

FAQs



HEALTH INSURANCE • SAN MATEO COUNTY

#1 What is health care reform?

The Patient Protection and Affordable Care Act was passed in March 2010 and was designed to help more people get affordable health care coverage and receive better medical care

#2 What does it mean for me?

Starting November 15, 2014, you will be able to enroll in a health insurance program in California's Health Insurance Marketplace, Covered California, or enroll in expanded Medi-Cal

#3 How is Medi-Cal being expanded?

In January 2014, there will be significantly expanded definition for Medi-Cal eligibility. All individuals 19-64 years old, with income less than 138% of the Federal Poverty Level (FPL), are eligible

#4 What is Covered California?

The Health Insurance Marketplace is a website where people can buy health coverage. You will be able to compare and choose health plans offered by private companies and find out if you are eligible for financial assistance or special programs

#5 Do I have to buy from the Marketplace?

No, the Marketplace is just one way you can get health coverage. People can still get coverage through traditional methods. However, you will have to buy coverage through the Marketplace (or apply through the County) to apply for subsidized coverage

#6 Who has to buy health insurance?

The Affordable Care Act requires most U.S. citizens and legal residents to have basic health coverage by January 1, 2014 except:

#7 What if I can't afford to buy health care?

The government may provide financial assistance to some people to help them get covered. Contact our office at 1-800-223-8383 to find out if you are eligible

- People who cannot afford coverage (premiums greater than 8% of household income)
- Undocumented immigrants
- People without insurance for less than three months
- People with certain religious beliefs
- Members of Native American tribes
- People who are incarcerated

#8 When Can I Enroll?

You can enroll in expanded Medi-Cal or subsidized health insurance during the open enrollment period, November 15, 2014 - February 15, 2015

#9 What if I Need Help?

Call the San Mateo County Human Services Agency at 1-800-223-8383 or log on to www.smchsa.org to get help on how to prepare for the Affordable Care Act

