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Helping Individuals To Obtain Affordable Healthcare Insurance

- **Covered California: Your destination for affordable, quality health care, including Medi-Cal**
- **Help dislocated workers to address these questions:**
 - > What is Covered California?
 - > Why consider Covered California?
 - > When is the annual or special open enrollment?
 - > Do I qualify for Special Open Enrollment?
 - > How do I enroll?
 - > What information I need to prepare to get enrolled?

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Financial Assistance

- The chart below shows how individuals qualify for Government assistance to pay for health insurance coverage or qualify for Medi-Cal

- *Adjusted Gross Income (AGI) levels are based on the year 2020*

| Household Size | If Your Income is LESS THAN | If Your Income is BETWEEN |
|----------------|-----------------------------|---|
| 1 | \$17,237 | \$17,238 – 49,960 |
| 2 | \$23,336 | \$23,337 - \$67,640 |
| 3 | \$29,436 | \$29,437 - \$85,320 |
| 4 | \$35,535 | \$35,536 - \$103,000 |
| 5 | \$41,635 | \$41,636- \$120,680 |
| Program | Medi-Cal | Premium Assistance Through Covered California |

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Government Penalties

Penalties if more than 60 days gap without coverage

- **2020: Government Penalty will be 2.5% of Adjusted Gross Income (AGI) or \$695/person, whichever is higher**
- If you have not yet turned 26 years old and your parents have health insurance, you can be added to your parents' health insurance plan
- If you are 65 or older or have certain disabilities, you can receive coverage under Medicare

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Insurance Options

Plan pays an average percent of health care costs, ranging from 60% to 90%

| | P Platinum | G Gold | S Silver | B Bronze |
|-----------------------|-----------------------------------|--|--|--|
| Monthly Cost | \$\$\$\$ | \$\$\$ | \$\$ | \$ |
| Out of Pocket Cost | \$ | \$\$ | \$\$\$ | \$\$\$\$ |
| Best Option if you... | Utilize frequent medical services | Like to save on the monthly premium and maintain low out of pocket costs | Like to maintain a balance between monthly premium and out of pocket fees for services | Do not plan to utilize many medical services |

There are six insurance companies that offer coverage on the Covered California exchange:



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TRANSITIONS PROGRAM

Toll Free: (877) 230-1589

This program allows individuals who are being laid off or forced into early retirement access to a broad range of insurance & financial services w/o paying any upfront fees

- ✓ No Fee initial Financial Consultations
- ✓ 401K and Pension Rollover Services
- ✓ Covered California & MediCare Enrollment
 - ✓ Family Budget Planning
 - ✓ Retirement Planning

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