

We Are California...We Are Different

California leads the way with accessible, affordable health care.

“*This year **over a million Californians will be eligible for more financial help.** The state is putting money on the table for people across the income spectrum, but for the first time middle-class Californians, people who make up to \$150,000 for a family of four, might be eligible for financial help.”*

~Covered California CEO Peter Lee



“Health insurance reform is real in California, not in Washington, D.C.”

~ *Los Angeles Times Editorial Board*
November 8, 2019

- California runs its own state exchange known as Covered California and will only have an average increase in its benchmark plans of a little less than one percent next year.
- “California’s aggressive implementation has done a far better job **making insurance affordable to people not covered by employer health benefits.**”
- “**Californians in the individual market will still pay less for insurance than the average American in that market does.** And one reason is because California and the Trump administration are heading in opposite directions on the Affordable Care Act.”
- “According to the state exchange, **its pool of customers has consistently been 20% healthier** — as measured by the cost of its insurance claims — than the federal average, cutting premiums by about \$7.5 billion from 2014 to 2018.”



California is closing the uninsured gap: **93% of Californians have health coverage**

In 2013, **82.5% of Californians** had health coverage. The following year, 2014, the ACA expanded coverage. **By 2018, about 93% of Californians** had health coverage.

Coverage for **undocumented young adults** and increased subsidies for **middle income families** is bringing California closer than ever to achieving universal coverage.

86% of Californians
are satisfied with their health care.

84% of Californians
are satisfied with their health plan.

California covers more people with subsidized or affordable health care.

California is the first state to offer subsidized health care for all low-income residents under 26 years old.

California is the first state to offer new subsidies, beginning January 1, 2020, to increase health accessibility and affordability for middle-income individuals and families.

- Individuals who earn between \$50k-\$75k or a family of four earning between \$103k and \$155k will have access to health care subsidies.

California offers subsidized health care for more people than any other state, whether a person has documentation or not.

- California is one of six states and D.C. that use state-only funds to cover income-eligible children, regardless of immigration status. In June 2019, expansion was approved for coverage of income-eligible undocumented immigrants through age 25.

California — unlike the federal government — requires an individual responsibility requirement for health care insurance — a key component to ensure Covered California continues to work and keep costs down.

- The individual responsibility requirement requires California residents to enroll in and maintain minimum essential coverage, receive an exemption, or pay a penalty.

California is raising the standard for quality affordable health care

- Covered California supports provider networks that prioritize quality, thus plans contract with providers and hospitals that demonstrate providing quality care and safety for Covered California enrollees.
- Increasing access to primary care providers by requiring enrollees be matched with a PCP or primary care clinician within 60 days of enrollment.
- In 2017, 99% of Covered California enrollees were matched with a PCP, nearly 30 percentage point increase from 2016.

Learn more, go to www.YourPlanYourAdvocate.com.