infants and Mothers (AIM) at the time of delivery, fill out this application for your newborn.

If you did have Medi-Cal or AIM during your pregnancy, you do not need to fill out this application.

- Include the mother's information on page 2 of this application.
- If you had Medi-Cal, call your county social services office to make sure your baby is covered from birth, or fill out a newborn referral form. Print the form at www.dhcs.ca.gov/formsandpubs/forms/Forms/ mc330.pdf.
- If you had AIM, call 1-800-433-2611, or go to aim.ca.gov to register your baby.

31. Will I qualify for health insurance if I am not a citizen or do not have satisfactory immigration status?

Anyone who lives in California can apply for health insurance using this application. Only people who are applying must provide Social Security numbers or information about immigration status.

But you may qualify for certain health insurance programs regardless of your immigration status and even if you do not have a Social Security number.

We keep your information private and only share information with other government agencies to see which programs you qualify for.

32. Were you in foster care on your 18th birthday?

If you were in foster care and getting Medicaid in any state when you turned 18, and you are now between the ages of 18 and 26, you may qualify for Medi-Cal. After we verify that you are a California resident, we will enroll you in Medi-Cal for free. Then we will verify that you were in foster care and Medicaid before.

33. What constitutes a one-time payment?

One-time payments are only allowed for gambling winnings, prizes, cancellation of debt, salary or wages from decedents' employer received by a surviving spouse, retroactive social security and railroad retirement benefits, lottery winnings, gifts, and retroactive unemployment insurance benefits.

34. What does "self-employed" mean?

People who are self-employed earn a living directly from their own business or services. They do not earn money from a company that pays them.

35. Where can I get information about becoming registered to vote?

If you are not registered to vote where you live now and would like to apply to register to vote today, please visit **registertovote.ca.gov**. Or, call 1-800-345-VOTE (8683).

36. l am an American Indian or an Alaska Native. How can Covered California help me?

If you are a federally recognized American Indian or Alaska Native, or if you qualify in another way for services from the Indian Health Services, tribal health programs, or urban Indian health programs, you may qualify for free or low cost Medi-Cal. Or you may qualify for other cost savings, such as assistance paying premiums or no copayments. You may also have special monthly enrollment times.

- Complete Attachment A and send it with proof that you are an American Indian or Alaska Native. You can use a tribal enrollment card or Certificate of Degree of Indian Blood (CDIB) from the Bureau of Indian Affairs.
- If you qualify for Medi-Cal, you do not need to send proof of your American Indian or Alaska Native heritage. To see if you qualify for Medi-Cal, see Attachment F.

37. What if I don't agree with the decision Covered California makes?

You can file an appeal. To appeal a decision you don't agree with, contact Covered California in one of these ways:

- Online: Visit CoveredCA.com.
- **By phone:** Call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 6 p.m. The call is free!
- **By fax:** Fax the appeal to **1-888-329-3700**.
- By mail: Mail the appeal to: Covered California – Appeals P.O. box 989725 West Sacramento, CA 95798-9725
- In person: We have trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. Or you can visit your county social services office. This help is free!

For a list of Certified Enrollment Counselors and Certified Insurance Agents near where you live or work, or a list of county social services offices near you, visit **CoveredCA.com** or call **1-800-300-1506** (TTY: 1-888-889-4500).

Need help?



Extra help may be available

CalFresh

Do you need help buying food for you and your family? CalFresh may be able to help!

In California, the federal Supplemental Nutrition Assistance Program (SNAP) is known as CalFresh. CalFresh helps you pay for nutritious fruits, vegetables, and other healthy foods.

To see if you quality for CalFresh, call 1-877-847-3663 or visit www.calfresh.ca.gov, or apply online at **benefitscal.org**.

Welltopia by DHCS

Visit Welltopia by the Department of Health Care Services (DHCS), the place of wellness, on Facebook and Twitter! You'll find tips to lower stress, eat healthier food, enjoy physical activity, quit smoking, and more.

Welltopia by DHCS has:

- Free, fun health apps
- Cool videos
- Links to:
 - Tasty and easy recipes
 - · Farmers' market locations
 - CalFresh
- Fun places and activities for you and your kids
- Education, job placement, and other services to make your life a little easier

Earned Income Tax Credit (EITC)

EITC is a benefit for working people who have low to moderate income. This tax credit reduces the amount of tax you owe and may also result in a refund.

www.eitc.ca.gov

Child Tax Credit

This tax credit that may be worth as much as \$1,000 per qualifying child, depending on your income.

www.childtaxcredit.ca.gov



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Follow us! @WelltopiaDHCS

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CCFRM604 (11/13) EN

Getting help in other languages

You can get help with this application in other languages. Call 1-800-300-1506.

Podemos ayudarle en español a llenar esta solicitud. Llame al 1-800-300-0213.

SPANISH

您可以透過其他語言 獲得此申請的幫助。 請致電 1-800-300-1533.

TRADITIONAL CHINESE

Quý vị có thể được trợ giúp về đơn đăng ký này bằng tiếng Việt. Hãy gọi 1-800-652-9528.

VIETNAMESE

이 응용 프로그램에 대한 한국어 지원을 받으실 수 있습니다. 전화: 1-800-738-9116.

KOREAN

Maaari kang kumuha ng tulong para sa aplikasyong ito sa Tagalog. Tumawag sa 1-800-983-8816.

TAGALOG

Koj txais tau kev pab nrog kev tso npe no ua lus Hmoob. Hu 1-800-771-2156.

HMONG



"Like" Covered California on Facebook! Go to: Facebook.com/CoveredCA Вы можете получить помощь в оформлении этой заявки на русском языке. Звоните по телефону 1-800-778-7695. RUSSIAN

Դուք կարող եք հայերենով օգնություն ստանալ այս դիմումի ձևը լրացնելու հարցում։ Զանգահարեք 1-800-996-1009.

ARMENIAN

می توانید در ارتباط با این فرم تقاضا به زبان های دیگر کمک دریافت كنبد. با شمار ه 8879-921-8879 تماس بگیر ید

FARSI

អ្នកអាចទទួលបានជំនួយចំពោះ ពាក្យសុំនេះជាភាសាខ្មែរ។ សូមទូរស័ព្ទមកលេខ 1-800-906-8528. KHMER

يمكنك الحصول على مساعدة خاصة بهذا التطبيق باللغة العربية. اتصل بـ 6317-820-826.

ARABIC



