





Eligibility Guidelines for 2025

YOU ARE:	YOU QUALIFY FOR:	
	An individual making less than \$1,801 per month ¹	Medi-Cal, a free government program
	An individual making \$1,802-\$3,263 per month ²	Help in paying out-of-pocket costs like deductibles and co-pays. You may also qualify for a tax credit that will lower the amount of your monthly premium through Covered California.
	An individual making \$3,264-\$5,220 per month ³	A tax credit that will lower the amount of your monthly premium through Covered California.*
	A family of two making less than \$2,433 per month ¹	Medi-Cal, a free government program
	A family of two making \$2,434-\$4,408 per month ²	Help in paying out-of-pocket costs like deductibles and co-pays. You may also qualify for a tax credit that will lower the amount of your monthly premium through Covered California.
	A family of two making \$4,409-\$7,052 per month ³	A tax credit that will lower the amount of your monthly premium through Covered California.*
	A family of three making less than \$3,065 per month ¹	Medi-Cal, a free government program
	A family of three making \$3,066-\$5,553 per month ²	Help in paying out-of-pocket costs like deductibles and co-pays. You may also qualify for a tax credit that will lower the amount of your monthly premium through Covered California.
	A family of three making \$5,554-\$8,884 per month ³	A tax credit that will lower the amount of your monthly premium through Covered California.*
	A family of four making less than \$3,699 per month ¹	Medi-Cal, a free government program
	A family of four making \$3,700-\$6,700 per month ²	Help in paying out-of-pocket costs like deductibles and co-pays. You may also qualify for a tax credit that will lower the amount of your monthly premium through Covered California.
	A family of four making \$6,701-\$10,720 per month ³	A tax credit that will lower the amount of your monthly premium through Covered California.*

¹138% FPL

²138-250% FPL

³250-400% FPL

*400%+ Consumers at 400% FPL or higher may receive a federal premium tax credit to lower their premium to a maximum of 8.5 percent of their income based on the Covered California program's second-lowest-cost Silver plan in their area. Visit www.coveredca.com/#quickcalculator.

EMPLOYMENT & HUMAN SERVICES OFFICES

Hours: Monday – Friday 8 a.m. – 5 p.m.

Brentwood: 151 Sand Creek Road
Pleasant Hill: 400 Ellinwood Way
Antioch: 4545 Delta Fair Boulevard
Hercules: 151 Linus Pauling
Richmond: 1305 Macdonald Avenue

You can call

Employment & Human Services Department (866) 663-3225

Covered California (800) 300-1506

You can go online

www.BenefitsCal.com

www.coveredca.com

You can mail in your application

Employment & Human Services Department

P.O. Box 4114, Concord, CA 94524

Covered California

P. O. Box 989725, West Sacramento, CA 95798

You can fax in your application

Employment & Human Services Department (925) 228-0310

You can talk to a Certified Enrollment Counselor or Certified Insurance Agent

To find the one nearest you, go to www.coveredca.com and click on Find Help



EMPLOYMENT & HUMAN SERVICES
Building Brighter Futures Together



COVERED CALIFORNIA

You might be eligible for CalFresh
 go to: www.BenefitsCal.com



Contra Costa County
 Employment & Human Services

Covered California is a registered trademark of the state of California.

It's easy to get health care coverage.



Who can get health insurance?

You can!

If you are uninsured, you can apply for health care coverage, but you must live in California.

What health insurance plans are available?

You may be eligible for Medi-Cal or a Covered California plan.

In Contra Costa County, Covered California has identified four qualified plans:

- **Aetna CVS Health**
- **Anthem Blue Cross**
- **Blue Shield of California**
- **Kaiser Permanente**

What benefits will I receive?

Health care services you will receive from Medi-Cal or a qualified health plan include:

- **Emergency services**
- **Hospitalization**
- **Maternity and newborn care**
- **Mental health and substance use disorder services, including behavioral health treatment**
- **Prescription drugs**
- **Rehabilitative and habilitative services and devices**
- **Laboratory services**
- **Preventative care, wellness services and chronic disease management**
- **Ambulatory patient services**
- **Pediatric services, including dental and vision care**



How much will my plan cost?

If you qualify for Medi-Cal, it may be free. Under Covered California, the cost of health insurance depends on how much coverage you choose to purchase and whether you qualify for premium assistance based on your income level.

There are four basic levels of coverage:

- **Bronze**
- **Silver**
- **Gold**
- **Platinum**

The higher the percentage of health expenses paid by the plan, the higher the monthly premium will be. Through Covered California, you will be able to find out the cost of each plan for your specific circumstances—and then you can choose the plan that is right for you or your family.

I've applied for health care coverage. Now what?



If you are applying for a Covered California Health Plan, it is important to apply during the Open Enrollment or within 60 days of a qualifying event. You can read about qualifying events here:

<http://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment/>

Questions about Covered California Health Plan: (800) 300-1506

One application is sufficient for Medi-Cal or Covered California. If you submit multiple applications, it can cause a delay in processing. We will attempt to verify your information electronically. If more information is needed, you will be contacted.

MEDI-CAL

You can apply for Medi-Cal anytime. If you are eligible, you may be asked for some verifications by your worker. You may be asked for proof of: citizenship or residence, residency in Contra Costa County, income tax return or pay stub. Once you are approved you will receive your notice of coverage and then you will choose your plan.

Questions about Medi-Cal: (866) 663-3225

COVERED CALIFORNIA

You will be asked to provide any outstanding verifications which cannot be electronically verified. You can view the status of your application online. After approval, you will choose your coverage plan, and pay your premium.



I have been approved for health care coverage. How do I choose my plan?



Once you've reviewed your options, make a selection and enroll.

When you have enrolled and paid your initial premium, you will receive your health care coverage identification card.

Once your benefits are approved, you will remain eligible until:

- You report a change that affects your eligibility
- You request that your health benefits stop
- You move out of California
- You are up for a yearly renewal and you do not submit the necessary documents for the renewal to be completed. (Some cases will be automatically renewed for coverage each year. If nothing has changed, and you have given Covered California permission to use tax return data to verify your information, and it comes back verified, your renewal will be complete.)

CHOOSING A MEDI-CAL PLAN

You will receive a benefits identification card prior to making your plan selection. A packet with your health care coverage options will be sent to you, you may have the option of choosing a managed health care coverage plan. If so, a packet will be sent to you.

You must choose a health plan by the due date or a plan will be chosen for you.

Once you have made your managed care selection, an identification card from the health provider will be sent to you.

CHOOSING A COVERED CALIFORNIA PLAN

Review your health plan options online at www.coveredca.com, by phone at (800) 300-1506 or with your Certified Enrollment Counselor.

