What medical services are covered?

All health plans must cover these essential health benefits:

- Preventive and wellness services
- Doctor visits
- Prescription drugs
- Lab services and medical tests
- Emergency services
- Pregnancy and newborn care
- Hospital stays
- Rehabilitation services
- Mental health and drug abuse
- Children 's dental and vision services

Statement of Non-Discrimination:

The California Department of Health Care Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

More Information: CoveredCA.com 800-300-1506

Si hablas español, servicios de asistencia de idiomas están disponibles gratuitamente para usted: (800) 300-0213.

如果你需要中文翻譯服務, 請撥打免費語言協助電話 (800) 300-1533

More programs that may help you:

MyBenefits CalWIN has information about programs for medical, food, and cash assistance. The MyBenefits Cal WIN website (www.mybenefitscalwin.org) also offers ongoing access to secure and private benefit information.

Family PACT (Planning, Access, Care

and Treatment) providers birth control services, STD screening, and other related family planning education and assistance. Visit the Family PACT website (www.familypact.org) or call 916-650-0414.

IMPACT (IMProving Acccess, Counseling & Treatment) provides high quality FREE prostate cancer treatment to Californian men with little or no health insurance. Visit the IMPACT website (www.california-impact.org) for more information.



1-800-511-2300 dhcs.ca.gov/EWC



Free or Low-Cost Insurance



for Every Woman Counts Clients

What is health insurance?

- Health insurance pays for needed medical services.
- Health insurance companies have health plans. Different health plans cover different medical services, and different health plans charge different prices.
- Medi-Cal is free health insurance.

Can I get health insurance?

- You may be able to get Medi-Cal now even if you could not before. Adults without children and adults who own homes can now get Medi-Cal if their income is low. Medi-Cal covers needed medical services at no cost.
- If you do not qualify for Medi-Cal, you may sign up for a health plan through Covered California. You may get help to lower the premiums (what you have to pay each month for insurance).

What is Covered California?

Covered California is where you can sign up for health insurance. When you apply you will learn if you can get free Medi-Cal or if you can get help to pay for a health plan. This help also lowers out-of-pocket costs. Out-of-pocket costs include your payment for a medical visit, called copayments or coinsurance. You can compare the health plans on Covered California and choose the health plan that fits your budget and your health care needs.

Can a health plan refuse to cover me if I have a pre-existing condition?

No. A health plan cannot refuse to cover you, even if you already have a medical condition like cancer, asthma, diabetes, or are pregnant.

How do I apply?

- Shop and apply online at www.CoveredCA.com.
- Print a paper application from **www.CoveredCA.com**. Mail the completed application to Covered California.

Get free help from certified enrollment counselors, insurance agents, or your county social services offices.

• Call **800-300-1506** to learn about enrolling in health plans, find enrollment counselors near you, or get help over the

When can I enroll?

Medi-Cal: You may enroll in free Medi-Cal at any time of the year.

Covered California Health Plans: You may sign up for a Covered California health plan during Open Enrollment. Open Enrollment usually begins in November or at the end of the year.

You may also sign up for health insurance any time of the year if you have a big life change. Anything that changes your health insurance, family size or family income, or residency may qualify, such as:

- Losing health insurance through your job or turning 26 when on your parent's plan.
- Getting married, divorced, or having a baby.
- Becoming a new California resident or no longer being in jail or prison.

Do I need to have health insurance?

Most US citizens and legal residents must have health insurance. If you do not have health insurance, you will be charged a tax penalty that increases every year. Some people without insurance may qualify for an exception and not pay a fine. You can find more information about "health care exemptions" at www.healthcare.gov.

I like my doctor. Can I keep my doctor if I enroll in Medi-Cal or private health insurance?

Ask your doctor's office what insurance they accept. Health insurance companies also will give you a list of doctors and hospitals in their health plans. Check to see if your doctor is part of the health plan you choose.

Will Every Woman Counts continue?

Yes. EWC will continue to provide breast and cervical cancer screening services to California's low-income uninsured women.

> For questions about Every Woman Counts: dhcs.ca.gov/EWC