



*Your destination for affordable  
healthcare, including Medi-Cal*

Adam Ryan  
402 Murray St  
San Francisco, CA 94110

## Important news about your health benefits

07/29/2014

Case Number: 5003598227

Dear Adam Ryan,

Thank you for applying for health insurance through Covered California for you and your household members. We used the information you gave us and state and federal data to make this decision:

### Adam Ryan

Congratulations!

For the next 90 days, you qualify for health insurance through Covered California. This notice says you are eligible for only 90 days because the information you provided does not match the information in the records we checked. Read the section below entitled "What to do if you qualify for 90 days" later in this notice for more information on your next steps.

Because you qualify to sign up for health insurance as a result of a qualifying life event, you have 60 days from **May 30, 2014** to pick your health plan. Your special enrollment period ends **July 29, 2014**.

You do not qualify for Premium Tax Credits, Enhanced Silver Plan because:

Your income is above 250% of the federal poverty level which is higher than the Enhanced Silver Plan limits.

### U.S. Citizenship or National Documents:

The information you gave us about your U.S. citizenship or national status does not match the records we checked. To be sure you can keep your Covered California insurance (and continue to get help paying for your health insurance plan), we need you to prove your U.S. citizenship or national status. Please send a copy of one of these documents (do not send your original document):

- Original or certified birth certificate

- US Passport
- Certificate of Naturalization (N-570, N-578 or N-565)

You have 90 days to send us proof. If you are able to prove your citizenship, you will continue your insurance through Covered California. If you need more than 90 days to get proof, or you do not have access to one of the documents listed above, please contact the Service Center at 1-800-300-1506 for assistance. There may be other documents that we can accept if you do not have one of the above documents.

We are unable to match the Social Security number you gave us to our records. Please send us a copy of your Social Security card.

We were unable to verify that you do not have health insurance through your job or a government program.

- If you have insurance, we need a letter from your job or the federal/state program. The letter should be on official company or program letterhead. The letter must state the names of the persons who qualify for now, the type of coverage that ended, and the date it ended.

If you do not have insurance, please call the Service Center for assistance.

We have evaluated you for Medi-Cal. You do not qualify for Medi-Cal health coverage because your income is above the Medi-Cal limit.

Read **"What to do if you qualify for 90 days"** to learn how to send us your proof.

If you think we made a mistake, you have the right to appeal the eligibility decision for Premium Assistance, enhanced silver benefits and/or purchasing a health insurance plan. Read **"If you think we made a mistake"** below.

## About Special Enrollment Periods

Now that open enrollment is closed, you can only enroll in a Covered California health insurance plan if you experience a "qualifying life event". You have 60 days from the date on which the qualifying life event happens to enroll in a Covered California health insurance plan or change your existing Covered California plan. If 60 days pass and you do not sign up for health coverage, you will have to wait until the next open-enrollment period, which will be in the fall.

Keep in mind that you can enroll in Medi-Cal or AIM (Access for Infants and Mothers) at any time. You do not need a special enrollment period to enroll in Medi-Cal.

## What's a qualifying life event?

A qualifying life event is a change in your life that can make you eligible for a Special Enrollment Period. Some examples of qualifying life events are:

- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership

- Returned from active duty military service
- Gained citizenship/lawful presence
- Released from jail or prison
- Other qualifying life event (determined on a case by case basis)

Members of federally recognized tribes and Alaska Native shareholders can sign up for health insurance any time of year. There is no limited enrollment period for these groups, and they can change plans as often as once a month.

If you have questions about Special Enrollment Periods or qualifying life events a Service Center Representative can help you. Call the Service Center at 1-800-300-1506.

## **Joy Ryan**

Congratulations!

You qualify to sign up for a health insurance plan through Covered California. You have 60 days from **May 30, 2014** to pick your health plan. Your special enrollment period ends **July 29, 2014**.

You do not qualify for Premium Tax Credits, Enhanced Silver Plan because:

Your income is above 250% of the federal poverty level which is higher than the Enhanced Silver Plan limits.

We were unable to verify that you do not have health insurance through your job or a government program.

- If you have insurance, we need a letter from your job or the federal/state program. The letter should be on official company or program letterhead. The letter must state the names of the persons who qualify for now, the type of coverage that ended, and the date it ended.

If you do not have insurance, please call the Service Center for assistance.

We have evaluated you for Medi-Cal. You do not qualify for Medi-Cal health coverage because your income is above the Medi-Cal limit.

If you think we made a mistake, you have the right to appeal the eligibility decision for Premium Assistance, enhanced silver benefits and/or purchasing a health insurance plan. Read **"If you think we made a mistake"** below.

## **Alma Ryan**

Congratulations!

For the next 90 days, you qualify for health insurance through Covered California. This notice says you are eligible for only 90 days because the information you provided does not match the information in the records we checked. Read the section below entitled "What to do if you qualify for 90 days" later in this notice for more information on your next steps.

Because you qualify to sign up for health insurance as a result of a qualifying life event, you have 60 days from **May 30, 2014** to pick your health plan. Your special enrollment period ends **July 29, 2014**.

You also qualify for up to \$0 per month in premium assistance to help pay for your health insurance coverage.

You do not qualify for Enhanced Silver Plan because:

Your income is above 250% of the federal poverty level which is higher than the Enhanced Silver Plan limits.

We were unable to verify your household income information with electronic verification sources. We need proof to see if you qualify. Please send one of these proofs:

- Bank statement for this month
- Pay check stub within the last 45 days
- Letter from your employer stating your income, on the employer's letterhead if possible. ( Use this if you do not get pay checks or get paid in cash.)
- Proof that you qualify for Food Stamps, TANF or Medicaid (for example, a Medi-Cal Notice of Action - NOA)
- Social Security Supplemental Income (SSI) statement
- Veterans Benefit statement
- Previous year Federal income tax form(s)

We have evaluated you for Medi-Cal. You do not qualify for Medi-Cal health coverage because your income is above the Medi-Cal limit.

Read "**What to do if you qualify for 90 days**" to learn how to send us your proof.

If you think we made a mistake, you have the right to appeal the eligibility decision for Premium Assistance, enhanced silver benefits and/or purchasing a health insurance plan. Read "**If you think we made a mistake**" below.

**Arthur Ryan**

Congratulations!

For the next 90 days, you qualify for health insurance through Covered California. This notice says you are eligible for only 90 days because the information you provided does not match the information in the records we checked. Read the section below entitled "What to do if you qualify for 90 days" later in this notice for more information on your next steps.

Because you qualify to sign up for health insurance as a result of a qualifying life event, you have 60 days from **May 30, 2014** to pick your health plan. Your special enrollment period ends **July 29, 2014**.

You also qualify for up to \$0 per month in premium assistance to help pay for your health insurance coverage.

You do not qualify for Enhanced Silver Plan because:

Your income is above 250% of the federal poverty level which is higher than the Enhanced Silver Plan limits.

We were unable to verify your household income information with electronic verification sources. We need proof to see if you qualify. Please send one of these proofs:

- Bank statement for this month
- Pay check stub within the last 45 days
- Letter from your employer stating your income, on the employer's letterhead if possible.  
( Use this if you do not get pay checks or get paid in cash.)
- Proof that you qualify for Food Stamps, TANF or Medicaid (for example, a Medi-Cal Notice of Action - NOA)
- Social Security Supplemental Income (SSI) statement
- Veterans Benefit statement
- Previous year Federal income tax form(s)

We have evaluated you for Medi-Cal. You do not qualify for Medi-Cal health coverage because your income is above the Medi-Cal limit.

Read "**What to do if you qualify for 90 days**" to learn how to send us your proof.

If you think we made a mistake, you have the right to appeal the eligibility decision for Premium Assistance, enhanced silver benefits and/or purchasing a health insurance plan. Read "**If you think we made a mistake**" below.

## What to do next

If this letter says that you or someone in your household qualifies for coverage through Covered California, you must pick a health plan before your special enrollment period ends. Your special enrollment period ends on **July 29, 2014**. Your coverage will start after you pick a plan and pay your first premium (monthly cost) directly to the health plan you chose. If you have not already picked the health plan that best fits your needs, please log into your account at **www.CoveredCA.com**. Then click the "Choose Health Plan" button located at the bottom of the Eligibility results screen. You can also call the service center for help choosing a health plan.

If you do not pick a plan by **July 29, 2014** and pay your first payment by the due date provided by your health plan, your special enrollment period will have expired. If your special enrollment period expires, you may have to wait until the next open enrollment period.

You may also re-apply if you have a qualifying life event. A service center representative can help you if you are not sure whether a situation is as a qualifying life event.

**Note:** If this letter says you or someone in your household was advised that they may be eligible for Medi-Cal, then those household members do not need to pick a plan now. Please wait to hear from your County worker.

## What to do if you qualify for 90 days

You qualify for 90 days because information you gave us did not match our records. Send us **one** of the proofs listed above right away.

Go to **www.CoveredCA.com** to see a complete list of documents you can send. Or call the Service Center at **1-800-300-1506**.

Send your documents in one of these three ways:

- Online using your account at **www.CoveredCA.com**
- By fax to **1-888-329-3700 (1-888-FAX-3700)**
- By mail to:

**Covered California  
PO BOX 989725  
West Sacramento, CA 95798-9725**

## If you have changes

You must tell Covered California within **30** days of any changes that may affect whether you qualify for health insurance, or to get premium assistance to help with paying for your health insurance. You should report changes such as;

- If you add a new member to your household
- If you lose a member of your household
- If your income increases or decreases
- If your citizenship status changes

To report changes, log into your account at **www.CoveredCA.com** or call the Service Center.

## If you think we made a mistake

If you think we made a mistake or you don't agree with our decision, you can appeal. To ask for an appeal, log on to **www.CoveredCA.com** and send an appeal request. Or call the Covered California

Review Department at **1-800-300-1506**.

## Questions?

- If you have created a CoveredCA account, log on to your account at **www.CoveredCA.com**; or
- Call the Covered California Service Center at **1-800-300-1506**. You can call Monday through Friday 8 a.m. to 6 p.m. and Saturdays 8 a.m. to 5 p.m. The call is free.

This notice is being sent to you in compliance with the Affordable Care Act:  
45 CFR 155.305, 45 CFR 155.310, 26 USC 36B, 45 CFR 155.320, 45 CFR 155.410, 45 CFR 155.320(c), 45 CFR 155.315, 42 CFR 435.603, 45 CFR 155.420(c), 45 CFR 155.420(d)

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PO Box 989725  
West Sacramento, CA 95798-9725

Case Number: 5003598227

### **Put this page first with your reply.**

To help Covered California decide your case quickly, send us this page with any proofs or information we asked for. Send changes you wish to report, or any documents you would like us to have.

**Please include this cover sheet on top of any documents you are sending.**

### **Three ways to send:**

1. Upload through your account at [www.CoveredCA.com](http://www.CoveredCA.com)
2. Fax to **1-888-329-3700 (1-888-FAX-3700)**
3. Mail to:

**Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725**