



Health Care Change in California: What It Means to You

COMPARE HEALTH PLAN COSTS



New laws are making it easier for people to buy a health plan. This information can help you understand health care costs and quality to compare different plans.

► **Look beyond your premium.**

A *premium* is what you pay each month to keep your health plan. Many people buy the health plan with the lowest premium. But also look at other costs, like co-insurance and deductibles, that can be high.

► **Know the difference between co-pay and co-insurance.**

A *co-pay* is a flat fee, such as \$15 for each doctor's appointment.

Co-insurance is a part of the actual cost of a service. It is a percent (%) of the bill. This means that you pay more when the bill is larger. A 20% co-insurance for a \$3,000 procedure is \$600.

► **Understand the deductible.**

Many plans have *deductibles*. This is the amount you must pay each year for health care services before your health plan starts to pay. Some plans have separate deductibles for prescription drugs or other kinds of care. Before you have fully paid your deductible, most plans will pay for preventive care, like vaccines.

► **Understand the out-of-pocket limit.**

Many plans have an *out-of-pocket limit*. The out-of-pocket limit does not include your premiums, but it usually does include your deductible.

► **What is the most I might have to pay in a year for my medical care?**

To figure out the typical maximum cost, add:

- The cost of the plan *premiums* to the plan's *out-of-pocket limit*.

Your cost could be higher if:

- Your deductible does not count toward your out-of-pocket limit.
- You go to a doctor who is not in your plan's network.
- You use any services, drugs, or equipment that are not covered by your plan.

► **Each health plan is different.**

Whether you already have a health plan, or you are shopping for a plan, ask for the *Summary of Benefits and Evidence of Coverage*. These tell you the details about the health plan's costs.

To get the best value when choosing a plan, compare cost **and** quality. Quality ratings for the largest health plans in California are displayed in Report Cards found at reportcard.opa.ca.gov.



Will a plan with a high deductible save me money?

Most plans with low premiums have high deductibles. There is a risk with these plans. You might save money if you don't use a lot of health care services and only get preventive care. But if you get sick or injured, you likely will have to pay all doctor or hospital bills until you reach your deductible. Be sure to understand all of the costs you would have to pay to get the care you might need.

Do I have to buy health insurance in 2014?

Most people must have basic health coverage starting in 2014. There will be a health care marketplace called Covered California that will help people compare costs and apply for coverage. It will help you find out if you qualify for free or low-cost care, or for tax credits to help pay premiums. Learn more at CoveredCA.com.

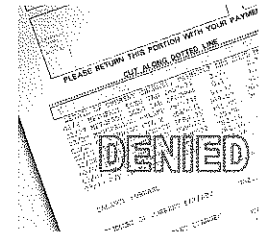


Compare health plans.

- Compare quality as well as cost.
- Make sure the plan covers the services you need.
- For information to help you compare quality, go to reportcard.opa.ca.gov.
- Compare plans at CoveredCA.com.

If you have a problem with a medical bill:

You may disagree with a bill you get. Call your plan or the Consumer Assistance Program listed in the blue box, if:



- You do not understand a medical bill.
- Your health plan will not pay for emergency care you received.
- A doctor, hospital, or other provider in your health plan sends you a bill that is not for your co-pay, co-insurance, or deductible.

Learn more about health care costs.

- For tips and tools to help you understand costs, go to OPA.ca.gov and FairHealth.org.
- To learn more about Medicare costs, go to Medicare.gov.
- To learn more about tax credits and cost-sharing assistance, go to CoveredCA.com.

Consumer Assistance Program

Free help in many languages

1-888-466-2219
HealthHelp.ca.gov

