



MYTH

I rarely go to the doctor, I'm pretty healthy and don't take regular medications. I don't need health insurance.

FACT

We're glad to hear that you're healthy! Health care coverage provides a number of benefits, and perhaps most importantly, protects you from the unexpected. Life is unpredictable - accidents happen, illnesses occur. If something happens, you can rest assured that you are covered and will receive the care that you need, when you need it.

MYTH

Even though I am only applying for insurance for myself, the process is going to affect the other people in my home who may not be citizens.

FACT

Although the Covered California application asks for information on everyone in your household, rest assured that all of your information is kept private and secure. It will not be shared with or used by any immigration agency. All information you submit is used strictly to determine your eligibility for health insurance programs available under the Affordable Care Act.



MYTH

Coverage is still too expensive for me, but I also can't afford to pay the fine. I have no options.

FACT

One of the great things about the Covered California marketplace is that you can shop for a plan that best meets your needs, at a cost that makes the most sense for you. You also may be eligible to receive a subsidy, which means your out of pocket costs will be lowered.

If you don't enroll for health coverage by the end of open enrollment, you may face tax penalties. In 2015, the maximum fine you can receive is \$325 for each adult, \$162.50 for each child and up to \$975 per family.*

 **27**
year-old

MAKING  **\$20k**
yearly income

FACES A  **\$325**
penalty

OR  **\$87/year**
for health insurance

MYTH

If I don't enroll in health care coverage, the government is going to come after me.

FACT

If you don't enroll in health care coverage, you may face a tax penalty, but there is no reason to fear being tracked down or arrested. You will simply need to report your choice not to purchase health care insurance at the time that you pay your taxes, as well as pay the penalty fine.



FACT

Good news! L.A. Care hosts a number of events throughout the open enrollment period to offer in-person assistance in your preferred language. For more information on these events, visit our website, www.lacarecovered.org.

In addition to our events, L.A. Care also offers in-home assistance if you are unable to attend an event, or if you're more comfortable talking through your options at home. To learn more, call one of our certified enrollers at **855-222-4239**.

Covered California also offers its own events, and is often a part of many community events. Visit the Covered California website for additional information, www.coveredca.com.

MYTH

I've spent hours on hold and all I want is to spend time with someone in person, but no one's available.

MYTH

It's too difficult to enroll. I need too many documents, too much information and I can't get anyone on the phone. Visiting the website just doesn't answer all of my questions.

FACT

While it may seem like a lot, you actually only need a few items for your Covered California application - **last year's tax returns, birth dates and social security numbers or legal immigration information**.

To apply, you can visit www.coveredca.com, or to speak with a certified enroller, call **800-300-1506**. If you have specific questions about L.A. Care Covered, feel free to call us at **855-222-4239**, or visit our website, www.lacarecovered.org for other helpful documents like this one!



MYTH

If I choose a plan with the lowest monthly premium, I'll end up spending less out of pocket.

FACT

This isn't always the case. Your monthly premium - the amount that you pay monthly for your health care coverage - may be low, but you may have a higher deductible to meet. Your deductible is the amount of money that you need to spend in a year before your health insurance kicks in its percentage of coverage. For example, beyond what you pay monthly, bronze plans have a **\$5,000** deductible, while silver plans have a **\$2,000** deductible. With a silver plan, you will stop paying out of pocket (without insurance covering a percentage) sooner because you have less of a deductible to meet.



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*Source: Covered California, www.coveredca.com