



Ready, Set, Open!

Covered California is ready to open the doors of health care coverage to hundreds of thousands of Californians. This year's open-enrollment period begins Nov. 15 and runs through Feb. 15, 2015. If you or someone you know doesn't have health care coverage right now, this is when you can get the security and peace of mind that comes from being insured.

[Covered California](#) is the state health insurance exchange, established under the Affordable Care Act, which is sometimes known as "Obamacare." It is where individuals, families and small businesses can compare private name-brand health insurance plans and find the one that is right for them.

A yellow and blue banner with the text "Open Enrollment Runs Nov. 15 to Feb. 15 Sign up now for coverage including Medi-Cal! Apply" and a right-pointing arrow icon.

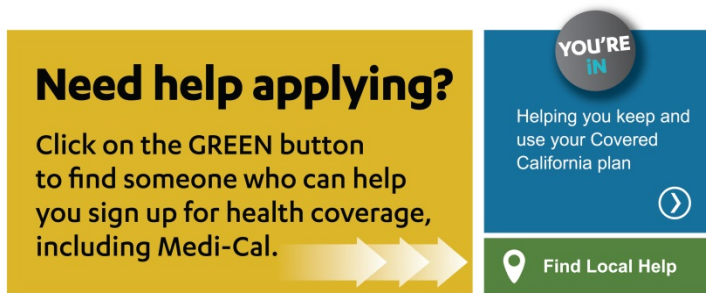
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It is also the only place for Californians to get financial help in paying for health care coverage. The financial help works on a sliding scale, so the less you make, the less you will have to pay. For example, a single person with a modified adjusted gross income between \$16,105 and \$46,680 a year would qualify for some level of financial assistance. A family of four with a modified adjusted gross income between \$32,914 and \$95,400 would also qualify for help. [\(Complete income guidelines can be found here.\)](#)

Covered California lists the costs and benefits of each plan on [CoveredCA.com](#) so that you can make an apples-to-apples comparison and then find the best plan that fits your needs. You can also see if you are eligible for low-cost or no-cost Medi-Cal.

You cannot be denied health insurance and companies can no longer turn you away because of a pre-existing condition or if you become sick. There are no annual limits on how much your plan will cover, and, thanks to the Affordable Care Act, there is now a ceiling on the total you pay out of pocket each year for doctor visits, hospital stays and medications.

This year Covered California is making it easier for you to learn about your health care options and enroll in the plan that best suits you. There are more than 12,000 Certified Insurance Agents, 10,000 county eligibility workers and 6,400 Certified Enrollment Counselors ready to provide free, confidential, in-person assistance in a variety of languages.



In addition, Covered California's partners will open more than 200 storefronts across the state, where certified enrollers can work face to face with consumers to help them enroll or learn about their options. The best way to find help closest to

you is at the Covered California website, by clicking "[Find Local Help](#)." Also, the website can now handle triple its former capacity, and the Service Center has nearly doubled the number of representatives on the phones.

The [Shop and Compare Tool](#) can give you a good idea of what you can expect your costs to be. Simply enter the number of people in your household who will be covered, your household income, your ZIP code and the age of each adult who will be covered. That's it. Rates are not based on your gender, tobacco usage or health status.

Remember, open enrollment for 2015 is from Nov. 15, 2014, through Feb. 15, 2015. You will need to enroll by Dec. 15 for your health insurance coverage to start on Jan. 1. You need to enroll by Jan. 15 for your health insurance coverage to start on Feb. 1, and you will need to enroll by Feb. 15 to have your health insurance coverage start on March 1.