



California Pan-Ethnic Health Network



How Health Reform Benefits You and California's Asian and Pacific Islander Families

Asian and Pacific Islander families stand to benefit from the new health care law. This is true whether you are uninsured, have Medi-Cal or Medicare, or private insurance.

If you have no health insurance or it's insufficient to meet your needs, help is on the way. If you're a senior, you'll benefit from Medicare rebates on drugs and free preventive care. If you have health insurance, you can keep your current doctor and peace of mind, knowing that insurance companies cannot drop or limit your coverage when you're sick and need it. Whether you have insurance or not, the new health care law also promotes healthy living through worksite wellness programs and community grants to increase access to healthy foods and physical activity.

- **If you need insurance – More options for affordable coverage**
- **If you have Medi-Cal or Medicare – Increased access and better services**
- **If you have private insurance – Peace of mind and affordable coverage**

If You Need Insurance – More Options for Affordable Coverage

By providing more options for affordable coverage, the new health care law will help 60% of Asian and Pacific Islanders who are currently uninsured get coverage. *Lawful immigrants will be eligible for all the provisions below.*

- **For Young Adults – You Can Stay on Your Family's Plan until Age 26:** Beginning immediately, young adults will be able to stay on their parent's health plan through the age of 26. This will help the one in four Asian and Pacific Islander youth who went without health insurance during 2007.
- **Medi-Cal Expands to Help You and Your Family:** Starting in 2014, if you make less than \$14,431 as a single adult or \$29,367 for a family of four, you'll be eligible for Medi-Cal. This expansion will provide coverage for more than 140,000 Asian and Pacific Islanders in California. Prenatal care and emergency Medi-Cal is still available to all low-income persons regardless of immigration status.
- **The Health Insurance Exchange Will Provide You with Affordable Private Coverage:** Also starting in 2014, if you make less than \$43,400 as a single adult or \$88,200 for a family of four, you will be able to buy affordable coverage from an insurance exchange. Your premium will cost no more than 10% of your income – the government will cover the rest. *Citizen or lawfully present immigrant children of undocumented parents can get coverage through the exchange. Undocumented immigrants cannot buy insurance from the exchange and are exempt from the requirement to have insurance.*



- **Your Small Business Employer Will Get Help to Cover You:** 500,000 small businesses in California will be able to get tax credits to help provide coverage for their employees.

If You Have Medi-Cal or Medicare – Increased Access and Better Services

- **Help for Seniors on Medicare:** The law closes the Medicare “donut hole,” helping hundreds of thousands of Asian and Pacific Islanders pay for their prescription drugs, starting in 2011. It also provides preventive services for free.
- **More Doctors and Specialists to Serve You:** Payments to doctors will be increased under the new law. This means there will be more doctors and specialist to serve you.
- **Shorten Wait Times for Services:** More doctors and services will mean shorter wait times for care.
- **Supporting Our Safety Net:** The law will bring in an estimated \$1.4 billion dollars to support California’s community health centers, which serve hundreds of thousands of Asian and Pacific Islanders.

If You Have Private Insurance: Peace of Mind and Affordable Coverage

For the 2.7 million Asian and Pacific Islanders in California who have private insurance, your health insurance will be more secure, affordable, and help keep you healthy.

- **No Lifetime Caps on Care:** Starting this fall, the new law prohibits insurers from limiting how much they will have to pay for care. No one will have to worry about losing their house or going bankrupt if you or someone you love gets sick.
- **Giving You Peace of Mind:** Health insurers will no longer be able to deny coverage for pre-existing conditions or drop it when you get sick. This provision applies to children starting this fall and to all adults in 2014.
- **Putting Prevention First:** All new private insurance plans will have to cover preventive services – such as screenings and tests – for free, starting this fall.

If You Are an Immigrant: Benefits Are Available

All the benefits of health reform are available to lawful immigrants and everyone will have access to expanded community health services.

- **Lawful Immigrants Keep Medi-Cal:** Lawful immigrants are still eligible for Medi-Cal without a waiting period.
- **Lawful Immigrants Eligible for Help in the Exchange:** Lawful immigrants will be eligible for tax credits and subsidies to purchase insurance in the exchange without a waiting period.
- **Insurance Exchange Closed to Undocumented Immigrants:** Undocumented immigrants cannot buy insurance from the exchange and are exempt from the requirement to have health insurance