

Getting Health Care Benefits and Services

Health care benefits and services are the things that health insurance pays for. Most health plans pay for the following kinds of benefits and services:

- Doctor visits
- Hospital stays
- Preventive care, like shots and tests to help you stay healthy
- Emergency care
- Care for pregnancy and childbirth
- Children's health care
- Prescription medicines
- Medical tests
- Mental health care
- Treatment for addiction
- Physical therapy to help you recover after injury or surgery
- Therapy to help you learn new ways to do things if you have a disability
- Medical equipment such as wheelchairs or walkers
- Some kinds of medical supplies, like diabetes test strips
- Some care at home
- Hospice care, at the end of life

I don't have health insurance. How do I get these benefits and services?

You can get these things when you buy a health plan. You can also get them if you qualify for the new Medi-Cal health plan. Your doctor must order most of the health care services you need.

How can I get health insurance?

You can look for health insurance and for information about Medi-Cal at the Covered California website: www.CoveredCa.com or call **1-800-300-1506**.

Can I get help paying for health insurance?

Possibly, but that will depend on your income. Call Covered California to learn if you can get help to pay for health insurance. Ask about Medi-Cal, which is free or low cost.

Can I buy health insurance even if I have a serious illness or disability?

Yes. Health plans cannot refuse to sell insurance to you just because you have been sick or have a disability.

Why is this information important?

If you do not have insurance, you might not get the care you need. For example, you might need a type of breast exam called a mammogram. Your health plan will give you that exam for free, if you are over age 40.

If you need a new wheelchair, and your doctor agrees, you will probably be able to get it from your health plan.

How can I find out if a plan pays for the services I need, such as mental health counseling?

You can learn more about health plan services at www.CoveredCA.com or call **1-800-300-1506**.

Starting in 2014, health plans sold to individuals must pay for some mental health care, such as counseling. You might have to pay part of the cost.

How much will I have to pay for physical therapy or a blood test for diabetes?

You can compare some health plan costs at Covered California. You can also call a health plan and ask what these services will cost. However, finding costs for each service can be hard.

Questions you can ask before you join a new health plan:

- Can I see the doctor I have now?
- Which hospitals can I use?
- I take these prescription drugs. Are they covered?
- I might need these services. Does the plan pay for them? What do they cost?
- I might need physical, occupational, or speech therapy. How many visits does the plan pay for? What are the costs?
- I need these supplies and equipment. Are they covered?

Other questions:

- _____
- _____

Get more information

To compare health plans and buy health insurance:

Covered California
www.CoveredCA.com
1-800-300-1506
TTY: 1-888-889-4500

To get help with problems or file a complaint:

California Department of Managed Health Care (DMHC) Help Center
www.HealthHelp.ca.gov
1-888-466-2219
TTY: 1-877-688-9891

Office of the Patient Advocate (OPA)
www.opa.ca.gov
1-866-466-8900
Email OPA: contactopa@opa.ca.gov