

# Finding Health Care Coverage in California

This booklet offers information about free and low-cost health care coverage for individuals, families, and small businesses.



# Finding Health Care Coverage That Works for You

This booklet can help you, your family, or your employees find free or affordable health care coverage. Options are available to all Californians and are offered through both publicly-sponsored programs or private health care coverage. On the following pages, you will find descriptions of the many options available to you. Regardless of your income, having health care coverage is essential to ensuring your family's health, safety and security. Health coverage connects you and your family to a doctor, and that means you and your children get the care needed to stay healthy.

If you or someone you know is uninsured, please visit our website, [www.CoverageForAll.org](http://www.CoverageForAll.org). There, you will find our 5-question Eligibility Quiz, which will give you a personalized list of health coverage options, complete with program contact and cost information, sign-up checklists of important documents needed to enroll, and application links.

## *How does the U.S. health care system work?*

In the U.S., we have two systems for providing health care: private and public. In the private system, many people get their health insurance from their employer; if you do not have insurance from your employer, you can buy your own plan as an individual or a family.

The public system includes programs for individuals and families who may not be able to afford private health insurance.

## *Why is health care coverage so important?*

Taking care of our health is our responsibility. Even when we're not sick, going to the doctor for regular check-ups can help us stay healthy. If you do become ill, having health care coverage means you will have your own doctor who can help you. It's especially important for children to see a doctor regularly.

## *Why can't I just go to the emergency room?*

Emergency rooms are designed to take care of life-threatening emergencies. Going to the emergency room for your health care can cost 5-10 times more than a visit to a doctor's office. It wastes money and makes health care more expensive for everyone.

## *What if I can't afford health insurance?*

Many people think they can't afford private health insurance – but the fact is, there are many affordable plans. This booklet includes phone numbers you can call to see what plan is best for you. There are also public programs available at low or no-cost if your income qualifies.

## *Who pays for health care?*

Private insurance companies pay the doctors and hospitals when their members need medical care. Our government pays the bills for some people until they can afford to pay for their own health care. You can help keep costs from rising by signing up for a plan, even if you can only afford to pay a small amount. It is important for all of us to have private or public health care coverage.

## *For what health care programs am I eligible?*

Many uninsured people are eligible for public programs, but aren't signed up. Many others are healthy people who don't realize how affordable health insurance can be. This booklet will help you find the plan that's right for you.

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# How to Use This Booklet

In this booklet, we discuss some publicly-sponsored health care coverage programs and private insurance options. Use the Income Worksheet on the next page to determine your income. Then, use the Federal Poverty Level (FPL) Income Guidelines Chart on page 4 to determine your eligibility for a publicly-sponsored health care coverage program. Once you know your income percentage from the FPL chart, you can look through this booklet to find programs that may be right for you, your family, or your small business.

The FPL Income Guidelines are used as a “starting point” to help determine eligibility for certain programs. If your income exceeds the FPL Income Guideline limits, you may still be eligible for publicly-sponsored programs. Government programs look at each family’s circumstance individually to determine eligibility. Also, affordable coverage through private insurance companies is available. For more information, visit our website at [www.CoverageForAll.org](http://www.CoverageForAll.org).

# Income Worksheet

Use this worksheet to calculate your family or household total income after deductions. Look for the income amount closest to the number in step one within the chart on the opposite page to determine which percentage of the Federal Poverty Level (FPL) you are. Remember this percentage, as it will help you determine for which public programs you are eligible.

Your Monthly Income: + \_\_\_\_\_

Spouse's Monthly Income: + \_\_\_\_\_

**TOTAL INCOME** = \_\_\_\_\_

*Please fill in the following information, separate from amount that you just calculated:*

Begin with \$0. For each working parent in the household, add \$90. + \_\_\_\_\_

If you pay for childcare for children **under** the age of 2, add \$200 for each child. + \_\_\_\_\_

If you pay for childcare for children **over** the age of 2, or for a child with disabilities, add \$175 for each child. + \_\_\_\_\_

If you receive child support, add \$50 for each child. + \_\_\_\_\_

If you pay alimony and/or child support, enter the amount. + \_\_\_\_\_

**TOTAL DEDUCTIONS** = \_\_\_\_\_

Now, subtract your Total Deductions from your Total Income.

**TOTAL INCOME** \_\_\_\_\_

**TOTAL DEDUCTIONS** - \_\_\_\_\_

**TOTAL INCOME AFTER DEDUCTIONS** = \_\_\_\_\_

*Find an amount closest to this total within the chart on the opposite page to determine your Federal Poverty Level (FPL) percentage.*

Note: This income worksheet is only intended to serve as a guide. Some factors in determining your eligibility may not be represented above. Deductions listed here are typical for most public programs, but may vary by agency.

# Federal Poverty Level (FPL) Income Guidelines

To use the income chart below, start by finding the number of family members in your household. Next, use your total income after deductions (see page 3) to figure out which percentage applies to you. Your monthly income can be up to the dollar amount shown below.

**Remember this percentage when you are looking at the plans in this booklet.**

Your Federal Poverty Level (FPL) Based on monthly family gross income							
Family Size (Household)	100%	133%	175%	200%	250%	300%	400%
1	\$931	\$1,238	\$1,629	\$1,862	\$2,327	\$2,793	\$3,723
2	\$1,261	\$1,677	\$2,206	\$2,522	\$3,152	\$3,783	\$5,043
3	\$1,591	\$2,116	\$2,784	\$3,182	\$3,977	\$4,773	\$6,363
4	\$1,921	\$2,555	\$3,361	\$3,842	\$4,802	\$5,763	\$7,683
5	\$2,251	\$2,994	\$3,939	\$4,502	\$5,627	\$6,753	\$9,003
6	\$2,581	\$3,433	\$4,516	\$5,162	\$6,452	\$7,743	\$10,323
7	\$2,911	\$3,871	\$5,094	\$5,822	\$7,277	\$8,733	\$11,643
8	\$3,241	\$4,310	\$5,671	\$6,482	\$8,102	\$9,723	\$12,963
Based on yearly family gross income							
1	\$11,170	\$14,856	\$19,548	\$22,340	\$27,925	\$33,510	\$44,680
2	\$15,130	\$20,123	\$26,478	\$30,260	\$37,825	\$45,390	\$60,520
3	\$19,090	\$25,390	\$33,408	\$38,180	\$47,725	\$57,270	\$76,360
4	\$23,050	\$30,657	\$40,338	\$46,100	\$57,625	\$69,150	\$92,200
5	\$27,010	\$35,923	\$47,268	\$54,020	\$67,525	\$81,030	\$108,040
6	\$30,970	\$41,190	\$54,198	\$61,940	\$77,425	\$92,910	\$123,880
7	\$34,930	\$46,457	\$61,128	\$69,860	\$87,325	\$104,790	\$139,720
8	\$38,890	\$51,724	\$68,058	\$77,780	\$97,225	\$116,670	\$155,560

- A pregnant woman counts as two for the purpose of this chart.
- Add \$330/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

The following figures are the 2012 HHS poverty guidelines as of January 26, 2012. (Source: <http://aspe.hhs.gov/poverty/12poverty.shtml>)  
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.  
Please visit [www.CoverageForAll.org](http://www.CoverageForAll.org) for further details and updates on the 48 continuous states, Hawaii and Alaska FPL charts.

## Reminder

Income guidelines and eligibility requirements for programs can change. To be sure you have the most current information, please visit [www.CoverageForAll.org](http://www.CoverageForAll.org).

## PUBLICLY-SPONSORED PROGRAMS

# Low-Income Families & Medically-Needy

## Medi-Cal

This government program is available to all individuals and families who meet the Federal Poverty Level (FPL) Income Guidelines.

### Health Services Available:

- Medical
- Dental (Limited)
- Vision
- Prescription
- Treatment for special health problems like breast cancer, kidney problems, and AIDS

### Who can get Medi-Cal?

- California residents
- Persons with high medical expenses
- Children ages 0-18 whose family incomes range between 100-200% FPL
- Children under age 21 in foster care
- Certain adults, between 21 and 65 years of age, if they have dependent children living with them
- Persons with disabilities or who are blind
- Pregnant women
- Persons receiving nursing home care



### WHO TO CONTACT:

**Your Local County Social Services Agency** (see page 18)

**Medi-Cal:** 800-952-5253, 888-747-1222, or [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)

# PUBLICLY-SPONSORED PROGRAMS

## Medi-Cal (Continued)

### How to Qualify:

*You can obtain no-cost coverage for your children:*

- If your child is under 1 year of age and your income is up to 200% of the FPL Income Guidelines (page 4).
- If your children are ages 1-5 and your income is up to 133% of the FPL Income Guidelines (page 4).
- If your children are ages 6–18 and your income is up to 100% of the FPL Income Guidelines (page 4).

*You can obtain no-cost coverage for yourself:*

- If you are pregnant and your income is up to 200% of the FPL Income Guidelines (page 4).
- If you are elderly or disabled and your income is up to 100% of the FPL Income Guidelines (page 4).
- If you are the parent of a child 18 years of age or younger and your income is 107% of the FPL Income Guidelines (page 4).

### Reminder:

- Program eligibility will depend on many factors, including family income and certain income deductions.
- If you do not fall within the listed income guidelines, you may still be eligible for Medi-Cal, but may be asked to pay some of the costs based upon your income, also known as share-of-cost.
- If you have high medical expenses, you may still qualify for Medi-Cal, even if your income is higher than the income guidelines, also known as spend-down.
- Contact your local county social services agency for assistance or to apply. (page 18–19).



### WHO TO CONTACT:

**Your County's Social Services Agency** (see page 18)

**Medi-Cal:** 800-952-5253, 888-747-1222, or [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)

## PUBLICLY-SPONSORED PROGRAMS

# Children in Families with Moderate Income

## Healthy Families Program

Healthy Families is available to children from families whose incomes are at or below 250% of the FPL Income Guidelines.



### Health Services Available:

- Medical
- Dental
- Vision Care
- Prescriptions

### How to Qualify:

- Children must live in California and be citizens or legal immigrants.
- If your children qualify for no-cost Medi-Cal (see page 6) or have a health plan with your job, your children cannot participate in Healthy Families.
- If your children have not been on an employer-covered health plan for at least three months they may qualify.
- If your child is under 1 year of age, your income must be between 200%–250% of FPL Income Guidelines (page 4).

- If your children are ages 1–5, your income must be between 133%–250% of FPL Income Guidelines (page 4).
- If your children are 6–18 years old, your income must be between 100%–250% of FPL Income Guidelines (page 4).

### What Services Cost:

- Your monthly payment (\$13–\$72 per child) will depend on your income and the plan you choose.
- You will usually pay a small amount (\$10–\$15) for doctor visits and prescriptions.
- Some check-ups are no-cost.

## WHO TO CONTACT:

**Your County's Social Services Agency** (see page 18)

**Healthy Families:** 800-880-5305, or [www.healthyfamilies.ca.gov](http://www.healthyfamilies.ca.gov)

## PUBLICLY-SPONSORED PROGRAMS

# Children Ineligible for State Programs

## County-Medical Services Programs (CMSP)

County-sponsored programs are available in some counties for children who families do not qualify for Medi-Cal or Healthy Families. In counties without county-sponsored programs, services may be available to children through CaliforniaKids, Healthy Kids, or Kaiser Child Health Plan. Children with physical disabilities, severe medical conditions, or who are in need of surgical or rehabilitative services may be eligible for no or low-cost treatment programs through California Children's Services (CCS) or the Medical Therapy Program (MTP). Legal immigration status may not be required to participate in these programs.

### Health Services Available:

- Medical & hospital care for your children
- Check-ups to prevent health problems for your children

### How to Qualify:

- Your income must be less than 300% of FPL Income Guidelines (page 4).
- For Kaiser Child Health Plan, your children must live in a Kaiser plan area.
- Not all counties share Healthy kids or CaliforniaKids. Rules may vary.
- If you qualify for no-cost Medi-Cal or Healthy Families, or have coverage through your employer, your children cannot qualify for these programs.

### What Services Cost:

- For CaliforniaKids, families pay a premium of \$75 per month per child. CaliforniaKids does not pay for hospitalization.
- For Kaiser Child Health Plan, you could pay \$8–\$15 per child per month for up to three children (\$45 max per family). Some services require co-pays of \$5–\$35 up to \$250 per year (\$500 for 2 or more children).

## WHO TO CONTACT:

**Your County's Social Services Agency**

(see page 18)

**Your County's Children's Health Initiative:**

[www.cchi4families.org](http://www.cchi4families.org)

**California Children's Services (CCS) &**

**Medical Therapy Program (MTP):**

[www.dhcs.ca.gov/services/ccs](http://www.dhcs.ca.gov/services/ccs)

**CaliforniaKids:**

818-755-9700

[www.californiakids.org](http://www.californiakids.org)

**Kaiser Child Health Plan:**

800-464-4000

[info.kp.org/childhealthplan](http://info.kp.org/childhealthplan)

## PUBLICLY-SPONSORED PROGRAMS

# Immigrants Awaiting Legal Status

## Restricted Medi-Cal & Family PACT

If you are an immigrant awaiting legal status, you may be eligible for certain publicly-sponsored programs, including Restricted Medi-Cal and Family PACT.



### Health Services Available:

#### Restricted Medi-Cal:

- Emergency medical services
- Pregnancy-related care (prenatal and delivery)
- Kidney dialysis
- Treatment for breast and cervical cancer

#### Family PACT

- Comprehensive family planning & reproductive services

### How to Qualify:

- You live in California & plan to stay
- For Restricted Medi-Cal, you meet the FPL Income Guidelines for Medi-Cal (page 6).
- For Family PACT, your income must be less than 200% of the FPL Income Guidelines (page 4).

### What Services Cost:

- \$0 or minimal share-of-cost based on your income.

### Reminder:

- For additional programs for children, see page 7.
- For assistance with your specific circumstance, contact your local county social services agency (page 18).

## WHO TO CONTACT:

**Your County's Social Services Agency** (see page 18)

*Ask for information about Restricted Medi-Cal.*

**Family PACT** (CA Office of Family Planning's Information & Referral Service):  
916-650-0414 or [www.familypact.org](http://www.familypact.org).

## PUBLICLY-SPONSORED PROGRAMS

# Pregnant Women & Infants

## Medi-Cal & Access for Infants and Mothers (AIM)

AIM and Medi-Cal offer special health care services to pregnant women and infants. Pregnant women can contact the Baby Cal Help Line for education and assistance in early prenatal care. Pregnant women, infants, and children can also get assistance through Healthy Families and Women-Infant-Children (WIC).

### Health Services Available:

- Medical & pregnancy-related care
- Health care for your baby
- Health care for mothers for 60 days after she gives birth

### How to Qualify:

- If you are pregnant, you may qualify for no-cost Medi-Cal if your income is below 200% of the FPL Income Guidelines (page 4).
- For AIM, you must have an income between 200%–300% of the FPL Income Guidelines (page 4).
- For AIM, you must be pregnant less than 31 weeks and have lived in California for at least 6 months. You need legal immigration status to qualify.
- Low-income women with insurance deductibles or co-payments over \$500 may also qualify for AIM.

### What Services Cost:

- For AIM, it will cost 1.5% of your annual family income (see income worksheet on page 3).
- For no-cost Medi-Cal, it is \$0, if you have an income below 200% of the FPL Income Guideline (page 4).



### WHO TO CONTACT:

**Medi-Cal:** 800-952-5253, 888-747-1222, or [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov).

**AIM (Access for Infants & Mothers):** 800-433-2611 or [www.aim.ca.gov](http://www.aim.ca.gov)

**Healthy Families:** 800-880-5305 or [www.healthyfamilies.ca.gov](http://www.healthyfamilies.ca.gov)

**Women-Infant-Children (WIC):** 888-942-9675 [www.wicworks.ca.gov](http://www.wicworks.ca.gov)

**Baby Cal Help Line:** 800-BABY-999 (800-222-9999)

## PUBLICLY-SPONSORED PROGRAMS

# Adults without Dependents

## County Programs & GHPP

Uninsured single adults who are not able to get Medi-Cal may qualify for the County Medical Services Program (CMSP). Adults with qualifying genetic diseases can qualify for the Genetically Handicapped Persons Program (GHPP).

**Note:** In 34 California's rural counties, adults can be covered through the County Medical Services Program (CMSP).

The other 24 metropolitan counties each administer their own Medically-Indigent Adult (MIA) program, so benefits and eligibility standards will vary.

### Health Services Available:

- Medical & hospital care
- Prescriptions
- For GHPP, also includes nutrition products and medical foods

### How to Qualify:

- For both CMSP & GHPP, you must be 21-64 years of age and have an income up to 200% of the FPL Income Guidelines (page 4).
- You must live in California and be a citizen or legal immigrant.
- For CMSP, you must not be eligible for Medi-Cal & must show you live in a county where CMSP is available.



- For GHPP, must have been diagnosed with a genetic condition

### What Services Cost:

- For CMSP, will have to pay a share-of-cost equal to the net of your non-exempt income minus maintenance need
- For GHPP, may be required to pay an annual enrollment fee

## WHO TO CONTACT:

**Your County's Social services Agency** (see page 18)

**County Medical Services Program (CMSP):** [www.cmsspcounties.org](http://www.cmsspcounties.org)

**Genetically Handicapped Persons Program (GHPP):**

800-639-0597, 916-327-0470, or [www.dhcs.ca.gov/services/ghpp](http://www.dhcs.ca.gov/services/ghpp)

## PUBLICLY-SPONSORED PROGRAMS

# Individuals with Pre-Existing, Severe, or Chronic Medical Conditions

## MRMIP (Major Risk Medical Insurance Plan) & Pre-Existing Condition Insurance Plan (PCIP)

Both programs offer health coverage to individuals who have had a difficult time finding insurance due to their pre-existing conditions. After MRMIP coverage, subscribers have the opportunity to enroll into guaranteed coverage that health plans are required to offer in the individual insurance market due to HIPAA). PCIP is the federal high risk pool program created by the PPACA and run by the Medical Risk Insurance Board (MRMIB).

### Health Services Available:

- For MRMIP, medical care provided by HMOs and PPOs up to \$75,000 a year with lifetime limit of \$750,000
- For PCIP, primary and specialty care, hospital care, and prescription drugs.

### How to Qualify:

- You must live in California and be a citizen of the U.S.
- You must show proof that you were denied coverage or that you were offered a plan that is more expensive than what is available through MRMIP or PCIP.
- For MRMIP, you cannot be qualified for COBRA (page 14) or other public programs.
- For PCIP, you must have been uninsured for at least 6 months.

### What Services Cost:

- The cost depends on your age, where you live, and which health plan you choose.
- For MRMIP, the maximum cost to you is \$2,500 per year, with about \$4,000 annual out-of-pocket limit per household.



### WHO TO CONTACT:

**MRMIP:** 800-289-6574 or [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

**PCIP:** 866-717-5826 or [www.PCIP.ca.gov](http://www.PCIP.ca.gov)

## Employees & Small Businesses (2–50 Employees)

### Group Health Insurance

Private health insurance is available to small business owners and their employees in California, purchasing insurance through the “small group” market (2–50 employees) may be more affordable than purchasing health coverage for the business owner alone.

#### Health Services Available:

- Medical care & hospitalization for individuals and families

- Business owners can count as workers.
- The business owner must earn wages from the company.

#### Advantages of Purchasing Health Insurance as a Business:

- In California, you cannot be turned down. Coverage is guaranteed.
- Small business owners may receive certain tax advantages by purchasing small group coverage for themselves and their employees.
- The self-employed may also be able to deduct the cost of their health care coverage.

#### Health Services Available:

- Cost depends on how much the business owner contributes, which plan is selected and  $\pm 10\%$  of the insurance company's index rate. There might be a waiting period for certain types of care.

#### How Businesses Qualify:

- Your company must have 2–50 employees.
- You must have at least 2 employees who work for at least 6 months out of the year.
- Employees must work at least 30 hours a week.

#### To Learn More:

- Agents and brokers specialize in helping individuals with small businesses walk through the group health coverage enrollment process.
- To be connected with one of our volunteer brokers, contact the California Association of Health Underwriters (CAHU) at 800-322-5934 or email [fhceinfo@coverageforall.org](mailto:fhceinfo@coverageforall.org).

### WHO TO CONTACT:

**California Association of Health Underwriters (CAHU):** 800-322-5934 or [www.cahu.org](http://www.cahu.org)

# Individuals Recently Covered by an Employer Health Plan

## COBRA & HIPAA & HIPP

If you recently lost your job, and you were included in your former employer's health plan, you can continue coverage for you and your family through COBRA or Cal-COBRA, and then HIPAA. You may also be eligible for premium assistance for COBRA/Cal-COBRA under the Health Insurance Premium Payment (HIPP) program, if you have a high-cost medical condition and qualify for Medi-Cal.

### Health Services Available:

- COBRA/Cal-COBRA: You get the same benefits you had with your employer.
- HIPAA: Benefits are based on program selected with no expiration of coverage.

### Length of Coverage:

- COBRA: 18-36 months depending on qualifying event
- Cal-COBRA: 36 months depending on qualifying event
- COBRA Subsidy: 15 months of partially-subsidized coverage

### How to Qualify:

- You must live in California.
- COBRA: Available for employees who worked for businesses with 20 or more employees.
- Cal-COBRA: Available for employees who work for businesses with less than 20 employees.
- HIPAA: Must have had 18 months of continuous coverage and completely exhausted your COBRA/Cal-COBRA benefits. Must not have lost previous

coverage due to fraud or non-payment of premiums.

- COBRA/Cal-COBRA: Must enroll prior to 60 days after your group coverage ends.
- HIPAA: Must enroll prior to 63 days after your previous coverage ends.

### How to Qualify for HIPP:

- You are Medi-Cal eligible (page 6).
- You are a member of an HMO.
- You have a high-cost medical condition (e.g. pregnancy, HIV/AIDS, or organ transplant).

### What Services Cost:

- COBRA/Cal-COBRA: Premiums range from 102-150% of group health rates. For example: If you were paying \$100 a month for your share, and your employer was paying \$100, you will pay \$200 plus 2%, which is \$204 per month.
- COBRA Subsidy: Covers 65% of premiums for 15 months.
- HIPP: \$0 or minimal share-of-cost.
- HIPAA: Premiums will depend on the plan chosen.

## WHO TO CONTACT:

**For COBRA/Cal-COBRA:** Talk to your employer's HR Department

**For HIPP:** Contact the Department of Health Care Services -[www.dhcs.ca.gov](http://www.dhcs.ca.gov)

**For HIPAA:** Email [fhceinfo@coverageforall.org](mailto:fhceinfo@coverageforall.org) for the contact information of a local volunteer broker in your area who can walk you through the available HIPAA plans.

# PRIVATE HEALTH INSURANCE

## Individuals & Families

### Individual Health Plans

In California, private health insurance is available only to individuals without pre-existing health conditions due to underwriting. Because of Health Care Reform (PPACA), all children are eligible for private coverage without the fear of being turned down due to a pre-existing health condition.

#### Health Services Available:

→ You can choose a plan that covers all your health needs

OR

→ You can choose a plan that will only cover you if you get a serious illness. These types of plans usually have a high “deductible,” which is the amount you will have to pay if you need medical care.

→ If you have had serious health problems in the past, you may not qualify for private individual health insurance programs. If you have an ongoing medical problem and cannot qualify for a private individual health plan, see page 12.

#### What Services Cost:

→ The cost depends on your age, where you live, and the type of plan you select. Individual and family health plans can be very affordable.

- For more information about private health insurance, please email [fhceinfo@coverageforall.org](mailto:fhceinfo@coverageforall.org) and ask to be referred to an agent in your area.
- Search plans anonymously online at [www.eHealthInsurance.com](http://www.eHealthInsurance.com).



### WHO TO CONTACT:

**California Association of Health Underwriters (CAHU):**

800-322-5934 or [www.cahu.org](http://www.cahu.org)

[www.eHealthInsurance.com](http://www.eHealthInsurance.com)

# Program Contact Information

## Publicly-Sponsored Programs

### **AIM (Access for Infants & Mothers)**

800-433-2611 (toll-free)  
[www.aim.ca.gov](http://www.aim.ca.gov) (see page 10)

### **Baby Cal Help Line**

800-BABY-999  
800-222-9999

### **Breast & Cervical Cancer Treatment Program**

800-824-0088 (toll-free)  
[www.dhs.ca.gov](http://www.dhs.ca.gov) (Search: BCCTP)

### **CaliforniaKids**

CaliforniaKids Healthcare Foundation  
818-755-9700  
[www.californiakids.org](http://www.californiakids.org) (see page 8)

### **California Children's Services (CCS)**

Local County Social Services Agency (see page 18)  
[www.dhcs.ca.gov/services/ccs](http://www.dhcs.ca.gov/services/ccs)

### **Children Health & Disability Prevention (CHDP)**

Contact Your Local County Office  
[www.dhs.ca.gov/pcfh/cms/chdp](http://www.dhs.ca.gov/pcfh/cms/chdp)

### **County Medical Services Program (CMSP)**

[www.cmspcounties.org](http://www.cmspcounties.org)  
(see page 11)  
Or Contact Your Local County Social Services Agency (see page 18)

### **COBRA (Consolidated Omnibus Budget Reconciliation Act)**

Employee Benefits Security Administration  
866-444-3272 (toll-free)  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa) (see page 14)

### **Family PACT**

California Office of Family Planning Information & Referral Service  
800-942-1054 (toll-free)  
916-650-0414  
[www.familypact.org](http://www.familypact.org) (see page 9)

### **Group Health Plans**

Employee Benefits Security Administration  
866-444-3272 (toll-free)  
[www.dol.gov/dol/topic/health-plans](http://www.dol.gov/dol/topic/health-plans)  
(see page 13)

### **Genetically Handicapped Persons Program (GHPP)**

800-639-0597  
916-327-0470  
[www.dhcs.ca.gov/services/ghpp](http://www.dhcs.ca.gov/services/ghpp)

### **Healthy Families**

800-880-5305 (toll-free)  
888-747-1222  
[www.healthyfamilies.ca.gov](http://www.healthyfamilies.ca.gov) (see page 7)



# Program Contact Information

## Healthy Kids

(County-Based Program)  
[www.champ-net.org/programs/hkLA.cfm](http://www.champ-net.org/programs/hkLA.cfm)

## HIPAA (Health Insurance Portability and Accountability Act)

Employee Benefits Security Administration  
866-444-3272 (toll-free)  
[www.dol.gov](http://www.dol.gov) (see page 14)

## HIPP (Health Insurance Premium Payment Plan)

866-298-8443 (toll-free)  
[www.dhcs.ca.gov](http://www.dhcs.ca.gov) (Search: HIPP)  
(see page 14)

## Indian Health Services

916-930-3927  
[www.ihs.gov](http://www.ihs.gov)

## Individual Health Plans

Find a broker by visiting [www.nahu.org/consumer/findagent.cfm](http://www.nahu.org/consumer/findagent.cfm)

## Kaiser Permanente Child Health Plan

800-464-4000 (toll-free)  
[www.kaiserpermanente.org](http://www.kaiserpermanente.org)  
(see page 8)

## Medi-Cal

800-952-5253 (toll-free)  
888-747-1222  
[www.medi-cal.ca.gov](http://www.medi-cal.ca.gov) (see page 5–6)  
or Contact Your Local Social Services Agency (see page 18)

## Medical Therapy Plan (MTP)

Contact Local County Social Services  
(see page 18)  
[www.dhcs.ca.gov/services/ccs](http://www.dhcs.ca.gov/services/ccs)

## Medicare

800-MEDICARE (800-633-4227)  
[www.medicare.gov](http://www.medicare.gov)

## MRMIP (Major Risk Medical Insurance Plan)

800-289-6574 (toll-free)  
[www.mrmib.ca.gov](http://www.mrmib.ca.gov)  
(see page 12)

## Pre-Existing Condition Insurance Plan (PCIP)

866-717-5826  
[www.PCIP.ca.gov](http://www.PCIP.ca.gov)

## Veteran Affairs Medical Benefits

877-222-8387 (toll-free)  
[www.va.gov](http://www.va.gov)

## Restricted Medi-Cal

800-952-5253 (toll-free)  
[www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)  
(see page 5–6)  
or Contact Your Local Social Services Agency (see page 18)

## WISEWOMAN

800-511-2300 (toll-free)  
[www.cdph.ca.gov/programs/WISEWOMAN](http://www.cdph.ca.gov/programs/WISEWOMAN)

## Women-Infant-Children (WIC)

888-WICWORKS (888-942-9675)  
[www.wicworks.ca.gov](http://www.wicworks.ca.gov)

# County Social Services Agencies

For complete Medi-Cal eligibility information or other health-related services, please contact your nearest County Social Services Agency at the phone number listed here.

## **Alameda County**

(510) 639-1090

## **Alpine County**

(530) 694-2235, ext. 241

## **Amador County**

(209) 223-6550

## **Butte County**

Oroville: (530) 538-7711, (800) 538-7711  
Chico: (530) 879-3479

## **Calaveras County**

(209) 754-6448

## **Colusa County**

(530) 458-0250

## **Contra Costa County**

(800) 709-8348

## **Del Norte County**

(707) 464-3191

## **El Dorado County**

(530) 642-7300

## **Fresno County**

Fresno: (559) 453-4262  
Coalinga: (559) 935-6300  
Selma: (559) 898-5100

## **Glenn County**

(530) 934-6514  
(530) 934-6510

## **Humboldt County**

(707) 476-4700

## **Imperial County**

(760) 337-6800

## **Inyo County**

Bishop (760) 872-1394

## **Kern County**

(661) 631-6807

## **Kings County**

(559) 582-3241

## **Lake County**

(707) 995-4200  
(800) 628-5288

## **Lassen County**

(530) 251-8152

## **Los Angeles County**

(626) 569-4000  
(213) 639-6300 (Limited Service Area)

## **Madera County**

(559) 675-7841

## **Marin County**

(415) 473-3400

## **Mariposa County**

(800) 266-3609  
(209) 966-3609

## **Mendocino County**

Fort Bragg: (707) 962-1000  
Ukiah: (707) 463-7700

## **Merced County**

(209) 385-3000

## **Modoc County**

(530) 233-6501

## **Mono County**

Bridgeport: (760) 932-5600  
Mammoth: (760) 924-1770

## **Monterey County**

Salinas: (831) 755-8500  
Seaside: (831) 755-4650  
King City: (831) 385-7400

## **Napa County**

(707) 253-4511

## **Nevada County**

(530) 265-1340  
(888) 809-1340 (toll-free)

## **Orange County**

Anaheim: (714) 575-2400  
Santa Ana: (714) 435-5800  
Aliso Viejo: (949) 389-8200  
Garden Grove (714) 741-7100

# County Social Services Agencies

## **Placer County**

Auburn: (530) 889-7610  
Rocklin: (916) 784-6000  
North Lake Tahoe: (530) 546-1900

## **Plumas County**

(530) 283-6350

## **Riverside County**

(951) 358-3400

## **Sacramento County**

(916) 874-2072, (916) 874-2215,  
TDD/TTY (916) 874-2599

## **San Benito County**

(831) 636-4180

## **San Bernardino County**

(909) 388-0245

## **San Diego County**

(866) 262-9881

## **San Francisco County & City**

(415) 863-9892

## **San Joaquin County**

(209) 468-1000

## **San Luis Obispo County**

San Luis Obispo: (805) 781-1600  
Atascadero: (805) 461-6000  
Paso Robles: (805) 237-3110  
Morro Bay: (805) 772-6340

## **San Mateo County**

(650) 802-5018

## **Santa Barbara County**

(805) 681-4401

## **Santa Clara County**

San Jose: (408) 817-6000, 877-962-3633  
Mountain View: (650) 988-6100  
Gilroy: (408) 846-3900

## **Santa Cruz County**

Santa Cruz: (831) 454-4165  
Watsonville: (831) 763-8500

## **Shasta County**

(530) 245-6680

## **Sierra County**

Loyalton: (530) 993-6700  
Downieville: (530) 763-8500

## **Siskiyou County**

Yreka (530) 841-2700

## **Solano County**

Fairfield: (707) 784-8050  
Vacaville: (707) 469-4500  
Vallejo: (707) 553-5000

## **Sonoma County**

877-699-6868

## **Stanislaus County**

(209) 558-2777

## **Sutter County**

(530) 822-7230

## **Tehama County**

Red Bluff: (530) 527-1911  
Corning: (530) 824-9182

## **Trinity County**

(530) 623-1265

## **Tulare County**

Lindsay (559) 562-7400  
Visalia (559) 624-8100

## **Tuolumne County**

(209) 533-5711

## **Ventura County**

Oxnard: (805) 385-9363  
Ventura: (805) 658-4100  
Santa Clara Valley: (805) 933-8300

## **Yolo County**

Woodland: (530) 661-2750  
West Sacramento: (916) 375-6200

## **Yuba County**

(530) 749-6311

# Other Sources of Health Information

There are health care programs for almost every type of person — and you may be eligible. To find out more, contact the organizations listed below.

## FINANCIAL AID & FREE OR LOW-COST BENEFITS

### Department of Health Care Services

916-445-4171  
(English & Spanish)

[www.dhcs.ca.gov](http://www.dhcs.ca.gov)

(Recorded information about Medi-Cal, Medicare, SSI, Food Stamps, Cash Assistance, CMSP, MISP, Healthy Families Program, CCS, MTP and more)

### California Department of Public Health

[www.cdph.ca.gov](http://www.cdph.ca.gov)  
(916) 558-1784

### Government Benefits Finder

800-333-4636  
[www.benefits.gov](http://www.benefits.gov)

### Catalog of Federal Domestic Assistance

[www.cfda.gov](http://www.cfda.gov)  
(Search tool for grants)

### Partnership For Prescription Assistance

888-477-2669  
[www.pparx.org](http://www.pparx.org)

## FINDING LOCAL HEALTH CARE OPTIONS

### Health Resources & Services Administration

888-275-4772  
[findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov)  
(Find a Health Center by Zip Code)

### Self-Help Clearing House

[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

### Health Coverage Tax Credit

866-628-HCTC (866-628-4282)  
[www.irs.gov](http://www.irs.gov) (key word HCTC)

### Department of Health & Human Services

[www.hhs.gov](http://www.hhs.gov)  
(Many different health care search tools)  
[www.healthfinder.gov](http://www.healthfinder.gov)  
(User-friendly search tool in English and Spanish)

### Health Consumer Alliance

[www.healthconsumer.org](http://www.healthconsumer.org)  
(13 different languages; user-friendly information about programs and legal rights by county)

### IMPACT

800-409-8252 (toll-free)  
[www.california-impact.org](http://www.california-impact.org)

## LAWS & REGULATIONS

### California Department of Insurance

800-927-4357  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
(English and Spanish; general information on all types of insurance)

### Employee Benefits Security Administration

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
(Official information and rules from the U.S. Department of Labor)

### California Department of Managed Health Care

888-466-2219  
[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)  
(English & Spanish; general information on all types of insurance)

# Sponsors for This Booklet



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Education and the California Association of Health Underwriters have generously funded this publication to ensure that all Californians have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.



The California Association of Health Underwriters is a statewide association working on behalf of health insurance brokers and other health care professionals. Their mission is to educate the public and legislators on key health care issues affecting California consumers and to uphold fair and ethical insurance practices.



The Foundation for Health Coverage Education® is a non-profit organization with a mission to simplify public and private health insurance information so that more people can access coverage. FHCE offers printed and online pamphlets and services to help any individual with questions about health coverage options.

For a personalized list of health coverage options, use our interactive Health Coverage Eligibility Quiz found on our website at [www.CoverageForAll.org](http://www.CoverageForAll.org).

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