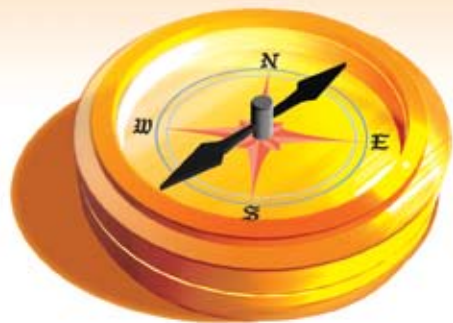


# Finding Health Care Coverage in California



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



**Anthem**   
Blue Cross  
**FOUNDATION**

**FH** FOUNDATION  
**CE** FOR  
HEALTH  
COVERAGE  
EDUCATION

**CAHU** *California's Benefits Specialists*

# Finding health care coverage that works for you

No Californian should be without health care coverage and go without routine medical care or be forced to use emergency rooms for their medical needs. This booklet can help you, your family, or your employees find free or affordable health care coverage. Options are available to all Californians and are offered through either publicly sponsored programs or private health care coverage. 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 coverage 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 coverage, please call the US 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 coverage 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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# How to use this booklet

In this booklet, we discuss some private insurance and publicly sponsored insurance programs. Use the worksheet on the next page to determine your income. Then use the income guidelines chart on page 4 to determine your eligibility for a publicly sponsored insurance program. Once you know your income guideline percentage, you can look through this booklet to find programs that may be right for you or your family.

The Income Guidelines are used as a “starting point” to help determine eligibility for certain programs. If your income exceeds the Income Guideline limits, you may still be eligible for publicly sponsored programs. Government programs look at each family’s circumstance individually to determine eligibility. Also, affordable coverage through private insurance companies is available. For more information, please call the US Uninsured Help Line at **800-234-1317** or visit our website at **[www.coverageforall.org](http://www.coverageforall.org)**.

# Income worksheet

To estimate the countable income for your family, write down how much family income you earn each month. Please fill out this sheet to the best of your ability before calling the US Uninsured Help Line.

Your monthly income + \_\_\_\_\_

Spouse's monthly income + \_\_\_\_\_

**TOTAL INCOME** = \_\_\_\_\_

*Please fill in the following information:*

For each working parent in the household, add \$90 + \_\_\_\_\_

If you pay for childcare for children under the age of 2, add \$200 for each child + \_\_\_\_\_

If you pay for childcare for children over the age of 2, or for a disabled child, add \$175 for each child + \_\_\_\_\_

If you receive child support, add \$50 for each child+ \_\_\_\_\_

If you pay alimony and/or child support, enter the amount + \_\_\_\_\_

**TOTAL DEDUCTIONS** = \_\_\_\_\_

To find your total monthly income after deductions, subtract Total Deductions from Total Income.

**TOTAL INCOME** \_\_\_\_\_

**TOTAL DEDUCTIONS** - \_\_\_\_\_

**TOTAL INCOME AFTER DEDUCTIONS** = \_\_\_\_\_

*Use this total to find your income "percentage" on the next page.*

Note: This income worksheet is only intended to serve as a guide. Some factors in determining your eligibility may not be represented above. Deductions listed here are typical for most public programs but may vary by agency.

# Income guidelines

- To use the income chart below, start by finding the number of family members in your household.
- Next, use your total after deductions (see page 3) to figure out which percentage applies to you. Your monthly income can be up to the dollar amount shown below.
- Remember this percentage when you are looking at the plans in this booklet.

<b>Monthly Gross Income Guidelines</b> As a percentage of Federal Level						
<b>Family Size (Household)</b>	<b>100%</b>	<b>133%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>
1	\$903	\$1,200	\$1,805	\$2,256	\$2,708	\$3,610
2	\$1,214	\$1,615	\$2,428	\$3,035	\$3,643	\$4,857
3	\$1,526	\$2,029	\$3,052	\$3,815	\$4,578	\$6,103
4	\$1,838	\$2,444	\$3,675	\$4,594	\$5,513	\$7,350
5	\$2,149	\$2,858	\$4,298	\$5,373	\$6,448	\$8,597
6	\$2,461	\$3,273	\$4,922	\$6,152	\$7,383	\$9,843
7	\$2,773	\$3,687	\$5,545	\$6,931	\$8,318	\$11,090
8	\$3,084	\$4,102	\$6,168	\$7,710	\$9,253	\$12,337
<b>Annual Gross Income Guidelines</b>						
1	\$10,830	\$14,404	\$21,660	\$27,075	\$32,490	\$43,320
2	\$14,570	\$19,378	\$29,140	\$36,425	\$43,710	\$58,280
3	\$18,310	\$24,352	\$36,620	\$45,775	\$54,930	\$73,240
4	\$22,050	\$29,327	\$44,100	\$55,125	\$66,150	\$88,200
5	\$25,790	\$34,301	\$51,580	\$64,475	\$77,370	\$103,160
6	\$29,530	\$39,275	\$59,060	\$73,825	\$88,590	\$118,120
7	\$33,270	\$44,249	\$66,540	\$83,175	\$99,810	\$133,080
8	\$37,010	\$49,223	\$74,020	\$92,525	\$111,030	\$148,040
<ul style="list-style-type: none"> <li>→ A pregnant woman counts as two family members for the purpose of this chart.</li> <li>→ For income up to 100% of the Monthly Income Guidelines, add \$311 per month for each additional family member after eight.</li> </ul>						

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

## Reminder

Income guidelines and eligibility requirements for programs can change. To be sure you have the most current information, please call the US Uninsured Help Line at 800-234-1317 or visit [www.coverageforall.org](http://www.coverageforall.org).

## PUBLIC SPONSORED PROGRAMS

### Medi-Cal

# Low-income families & medically needy

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

#### Health services available

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

#### Who can get Medi-Cal?

- You must live in California
- Persons with high medical expenses
- 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**      800-952-5253      [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)  
or your local county social services agency (see page 18)

**US Uninsured Help Line**      800-234-1317

# PUBLIC SPONSORED PROGRAMS

## Medi-Cal (Continued)

### 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 Income Guidelines, see page 4.
- If your children are ages 1-5, your income can be up to 133% of the Income Guidelines, see page 4.
- If your children are ages 6-18, your income can be up to 100% of the Income Guidelines, see page 4.

*You can obtain no-cost coverage for yourself:*

- If you are pregnant, your income can be up to 200% of the Income Guidelines, see page 4.
- If you are elderly or disabled, your income can be up to 133% of the Income Guidelines, see page 4.
- If you are the parent of a child 18 years of age or younger, your income can be 100% of the Income Guidelines, see page 4.

### Reminder

- Program eligibility will depend on many factors, including 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 Income Guidelines, also known as spend-down.
- Contact your local county social service agency for assistance or to apply, see page 20.

### WHO TO CONTACT:

**Medi-Cal**      800-952-5253      [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)  
or your local county social services agency (see page 18)

**US Uninsured Help Line**      800-234-1317



# PUBLIC 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 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 6) 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 Income Guidelines, see page 4.

- If your children are ages 1-5, your income must be between 133%-250% of Income Guidelines, see page 4.
- If your children are 6-18 years old, your income must be between 100%-250% of Income Guidelines, see page 4.

### What services cost

- Your monthly payment (\$4-17 per child, maximum \$51 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** 800-880-5305 or 888-747-1222 [www.healthyfamilies.ca.gov](http://www.healthyfamilies.ca.gov)  
or your local county social services agency (see page 18)

**US Uninsured Help Line** 800-234-1317

# PUBLIC 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 Income Guidelines. In counties without county-sponsored programs, services may be available to children through Blue Cross of California-endowed CaliforniaKids, or Kaiser Child Health Plan. 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 kids for your children
- Hospital care for your children
- Check-ups and other kids of care to prevent health problems for your children

### How to qualify

- Your income must be less than 300% of Income Guidelines, see page 4.
- For Kaiser Child Health Plan, your children must live in a Kaiser plan area.
- Not all counties share healthy kids or California kids and rules may vary.
- 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\$10-20 per month per child along with \$5-10 co-pays for some services. CaliforniaKids does not pay for hospitalization.
- For Kaiser Child Health Plan, you could pay \$8-15 per child per month for up to three children (\$45 max per family). Some services require co-pays of \$5-35 up to \$250 per year (\$500 for 2 or more children).

## WHO TO CONTACT:

**Your local county social services** (see page 18)

<b>California Children's Services (CCS)</b>		<a href="http://www.dhcs.ca.gov/services/ccs">www.dhcs.ca.gov/services/ccs</a>
<b>Medical Therapy Program (MTP)</b>	<a href="http://www.dhs.ca.gov/pcfh/cms/ccs/mtp.htm">www.dhs.ca.gov/pcfh/cms/ccs/mtp.htm</a>	
<b>CaliforniaKids</b>	818-755-9700	<a href="http://www.californiakids.org">www.californiakids.org</a>
<b>Kaiser Child Health Plan</b>	800-255-5053	<a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>
<b>US Uninsured Help Line</b>	800-234-1317	

# PUBLIC SPONSORED PROGRAMS

## Restricted Medi-Cal & Family PACT

# Immigrants awaiting legal status

If you are an undocumented immigrant, you may be eligible for certain public 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 and plan to stay
- You meet the income eligibility requirements for Medi-Cal, see page 6.
- For Family PACT, your income must be less than 200% of Income Guidelines, see page 4.

#### What services costs

- 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 20.

## WHO TO CONTACT:

**Your local county social services agency** (see page 18)

*Ask for information about Restricted Medi-Cal.*

**Family PACT** (CA Office of Family Planning's information and referral service)

800-942-1054

[www.familypact.org](http://www.familypact.org)

**US Uninsured Help Line**

800-234-1317

## PUBLIC 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. Pregnant women can contact Baby Cal for education and assistance in early prenatal care. Pregnant women, infants, and children can also get coverage for Healthy Families and Women-Infant-Children (WIC).

#### 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 Income Guidelines, see page 4.
- For AIM, you must have an income between 200%-300% of Income Guidelines, see page 4.
- 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 3.
- For no-cost Medi-Cal, it will not cost you any money if you have an income below 200% of the Income Guidelines, see page 4.



### WHO TO CONTACT:

**Medi-Cal** 800-824-0088 or 888-747-1222 [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)  
*Ask for information about Medi-Cal and the AIM program.*

**AIM (Access for Infants & Mothers)** 800-433-2611 [www.aim.ca.gov](http://www.aim.ca.gov)

**Healthy Families** 800-880-5305 or 888-747-1222 [www.healthyfamilies.a.gov](http://www.healthyfamilies.a.gov)

**Women-Infant-Children (WIC)** 888-WICWORKS [www.wicworks.ca.gov](http://www.wicworks.ca.gov)

**Baby Cal Help Line** 800-BABY-999 (800-222-9999)

**US Uninsured Help Line** 800-234-1317

# PUBLIC SPONSORED PROGRAMS

## County Programs

# Adults without dependents

Uninsured single adults who are not able to get Medi-Cal may qualify for County Medical Services Program (CMSP) programs available in every county. Adults with qualifying genetic diseases can qualify for the Genetically Handicapped Persons program.

### Health services available

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

### County Medical Services

In 34 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 or 64 years of age and your income can be up to 200% of Income Guidelines, see page 4.
- 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. )



### Other Counties

The other 24 metropolitan counties each administer their own MIA program, so benefits and eligibility standards can vary by county.

## WHO TO CONTACT:

**Your local county social services agency** (see page 18)

**County Medical Services Program (CMSP)** [www.cmspcounties.org](http://www.cmspcounties.org)

**Genetically Handicapped Persons Program** 800-639-0597 [www.dhcs.ca.gov/services/ghpp](http://www.dhcs.ca.gov/services/ghpp)

**US Uninsured Help Line** 800-234-1317

# PUBLIC SPONSORED PROGRAMS

## MRMIP (Major Risk Medical Insurance Plan)

# Individuals with pre-existing, severe or chronic medical conditions

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. Due to changes in the program, MRMIP has opened up a waitlist.

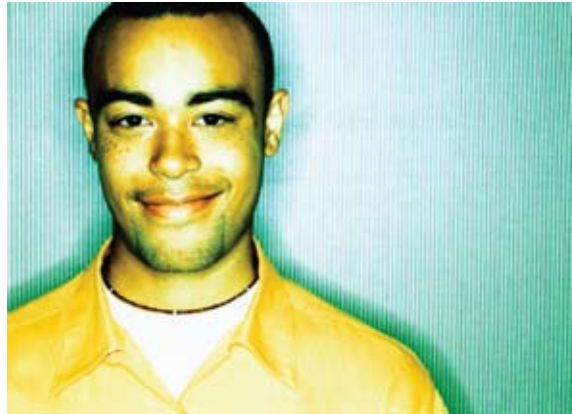
### Health services available

- Medical care provided by HMOs and PPOs.
- Medical care up to \$75,000 a year with lifetime limit of \$750,000
- MRMIP has a 3 month exclusion period for pre-existing conditions.
- 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.

### 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



### WHO TO CONTACT:

**MRMIP** (Major Risk Medical Insurance Plan)  
*Ask for information about MRMIP.*

800-289-6574  
[www.mrmib.ca.gov](http://www.mrmib.ca.gov)

**US Uninsured Help Line**

800-234-1317

# PRIVATE HEALTH INSURANCE

## Group health insurance

# Employees & Small businesses (2-50 Employees)

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.

### Health services available

- Cost depends on how much the business owner contributes, which plan is selected and  $\pm 10\%$  of the insurance company's index rate. There might be a waiting period for certain types of care.
- Call the US 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](http://www.cahu.org)

US 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.

#### How to qualify for COBRA or HIPAA

##### For COBRA

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

##### For HIPAA

- Your employer-provided insurance must not have ended due to fraud or gross misconduct.
- If your employer was a church, you may not be able to qualify.
- You must live in California.

#### How to qualify for the COBRA Subsidy

- If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you

are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud.

- Those who qualify will receive a 9 month COBRA subsidy where you only pay 35% of your COBRA premium.

#### How to qualify for HIPP

- You are Medi-Cal eligible, see page 6.
- You are a member of an HMO.
- You have a high-cost medical condition (e.g., pregnancy, HIV/AIDS, or organ transplant).

#### What services cost

- For COBRA and HIPAA, you will pay 102% 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 2%, which is \$204 per month.
- If you qualify for the COBRA Subsidy, you will only pay 35% of your COBRA premium. For example, if you were paying \$204 per month, you would only pay \$71.40 per month for 9 months.
- HIPP is paid by Medi-Cal.

### WHO TO CONTACT:

#### Employee Benefits Security Administration

Ask for information about COBRA and HIPAA.

866-444-3272

[www.dol.gov/dol/topic/health-plans](http://www.dol.gov/dol/topic/health-plans)

#### Department of Health Services

Ask for information about HIPP.

866-298-8443 (bilingual)

[www.dhs.ca.gov/mcs/psd/tpl/](http://www.dhs.ca.gov/mcs/psd/tpl/)

#### US Uninsured Help Line

800-234-1317



# PRIVATE HEALTH INSURANCE

## Individual Health Plans

# Individuals & families

Low-cost private insurance is available to 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 12.

### 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 US 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**  
**US Uninsured Help Line**

800-322-5934    [www.cahu.org](http://www.cahu.org)  
800-234-1317

# Contact Information

## Public Sponsored Programs

### **AIM**

#### **(Access for Infants & Mothers)**

800-433-2611 (toll-free)  
www.aim.ca.gov  
(see page 10)

### **Baby Cal**

800-BABY-999  
800-222-9999

### **Breast & Cervical Cancer**

#### **Screening & Treatment**

800-511-2300 (toll-free)  
www.dhs.ca.gov/cancerdetection

### **CaliforniaKids**

CaliforniaKids Healthcare Foundation  
818-755-9700  
www.californiakids.org  
(see page 8)

### **California Children's Services (CCS)**

Contact Local County Social Services (see  
page 18)  
www.dhcs.ca.gov/services/ccs

### **Children Health and Disability Prevention (CHDP)**

Contact your local county office  
www.dhs.ca.gov/pcfh/cms/chdp

### **CMSP**

#### **(County Medical Services Program)**

www.cmस्पcounties.org  
(see page 11)  
Or contact your local county social ser-  
vices agency (see page 18)

### **COBRA**

#### **(Consolidated Omnibus Budget Reconciliation Act)**

Employee Benefits Security  
Administration  
866-487-2365 (toll-free)  
www.dol.gov  
(see page 14)

### **Family PACT**

California Office of Family Planning  
Information & Referral Service  
800-942-1054 (toll-free)  
www.familypact.org  
(see page 9)

### **Group Health Plans**

Employee Benefits Security  
Administration  
866-444-3272 (toll-free)  
www.dol.gov/dol/topic/health-plans  
California Uninsured Help Line  
800-234-1317  
(see page 13)

### **Genetically Handicapped Persons Program**

800-639-0597  
www.dhcs.ca.gov/services/ghpp

### **Healthy Families**



# Contact Information

800-880-5305 (toll-free)  
www.healthyfamilies.ca.gov  
(see page 7)

## Healthy Kids

(County based program)  
www.partnership.org  
www.champ-net.org/programs/hkLA.cfm

## 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)

## Indian Health Services

916-930-3927  
www.ihs.gov

## Individual Health Plans

California Department of Insurance  
Consumer Hotline  
800-927-4357 (toll-free)  
www.insurance.ca.gov  
US Uninsured Help Line  
800-234-1317

## Kaiser Permanente Child Health Plan

800-255-5053 (toll-free)  
www.kaiserpermanente.org  
(see page 8)

## Medi-Cal

800-952-5253 (toll-free)  
www.medi-cal.ca.gov  
(see page 5-6)  
or contact your local Social Services agency (see page 18)

## Medical Therapy Plan (MTP)

Contact Local County Social Services (see page 18)  
www.dhs.ca.gov/pcfh/cms/ccs/mtp.htm

## Medicare

800-MEDICARE (800-633-4227)  
www.medicare.gov

## MRMIP (Major Risk Medical Insurance Plan)

800-289-6574 (toll-free)  
www.mrmib.ca.gov  
(see page 12)

## Veteran Affairs Medical Benefits

877-222-8387 (toll-free)  
www.va.gov

## Restricted Medi-Cal

800-952-5253 (toll-free)  
www.medi-cal.ca.gov  
(see page 5-6)  
or contact your local Social Services agency (see page 18)

## WISEWOMAN

800-511-2300 (toll-free)  
www.dhs.ca.gov/cancerdetection

## Women-Infants-Children

888-WICWORKS  
www.wicworks.ca.gov

# 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**

(800) 709-8348

**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) 675-7841

**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

# County Social Services Office Listing

## **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**

(951) 955-1000

## **Sacramento County**

(916) 874-2072

## **San Benito County**

(831) 636-4180

## **San Bernardino 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) 681-4401

## **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**

877-699-6868

## **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

## **Venture County**

Regional Offices:  
Oxnard (805) 385-8654  
Ventura (805) 658-4100  
Santa Paula (805) 933-8300  
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](http://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](http://www.cfda.gov)

(Search tool)

### Partnership For Prescription Assistance

888-477-2669

[www.pparx.org](http://www.pparx.org)

## Finding local health care options

### Bureau of Primary Health Care

888-ASK-HRSA

[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

### Self Help Clearing House

[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

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

### Health Coverage Tax Credit

866-628-HCTC

[www.irs.gov](http://www.irs.gov) (key word HCTC)

### Department of Health and Human Services

[www.hhs.gov](http://www.hhs.gov)

(Many different health care search tools)

[www.healthfinder.gov](http://www.healthfinder.gov)

(User-friendly search tool in English and Spanish)

### Health Consumer Alliance

[www.healthconsumer.org](http://www.healthconsumer.org)

(13 different languages; user-friendly information about programs and legal rights by county)

### IMPACT

800-409-8252 (toll-free)

[www.california-impact.org](http://www.california-impact.org)

## Laws and regulations

### California Department of Insurance

800-927-4357

[www.insurance.ca.gov](http://www.insurance.ca.gov)

(English and Spanish; general information on all types of insurance)

### Employee Benefits Security Administration

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

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

### California Department of Managed Health Care

888-466-2219

[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)

(English and Spanish; general information on all types of insurance)

## WHO TO CONTACT:

### US Uninsured Help Line

800-234-1317

# Our Sponsors



The Anthem Blue Cross Foundation, the Foundation for Health Coverage

Education and the California Association of Health Underwriters have generously funded this publication to ensure that all Californians have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.



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](http://www.coverageforall.org).

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

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# US Uninsured Help Line

Free and low-cost health insurance options

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## 800-234-1317

