

Get the facts on Medi-Cal and the Affordable Care Act for 2014



Medi-Cal is changing on January 1, 2014, so that it can accept more members. You may be surprised at how good for you these changes can be! Below are some questions and answers that will help you better understand the changes.

What is Medi-Cal?

Medi-Cal is California's program to provide health care services to low-income residents. Members have to qualify for the program. They don't pay for Medi-Cal, or pay very little. Medi-Cal serves more than eight million people – families with children, pregnant women, seniors, and those with disabilities. The state Department of Health Care Services (DHCS) manages the program. Many other states call their programs Medicaid.

What is the Affordable Care Act (ACA)?

The Affordable Care Act is a law that covers all the states. The ACA is aimed at lowering the costs of health coverage for you, your family and the government. The act became law on March 23, 2010. Its formal name is the Patient Protection and Affordable Care Act.

How does the ACA affect Medi-Cal?

Your household income has to be at a certain level or below to qualify for Medi-Cal. The ACA will let states raise that amount starting January 1, 2014. This will make it easier to qualify. It should increase how many people will be able to get Medi-Cal.

The level is set by the U.S. government and is called the federal poverty level (FPL). In California in 2014, you will be able to qualify for Medi-Cal if your household income is 138% of the FPL or less.

Is Medi-Cal the same as the exchange or Covered California?

No. Medi-Cal and the exchange are two different things. But both are results of the ACA. The exchange is a market where people can buy health coverage. Covered California is the name of the exchange in California. The exchange and Covered California are the same thing in California.

Covered California aims to provide affordable health coverage for people with household incomes higher than 138% of the FPL. Those incomes are too high for Medi-Cal.

When will California raise the income limits for Medi-Cal?

January 1, 2014.

Will Medi-Cal change in any other important way on January 1, 2014?

Yes. Starting then, adults with or without children may qualify for Medi-Cal. It won't matter if they are single or married.

What do I need to qualify for Medi-Cal in January 2014?

You may be able to get Medi-Cal health coverage starting January 1, 2014, if all these items describe you:

- You live in California.
- Your household income is 138% of the FPL or less. This means you are not working or work at a low-income job. You make about \$15,000 or less a year as an individual or about \$32,000 as family with one child.*
- You are under the age of 65.
- You do not have other health coverage.

How do I find out if I will qualify for Medi-Cal next January?

Your eligibility will be confirmed by your local Department of Public Social Services (DPSS). To get the number and location of the closest office, you can visit www.dhcs.ca.gov. Once your eligibility is confirmed by DPSS, you can apply for Medi-Cal at a DPSS office or you can call Health Care Options at **1-800-430-4263**.

If I qualify for Medi-Cal in January, what will I have to do next?

You will need to pick a managed care health plan, like Anthem Blue Cross, for your Medi-Cal coverage.

What happens after I sign up for a health plan?

Your health plan will send you an ID Card. You will use the card for all the medical visits your health plan covers.

Your health plan will give you a list of providers, including specialists and pharmacies, that you can go to.

You will have to pick a primary care provider (PCP) from this list. Your PCP will be your main doctor and help you manage all your health care. Your health plan will let you know how to choose a PCP. The plan can help you choose a PCP, if you like.

Your health plan will work with your PCP to help make sure you get the right care and that your care is approved. The plan also will help make sure you get your checkups and shots.

What if I'm already in a low Income health plan (LIHP)?

LIHP members may be moved over to Medi-Cal. If your income qualifies you for Medi-Cal in January 2014, the state or county will send you more information. They will ask you to pick one of the Medi-Cal health plans in your county.

You also can get Anthem Blue Cross if you're an LIHP member and qualify for a health plan on Covered California. If you're on Medi-Cal and your income increases so that you no longer qualify, you still will be able to get Anthem Blue Cross.

For a list of the counties where Anthem Blue Cross offers Medi-Cal, please call us at **1-800-227-3238**. If you have speech or hearing loss, the TTY number is **1-888-757-6034**.

Will my Medi-Cal benefits change on January 1, 2014?

No. If you qualify for 2014, your benefits will stay the same as in 2013.

What if I don't qualify for Medi-Cal?

If you are a parent, your child may be able to join other state programs for low-cost health coverage. There are still limits on income, but they are a little higher than for Medi-Cal. The limit for these programs goes up to 200% of the FPL. If you apply for Medi-Cal and don't qualify, Health Care Options can tell you about these other programs for your child.

You can reach Health Care Options at **1-800-430-4263** starting **November 1, 2013**, Monday through Friday, 8 a.m. to 5 p.m., Pacific time.

We're about helping you

You've probably heard of Anthem Blue Cross. It's likely your doctor knows of us, too. We've been working with Medi-Cal families since 1994. So you can count on us to help you get the health care and support you need. Your health plan may be changing because of the new health care law, but one thing isn't – Anthem.

On Medi-Cal, you can get these benefits without spending a cent

If you qualify for Medi-Cal and pick Anthem Blue Cross, here are some of the **no-cost benefits** you can get:

- Yearly checkups and immunizations
- A 24/7 nurse helpline you can call to talk about medical issues
- Rides to approved medical visits
- A large list of doctors and drug stores to choose from
- Help in many languages
- Special programs for moms-to-be to help keep you and your baby healthy
- Health classes and wellness tips
- Special programs for members with heart disease, diabetes and asthma
- Care from outside your local area on a special video service called Telehealth

Even without Medi-Cal, you can get Anthem Blue Cross

Even if you don't qualify for Medi-Cal, you still can pick Anthem Blue Cross on Covered California. Or if you work, you may be able to get an Anthem Blue Cross plan through your job. We have lots of ways to connect you to the plan that's just right for you. Many plans have benefits like those listed above. However you find us, you can count on us.

Where can I learn more?

Please call Anthem Blue Cross at **1-800-227-3238**. If you have speech or hearing loss, the TTY number is **1-888-757-6034**.

Anthem.com/ca/Medi-Cal.

*These are just estimates and may change. You will get final figures when you apply.

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