

COUNTY OF ORANGE HEALTH CARE AGENCY

MEDICAL SERVICES MEDICAL SERVICES INITIATIVE

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Excellence Integrity Service

November 15, 2013

Dear MSI Member:

On December 31, 2013, the Medical Services Initiative (MSI) Program will end. Under the Affordable Care Act (ObamaCare), all MSI members will be eligible for comprehensive health coverage through either Medi-Cal or through Covered California beginning January 1, 2014.

Based on the level of income that you reported on your last application, it appears that you are eligible to purchase comprehensive, commercial health insurance from Covered California – California's health insurance marketplace.

Covered California can help you select a plan that fits both your medical needs and your budget. For Orange County residents, there are more than a dozen plans to choose from and all plans provide more comprehensive benefits than the MSI Program. <u>Most MSI members should qualify for financial assistance</u> to help with the monthly cost of their insurance premiums.

The MSI Program will continue your medical coverage until December 31, 2013. But it is important that you sign up for a Covered California plan by <u>December 15, 2013</u> to ensure that you have coverage starting January 1st. You can contact Covered California at (800) 300-1506 between 8:00am and 8:00pm Monday through Friday and 8:00am to 6:00pm on Saturdays. You can also complete an application online at www.coveredca.com.

The MSI Program has partnered with the Coalition of Orange County Community Health Centers to provide "patient navigators" who can offer one-on-one assistance to any MSI member who needs help choosing an insurance plan. If you want one-on-one assistance choosing a plan through Covered California, please contact the Coalition of Orange County Community Health Centers at (949) 486-0458 x222.

Additionally, other community groups have trained enrollment counselors that may be able to provide assistance to you. You can find a current list on our website at www.ochealthinfo.com/about/medical/msi or you can call Covered California at (800) 300-1506 for more information on enrollment counselors available near you.



If you have questions about this notice, you can contact MSI at any of the following numbers:

MSI General Information: (714) 834-6248
MSI Patient Relations: (866) 613-5178
MSI Patient Education: (800) 417-4262

FREQUENTLY ASKED QUESTIONS ABOUT THE TRANSITION TO COVERED CALIFORNIA

Why is the Medical Services Initiative (MSI) Program ending?

Under the Affordable Care Act (ACA or "ObamaCare"), one hundred percent of the MSI membership will be eligible for comprehensive health coverage, starting January 1, 2014, either through Medi-Cal or through Covered California – California's health insurance marketplace.

What is Covered California?

Covered California is California's health insurance exchange. It is an online store where you can shop, compare, and purchase an insurance plan that meets your medical needs and your budget.

What services will the Covered California plans cover?

Under ObamaCare, all plans must offer comprehensive coverage that includes: doctor visits, hospital and emergency room visits, maternity care, podiatry, mental health care and counseling, prescription drugs, and labs & x-rays. Wellness checks, flu shots, and immunizations will be provided at no cost to you.

Do the Covered California plans cost a lot of money?

The cost of the plan depends on many things, including your household size and your income. Covered California staff, enrollment counselors, and patient navigators can help you choose a plan that you can afford. Most MSI members should qualify for financial assistance to help cover the cost of their insurance premiums.

Do the Covered California plans have co-payments?

Yes, for some medical services. The amount of the co-pay will depend on the plan you choose and the types of services you use.

Will I be able to keep the doctors that I see now?

Maybe. Each plan offered by Covered California has a different network of doctors and clinics. If you want to stay with a particular doctor or clinic, you should ask them what Covered California plans they are in to make sure that you choose the right plan.

My income has changed since I last applied for MSI. I think I qualify for Medi-Cal, How do I sign up?

Covered California can evaluate your current income to see if you qualify for Medi-Cal under ObamaCare. Please call Covered California at (800)-300-1506 between 8:00am and 8:00pm Monday through Friday and 8:00am to 6:00pm on Saturdays. If you do qualify for Medi-Cal, they will connect you to the local Medi-Cal office to complete the Medi-Cal application.