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Get Covered California!

October 1, 2013

Dear San Franciscan,

Passing the Affordable Care Act – ensuring every American has access to quality, affordable health care as a right, and not a privilege – stands as one of my proudest moments in the twenty-six years I have enjoyed the honor of representing San Francisco in the Congress. Health care reform puts families and small-business owners in control of their health care, holds insurance companies accountable, strengthens Medicare, lowers the cost of prescription drugs, and ensures that young people can stay on their parents' health plan through their 26th birthday.



Congresswoman Pelosi joins children at South of Market Child Care Center in March 2013. The Affordable Care Act ensures that no child will face discrimination on the basis of a pre-existing condition.

Starting on October 1st, uninsured Americans in San Francisco and across our state will gain access to California's new health insurance marketplace, [Covered California](#). Covered California will make it easy for uninsured individuals and small businesses to shop for, compare and purchase health insurance. It's your health care, made simple.

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To make sure that you have the most updated information on Covered California, I have compiled a list of frequently asked questions.

Additional information on Covered California can be found on their [website](#). For more information on this and other issues affecting our city and the nation, please visit my website at www.pelosi.house.gov or sign up to receive email updates. This newsletter is also available in [Spanish](#) and [Chinese](#).

best regards,

Nancy

Your Questions, Answered

When can I buy health insurance in Covered California, California's health insurance marketplace?

Starting on October 1st, you can shop for, compare and purchase health insurance all in one place. It's your health care, made simple. With your new coverage, you can access health care providers starting January 1, 2014.

Which health insurance providers can I choose from?

As a San Franciscan, you may select amongst the following proven health insurance providers: Anthem, Blue Shield, Chinese Community Health Plan, Health Net, and Kaiser Permanente. All will offer the essential levels of coverage and consumer protections that you deserve.

What different plans are available?

Covered California's plans are designed to fit your needs and your budget. Plans will be offered at four levels of coverage: Bronze, Silver, Gold, and Platinum. The plans vary in monthly payments and the amount of health-care related costs they will cover. A Bronze plan will lower monthly payments for you and your family, but increase the amount you pay for a doctor visit or a necessary procedure. Platinum plans will have a higher monthly payment, but that will translate into lower costs when you need medical coverage the most. For more information about the levels of coverage, please click [here](#).

How much will the plans cost?

For individuals with the lowest income levels, coverage will be completely free in [Medi-Cal](#), California's Medicaid program. For other incomes, discounts may apply. For example, individuals making up to \$45,960 and families earning up to \$94,200 may qualify for tax credits that will pay a portion of the health insurance plan you select. With these tax credits, a single parent with two kids, making \$40,000 annually, could pay as little as \$216 a month for a Silver plan covering the whole family. To determine how affordable your coverage will be or if you or your family qualify for a discount, please click [here](#).

Am I eligible for free health care?

Two million more Californians will have access to free health care in 2014, thanks to the expansion of [Medi-Cal](#), California's Medicaid program. Those eligible include people under the age of 65, including those with disabilities with an income of less than \$15,000 for an individual and \$31,180 for a family of four.

What If I am on Medicare?

If you are already on Medicare, you will simply continue to keep your current coverage. But that doesn't mean you will not benefit from health care reform. Thanks to the Affordable Care Act, the life of the Medicare Trust Fund has been extended by 10 years. Additionally, according to the Department of Health and Human Services, more than 6.6 million seniors in the Medicare Part D "donut hole" coverage gap have already saved over \$7 billion. For more on how the Affordable Care Act benefits seniors and improves Medicare, visit [here](#).

What if I am undocumented?

Undocumented San Franciscans will continue to be eligible for care through [Healthy San Francisco](#). Only legal residents of California will be eligible to purchase health insurance through Covered California.

What if I own a small business?

Under the Affordable Care Act, it is completely optional for small businesses to choose to offer employee coverage. If you chose to do so, offering affordable health coverage to your employees just got easier. On October 1st, your small business can enroll in the Small Business Health Options Program (SHOP) for coverage that begins in 2014. The SHOP marketplace will make it simple for small business owners and workers to pool their buying power and carry out one-stop shopping for affordable plans. For more on how the Affordable Care Act benefits small businesses, visit [here](#).

Additionally, your business may qualify for a small business tax credit that could cover up to half of your premium costs for covering your employees. This tax credit is only

available for plans purchased through SHOP. For more information on the tax credit, click [here](#).

What if I am on Healthy San Francisco?

Getting affordable health insurance means you are covered when you need it the most. The health insurance provided under Covered California or Medi-Cal will be much more comprehensive than Healthy San Francisco. Your Healthy SF Application Assistor will help you choose the right health insurance program for you and your family through Covered California or Medi-Cal. For more information, visit [here](#).



Speaker Pelosi speaking in support of passing the historic Affordable Care Act on March 21, 2010.

How does the Affordable Care Act most benefit you?

[If you are experiencing problems with the survey in this format, click here to view this email on your Web browser.](#)

- I am uninsured and will now be able to find affordable coverage in Covered California.
- I am a young adult, and can remain on my parents' health plan until I am 26.
- I am a senior citizen who has already received a free Annual Wellness Visit or a free preventative service, such as a mammogram or colonoscopy.
- My child can no longer be denied coverage due to a "pre-existing condition."
- I am a small business owner who will be able to find more affordable coverage for my employees in the SHOP Marketplace, which will put me on more on a level playing field with larger employers.

[San Franciscans Win Big with Health Insurance Reform](#)

- 198,000 San Franciscans– including 26,000 children and 84,000 women – now have health insurance that covers preventive services without any co-pays, coinsurance, or deductible.
- More than 5,900 seniors in San Francisco received prescription drug discounts worth \$8.9 million, an average discount of \$770 per person in 2012, and \$180 thus far in 2013.
- 258,000 San Franciscans are saving money due to health care reform provisions that prevent insurance companies from spending more than 20% of their premiums on profits and administrative costs.
- Up to 22,000 San Francisco children with preexisting health conditions can no longer be denied coverage by health insurers.

Other:

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