

## What Does Health Care Reform Mean For Children & Families?



*Health care reform was passed to provide children and families with access to health care coverage and protections to keep insurance.*

*Community clinics and health centers provide culturally and linguistically appropriate, prevention focused care, and are located in the communities of the patients they serve. Community clinics and health centers stand ready to provide the needed care to the individuals of the community.*

### **Medi-Cal**

- Expands Medicaid to 133% of the federal poverty level (\$24,360 for a family of three) in 2014, which will provide insurance for many parents .
- Guarantees that all eligible adults receive a basic benefit package.
- An estimated 1.7 million Californians will be eligible for this expansion.

### **Healthy Families Program**

- Maintains the Healthy Families Program coverage until 2015.
- Healthy Families eligible children who are not able to enroll due to enrollment caps or waitlists, will be eligible for subsidies to purchase insurance in the state health insurance exchange.

### **Insurance in the Exchange**

- Beginning in September 2010, insurance companies will not be able to deny coverage for children with pre-existing conditions like asthma, diabetes, birth defects, orthopedic problems, leukemia, cystic fibrosis and sickle cell disease.
- Health insurance plans will be required to offer at least an “essential benefits” package that must include maternity and newborn care, and pediatric services including oral and vision care.
- All health plans will have to offer preventive care at no cost.
- Beginning in 2014, families with incomes up to 400% of the federal poverty level (\$73,240 for a family of three) will receive subsidies to make purchasing insurance more affordable.

### **Simplification of Insurance Enrollment**

- Families needing health coverage will be screened for eligibility and enrolled into the correct health care program, including Medi-Cal, the Healthy Families Program and private insurance.
- To make enrolling easier, a single application form will be created for individuals applying for either Medi-Cal, the Healthy Families Program or subsidies in the health insurance exchange. The application can be submitted online, in person, by mail, or by telephone.

For updates and new FAQs please visit <http://www.cPCA.org/govaffairs/Advocacy/HCW/HealthCenterWeek.cfm>

If you have a particular question, you can request the information at [askmeabouthealthcare@cpca.org](mailto:askmeabouthealthcare@cpca.org) in English or [reformadesalud@cpca.org](mailto:reformadesalud@cpca.org) for Spanish.

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