**What is Health Care Reform?**

President Obama signed the Patient Protection and Affordable Care Act—sometimes called ACA, “Obamacare,” or health care reform—in March 2010. This law is designed to make it easier for everyone to get health insurance and access health care, including people with HIV. The full law starts on January 1, 2014, but you might be able to sign up for new insurance before then.

**What kind of insurance or health access program will I be eligible for after January 1, 2014?**

There are three main programs that Ryan White clients who are currently uninsured may be eligible for next year:

|  |  |  |  |
| --- | --- | --- | --- |
| **If you. . .** | * Earn <$15,000/year * Are lawfully present in the US * Are a resident of CA | * Earn between $15,001 and $44,680 * Are lawfully present in the US * Are a resident of CA | * Earn <$50,000 * Are not lawfully present in the US * Are a resident of CA |
| **You may be**  **eligible for. . .** | **Medi-Cal**  Note: There may be limitations for legal immigrants who have been in the US < 5 years; it will be important to ask Medi-Cal about their requirements. If you don’t qualify for Medi-Cal, you may be eligible for Covered California with financial support. | You may be able to buy a **Qualified Health Plan through *Covered California****,* the new state insurance marketplace. You may also be able to get some help from the U.S. Government to pay for your insurance.  You may also be able to get more support to cover premiums, co-pays, etc. via the State Office of AIDS (program to be determined.) | Your access to health care is **not expected to change**. If you are a San Francisco resident, you will still be eligible for Healthy San Francisco (HSF), a health access program.  Whether or not you live in San Francisco, you will still be able to get medical care and HIV medications through Ryan White and ADAP. |
| **Enrollment**  **starts. . .** | October 1, 2013. Coverage will not begin until January 1, 2014 | October 1, 2013 and ends March 31, 2014. It is important you enroll during this time. Coverage will not begin until January 1, 2014. | Ongoing |
| **For more**  **information. . .** | Talk to [Insert title of staff person, e.g. Case Manager] | Visit [www.coveredca.com](http://www.coveredca.com) and talk to [Insert title of staff person, e.g. Case Manager] | Talk to [Insert title of staff person, e.g. Case Manager] |

**How do I enroll for one of the insurance plans or health access programs?**

Whether or not you currently have insurance or are enrolled in Healthy San Francisco or San Francisco PATH, you might get information in the mail about changes to your insurance options. Keep an eye out for this information and make sure to review it! You can bring that mail—or any other enrollment questions—to your Case Manager and/or medical clinic.

**Will I be able to still go to the same medical clinic?**

This depends on the insurance you have:

* If you are eligible for Medi-Cal and enroll in it, it is likely that you will be able to continue to go to the clinic at [insert Ryan White clinic name], if you wish to do so. There may be more than one plan to choose from in Medi-Cal, and it is important to check with your clinic to find out what plans your clinic accepts and which plan may best meet your health coverage needs.
* If you are not eligible for Medi-Cal and instead enroll in a health plan through Covered California, you may need to change clinics. Your [insert appropriate staff title, eg. Case Manger] can help you review the plans and determine which one may be right for you. You can also discuss with your medical clinic what health plans they accept and which plan would likely provide the right mix of coverage benefits to meet your health care needs.
* If you are not eligible for Medi-Cal or Covered California, then you will likely be able to continue to receive care at your medical clinic at [insert name of your organization].

**Where can I get help if I have questions?**

Your [insert title of staff person(s) who can assist] at [insert name of your organization] is the first person you should talk to if you have questions or concerns.

Additional resources that you can access on your own or your Case Manager can help you connect with, are:

* Covered California: [**www.coveredca.com**](http://www.coveredca.com)
* Healthy San Francisco: [**www.healthysanfrancisco.org**](http://www.healthysanfrancisco.org)
* Medi-Cal: [**http://www.dhcs.ca.gov/Pages/default.aspx**](http://www.dhcs.ca.gov/Pages/default.aspx)