



## Health plans will cover more people and offer more benefits

### With the new health care law:

- Health plans must offer certain benefits, and
- More people can get health insurance.

### Why will more people get health insurance?

Starting January 1, 2014:

- More people will qualify for **Medi-Cal**. For example, an adult whose income is less than \$1,207 a month\* will be able to get Medi-Cal.
- If you cannot get Medi-Cal or insurance at work, you will be able to buy insurance through the **Exchange**.

*\*These amounts change every year.*

### What is the Exchange?

The Exchange (short for the *Health Benefit Exchange*) helps people who do not have insurance and do not qualify for Medi-Cal. The Exchange will help you compare plans and find the plan that works best for you and your family.

Small businesses can shop for insurance plans on the Exchange as well.

### How much will my health insurance cost?

- **Medi-Cal** has no monthly premiums. But you may have to make copayments for some services.
- The cost of insurance you buy through the **Exchange** depends on the plan you choose. A plan with more benefits will cost more.
- Depending on your income, you may qualify for a tax credit to help you pay for insurance.

### Which plan offers more benefits?

At this time, Medi-Cal offers more benefits than Exchange plans are required to offer. But all Exchange plans **must** offer these benefits:

- Walk-in care
- Emergency services
- Hospital care

- Pregnancy and newborn care
- Mental health, drug and alcohol, and behavioral services
- Prescription drugs
- Services and devices to help you recover and function
- Lab services
- Preventive and wellness services
- Chronic disease care
- Children's care, including health, dental, and vision

### Will some plans on the Exchange offer more benefits?

Yes. Some plans may offer more benefits than the ones listed above. But all plans on the Exchange *must* offer these required benefits.

### Will there be changes in Medicare, too?

Yes. Medicare will have these new benefits:

- Starting January 1, 2011, there is no extra cost for regular check-ups, cancer screenings, and vaccines.
- More of your prescription drug costs will be paid by Medicare. By 2020, the Medicare Part D drug gap – the “donut hole” – will close. Until then, you will get discounts on your medicines.

### More changes coming...

- As of September 2010, health plans cannot set dollar limits on the amount of money they spend providing basic health benefits to you over your lifetime.
- Starting 2014, health plans cannot set dollar limits on basic health benefits provided to you each year.

### For more information...

- Read the other fact sheets in this series at: [www.healthconsumer.org](http://www.healthconsumer.org)
- Call us at the LSNC-Health: **916-551-2150**
- Learn more about the new health care law at: <http://healthcare.ca.gov>