



Nicoll Insurance & Financial Services
James C. Nicoll
 5550 Telegraph Rd., Suite B4, Ventura CA 93003
 805-642-1775 • Nicollinsurance.com
Nicollinsurance@yahoo.com



Health Coverage Options

Medi-Cal:

- ▶ Medi-Cal covers low-income children, adults and families. Children and young adults under age 26, foster youth, former foster youth under age 26 and pregnant women may be eligible for no- or low-cost full scope Medi-Cal, regardless of immigration status.
- ▶ Medi-Cal covers immunizations, checkups, specialists, vision and dental services, and more at no- or low-cost. Medi-Cal enrollment is available year-round.

Covered California:

- ▶ Covered California is where consumers can compare quality health plans and choose the one that works best for them.
- ▶ Based on income and family size, many Californians may qualify for financial assistance.
- ▶ Enroll during Open Enrollment or any time you experience a life-changing event, like losing your job or having a baby. You have 60 days from the event to complete enrollment.

New Financial Help

Getting health coverage is easier and more affordable than ever with NEW financial help from the State of California. Now many individuals and families who make between \$50,000 and \$150,000 may be eligible for financial help for the first time. Make sure you visit www.CoveredCA.com to check what you might qualify for.

Individual	You May Qualify For	Family of 4*
\$0 – \$17,609	Low cost or no cost Medi-Cal, or federal and state subsidies	\$0 – \$36,156
\$17,610 – \$24,980	Federal subsidies	\$36,157 – \$51,500
\$24,981 – \$49,960	Federal and state subsidies	\$51,501 – \$103,000
\$49,961 – \$74,940	State subsidies	\$103,001 – \$154,500

New Law Requirements in 2020

A new law requires all California residents to have health insurance or pay a penalty. You can avoid paying a penalty if you have health coverage that meets state requirements. And, with additional financial help now available through Covered California, you may find it easier to afford health insurance. For more information, please visit the Franchise Tax Board's website at www.ftb.ca.gov.

*The chart does not include the income range applicable for pregnant women.

Enroll.

Three ways to enroll in Medi-Cal and Covered California:

- www.coveredca.com
- 1(800) 300-1506
- Find in-person help: www.CoveredCA.com/find-help/

Get Care.

- ▶ Find a primary care doctor in your network.
- ▶ Schedule an annual checkup for you and your family.
- ▶ Take your child to the dentist.
- ▶ Pay your monthly premium if your plan requires it.

Renew.

- ▶ Medi-Cal must be renewed every year. Medi-Cal will mail a renewal packet if needed. Complete and return. For help, contact your local Medi-Cal office or call 211.
- ▶ Health plans through Covered California must be renewed every year. Renewal information will be mailed at the end of the year, or contact Covered California at 1(800) 300-1506.