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Finding Health Care Coverage in California



This booklet offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping Californians navigate public and private health care options



Finding health care coverage that works for you

No Californian should be without health care insurance coverage and go without routine medical care or be forced to use emergency rooms for their medical needs. If you, your family, or your employees are without health care insurance, this booklet can help you find free or affordable health care insurance coverage. Options are available to all Californians and are offered through either publicly sponsored programs or private health care insurance. On the following pages, you will find descriptions of the many options available to you. Regardless of your income, having health care coverage is essential to ensuring your family's health, safety and security. Health insurance connects you and your family to a doctor, and that means you and your children get the care needed to stay healthy. If you or someone you know is without health insurance, please call the California Uninsured Help Line at 800-234-1317. Friendly information specialists are standing by to help answer eligibility and enrollment questions about publicly sponsored programs and private health insurance options available to you.

How does the U.S. health care system work?

In the U.S., we have two systems for providing health care: *private* and *public*. In the *private system*, many people get their health insurance from their employer; if you do not have insurance from your employer, you can buy your own plan as an individual or a family.

The *public system* includes programs for individuals and families who may not be able to afford private health insurance.

Why is health care coverage so important?

Taking care of our health is our responsibility. Even when we're not sick, going to the doctor for regular check-ups can help us stay healthy. If you do become ill, having health care coverage means you will have your own doctor who can help you. It's especially important for children to see a doctor regularly.

Why can't I just go to the emergency room?

Emergency rooms are designed to take care of life-threatening emergencies. Going to the emergency room for your health care can cost 5-10 times more than a visit to a doctor's office. It wastes money and makes health care more expensive for everyone.

What if I can't afford health insurance?

Many people think they can't afford private health insurance – but the fact is, there are many affordable plans. This booklet includes phone numbers you can call to see what plan is best for you. There are also public programs available at low or no-cost if your income qualifies.

Who pays for health care?

Private insurance companies pay the doctors and hospitals when their members need medical care. Our government pays the bills for some people until they can afford to pay for their own health care. You can help keep costs from rising by signing up for a plan, even if you can only afford to pay a small amount. It is important for all of us to have private or public health care insurance coverage.

What health care programs am I eligible for?

Many uninsured people are eligible for public programs but aren't signed up. Many others are healthy people who don't realize how affordable health insurance can be. This booklet will help you find the plan that's right for you.

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Information for Veterans' benefits and Medicare are not included in this brochure. For information about Medicare, please call 800-952-5253. For information about services through the Veterans Health Administration, please call 877-222-8387.

TTY 888-757-6034 — Information about publicly sponsored programs

Income guidelines

- To use the income chart below, start by finding the number of family members in your household.
- Next, use your total income after deductions (*see page 2*) to figure out which percentage applies to you. Your income can be up to the dollar amount shown below.
- Remember this percentage when you are looking at the plans in this booklet.

Monthly Income Guidelines					
As a percentage of Federal Poverty Level					
Family Size (Household)	100%	133%	200%	250%	300%
1	\$798	\$1,061	\$1,595	\$1,994	\$2,393
2	\$1,069	\$1,422	\$2,138	\$2,673	\$3,208
3	\$1,341	\$1,783	\$2,682	\$3,352	\$4,023
4	\$1,613	\$2,145	\$3,225	\$4,031	\$4,838
5	\$1,884	\$2,506	\$3,768	\$4,710	\$5,653
6	\$2,156	\$2,867	\$4,312	\$5,390	\$6,468
7	\$2,428	\$3,229	\$4,855	\$6,069	\$7,283
8	\$2,699	\$3,590	\$5,398	\$6,748	\$8,098

- A pregnant woman counts as two family members for the purpose of this chart.
- For incomes up to 100% of the Monthly Income Guidelines, add \$265 per month for each additional family member after eight.

Source: California Occupational Employment and Wage Data and Department of Health and Human Services, 2005

Reminder

Income guidelines and eligibility requirements for programs can change. To be sure you have the most current information, please call the California Uninsured Help Line at 800-234-1317 or visit the websites listed in this booklet.

Publicly Sponsored Programs

Medi-Cal

Low-income individuals & families

This government sponsored program is available to all individuals and families who meet the Monthly Income Guidelines.

Health services available

- Medical
- Dental
- Vision
- Prescriptions
- Treatment for special health problems like breast cancer, kidney problems, and AIDS

Who can get Medi-Cal?

- You must live in California
- Persons 65 or older
- Persons who are under 21 years of age
- Certain adults, between 21 years of age and 65 years of age, if they have minor children living with them
- Persons who are blind or disabled
- Pregnant women
- Persons receiving nursing home care



Who to contact:

Medi-Cal www.medi-cal.ca.gov
or your local county social services agency, *see page 18*
California Uninsured Help Line 800-234-1317

Publicly Sponsored Programs

Medi-Cal

How to qualify

You can obtain no-cost coverage for your children:

- If your child is under one year of age, your income can be up to 200% of the Monthly Income Guidelines, *see page 3.*
- If your children are ages 1-5, your income can be up to 133% of the Monthly Income Guidelines, *see page 3.*
- If your children are ages 6-18, your income can be up to 100% of the Monthly Income Guidelines, *see page 3.*

You can obtain no-cost coverage for yourself:

- If you are pregnant, your income can be up to 200% of the Monthly Income Guidelines, *see page 3.*
- If you are elderly or disabled, your income can be up to 133% of the Monthly Income Guidelines, *see page 3.*

- If you are the parent of a child 18 years of age or younger, your income can be 100% of the Monthly Income Guidelines, *see page 3.*

Reminder

- *Program eligibility will depend on many factors, including family size, family income and certain income deductions.*
- *If you do not fall within these income guidelines, you may still be eligible for Medi-Cal but may be asked to pay some of the costs based upon your income, also known as share-of-cost.*
- *If you have high medical expenses, you may still qualify for Medi-Cal, even if your income is higher than the Monthly Income Guidelines, also known as spend-down.*
- *Contact your local county social service agency for assistance or to apply, see page 18.*

Who to contact:

Medi-Cal www.medi-cal.ca.gov
or your local county social services agency, *see page 18*
California Uninsured Help Line **800-234-1317**

Publicly Sponsored Programs

Healthy Families Program

Children in families with moderate income

The Healthy Families Program is available to children from families who are at or below 250% of the Monthly Income Guidelines.

Health services available

- Medical
- Dental
- Vision care
- Prescriptions

How to qualify

- Your children must live in California and be citizens or legal immigrants.
- If your children qualify for no-cost Medi-Cal (*see page 4*) or have a health plan with your job, your children cannot participate in the Healthy Families Program.
- If your children have not been on an employer-covered health plan for at least three months, they may qualify.



- If your child is under 1 year of age, your income must be between 200%-250% of Monthly Income Guidelines, *see page 3*.
- If your children are ages 1-5, your income must be between 133%-250% of Monthly Income Guidelines, *see page 3*.
- If your children are 6-18 years old, your income must be between 100%-250% of Monthly Income Guidelines, *see page 3*.

What services cost

- Your monthly payment (\$4-9 per child, maximum \$27 per family) will depend on your income and the plan you choose.
- You will usually pay a small amount (\$5) for doctor visits and prescriptions.
- Some check-ups are no-cost.

Who to contact:

Healthy Families Program and Medi-Cal Information Line 800-880-5305
www.healthyfamilies.ca.gov
California Uninsured Help Line 800-234-1317

Publicly Sponsored Programs

County-sponsored programs

Children ineligible for state programs

County-sponsored programs are available in some counties for children from families who are less than 300% of the Monthly Income Guidelines. In counties without county-sponsored programs, services may be available to children through Blue Cross of California-endowed CaliforniaKids, or Kaiser Cares for Kids. Children with physical disabilities, severe medical conditions, or who are in need of surgical or rehabilitative services may be eligible for no or low-cost treatment programs through California Children's Services (CCS) or the Medical Therapy Program (MTP). Legal immigration status may not be required to participate in these programs.

Health services available

- Medical care of many kinds for your children
- Hospital care for your children
- Check-ups and other kinds of care to prevent health problems for your children

How to qualify

- Your income must be less than 300% of Monthly Income Guidelines, *see page 3*.
- For Kaiser Cares For Kids, your children must live in a Kaiser plan area.

- If you qualify for no-cost Medi-Cal or the Healthy Families Program, or have coverage through your employer, your children cannot qualify for these programs.

What services cost

- For CaliforniaKids, families pay a small monthly cost, and between \$5-\$25 for some services. CaliforniaKids does not pay for hospitalization.
- For Kaiser Cares For Kids, you could pay \$8-\$15 per child per month for up to three children (additional children are added to the plan at no cost), and \$5-\$10 per visit.

Who to contact:

Your local county social services agency, *see page 18*

(ask for information about the CCS Program)

www.dhs.ca.gov/pcfh/cms/ccs

CaliforniaKids 818-755-9700 www.californiakids.org

Kaiser Cares for Kids 800-255-5053 www.kaiserpermanente.org

California Uninsured Help Line 800-234-1317

Publicly Sponsored Programs

Restricted Medi-Cal & Family PACT

Immigrants awaiting legal status

If you are an undocumented immigrant, you may be eligible for certain publicly sponsored programs, including Restricted Medi-Cal and Family PACT.

Health services available

Restricted Medi-Cal coverage

- Emergency medical services
- Pregnancy-related care (prenatal and delivery)
- Kidney dialysis
- Treatment for breast and cervical cancer

Family PACT

(Planning, Access, Care, Treatment)

- Family planning and reproductive services

How to qualify

- You live in California.
- You meet the income eligibility requirements for Medi-Cal, *see page 4.*



What services cost

- You may be asked to pay part of the cost based on your income.
- For additional programs for children, *see page 7.*

Reminder

- *Contact your local county social service agency for assistance with your specific circumstance, see page 18.*

Who to contact:

Your local county social services agency, see page 18
(ask for information about Restricted Medi-Cal)

Family PACT 800-942-1054

(California Office of Family Planning's information and referral service)

www.dhs.ca.gov/pcfh/ofp/programs/fampact/default.htm

California Uninsured Help Line 800-234-1317

Publicly Sponsored Programs

Medi-Cal & Access for Infants and Mothers (AIM)

Pregnant women, infants

AIM and Medi-Cal offer special health care services to pregnant women and to infants.

Health services available

- Medical and pregnancy-related care
- Health care for your baby
- Health care for you for 60 days after you give birth

How to qualify

- If you are pregnant, you may qualify for no-cost Medi-Cal if your income is below 200% of the Monthly Income Guidelines, *see page 3.*
- For AIM, you must have an income between 200%-300% of Monthly Income Guidelines, *see page 3.*
- For AIM, you must be pregnant less than 31 weeks and have lived in California for at least 6 months. If you are pregnant, you may not need legal immigration status to qualify.

- Low-income women with insurance deductibles or co-payments over \$500 may also qualify for AIM.

What services cost

- For AIM, it will cost you 1.5% of your annual family income, *see income worksheet on page 2.*
- For no-cost Medi-Cal, it will not cost you any money if you have an income below 200% of the Monthly Income Guidelines, *see page 3.*



Who to contact:

Medi-Cal 800-824-0088 or 888-747-1222

(ask for information about Medi-Cal and the AIM Program)

www.medi-cal.ca.gov

AIM (Access for Infants & Mothers) 800-433-2611 www.aim.ca.gov

California Uninsured Help Line 800-234-1317

Publicly Sponsored Programs

County Indigent Programs

Low or no-income adults

Uninsured single adults who are not able to get Medi-Cal may qualify for Medically Indigent Adult (MIA) programs available in every county.

Health services available

- Medical
- Hospital care
- Prescriptions
- Other services, which vary by county



County Medical Services Program (CMSP)

In 34 of California's rural counties, the MIA program is known as the County Medical Services Program (or CMSP).

How to qualify for CMSP

- You must not be eligible for Medi-Cal.
- You must show that you live in a county where CMSP is available.
- You must be 21 to 64 years of age and your income can be up to 200% of Monthly Income Guidelines, *see page 3*.

- You must live in California and be a citizen or legal immigrant.
- You may have up to \$2,000 of "assets" besides a home or car (Assets include cash, bank accounts, etc.)
- You may have to pay part of the cost based on your income.

Other Counties

The other 24 metropolitan counties each administer their own MIA program, so benefits and eligibility standards can vary by county. For more information on how to qualify, please contact your local county social services agency, *see page 18*.

Who to contact:

Your local county social services agency, *see page 18*
California Uninsured Help Line (800) 234-1317

Publicly Sponsored Programs

MRMIP (Major Risk Medical Insurance Plan)

Individuals unable to obtain private health insurance because of a medical condition

This publicly sponsored program is available to individuals who do not qualify for other publicly sponsored health insurance programs. MRMIP is a 36 month program. Starting with the 37th month, MRMIP subscribers have the opportunity to enroll into guaranteed coverage that health plans are required to offer in the individual insurance market.

Health services available

- Medical care provided by HMOs and PPOs.
- Medical care up to \$75,000 a year.
- Medical care coverage increases to \$200,000 per year (with a \$750,000 lifetime limit) once you move into the private individual insurance market.

How to qualify

- You must live in California.
- You must show proof that you were denied coverage or show proof that a plan you were offered is more expensive than MRMIP.

- You cannot get this plan if you qualify for COBRA, *see page 14*, or other public programs like Medi-Cal.

What services cost

- The cost depends on your age, where you live, and which health plan you choose.
- The maximum cost to you is \$2,500 per year, with a \$4,000 annual out-of-pocket limit per household.



Who to contact:

MRMIP (Major Risk Medical Insurance Plan) 800-289-6574

(ask for information about MRMIP)

www.mrmib.ca.gov

California Uninsured Help Line 800-234-1317

Private Health Insurance

Group health insurance

Small business owners

Low-cost private health insurance is available to small business owners and their employees. In California, purchasing insurance through the “small group” market (2-50 employees) may be more affordable than purchasing health coverage for the business owner alone.

Health services available

- Medical care and hospitalization for individuals and families

Advantages of purchasing health insurance as a business

- In California, you cannot be turned down. Coverage is guaranteed.
- You and your employees are guaranteed health insurance coverage even if you have an illness (referred to as a “pre-existing health condition”).

- Small business owners may receive certain tax advantages by purchasing small group coverage for themselves and their employees.
- The self-employed may also be able to deduct the cost of their health care coverage.

How businesses qualify

- Your company must have 2-50 employees.
- You must have at least 2 employees who work for at least 6 months out of the year.
- Employees must work at least 20 hours a week.
- Business owners can count as workers.
- The business owner must earn wages from the company.

Who to contact:

California Association of Health Underwriters 800-322-5934
www.cahu.org

California Uninsured Help Line 800-234-1317

Private Health Insurance

Group health insurance

What services cost

- Cost depends on how much the business owner contributes and which plan is selected. There might be a waiting period for certain types of care.
- Call the California Uninsured Help Line at 800-234-1317 and ask to speak to an agent familiar with low-cost small group health plans.



Who to contact:

California Association of Health Underwriters 800-322-5934
www.cahu.org

California Uninsured Help Line 800-234-1317

Private Health Insurance

COBRA & HIPAA & HIPP

Individuals recently covered by an employer health plan

If you recently lost your job, and you were included in your former employer's health plan, you can continue coverage for you and your family through programs called COBRA and HIPAA. You may also be eligible for premium assistance for COBRA/Cal-COBRA under the Health Insurance Premium Payment (HIPP) program, if you have a high cost medical condition and qualify for Medi-Cal.

Health services available

- You get the same benefits you had with your employer.
- You can keep your insurance through COBRA for up to 36 months from the time you are out of work.
- After that, you can continue the same level of coverage through HIPAA for as long as you need it.

- If your employer was a church, you may not be able to qualify.
- You must live in California.

How to qualify for HIPP

- You are Medi-Cal eligible, *see page 4*.
- You are a member of an HMO.
- You have a high-cost medical condition (e.g., pregnancy, HIV/AIDS, or organ transplant).

How to qualify for COBRA or HIPAA

For COBRA

- Your employer-provided insurance must have ended within the last 60 days.

For HIPAA

- Your COBRA insurance must have ended within the last 63 days.
- Your employer-provided insurance must not have ended due to fraud or gross misconduct.

What services cost

- For COBRA and HIPAA, you will pay 103% of the cost of your employer-provided coverage. For example: If you were paying \$100 a month for your share, and your employer was paying \$100, you will pay \$200 plus 3%, which is \$206 per month.
- HIPP is paid by Medi-Cal.

Who to contact:

Employee Benefits Security Administration 866-444-3272

(Ask for information about COBRA and HIPAA) www.dol.gov/dol/topic/health-plans

You can also call your former employer

Department of Health Services 866-298-8443 (bilingual)

(ask for information about HIPP) www.dhs.ca.gov/mcs/psd/tpl/

California Uninsured Help Line 800-234-1317

Private Health Insurance

Individual Health Plans

Individuals & families

Low-cost private insurance is available for individuals and families.

Health services available

- You can choose a plan that covers all your health needs,
OR
- You can choose a plan that will only cover you if you get a serious illness. These types of plans usually have a high “deductible,” which is the amount you will have to pay if you need medical care.
- If you have had serious health problems in the past, you may not qualify for private individual health insurance programs. If you have an ongoing medical problem and cannot qualify for an affordable individual health plan, see MRMIP plan on *page 11*.

What services cost

- The cost depends on your age, where you live, and the type of plan you select. Individual and family health plans can be very affordable.
- For more information about affordable private health insurance, please call the California Uninsured Help Line at 800-234-1317 and ask to be referred to an agent in your area.



Who to contact:

California Association of Health Underwriters 800-322-5934
www.cahu.org

California Uninsured Help Line 800-234-1317

The programs talked about in this booklet and how to contact them

AIM

(Access for Infants & Mothers)

800-433-2611 (toll-free)

www.aim.ca.gov

(see page 9)

CaliforniaKids

CaliforniaKids Healthcare
Foundation

818-755-9700

www.californiakids.org

(see page 7)

CCS

(California Children's Services)

www.dhs.ca.gov/pcfh/cms/ccs

Or contact your local county social
services agency *(see page 18)*

CMSP

**(County Medical Services
Program)**

www.dhs.ca.gov/cmssp

(see page 10)

Or contact your local county social
services agency *(see page 18)*

COBRA

**(Consolidated Omnibus Budget
Reconciliation Act)**

Employee Benefits Security
Administration

866-444-3272 (toll-free)

www.dol.gov

(see page 14)

County Plans for Children

100% Campaign

510-763-2444

www.100percentcampaign.org

CHAMP-Net

213-538-0742

www.champ-net.org

Family PACT

California Office of Family Planning
Information & Referral Service

800-942-1054 (toll-free)

[www.dhs.ca.gov/pcfh/ofp/programs/
fampact/default.htm](http://www.dhs.ca.gov/pcfh/ofp/programs/fampact/default.htm)

(see page 8)



Group Health Plans

Employee Benefits Security
Administration
866-444-3272 (toll-free)
www.dol.gov/dol/topic/health-plans
(see page 14)

Healthy Families Program

800-880-5305 (toll-free)
www.healthyfamilies.ca.gov
(see page 6)

HIPAA (Health Insurance Portability and Accountability Act)

Employee Benefits Security
Administration
866-444-3272 (toll-free)
www.dol.gov
(see page 14)

HIPP (Health Insurance Premium Payment Plan)

866-298-8443 (toll-free)
www.dhs.ca.gov/mcs/psd/tpl
(see page 14)

Individual Health Plans

California Department of Insurance
Consumer Hotline
800-927-4357 (toll-free)
www.insurance.ca.gov
(see page 15)



Kaiser Cares for Kids

800-255-5053 (toll-free)
www.kaiserpermanente.org
(see page 7)

Medi-Cal

Beneficiary and HIPAA Help Desk
888-747-1222 (toll-free)
www.medi-cal.ca.gov/default.asp
(see page 4-5)
or contact your local Social Services
agency (see page 18)

MRMIP (Major Risk Medical Insurance Plan)

800-289-6574 (toll-free)
www.mrmib.ca.gov
(see page 11)

Pregnancy Medi-Cal

800-824-0088 (toll-free)
www.medi-cal.ca.gov/default.asp
(see page 9)

County Social Services Office Listing

For complete Medi-Cal Eligibility information or other health-related services, please contact your nearest County Social Services Office at the phone number listed here.

Alameda County

(510) 383-8523

Alpine County

(530) 694-2235

Amador County

(209) 223-6550

Butte County

(530) 538-7711

Calaveras County

(209) 754-6444

Colusa County

(530) 458-0250

Contra Costa County

(925) 313-7987

Del Norte County

(707) 464-3191

El Dorado County

(530) 642-7300

Fresno County

(559) 488-1888

Glenn County

(530) 934-6514

Humboldt County

(707) 269-3590

(800) 891-8551

Imperial County

(760) 337-6800

Inyo County

Bishop (760) 872-1394

Lone Pine (760) 876-5545

Kern County

(661) 631-6807

Kings County

(559) 582-3241

Lake County

(707) 995-4260

Lassen County

(530) 251-8152

Los Angeles County

(877) 597-4777 (toll free)

(213) 639-6300

(Limited Service Area)

Madera County

(559) 675-7670

Marin County

(415) 499-7028

Mariposa County

(800) 266-3609

(209) 966-3609

Mendocino County

(707) 463-7700

Merced County

(209) 385-3000

Modoc County

(530) 233-6501

Mono County

(760) 932-7291

(760) 932-5263

Monterey County

(831) 755-8500

(831) 755-4650

Napa County

(707) 253-4279

Nevada County

(530) 265-1340

(888) 809-1340

Orange County

Anaheim (714) 575-2400
Santa Ana (714) 435-5900
Laguna Hills (949) 587-8543
Garden Grove (714) 741-7100

Placer County

(530) 889-7610
(916) 784-6000

Plumas County

(530) 283-6350

Riverside County

(909) 358-3000

Sacramento County

(916) 874-2072

San Benito County

(831) 636-4180

San Bernadino County

(909) 388-0245

San Diego County

(858) 514-6885

San Francisco County & City

(415) 863-9892

San Joaquin County

(209) 468-1000

San Luis Obispo County

(805) 781-1600

San Mateo County

(650) 802-5018

Santa Barbara County

(805) 681-4402

Santa Clara County

(408) 271-5600

Santa Cruz County

(831) 454-4134

Shasta County

(530) 225-5767

Sierra County

(530) 993-6720

Siskiyou County

Yreka (530) 841-2700
Weed (530) 938-5100

Solano County

(707) 553-5311

Sonoma County

(707) 565-5200

Stanislaus County

(209) 558-2777

Sutter County

(530) 822-7230

Tehama County

(530) 527-1911

Trinity County

(530) 623-1265

Tulare County

Dinuba (559) 591-5804
Lindsey (559) 562-1377
Porterville (559) 782-4750
Tulare (559) 685-2600
Visalia (559) 733-6040

Tuolumne County

(209) 533-5711

Ventura County

Central Office
(805) 652-7673
Regional Offices:
Oxnard (805) 385-8654
Ventura (805) 658-4100
Santa Paula (805) 933-8422
Simi Valley (805) 584-4838

Yolo County

(530) 661-2750

Yuba County

(530) 749-6311

Other sources of information

There are health care programs for almost every type of person — and you may be eligible. To find out more, contact the organizations listed below.

Financial aid and free or low-cost benefits

Department of Health Services

916-327-1400

(English and Spanish)

TTY 888-757-6034

www.dhs.ca.gov

(Recorded information about Medi-Cal, Medicare, SSI, Food Stamps, Cash Assistance, CMSP, MISP, Healthy Families Program, CCS, MTP and more)

Government Benefits Finder

800-FED-INFO

Catalog of Federal Domestic Assistance

www.cfda.gov

(Search tool)

Veterans Health Administration

www.va.gov

877-222-8387

Finding local health care options

Bureau of Primary Health Care

888-ASK-HRSA

www.ask.hrsa.gov/pc

(Search tool by zip code)

Self Help Clearing House

www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Department of Health and Human Services

www.hhs.gov

(Many different health care search tools)

www.healthfinder.gov

(User-friendly search tool in English and Spanish)

Health Consumer Alliance

www.healthconsumer.org

(13 different languages)

(User-friendly information about programs and legal rights by county)

Laws and regulations

California Department of Insurance

800-927-4357

www.insurance.ca.gov

(English and Spanish)

(General information on all types of insurance)

California Department of Managed Health Care

888-466-2219

www.hmohelp.ca.gov

(English and Spanish)

(General information on all types of insurance)

Employee Benefits Security Administration

www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Who to contact:

California Uninsured Help Line 800-234-1317



The Blue Cross of California Foundation focuses on initiatives that make health care more accessible and affordable, improve quality of care, shape the development of health-related public policy and help identify best practices in

medicine. The Foundation invests in social programs and partners with non-profit public charities whose objectives closely align with Blue Cross of California's health care priorities. The Blue Cross of California Foundation was formed by Blue Cross of California, a health benefits company that has been serving the health care needs of Californians since 1937.



The California Association of Health Underwriters is a statewide association working on behalf of health insurance agents

and other health care professionals. Their mission is to educate the public and legislators on key health care issues affecting California consumers and to uphold fair and ethical insurance practices.



The Foundation for Health Coverage Education is a non-profit organization with a mission to help simplify public and private health insurance information so that more people can access health coverage. The Foundation offers pamphlets and services to help consumers, health care

professionals, employers and others. To learn more about health insurance in California and to use an interactive web tool to find out which plans might work for you, please visit www.coverageforall.org.

The Blue Cross of California Foundation, The Foundation for Health Coverage Education, and the California Association of Health Underwriters have generously funded the California Uninsured Help Line public education program to ensure that every Californian has access to affordable quality health care coverage.

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California Uninsured Help Line

Free and low-cost health insurance options

800-234-1317



Helping
Californians
navigate public
and private
health care
options

