



Comprehensive Health Care Coverage

All AIDS Drug Assistance Program (ADAP) clients are strongly encouraged to enroll in health insurance. ADAP can pay the premiums and outpatient medical out-of-pocket (MOOP) costs!

Are you a lawfully present California (CA) resident? Under the Affordable Care Act (ACA), CA residents can obtain affordable health care coverage, regardless of any pre-existing conditions. Lawfully present CA residents can obtain health insurance through Covered CA. If you are eligible for an Advanced Premium Tax Credit (APTC) or state subsidy offered through Covered CA, you must select the full amount to be applied to your premium.

Undocumented CA residents, between the ages 19-25 and 50 or older, with income < 138% of FPL are eligible for full-scope Medi-Cal coverage.

For more information or to enroll, visit the <u>Covered CA website (https://www.coveredca.com)</u> or call (800) 300-1506. Please refer to the following <u>map (https://cdphdata.maps.arcgis.com/apps/webappviewer/index.html?id=8d08ae9fff0d49f996d855e51fc8d971)</u> to find an ADAP site that also manages Covered CA enrollment.

If you don't get coverage, you may have to pay a tax penalty that could be up to \$2,100 per family, based on 2.5% of your household income or a minimum of \$750 per adult and \$375 per child, whichever is greater!

Want to keep your doctor? Before selecting a health plan, contact your doctor's office to find out which health plan network(s) they accept.

Not eligible to purchase insurance through Covered CA? If you are not eligible for Covered CA, an ADAP enrollment worker may be able to assist you in enrolling in other health care coverage.

When can I enroll in health coverage? Open Enrollment for Covered CA is generally from November 1 through January 31. Special Enrollment periods occur within 60 days of a qualifying life event such as: involuntary loss of health insurance, becoming a permanent resident of the State of CA, birth of a child, a change in marital status, etc. If you would like to enroll in a non-Covered CA health insurance plan, please contact the health plan directly to inquire about their open enrollment period dates.

I am eligible for Medicare Part D, how do I enroll? Medicare eligible beneficiaries may enroll in either a Prescription Drug Plan or a Medicare Advantage Drug Plan during open enrollment or 3 months prior to their 65th birthday, including the month they turn 65, and 3 months after their 65th birthday. Open enrollment for Medicare Part D is generally from mid-October through early-December.

Get help paying for your health insurance costs! Once you enroll in a health insurance plan, you can enroll in an ADAP insurance assistance program. An insurance assistance program pays for your health insurance or Medicare Part D premiums, outpatient MOOP costs, including Medicare Part B, up to the healthcare plan's annual out-of-pocket maximum.

Talk to your enrollment worker for more information or call 844-421-7050.

I have been given information about health care coverage available by law and that I may incur a financial penalty if I do not have	silable to me. I understand that having health care coverage is required comprehensive healthcare coverage.
Client's Signature:	Date:
I have reviewed the information on this page with the client whose signature appears above.	
Enrollment Worker initials:	