

# Your Other Health Insurance Choices

You may qualify for free or low-cost health insurance.

**You have health insurance choices that may save you money.**

## Covered California

You can buy health insurance through Covered California. The State of California set up Covered California to help people and families, like you, find affordable health insurance. You can use Covered California if you do not have insurance through your employer or Medicare. You can also apply for Medi-Cal through Covered California.

You can apply for Medi-Cal at any time. For other Covered California insurance, you must apply during one of the following:

- An open enrollment period, which begins on November 1 every year and runs through January 31
- A special enrollment period if you qualify – If you have a life change such as marriage, divorce, a new child or loss of a job, you can apply at the time the life change occurs (special enrollment period)

Through Covered California, you may also get help paying for your health insurance:

- Receive tax credits – you can use your tax credit to help pay your monthly premium
- Reduce your out of pocket costs – out-of-pocket costs are how much you pay for things like going to the doctor or hospital or getting prescription drugs

To qualify for help paying for insurance, you must:

- Meet certain household income limits
- Be a U.S. citizen or U.S. national, or lawfully present in the U.S.
- Meet other applicable rules and requirements

You can also buy coverage directly from health insurers, health plans or insurance agents during open enrollment and special enrollment periods, but the financial help is available only if you select a Covered California product.

## Medi-Cal

Free or low-cost health insurance is available through Medi-Cal. Medi-Cal is California's health care program for people with low incomes. You can get Medi-Cal if:

- Your income is low; and
- You are a U.S. citizen or U.S. national, or lawfully present in the U.S.

Medi-Cal bases your eligibility on your income. It is not based on how much money you have saved or if you own your own home. You do not have to be on public assistance to qualify for Medi-Cal. You can apply for Medi-Cal anytime.

To qualify for Medi-Cal if you are over 65, disabled or a refugee, other rules and requirements apply. You may also qualify for health insurance with Medi-Cal even if you are not a U.S. citizen or U.S. national.

## Medicare

If you are age 65 or older, younger than 65 with certain disabilities, or any age with end-stage renal disease (ESRD), you may be eligible for Medicare. If you are eligible for Medicare, review your options carefully. If you do not sign up for Medicare during your first enrollment period, you could pay additional costs later.

## For More Information

To learn more about Covered California or Medi-Cal, visit [coveredCA.com](http://coveredCA.com) or call 1-800-300-1506 (TTY 1-888-889-4500). When you apply for coverage through Covered California, you will find out if you are eligible for Medi-Cal. You can also get more information or apply for Medi-Cal by calling 1-800-430-4263, visiting [benefitscal.org](http://benefitscal.org) or [beneficioscal.org](http://beneficioscal.org) (Spanish) online, or visiting your county health and human services office in person.

To learn more about Medicare, visit [medicare.org](http://medicare.org) or call 1-800-633-4227 (TTY 1-577-486-2048).