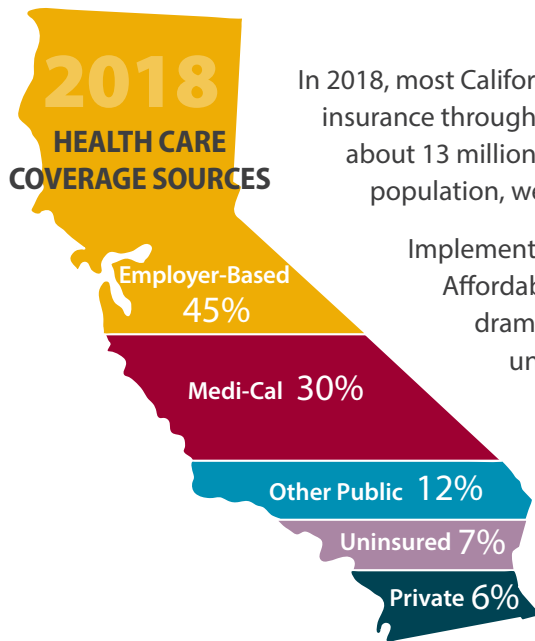


# Health Care Coverage Options During COVID-19

## 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.<sup>1</sup>

Implementation of the federal Affordable Care Act (ACA) dramatically reduced the rate of uninsured to seven percent.<sup>1</sup>

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

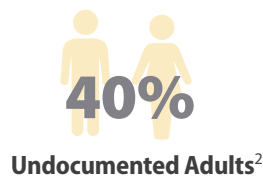
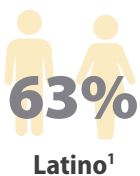
### FEDERAL ACTIONS

- Coronavirus Preparedness and Response Supplemental Appropriations Act.<sup>5</sup>
- Families First Coronavirus Response Act.<sup>6</sup>
- Coronavirus Aid, Relief, and Economic Security (CARES) Act.<sup>7</sup>
- Federal actions contained health-related provisions including, but not limited to, insurance coverage of coronavirus testing without copays or coinsurance.<sup>8</sup>

### STATE ACTIONS

- Emergency legislation authorizing \$1 billion to increase health system capacity, including additional funding to counties to expand eligibility enrollment processing.<sup>9</sup>
- \$1.4 billion made available from California's emergency reserve fund to help pay for COVID-19-related costs.<sup>10</sup>
- All full service commercial and Medi-Cal health plans to provide COVID-19 testing at zero share-of-cost.<sup>11</sup>
- Covered California enrollment extended through June 30, 2020.<sup>12</sup>
- COVID-19 Medi-Cal presumptive eligibility program established.<sup>13</sup>

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



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

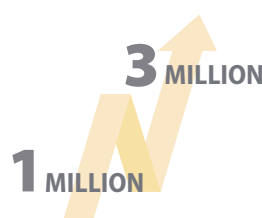
On March 4, 2020, Governor Newsom declared a public health emergency due to COVID-19.



New unemployment insurance claims since mid-March<sup>3</sup>



Projected unemployment in 2020<sup>3</sup>



Medi-Cal member enrollment potential increase<sup>4</sup>

### 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.

**What coverage options are available for the newly uninsured in California?**

**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.

**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 the [Department of Managed Health Care](#) and the [Department of Insurance](#) websites.

**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.

**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.

**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.

**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

Insure the Uninsured Project (ITUP) is a Sacramento-based nonprofit health policy institute that for more than two decades has provided expert analysis and facilitated convenings for California policymakers and decisionmakers focused on health reform.

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