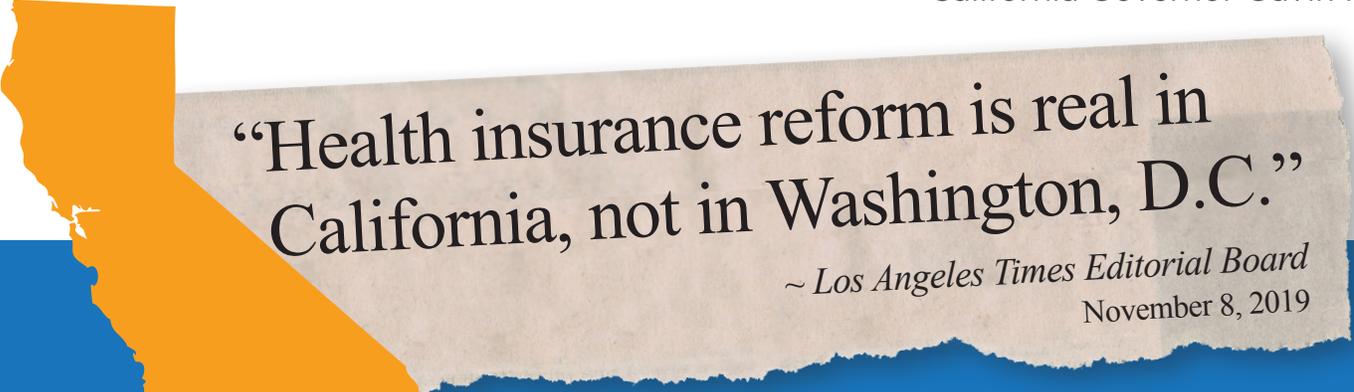


California leads the way with accessible, affordable health care.

“California fortified the Affordable Care Act, took on rising prescription drug prices, expanded subsidies for the middle class, and brought our state one step closer to truly universal coverage.”

~California Governor Gavin Newsom



“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.”
- According to Covered California, “nearly half a million Californians have already signed up and will benefit from new state subsidies in 2020, including tens of thousands in the middle class who are eligible for help for the first time.”



California is Closing the Uninsured Gap

**93% of Californians have health coverage —
up from 82.5% in 2013.**

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

California is Lowering Health Care Costs for More People than any other State

- 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 is the first state to offer Medi-Cal coverage to all low-income residents under 26 years old, regardless of immigration status.

California — Unlike the Federal Government — Requires a Minimum Essential Coverage Requirement for Health Insurance

- The Minimum Essential Coverage Requirement for health insurance — a key component to ensuring California's health insurance markets remain successful and helps keep costs down.
- The Minimum Essential Coverage Requirement requires California residents to enroll in and maintain minimum essential coverage, receive an exemption, or pay a penalty.

California's health plans are working every day to make high-quality health care more affordable for Californians through:



Supporting policies to protect and lower health care costs.



Negotiating with providers to keep costs contained while prioritizing the delivery of quality care.



Holding pharmaceutical drug companies accountable for their skyrocketing prices.



Investing in innovation and technology to create more efficiencies and keep costs down.



Increasing accessibility to free or low-cost wellness and prevention services to keep Californians healthy.

86% of Californians
are satisfied with their health care.

84% of Californians
are satisfied with their health plan.