



YOUR HEALTH INSURANCE CHOICES ARE DIFFERENT. YOU MAY QUALIFY FOR FREE OR LOW-COST HEALTH INSURANCE.

You have different health insurance choices that may save you money.

You cannot be denied health insurance because you have health problems or a pre-existing condition. There are new options for low-cost or free health insurance for you or your dependents.

California Law requires Blue Shield of California to notify you every year that we will provide your information, including your name, address, email address and phone number as available to Covered California if you end your health care coverage with us. Covered California will use this information to help you obtain other health coverage. If you do not want to allow Blue Shield to share your information with Covered California, you may opt out of this information sharing. If you do not want us to share your information with Covered California, contact Blue Shield at **(510) 607-2000**, 601 12th Street, Oakland, CA 94607, within 5 business days to opt out of this information sharing.

Covered California - You can buy health insurance through Covered California.

The state of California set up Covered California to help people like you and families find affordable health insurance. You can use Covered California if you do not have insurance through your employer, or Medicare. You can also apply for Medi-Cal through Covered California.

You must apply during an open enrollment or special enrollment period, except a Medi-Cal application can be made at any time. Open enrollment begins November 1 and ends January 31. If you have a life change such as marriage, divorce, a new child, or loss of a job, you can apply at the time the life change occurs (special enrollment period).

Through Covered California, you may also get help paying for your health insurance:

- Receive tax credits: You can use your tax credit to help pay your monthly premium.
- Reduce out-of-pocket costs: out-of-pocket costs are how much you pay for things like going to the doctor or hospital or getting prescription drugs.

To qualify for help paying for insurance, you must:

- Meet certain household income limits; and
- Be a U.S. citizen, U.S. national or be lawfully present in the U.S. In addition, other rules and requirements apply.

You can also buy coverage directly from health insurers, health plans or insurance agents during open enrollment and special enrollment periods, but the financial help is available only if you select a Covered California product.

Medi-Cal Is Changing Too

Free or low-cost health insurance is available through Medi-Cal. Medi-Cal is California's health care program for people with low incomes.

Your eligibility is based on your income. It is not based on how much money you have saved or if you own your own home. You do not have to be on public assistance to qualify for Medi-Cal. You can apply for Medi-Cal anytime.

To qualify for Medi-Cal if you are over 65, disabled or a refugee, other rules and requirements apply. You may also qualify for health insurance with Medi-Cal even if you are not a U.S. citizen or national.

For More Information

To learn more about Covered California or Medi-Cal, visit www.CoveredCA.com or call **(800) 300-1506** or TTY at **(888) 889-4500**. When you apply for coverage through Covered California, you will find out if you are eligible for Medi-Cal. You can also get more information or apply for Medi-Cal by calling **(800) 430-4263**, visiting www.benefitscal.org or www.beneficioscal.org (Spanish) online, or visiting your county human services office in person.

Medicare

If you are eligible for the Medicare Program you should examine your options carefully, as delaying Medicare enrollment may result in substantial financial implications. You can obtain enrollment advice or enroll in Medicare in the following ways: You can visit Medicare.gov or call the toll-free number **1-800-MEDICARE (1-800-633-4227)** or the TTY number **1-877-486- 2048** for the latest information about Medicare.

You can also contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP provides insurance counseling services free of charge by the state to California senior citizens. Call HICAP toll-free at **(800) 434-0222** for a referral to your local HICAP office.

You can learn more about HICAP by visiting their website www.aging.ca.gov/hicap.