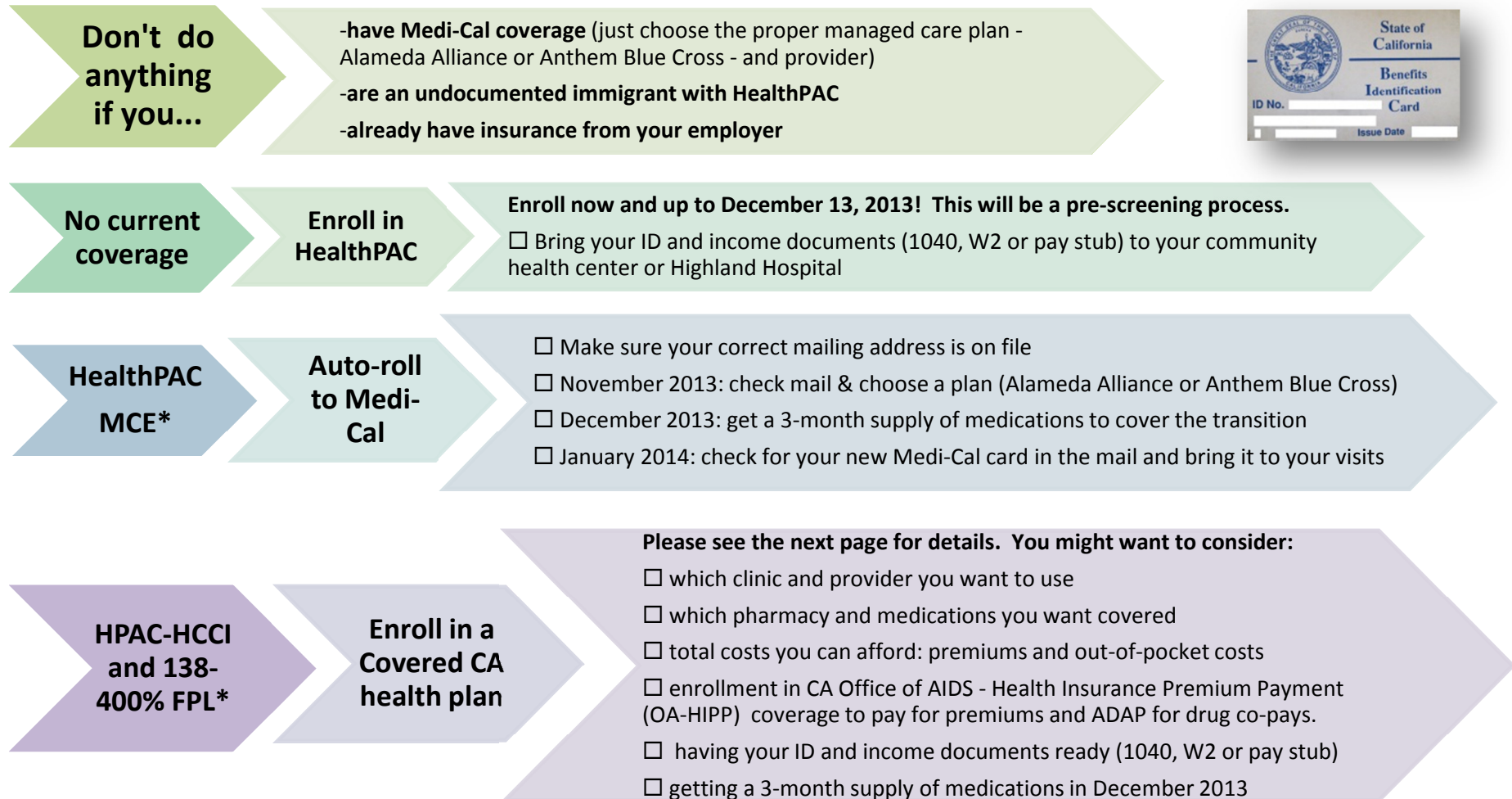


Health insurance in 2014: getting HIV coverage under the Affordable Care Act in Alameda County, CA

Updated November 11, 2013

For everyone: check your mail and bring in anything you receive about your health care coverage! We can help.

First, find out what category you fall into:



***For immigrants:** Nov 2013 update! Legal permanent residents <5 years and <138% will now be eligible for state-funded expanded Medi-Cal starting January 1, 2014! Please make sure they are enrolled in HPAC, and their immigration, income documents and current address are on file. Undocumented immigrants are only eligible for HealthPAC-County.

Enrolling in Covered CA: the following is best done with an enrollment counselor

1. Check income and immigration status: For FPL determination, use the Modified Adjusted Gross Income (MAGI), which is line 8b+ line 37 from your tax

FEDERAL POVERTY LEVELS						
Size of Household	138%	150%	200%	250%	300%	400%
1	\$15,900	\$17,235	\$22,980	\$28,725	\$34,470	\$45,960
2	\$21,500	\$23,265	\$31,020	\$38,775	\$46,530	\$62,040
3	\$27,000	\$29,295	\$39,060	\$48,825	\$58,590	\$78,120
4	\$32,499	\$35,325	\$47,100	\$58,875	\$70,650	\$94,200
5	\$38,047	\$41,355	\$55,140	\$68,925	\$82,710	\$110,280

2. Determine which provider and pharmacy you want to use. If you don't qualify for OA-HIPP premium payment, also determine how much you're willing to pay. Estimate costs at www.coveredca.com: Here's an example of estimated monthly premium cost for a 40 year old making \$18,000 per year.

\$ BREAKING DOWN THE MONTHLY COST	
Estimated monthly silver plan premium (without subsidy)	\$294
Estimated tax credit from the government	\$229
Your estimated monthly silver plan premium	
	\$65

3. Identify where to enroll & make an appointment:

Enrollment contacts:

4. Decide on a plan:

Alameda County Covered CA plans:

- Anthem PPO
- Blue Shield EPO
- Kaiser HMO
- Alameda Alliance HMO (pending)
- Your clinic contracts with: _____



Full plan prices before the premium assistance (tax credit) for different tiers for an example 40 year old:

40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Alameda Alliance for Health HMO	\$329	\$384	\$458	\$550
Anthem PPO	\$270	\$357*	\$433	\$503
Blue Shield EPO	\$265	\$317	\$378	\$433
Kaiser Permanente HMO	\$275	\$365	\$448	\$482

5. Choose a plan tier:

A brief explanation of plan tiers:

- ★ **Bronze** = lowest monthly premium but highest deductible and co-pay; *best for people who only occasionally get medical care and not great for those with chronic conditions*
- ★ **Silver** = lower premium, moderate deductible/co-pay; subsidy for 100-250% FPL
For PLWHA ≤200% FPL, silver plans are the best deal; OA-HIPP will pay for premiums.
- ★ **Gold** = moderate premium, moderate deductible/co-pay
- ★ **Platinum** = highest premium, lowest deductible/co-pay
For PLWHA >200% FPL, platinum plans are the best deal; OA-HIPP pays for premiums.
- ★ The **premium assistance (tax credit)** applies to all tiers for people 100-400% FPL.
- ★ The **out-of-pocket subsidy** applies only to the silver tier for people 100-250% FPL.

6. Enroll in OA-HIPP and ADAP to cover premiums & drug costs

7. Get a 3-month supply of medications in December 2013

More Health Reform resources:

- Alameda County updates on health care reform: www.achealthcare.org
- HIV Health Reform blog and resource website: www.HIVHealthReform.org
- Covered CA insurance exchange plan calculator and info: <http://www.coveredca.com/>
- Covered CA plan booklet: http://www.coveredca.com/news/PDFs/CC_Health_Plans_Booklet.pdf
- KQED Obamacare Explained: <http://www.kqed.org/news/health/obamacare/obamacare-guide.jsp>
- Kaiser Family Foundation health reform data and resources: <http://kff.org/health-reform/>