





Eligibility Guidelines for 2026

YOU ARE:	YOU MAY QUALIFY FOR:	
	An individual making less than \$1,836 per month ¹	Medi-Cal, a free government program
	An individual making \$1,837-\$3,325 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 \$3,326-\$5,320 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 \$2,490 per month ¹	Medi-Cal, a free government program
	A family of two making \$2,491-\$4,510 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 \$4,511-\$7,216 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 \$3,143 per month ¹	Medi-Cal, a free government program
	A family of three making \$3,144-\$5,693 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 \$5,694-\$9,108 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 \$3,795 per month ¹	Medi-Cal, a free government program
	A family of four making \$3,796-\$6,875 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 \$6,876-\$11,000 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

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.

Health Care Coverage



You may qualify for health insurance.

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.

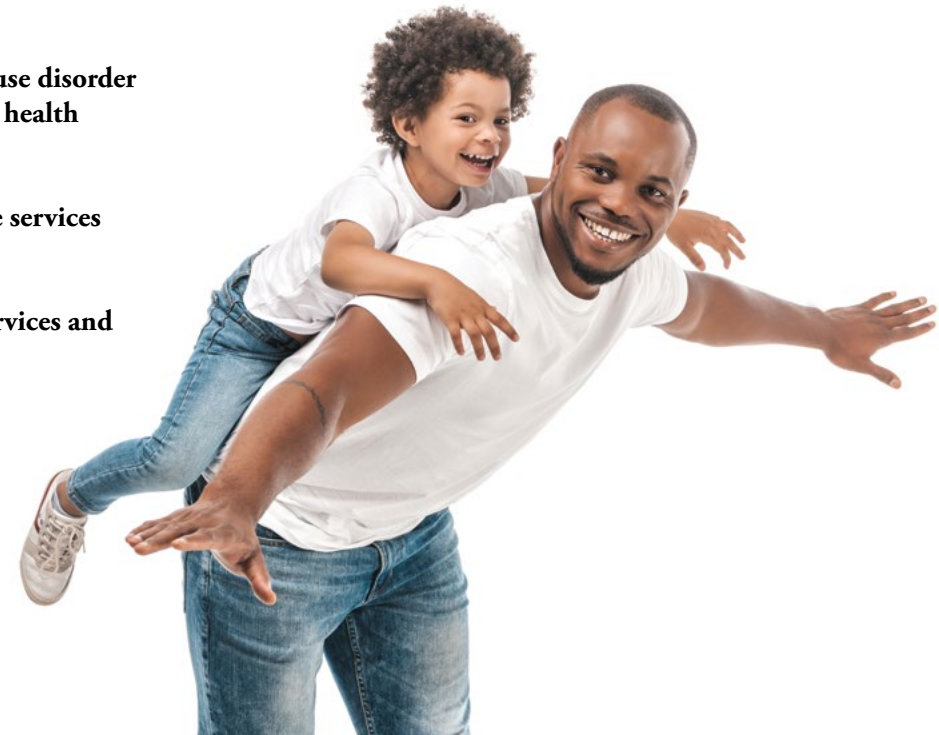
In Contra Costa County, Covered California has identified three qualified plans:

- **Anthem Blue Cross**
- **Blue Shield of California**
- **Kaiser Permanente**

What benefits will I receive?

Health care services you may 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?



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.

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.



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



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 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.

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 an annual or semi-annual 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.)

