

## **What Does Health Care Reform Mean For Individuals?**

*Health care reform was passed to provide individuals with access to health care coverage and protections to keep insurance.*

*Community clinics and health centers provide culturally and linguistically appropriate, prevention focused care, and are located in the communities of the patients they serve. Community clinics and health centers stand ready to provide the needed care to the individuals of the community.*



### **Personal Responsibility**

- Beginning in 2014, all US citizens and legal residents not receiving employer-based health care will be required to purchase health insurance.
- Individuals who do not purchase insurance will be subject to a fee of \$95 in 2014, \$325 in 2015, and \$695 in 2016 and beyond.
- For those ineligible for employer-based health coverage, sliding scale subsidies will be available to purchase insurance for an individual up to 400% of the federal poverty level (\$40,000 for an individual).

### **Medi-Cal**

- Expands Medicaid to 133% of the federal poverty level (\$14,403 for an individual) in 2014, including for the first time adults without children.
- Guarantees that all eligible adults receive a basic benefit package. An estimated 1.7 million Californians will be eligible for this expansion.

### **Insurance in the Exchange**

- The state will create a “one-stop shop” for individuals to compare and purchase insurance.
- Insurers will no longer be able to refuse coverage to individuals because of a pre-existing condition, like cancer or asthma.
- Beginning September 2010, young adults can stay on their parents’ health insurance until the age of 26.
- Health insurance plans will be required to offer at least an “essential benefits” package.
- Essential health benefits must include hospital and doctor visits, prescription drugs, mental health services, maternity and newborn care, rehabilitation, and preventive and wellness services.
- All health plans will have to offer preventive care at no cost.

### **Simplification of Insurance Enrollment**

- Individuals needing health coverage will be screened for eligibility and enrolled into the correct health care program, including Medi-Cal and private insurance.
- To make enrolling easier, a single application form will be created for individuals applying for either Medi-Cal or subsidies in the health insurance exchange. The application can be submitted online, in person, by mail, or by telephone.

For updates and new FAQs please visit <http://www.cPCA.org/govaffairs/Advocacy/HCW/HealthCenterWeek.cfm>

If you have a particular question, you can request the information at [askmeabouthealthcare@cpca.org](mailto:askmeabouthealthcare@cpca.org) in English or [reformadesalud@cpca.org](mailto:reformadesalud@cpca.org) for Spanish.

CALIFORNIA PRIMARY CARE ASSOCIATION  
1231 I Street, Suite 400

