



Now you can get low-cost health insurance

Why the Affordable Care Act is Important to You

Under the new national health law, many CSU students and their families may be eligible for Medi-Cal or significant financial assistance in purchasing private insurance through Covered CA.

What is Covered California?

The new state marketplace where you can:

- Determine how much financial assistance you may receive
- Learn about your options, benefits and costs
- Purchase your insurance



Find out more:

- www.CoveredCA.com
- www.calstate.edu/coveredca

Three reasons why you need insurance

Things happen. A serious illness or even a simple accident could leave you with devastating bills. One visit to the ER can cost \$3,000 or more.

It can keep you healthy. Insurance pays for doctor visits, hospital care, prescriptions, emergencies and more. Preventive care is free.

It's the law. In 2014, most Americans will be required to have insurance or pay a penalty.

How much will insurance cost?

Maybe less than you think. Premiums listed below are for plans considered to be the best value. Insurance in these plans will cover 87% of your health care costs. Lower premiums are available, but come with higher consumer cost-sharing, like deductibles and co-payments.

Rates where you live may be slightly higher or lower.

Estimated Monthly Costs for Sample Individuals & Families at Enhanced Silver Level Coverage (LA Area)

	<i>Age</i>	<i>Income</i>	<i>Monthly premium</i>	<i>Premium Assistance</i>	<i>Individual/family pays</i>
Individual	23	\$15,000	Eligible for Medi-Cal	All costs	\$0
Individual	21	\$18,000	\$191	\$140	\$51
Family of 3	43, 43, 21	\$32,000	\$726	\$655	\$71 (for all 3)
Family of 4	45, 43, 21, 19	\$40,000	\$847	\$744	\$103 (for all 4)

Shop and compare rates at <https://www.coveredca.com/shopandcompare/#calculator>.

Learn more at www.CoveredCA.com or www.calstate.edu/coveredca