

## Private Health Insurance

- **Affordable Care Act**

- What is it?
  - Health care reform law enacted in March 2010 that:
    - Expanded Medicare program to adults with income below 138% of the federal poverty level
    - Lowered cost of healthcare by providing consumers with subsidies (specifically households with incomes between 100% and 400% of the federal poverty level)
- Who do they cover?
  - Protects Americans with pre-existing conditions (cancer, asthma, diabetes)
    - Insurance companies can't deny coverage based on a person's medical history or health status
    - Limits insurance companies from setting annual/lifetime limits
  - Focuses on preventative care by ensuring plans cover the cost of recommended preventive services
    - Screening colonoscopies, mammograms, well-child visits, flu shots are free
  - Improves care for women and children
    - Prevents insurer from charging women higher premiums than men
    - Covers maternity care, breastfeeding support, birth control, and other services critical to health of women and children
  - Expanded Medicare to include millions of low-income individuals and families who did not previously qualify for coverage
- Eligibility
  - Live in the United States
  - U.S. citizen or legal resident
  - Can't be incarcerated
  - Income <400% of federal poverty level
    - 2020 Poverty level for individuals: \$12,760
      - If you make >400% of that amount (\$51,040): not eligible
- Types of health Insurance Plans you can purchase
  - HMOs (cheaper but limited to choosing health care providers)
  - PPOs (cheaper but more flexibility)
  - Traditional fee-for-service (expensive but flexible)
- Application Process
  - 1) visit HealthCare.gov to apply for benefits through ACA health Insurance Marketplace (in different languages)
  - 2) Contact Marketplace Call Center
  - 3) Find local center to apply/ask questions in person

- 4) To apply by mail, fill out [application](#)
  - Sources
    - <https://www.ehealthinsurance.com/resources/affordable-care-act/aca-obamacare-subsidies>
    - <https://www.healthcare.gov/immigrants/immigration-status/>
- **Covered California**
  - What is it?
    - Covered California is a free service that connects Californians with brand-name health insurance under the Patient Protection and Affordable Care Act.
    - Covered California can help you choose a private insurance plan that meets your health needs and budget
    - Covered California is the new marketplace that makes it possible for individuals and families to get free or low- cost health insurance through Medi-Cal, or to get help paying for private health insurance
  - Ways to Apply
    - Apply Online
      - Visit [www.CoveredCA.com](http://www.CoveredCA.com)
    - Apply in-person w/ Certified Enroller
      - For a list of places near the applicant, visit [www.CoveredCA.com](http://www.CoveredCA.com) or call 1-800-300-1506 (TTY: 1-888-889-4500)
    - Apply by Phone
      - Call Covered California at 1-800-300-1506 (TTY: 1-888-889-4500). You can call Monday through Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m.
    - Apply by Mail
      - **By mail:** Mail the Covered California application to:  
Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725
    - Apply by Fax
      - Fax application to 1-888-329-3700.
  - Documented Needed
    - SSN (for applicants who have them)
    - Federal Tax Information (for applicants who file taxes)
    - Immigration Documents (for non-citizens)
    - Employer and Income Information (for everyone in family)
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## Public Health Insurance

- **Medicaid**

- What is Medicaid?
  - Medicaid is designed for people with limited income.
  - As a result, all legal residents and citizens of the United States with incomes of up to 138% of the poverty line qualify for coverage in Medicaid participating states
  - Medicaid expanded by ACA
  - When Medicaid recipients reach age 65, they remain eligible for Medicaid and also become eligible for Medicare
- Coverage
  - Medicaid must include coverage for inpatient and outpatient hospital services, physician services, laboratory and X-ray services, and home health services, among others. Some optional benefits that state Medicaid programs can cover include prescription drugs (currently all states do), case management, physical therapy, and occupational therapy
- Payment
  - Some out-of-pocket costs may include copayments, coinsurance, deductibles, and others. However, there is a maximum out-of-pocket cost imposed and states can choose to charge higher amounts for people with higher income within the program
- Ways to Apply
  - Through the Health Insurance Marketplace
  - Directly through state Medicaid agency
- Information/Documents Needed
  - Proof of age, identity, citizenship (such as birth certificate, driver's license, or photo id)
  - Proof of residency (such as lease, utility bill, property tax record)
  - Proof of all sources of income (pay stubs, unemployment benefits, social security)
  - Medical records for proof of disability or pregnancy
- Recent News
  - On March 27, 2020, President Trump signed a \$2 trillion Coronavirus emergency stimulus package, called the CARES (Coronavirus Aid, Relief, and Economic Security) Act, into law. It expands Medicare's ability to cover treatment and services for those affected by COVID-19. The CARES Act also
- Sources
  - <https://www.investopedia.com/what-s-in-the-usd2-trillion-coronavirus-stimulus-bill-4800882>



benefits or employment. The required documents can vary and could include proof of unemployment benefits or pay stubs.

- **Federal tax information:** The head of the household and their dependents need to provide their federal tax information. You could still become eligible for Medi-Cal even if you don't file taxes
- Identification
  - **Social Security numbers:** Every applicant who has a Social Security number needs to provide it to make the application process faster
- Citizenship
  - **Immigration documents:** Anyone on your application who doesn't have American citizenship can submit immigration documents to determine their eligibility for other services. Undocumented adults cannot get Medi-Cal, but undocumented children can qualify
- Sources
  - [https://www.google.com/url?q=https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/whats-medicare&sa=D&source=editors&ust=1616873635686000&usg=AOvVaw2tJ5MVG\\_Kt9-AhnqtyacaY](https://www.google.com/url?q=https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/whats-medicare&sa=D&source=editors&ust=1616873635686000&usg=AOvVaw2tJ5MVG_Kt9-AhnqtyacaY)
  - [https://www.google.com/url?q=https://www.healthforcalifornia.com/covered-california/health-insurance-companies/medi-cal/apply&sa=D&source=editors&ust=1616873635685000&usg=AOvVaw1M\\_NtYpWqJOr3e0RZS1wfd](https://www.google.com/url?q=https://www.healthforcalifornia.com/covered-california/health-insurance-companies/medi-cal/apply&sa=D&source=editors&ust=1616873635685000&usg=AOvVaw1M_NtYpWqJOr3e0RZS1wfd)

## COVID-19 Vaccine

- Types
  - Pfizer
    - **Recommended for:** Anyone 16 and older. Pfizer-BioNTech is still testing the vaccine in kids ages 12-15
    - **Dosage:** Two shots, 21 days apart
    - **How well it works:** 95% efficacy in preventing COVID-19 in those without prior infection.
  - Moderna
    - **Recommended for:** Adults 18 and older. Moderna is still testing the vaccine in children ages 12-17
    - **Dosage:** Two shots, 28 days apart
    - **How well it works:** 94.1% effective at preventing symptomatic infection in people with no evidence of previous COVID-19 infection

- J&J
  - **Recommended for:** Adults 18 and older. The company also expects to start testing the vaccine on children
  - **Dosage:** Single shot
  - **How well it works:** 72% overall efficacy and 86% efficacy against severe disease in the U.S
- Side Effects
  - Fatigue, fever headache, injection site pain, or myalgia (pain in a muscle or group of muscles), all of which generally resolve within a day or two
- Availability
  - Vaccines will become widely available, in the coming months
  - Phase 1a
    - Healthcare personnel and residents of long-term care facilities should be offered the first doses of COVID-19 vaccines
  - Phase 1b
    - Frontline essential workers such as fire fighters, police officers, corrections officers, food and agricultural workers, United States Postal Service workers, manufacturing workers, grocery store workers, public transit workers, and those who work in the educational sector (teachers, support staff, and daycare workers.)
    - People aged 75 years and older because they are at high risk of hospitalization, illness, and death from COVID-19. People aged 75 years and older who are also residents of long-term care facilities should be offered vaccination in Phase 1a.
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- Cost
  - The federal government is providing the vaccine free of charge to all people living in the United States, regardless of their immigration or health insurance status
    - COVID-19 vaccination providers cannot:
      - Charge you for the vaccine
      - Charge you any administration fees, copays, or coinsurance
      - Deny vaccination to anyone who does not have health insurance coverage, is underinsured, or is out of network
      - Charge an office visit or other fee to the recipient if the only service provided is a COVID-19 vaccination
      - Require additional services in order for a person to receive a COVID-19 vaccine; however, additional healthcare services can be provided at the same time and billed as appropriate
- Place

- In the coming months, doctors' offices, retail pharmacies, hospitals, and clinics will offer COVID-19 vaccine

- Guidelines for Vaccinated People



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- Sources

- <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated-guidance.html>
- <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/keythingstoknow.html>
- <https://www.yalemedicine.org/news/covid-19-vaccine-comparison>

Completed Projects

<https://www.canva.com/design/DAEZ7vy3HZ8/vYPbEg6m4s-JJj4tLbPGWA/edit>