

How Health Reform Benefits You and California's Latino Families

All Latino families stand to benefit from the new health care law. This is true whether you are uninsured, have Medi-Cal or Medicare, or private insurance.

If you have no health insurance or it's insufficient to meet your needs, help is on the way. If you're a senior, you'll benefit from Medicare rebates on drugs and free preventive care. If you have health insurance, you can keep your current doctor and peace of mind, knowing that insurance companies cannot drop or limit your coverage when you're sick and need it.

- **If you need insurance – More options for affordable coverage**
- **If you have Medi-Cal or Medicare – Increased access and better services**
- **If you have private insurance – Peace of mind and affordable coverage**

If You Need Insurance – More Options for Affordable Coverage

By providing more options for affordable coverage, the new health care law will help 60% of Latinos who are currently uninsured get coverage.

- **For Young Adults – You Can Stay on Your Family's Plan until Age 26:**
Young adults are NOW able to stay on their parent's health plan through the age of 26. This will help the one in three Latino youth who went without health insurance during 2007.
- **Medi-Cal Expands to Help You and Your Family:** Starting in 2014, if you make less than \$14,431 as a single adult or \$29,367 for a family four, you'll be eligible for Medi-Cal. This expansion will provide coverage for more than one million Latinos in California.
- **The Health Insurance Exchange Will Provide You with Affordable Private Coverage:**
Also starting in 2014, if you make less than \$43,400 as a single adult or \$88,200 for a family of four, you will be able to buy affordable coverage from an insurance exchange. Your premium will cost no more than 10% of your income – the government will cover the rest.
- **Your Small Business Employer Will Get Help to Cover You:** Small businesses in California are NOW able to get tax credits to help provide coverage for their employees for up to 35% of the employer's contribution.
- **Supporting Our Safety Net:** The law will bring in an estimated \$1.4 billion dollars to support California's community health centers, which serve hundreds of thousands of Latinos.

If You Have Medi-Cal or Medicare – Increased Access and Better Services

- **Help for Seniors on Medicare:** Starting in 2011 the law begins closing the Medicare “donut hole,” which will help hundreds of thousands of Latinos pay for their prescription drugs. Also effective January 1, 2011, preventive services will be required to be provided without co-payments or deductibles.
- **More Doctors and Specialists to Serve You:** Payments to doctors will be increased under the new law. This means there will be more doctors and specialists to serve you.
- **Shorten Wait Times for Services:** More doctors and services will mean shorter wait times for care.

If You Have Private Insurance: Peace of Mind and Affordable Coverage

For the 5.5 million Latinos in California who have private insurance, your health insurance will be more secure, affordable, and help keep you healthy.

- **Giving You Peace of Mind:** NOW health insurers cannot deny coverage for children with pre-existing conditions or drop it when they get sick. This provision will apply to all adults in 2014.
- **No Lifetime Caps on Care:** NOW insurers are prohibited from limiting how much they will have to pay for care. No one will have to worry about losing their house or going bankrupt if you or someone you love gets sick.
- **Putting Prevention First:** NOW all new private insurance plans have to cover preventive services – such as screenings and tests – for free.

Impact of Health Reform on California’s Immigrant Communities

- **Lawful Immigrants:** Lawful immigrants will be eligible for tax credits and subsidies to purchase insurance in the exchange without a waiting period. Under current California law, lawful immigrants will still be able to access full-scope Medi-Cal without a waiting period.
- **Undocumented Immigrants:** Are prohibited from purchasing insurance with their own money in the exchange, and are exempt from the individual mandate.

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