

Health Insurance Programs



Life Events	Health Insurance Programs				
	1. Individual/Family affordable health care plans	2. Medi-Cal	3. Medicare Age 65+ and/or permanent disability	4. CCS Age 21 and under that have eligible medical conditions	5. Employer-sponsored health care plans
Report changes as soon as possible to avoid loss of services					
Age 0-26 years old: dependent on parents' plan or use Medi-Cal	✓	✓		✓	
Age 26-64 years old: no longer a dependent on parents' insurance coverage	✓	✓			✓
Just married	✓	✓			✓
Having a baby	✓	✓			✓
Full-time Job (age 19- 64 years old, and not a dependent)					✓
Loss of job/income	✓	✓			
Hours cut at work and/or no employer insurance	✓	✓			
Permanent disability and need help		✓	✓		
Time to retire		✓	✓		

Patient Family Education

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Definitions of words in the chart:

1. **Individual/Family affordable health care plans:** Individuals and/or families can buy private health insurance plans through Covered California, California's insurance marketplace (a government program that offers a variety of insurance plans you can choose to buy).
 - a. The federal poverty level (FPL) is a tool the government uses to determine if someone is qualified for a health plan.
 - b. Under the FPL, a single person with an income of \$18,754 to \$54,360 (138%-400% of FPL), will qualify for financial assistance to help pay for the health insurance plan.
 - c. If you have more people in your family, you can qualify with a higher income. For example, a family of 3 may qualify with an income of \$31,781 to \$92,120 (138%-400% of FPL).
2. **Medi-Cal:** health coverage for low-income Californians; an individual with an income of \$20,121 (138% PL) and under will qualify.
3. **Medicare:** federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities.
4. **California Children Services (CCS):** health coverage that provides diagnostic and treatment services, medical case management, and physical and occupational therapy services to children under age 21 who may suffer from the following:
 - a. cystic fibrosis
 - b. hemophilia
 - c. cerebral palsy
 - d. heart disease
 - e. cancer
 - f. traumatic injuries
5. **Employer-sponsored health care plans:** health insurance plans offered to you and your dependents through your job