



# Health Care Change in California: What It Means to You IF YOU WORK FOR A SMALL BUSINESS



People who work for small businesses (with 50 or fewer eligible employees) can benefit from health care changes.

It will be easier for you to get a health plan on your own. And there are incentives for employers to provide health coverage.

## ► **Changes in 2014:**

- Most people must have basic health coverage.
- Plans cannot reject you if you have a health condition or are pregnant.
- Many people with limited incomes can get help paying for coverage.

## ► **Covered California will help individuals and small businesses find coverage.**

Covered California is a marketplace where people can buy health plans, such as HMOs and PPOs.

- To buy a plan through Covered California, you must live in California and be a U.S. citizen or a legal resident.
- Businesses with 1 to 50 eligible employees can buy coverage through Covered California.
- All the plans offered through Covered California must cover a set of basic benefits, called *essential health benefits*. These benefits include hospital care, medical care, prescription drugs, rehabilitation, and other services. Dental care for children will also be covered.



Covered California will give individuals and small businesses more buying power. Currently, they pay more than large firms do for the same health plans.

## ► **Getting coverage through your job:**

Ask your employer what insurance it will offer in 2014.

- Some small businesses may qualify for tax credits if they offer health insurance for their employees through Covered California's Small Business Health Options Program (SHOP).
- Also find out from your employer if the insurance it will offer meets certain standards for cost and coverage. If it does not, you may qualify for premium assistance depending on your income.

Learn more at

**[HealthCare.gov/small-businesses](http://HealthCare.gov/small-businesses)**.

## ► **Buying coverage on your own:**

If your employer does not offer insurance, you can buy coverage on your own through Covered California. Learn more at **[CoveredCA.com](http://CoveredCA.com)** to find out if you qualify for any low-cost or free health care programs, or for help paying premiums.



### What if I need coverage now?

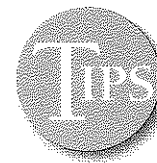
Call the Consumer Assistance Program at **1-888-466-2219**.

### What if I already have a health plan?

You can keep your plan if you want.

### What if I work for a larger employer?

Starting in 2015, larger employers (those with more than 50 eligible workers) may have to pay penalties if they do not provide adequate coverage to their workers, or if the coverage they offer costs too much.



### Talk to your employer or the benefits manager at your job.

Ask if you can get health coverage through your job.

### Learn more.

- For easy-to-use information about your health care choices, go to **OPA.ca.gov**.
- For information on health care reform and businesses, go to **HealthCare.gov/small-businesses**.
- For information about Covered California, go to **CoveredCA.com**.

### Find local help.

These groups provide free local assistance. Usually you can meet with someone face-to-face.



- Call the Health Consumer Alliance. To find the office nearest you, go to **HealthConsumer.org**.
- For Medicare assistance, call HICAP, the Health Insurance Counseling and Advocacy Program. To find the office nearest you, go to **Aging.ca.gov/hicap** or call **1-800-434-0222**.

## Consumer Assistance Program

Free help in many languages

**1-888-466-2219**

**HealthHelp.ca.gov**

