

Welcome!

As you fill out the paperwork that comes with any new job, we want to make sure you know about opportunities to get health insurance for yourself and your family.

The federal Affordable Care Act requires that most Californians have health care coverage. Large employers must offer health insurance to their workers but small businesses, with fewer than 50 employees, are not required to offer insurance through work. However, we want you to know there are good options to get the health insurance you need and deserve.

Covered California

Covered California, the state's health insurance marketplace, offers individuals and families the chance to choose plans from a number of insurance companies and offers subsidies to those who meet certain requirements that are based on income and family size.

All plans sold through Covered California provide certain essential benefits but differ in other ways, like which doctors and hospitals they cover, how much you pay in premiums, and how much you pay when you go to a medical appointment.

Covered California individual policies usually are sold during open enrollment periods. This year's open enrollment period is [November 15, 2014 to February 15, 2015](#). You also have the chance to get coverage from Covered California when you have a major life event, such as marriage or the birth of a child.

Medi-Cal

Medi-Cal, California's version of the federal Medicaid program, provides health care coverage to low income adults, families, seniors, persons with disabilities, children in foster care and pregnant women. Typically, eligible recipients receive Medi-Cal coverage at little or no cost. The Affordable Care Act expanded Medi-Cal eligibility so you and your family may now qualify for Medi-Cal, even if you did not qualify for the coverage before.

Private Plans

You may want to talk with a certified insurance broker who can help you find a plan that's best for you through a private insurance company.

More Information to Get Covered

More information about Covered California and Medi-Cal can be found on Covered California's website at www.coveredca.com or by calling Covered California at (800) 300-1506. Find a certified insurance broker or a health center by using Covered California's tool "Find Help Near You" at www.coveredca.com/enrollment-assistance.



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