



MAGI Medi-Cal

In January 2014, Medi-cal eligibility will be expanded to include the non-disabled, non-elderly, childless adult population up to 138% FPL - a population estimated as million statewide. Household income will be calculated using Modified Adjusted Gross Income (MAGI), based on the household's income tax returns with certain adjustments. The household is generally defined as the tax filing unit, including anyone claimed as a dependent.

- Income will be determined based on the household's MAGI income
- There is no asset test for MAGI households
- Undocumented individuals are not included

Non-MAGI Medi-Cal

The non-MAGI Medi-Cal population will include the elderly, disabled, long-term care, and individuals deemed eligible for Medi-Cal as a result of other programs such as CalWORKs or foster care. Non-MAGI are still subject to the asset test. Undocumented individuals remain eligible for emergency and restricted-scope Medi-Cal.

Covered California & Exchange Health Coverage

Covered California is the state's health benefit exchange under the health reform law. Beginning January 2014, Covered California will provide Exchange health coverage to households above 138% of FPL, with subsidies available up to 400% FPL. Covered California will focus on Exchange coverage while counties remain responsible for Medi-Cal including the new MAGI Medi-Cal population.

Covered California will offer four different health plan levels throughout the State - platinum, gold, silver or bronze - that provide a range of premiums and benefit levels, with the customer share of health care costs ranging from 10% to 40%. Subsidies are available for low income households - Premium Tax Credits (APTC) for households under 400% of FPL and Cost Sharing Reductions (CSR) for those under 250% of FPL.

In Ventura County, residents will be able to shop for coverage from three Qualified Health Plans:

- Anthem Blue Cross of California - PPO
- Blue Shield of California - PPO
- Kaiser Permanente - HMO

Health Care Reform Income Eligibility Guidelines

YOU ARE:	YOU QUALIFY FOR:
 An individual making less than \$15,856 ¹	Medi-Cal, a free government program
 An individual making \$15,857 - \$28,725 ²	Help in paying out-of-pocket costs like deductibles and co-pays You also qualify for a tax credit that will lower the amount of your monthly premium
 An individual making \$28,726 - \$45,960 ³	A tax credit that will lower the amount of your monthly premium
 An individual making over \$45,960 ⁴	You do not qualify for government assistance, but you are still eligible to buy health insurance through Covered California
 A family of four making less than \$32,499 ¹	Medi-Cal, a free government program
 A family of four making \$32,500 - \$58,874 ²	Children qualify for Medi-Cal; parents receive help in paying out-of-pocket costs, and a tax credit that lowers the amount of your monthly premiums
 A family of four making \$58,875 - \$94,199 ³	A tax credit that will lower the amount of your monthly premium
 A family of four making over \$94,200 ⁴	You do not qualify for government assistance, but you are still eligible to buy health insurance through Covered California

¹138% FPL

²138-250% FPL

³250-400% FPL

⁴400% FPL (Federal Poverty Level)