**Health Care Coverage Options During COVID-19**

**What did the health coverage landscape look like before COVID-19?**

In 2018, most Californians received health insurance through their employer, while about 13 million, or one-third of the state’s population, were covered by Medi-Cal. Implementation of the federal Affordable Care Act (ACA) dramatically reduced the rate of uninsured to seven percent.

**Who were the remaining uninsured before COVID-19?**

- **63%** Latino
- **3%** Children
- **40%** Undocumented Adults

**How has COVID-19 impacted health care coverage?**

On March 4, 2020, Governor Newsom declared a public health emergency due to COVID-19.

**What actions have been taken to mitigate losses in health care coverage?**

**FEDERAL ACTIONS**
- Coronavirus Preparedness and Response Supplemental Appropriations Act.
- Families First Coronavirus Response Act.
- Federal actions contained health-related provisions including, but not limited to, insurance coverage of coronavirus testing without copays or coinsurance.

**STATE ACTIONS**
- Emergency legislation authorizing $1 billion to increase health system capacity, including additional funding to counties to expand eligibility enrollment processing.
- $1.4 billion made available from California’s emergency reserve fund to help pay for COVID-19-related costs.
- All full service commercial and Medi-Cal health plans to provide COVID-19 testing at zero share-of-cost.
- COVID-19 Medi-Cal presumptive eligibility program established.

**OTHER ACTIONS**
- Philanthropic foundations have provided funding to numerous organizations and direct service providers.
- Some health plans and other businesses have provided no-cost COVID-19-related treatment or supported local organizations with COVID-19 response-related funds.

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MEDI-CAL

- Medi-Cal is run by the California Department of Health Care Services and provides no or low-cost health care coverage to individuals who do not receive employer-sponsored insurance.
- Counties determine who is eligible for Medi-Cal.
- Some hospitals and clinics can qualify people immediately for temporary coverage.
- Visit the California Department of Health Care Services website.

NON-COVERED CALIFORNIA INDIVIDUAL HEALTH COVERAGE

- People can buy health insurance policies for themselves and their families directly from health insurers or brokers.
- Unlike Covered California, there are no subsidies or financial assistance available.

COVID-19 PRESumptive ELIGIBILITY PROGRAM

- For uninsured people during the COVID-19 pandemic, Medi-Cal covers all COVID-19 screening, testing, and treatment, including care provided at a doctor’s office, clinic, or hospital, regardless of immigration status.
- Medi-Cal covers additional COVID-19 screening, testing, and treatment for individuals with insurance that does not cover all COVID-related care.
- This coverage is temporary and only covers COVID-related services.
- Cost-sharing for COVID-19 testing is prohibited; however, existing cost-sharing may apply for COVID-related treatment.
- Visit the California Department of Health Care Services website.

COBRA AND CAL-COBRA

- COBRA is for employees of businesses that cover at least 20 employees.
- Cal-COBRA is for employees of businesses that cover between 2-19 employees.
- Upon losing coverage, individuals have 60 days to sign up for COBRA or Cal-COBRA.
- Coverage under may last up to 36 months.
- Recipients pay 102 percent of the costs of coverage—the full premium and a 2 percent fee.
- Visit the California Department of Managed Health Care and the Department of Insurance websites.

COUNTY MEDICALLY INDIGENT PROGRAMS

- Some counties operate health care coverage programs for their low-income, uninsured, non-Medi-Cal eligible residents.
- Each county's Medically Indigent Program has different eligibility and cost-sharing requirements.
- Read ITUP Tracking: County Medically Indigent Programs to learn more.

COVERED CALIFORNIA

- Covered California is the name of California’s health insurance marketplace.
- A person can purchase an individual health insurance policy for themselves and their family.
- Depending on income (up to 600% of the federal poverty level), a person may be able to get help paying for the cost of coverage.
- Due to the COVID-19 pandemic, Covered California created a "special enrollment period" through June 30, 2020, for anyone that wants to enroll in health care coverage.
- Additionally, after June 30, people who lose their job-based health care will have 60 days to apply for coverage.
- Visit the Covered California website.

Endnotes


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About ITUP

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