DEPARTMENT OF Managed Health Care

COVERAGE OPTIONS

If you do not have a source of health care coverage or have recently lost your employer-sponsored health care coverage, here are some options you can explore. Contact the specific programs for more information.

COVERED CALIFORNIA:

As of 2020, new state assistance for low- and middle-income Californians is available, making coverage more affordable than ever before. It also means that many people who didn't qualify for aid in the past can now receive financial help. A simple online questionnaire can let you know immediately if you're eligible for financial help toward your health insurance coverage.

Due to COVID-19, Covered California has made it so that you can apply for health insurance until the end of the public health emergency if you are uninsured and eligible. For reasons such as: needing coverage due to COVID-19; losing Medi-Cal or job-based coverage; getting married or registering a domestic partnership; moved or had a baby, you can get health insurance that will start on the first day of the month following enrollment so that you won't have a gap in coverage.

For more information visit Covered California's website or call **1-800-300-1506**.

MEDI-CAL:

Medi-Cal offers free or low-cost health coverage for low-income California residents, including children, pregnant women, families and seniors. Most people with Medi-Cal pay no premiums or co-payments. Eligible children, young adults, and older Californians can qualify for full-scope Medi-Cal year-round, regardless of their immigration status. You can apply for Medi-Cal at any time of the year. If you are determined eligible for Medi-Cal, your coverage is effective back to the first day of the month in which the application was submitted.

How to apply for Medi-Cal or Covered California:

- **Online**
  The application is easy and online at Covered California's website.

- **By Mail**
  Apply using the Single Streamlined Application, which can be located in multiple languages on the DHCS website.

- **By Phone or In Person**
  Apply by phone by calling **1-800-300-1506** or in person at your local county office. You can find your local county office information on the DHCS website.

- **Contact a Certified Agent through AgentConnect: 1-800-700-7258**.

In addition to applying online or through your county social services department, individuals also can apply for Medi-Cal through a qualified hospital provider, using the Hospital Presumptive Eligibility Program. Applications can be filled out in a hospital and, if found eligible, coverage begins immediately, without having to wait for a full Medi-Cal application to process. However, in order to maintain coverage for more than two months, you must complete and submit a Medi-Cal application using one of the methods listed above. You can only be determined eligible for Hospital Presumptive Eligibility once per year, so it is important to submit your Medi-Cal application before your coverage expires.

A list of hospitals where you can sign up can be found on the DHCS website.

Visit the DHCS website for more information.

COVID-19 UNINSURED GROUP PROGRAM:

Individuals can also apply for the coronavirus (COVID-19) Uninsured Group Program through a Medi-Cal qualified provider. The COVID-19 Uninsured Group Program covers COVID-19 diagnostic testing, testing-related services, and treatment services, including hospitalization and all medically necessary care, at no cost to the individual, for up to 12 months or until the end of the COVID -19 public health emergency, whichever comes first.

Information about the COVID-19 Uninsured Group Program can be found on the DHCS website.

FEDERAL COBRA AND CAL-COBRA:

There are federal and state laws that let people continue their employer-sponsored health care coverage when a job ends or hours are reduced. The individual is required to pay the premiums themselves. People have 60 days to sign up for COBRA coverage once their previous coverage has ended.

Visit the Department of Managed Health Care (DMHC) website for more information or call the Department of Managed Health Care at **1-888-466-2219**.

MEDICARE:

Medicare is the federal program that provides health care coverage for people who are 65 or older or under 65 with a disability, including End Stage Renal Disease (ESRD).

Visit the Medicare website for more information or call **1-800-MEDICARE (1-800-633-4227)**.

How To Get Help With Your Health Coverage Options

The California Department of Managed Health Care (DMHC) provides assistance to all California health care consumers through the DMHC Help Center. The Help Center helps consumers better understand their health care rights, explains health care benefits and resolves health plan issues. Assistance is available in all languages and all services are free. Contact the DMHC Help Center by calling **1-888-466-2219** or visit www.HealthHelp.ca.gov.

The **California Department of Insurance (CDI)** regulates health insurance policies in California. CDI's Consumer Complaint Center helps consumers resolve complaints against their health insurers. Contact the CDI Consumer Complaint Center by calling **1-800-927-4357** or visiting www.insurance.ca.gov.

The **Health Consumer Alliance (HCA)** offers free assistance by phone or in person to help people who are struggling to get or maintain health coverage and resolve problems with their health plans. If you are concerned about your immigration status, the HCA provides free, confidential consultation and information. Contact the HCA at **1-888-804-3536** or visit healthconsumer.org.