



COVERING HEALTH CARE:

A CALIFORNIA

RESOURCE GUIDE



In 2014, because of recent federal law changes, most Californians will have to obtain health insurance or face paying a tax penalty to the IRS.

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Beginning January 1, 2014, You **MUST** Have Insurance

The "individual mandate" will require almost every Californian, including your children, to have health insurance.

If you already have health insurance that meets federal requirements, you may be able to keep your current plan.

If you or your family does not currently have health insurance that meets federal standards and you do not have an insurance plan by March 31, 2014, you may owe a tax penalty to the IRS.



FACT: The Affordable Care Act contains 18 separate tax increases which are estimated to cost taxpayers **\$503 billion** between 2010 and 2019.

What You Need to Do to Follow the Law

If you already have health insurance...

The following partial list of coverage options will meet the requirements of the individual mandate. For the complete list, visit CoveringHealthCareCA.com.

- Employer-sponsored coverage (including COBRA coverage and retiree coverage)
- Coverage purchased in the individual market
- Medicare Part A coverage and Medicare Advantage
- Most Medi-Cal coverage

If you do not currently have health insurance...

The new law provides three paths for uninsured Californians without the option of employer-provided coverage to get health insurance:

1. You can purchase insurance on your own (through a licensed insurance broker or directly from a health insurance company).
2. You can buy a plan at the state's new health insurance marketplace called Covered California.
3. You can be covered by an expansion of Medi-Cal, the state's health insurance program for low-income individuals and families.

If you are an employer, the law affects the type of insurance you provide your employees and you may be subject to a penalty if you don't provide insurance (beginning in 2015).

The federal law is complex. For more information regarding your particular situation, visit

CoveringHealthCareCA.com.



To sign up for the district newsletter,
visit www.asm.ca.gov/CH



Please take a moment
to answer the
following question:

Do you support the President's
health care law (the Affordable
Care Act)?

Yes No

To stay informed about what is being done to keep health care
affordable and accessible, please fill out and return this card.

First Name

Last Name

Address

City/State/Zip

Phone

Email

Cut off this card on the dotted line, attach postage and mail. Privacy Statement: Your contact info will not be shared. It will only be used to periodically inform you of important legislative issues.