



Health Insurance

What is health insurance?

Health insurance can help protect you from the high costs of illness or injury. It also helps you get regular health care, such as exams, preventive care and vaccines. Insurance helps pay for health care. But it does not pay all costs. Usually, you have to pay a share of the costs.

Where can I get health insurance from?

Your coverage can come from your job, a public program like Medi-Cal or Medicare or you can buy your own coverage for you and/or your family. Usually, you can only purchase a new individual/family policy or make changes to your existing policy during California's open enrollment period. That period usually begins during November and ends in January. You can purchase or change coverage outside of open enrollment if you have a Qualifying Life Event.

Why do I need to have health insurance?

The Shared Responsibility provision of the Affordable Care Act (ACA) requires you to:

- Have health coverage that meets certain minimum essential coverage requirements;
- Qualify for an exemption; or
- Pay a penalty to the IRS when you file your taxes.

How much will health insurance cost?

It can be hard to know how much you may owe. Call your insurance company and ask for an estimate before you get a costly service. Ask if you can compare the costs of different providers online.

What types of health insurance are available and how do you pick which one may be right for you?

Preferred Provider Organizations (PPOs)

You have a doctor you like and want to keep your doctor. You want the freedom to see providers out of your network even if you have to pay more. You want to see specialists and other providers without having to get referrals or pre-approvals.

Exclusive Provider Organizations (EPOs)

You do not want to use a primary care physician and do not want to get referrals to see specialists. You also don't mind staying within the policy's network of physicians.

Health Maintenance Organizations (HMOs)

You want to have a primary care doctor who can help you decide what care you need and how to get it. Often HMOs have fixed co-pays for certain services, so you don't have to worry about getting a bill for a percentage of the cost of care.

Are there health insurance programs for low-income?

- Medi-Cal (California's Medicaid program) pays for health care for people with limited incomes.
- AIM (The Access for Infants and Mothers Program) is low-cost health care for pregnant women whose income is too high for no-cost Medi-Cal.
- Federally Funded Health Centers are if you do not have insurance and need health care now, these centers can help you. People pay what they can afford, based on income.

How can I learn more about my health insurance?

- Ask your insurance company or employer for a Summary of Benefits. This is a short list of your benefits and costs.
- Make sure you have a copy of your policy. This has more information about your costs and benefits. It also tells you the services that are not covered.
- Most health insurance companies have a phone number you can call with questions. Or ask your health insurance



Follow this QR code
for more information:
qrco.de/cdih



Filing a Complaint (Request for Assistance)

CDI is committed to protecting your rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you have the option of filing a Request for Assistance against the insurer or the agent/broker by mail or online on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

Contact Us

Consumer Assistance Hotline:

1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

www.insurance.ca.gov

To order additional materials contact

Community Relations & Outreach at:

crob@insurance.ca.gov



Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and your best resource for honest and impartial answers to insurance questions. Knowledgeable insurance professionals are available through our consumer hotline. Call 1-800-927-HELP (4357) or visit www.insurance.ca.gov to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.