

Get Covered @ the Library:  
Affordable Care Act  
Resources for Libraries  
An Infopeople Webinar

Monday, September 9, 2013

Presented by:  
Barbara Bibel and Kelli Ham  
with guest Diane Stanton, CoveredCA

*Infopeople*

*helping libraries think differently*

# What Does the Affordable Care Act Do?

- Provides health care coverage to the uninsured
- Expands Medi-Cal eligibility by raising income threshold
- Offers subsidies and/or tax credits to make premiums affordable
- Allows families to keep adult children on existing policies until age 26
- Requires most people of the age of 18 to have coverage by January 2014
- Assesses a penalty of 1 percent of annual income or \$95 on those not covered
- Penalty will increase to 2.5 percent or \$695 by 2016



# What Is Covered

- Ambulatory patient care
- Emergency care
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse treatment
- Prescription drugs
- Rehabilitation services
- Lab services
- Preventive and wellness services
- Chronic disease support
- Pediatric services, including dental and vision care



## Some Major New Features

- Coverage includes pre-existing conditions
- Insurance cannot be canceled if you get sick
- Insurers must justify rate increases
- No lifetime limits on benefits



California has an insurance marketplace called Covered California.



[coveredca.com](http://coveredca.com)



# What About in California?

- The marketplace offers coverage from a variety of carriers at four levels: bronze, silver, gold, and platinum.
- The premiums vary-bronze is cheapest and platinum is the most expensive.
- The lower the premium, the higher the out-of-pocket deductible.
- Premiums are monthly.
- Carriers vary by county. Consult your local agency for a list.



## For More Information

[healthcare.gov](http://healthcare.gov) Federal site with information for all states and background about the program

- Telephone assistance for the federal site available at 1-800-318-2596
- The website and phone system offer help in many languages

[coveredca.com](http://coveredca.com) California consumer site

- For help, call Covered California at 800-300-1506

[kff.org/health-reform/video/youtoons-obamacare-video](http://kff.org/health-reform/video/youtoons-obamacare-video) A cartoon that explains the program

[medlineplus.gov](http://medlineplus.gov) From the National Library of Medicine. A search for health insurance or Affordable Care Act provides lots of information



# What can libraries do to help?

- Provide information, not advice for patrons
- Offer programs that explain the Affordable Care Act
- Provide computers and scanners so that patrons can apply for coverage
- Provide certified enrollment counselors at designated times
- Partner with local agencies to help get it all done: county health departments, health care agencies, non-profits, community groups







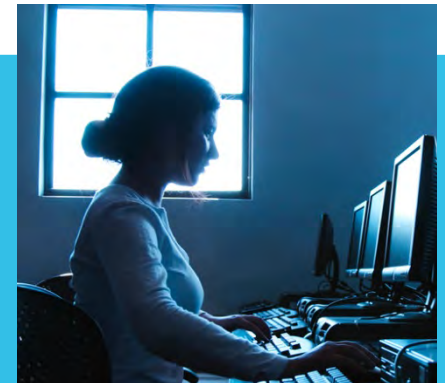
# Resources and Tools

- The library's role
- Managing the information overload
- Efficient use of federal and state exchange sites
- Training opportunities
- LibGuides and resources just for libraries
- Consumer education and promotional materials
- Staying up-to-date



# Determining the Library's Role

- Do an inventory of resources – staff, computers, time for training
- Decide types and levels of service
- Maintain neutrality; act as information providers, not insurance experts or advisors
- Be knowledgeable about appropriate resources and services
- Communicate with staff; ongoing communication between management and staff is key

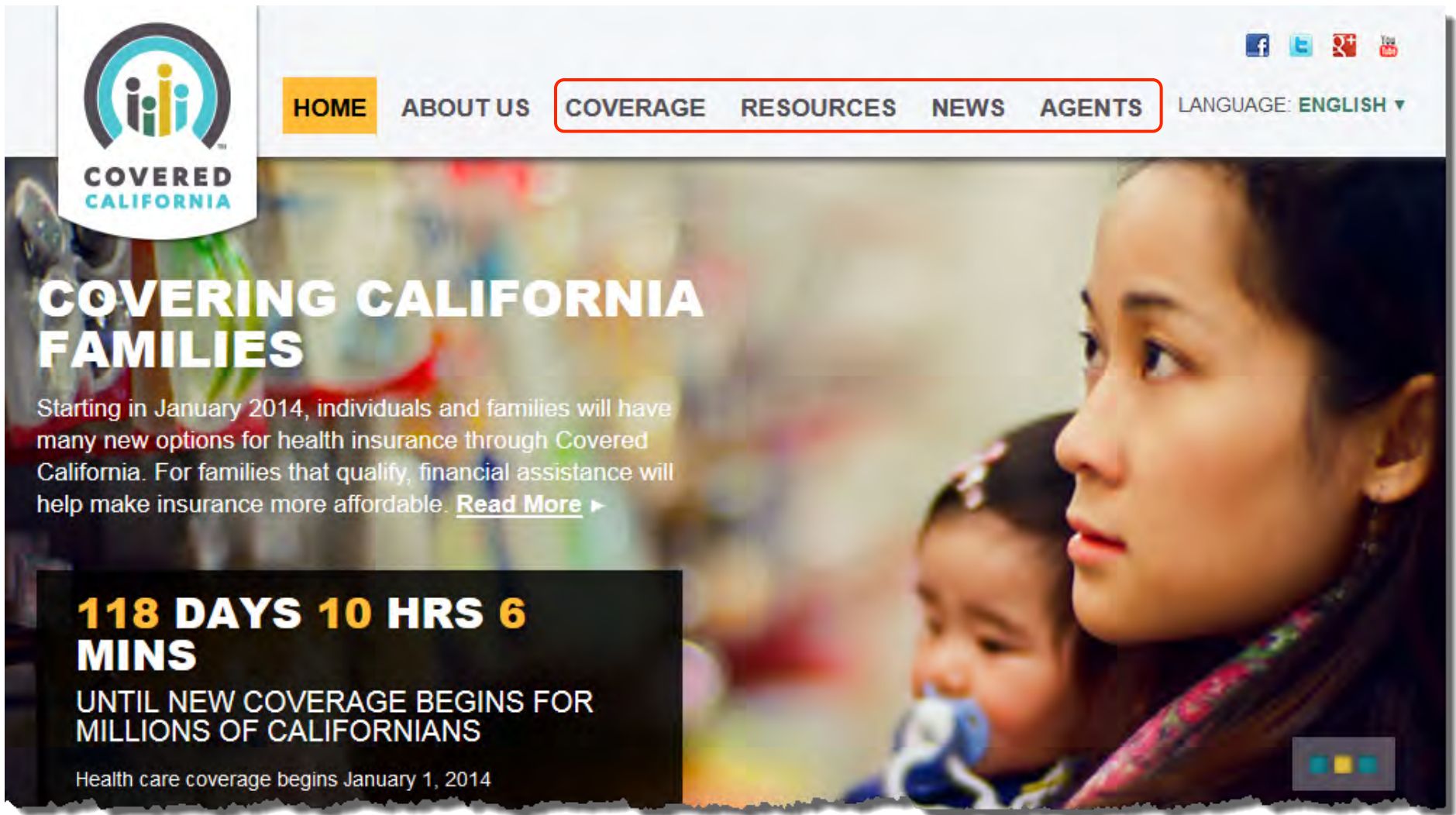


# Managing the ACA Information Overload

- Know your own state's situation
  - Federal, partnership, or state exchange?
- Anticipate the who, how, and what scenarios
  - Individuals, families, and small business
  - How to compare options, find forms, and sign up for coverage
  - Timeline, deadlines, and details about the law
- Know key resources for different scenarios



# Your First Stop: Covered California



The image shows a screenshot of the Covered California website. At the top left is the Covered California logo, which consists of a stylized 'i' and 'f' inside a circle, with the text 'COVERED CALIFORNIA' below it. To the right of the logo is a navigation menu with the following items: 'HOME' (highlighted in orange), 'ABOUT US', 'COVERAGE' (highlighted with a red border), 'RESOURCES', 'NEWS', and 'AGENTS'. Further right are social media icons for Facebook, Twitter, Google+, and YouTube, and a language selector that says 'LANGUAGE: ENGLISH' with a dropdown arrow.

The main content area features a large background image of a woman and a young child looking to the right. Overlaid on this image is the following text:

## COVERING CALIFORNIA FAMILIES

Starting in January 2014, individuals and families will have many new options for health insurance through Covered California. For families that qualify, financial assistance will help make insurance more affordable. [Read More](#) ▶

**118 DAYS 10 HRS 6 MINS**  
UNTIL NEW COVERAGE BEGINS FOR MILLIONS OF CALIFORNIANS

Health care coverage begins January 1, 2014

# Covered California Website (Continued)

Health care coverage begins January 1, 2014



## REQUEST ENROLLMENT ASSISTANCE

Enrollment Begins in October.

[REQUEST ASSISTANCE](#)



## SHOP AND COMPARE

Use our online tool to calculate your potential insurance cost in 2014.

[SHOP NOW!](#)



## REAL PEOPLE

Hear what real people, like you, have to say about getting health care coverage.

[WATCH THEIR STORIES](#)

[HOME](#)

[ABOUT US](#)  
[COVERED CALIFORNIA](#)

[GETTING COVERED](#)  
[COVERAGE BASICS](#)  
[FOR INDIVIDUALS AND](#)  
[FAMILIES](#)  
[FOR SMALL BUSINESSES](#)





[RESOURCES](#)  
[CALCULATING POTENTIAL](#)  
[INSURANCE COST IN 2014](#)  
[FREQUENTLY ASKED](#)  
[QUESTIONS](#)  
[GLOSSARY](#)  
[NOTICE OF PRIVACY](#)  
[PRACTICES](#)

[SIGN UP FOR UPDATES ▶](#)

[CALL US ▶ 800-300-1506](#)

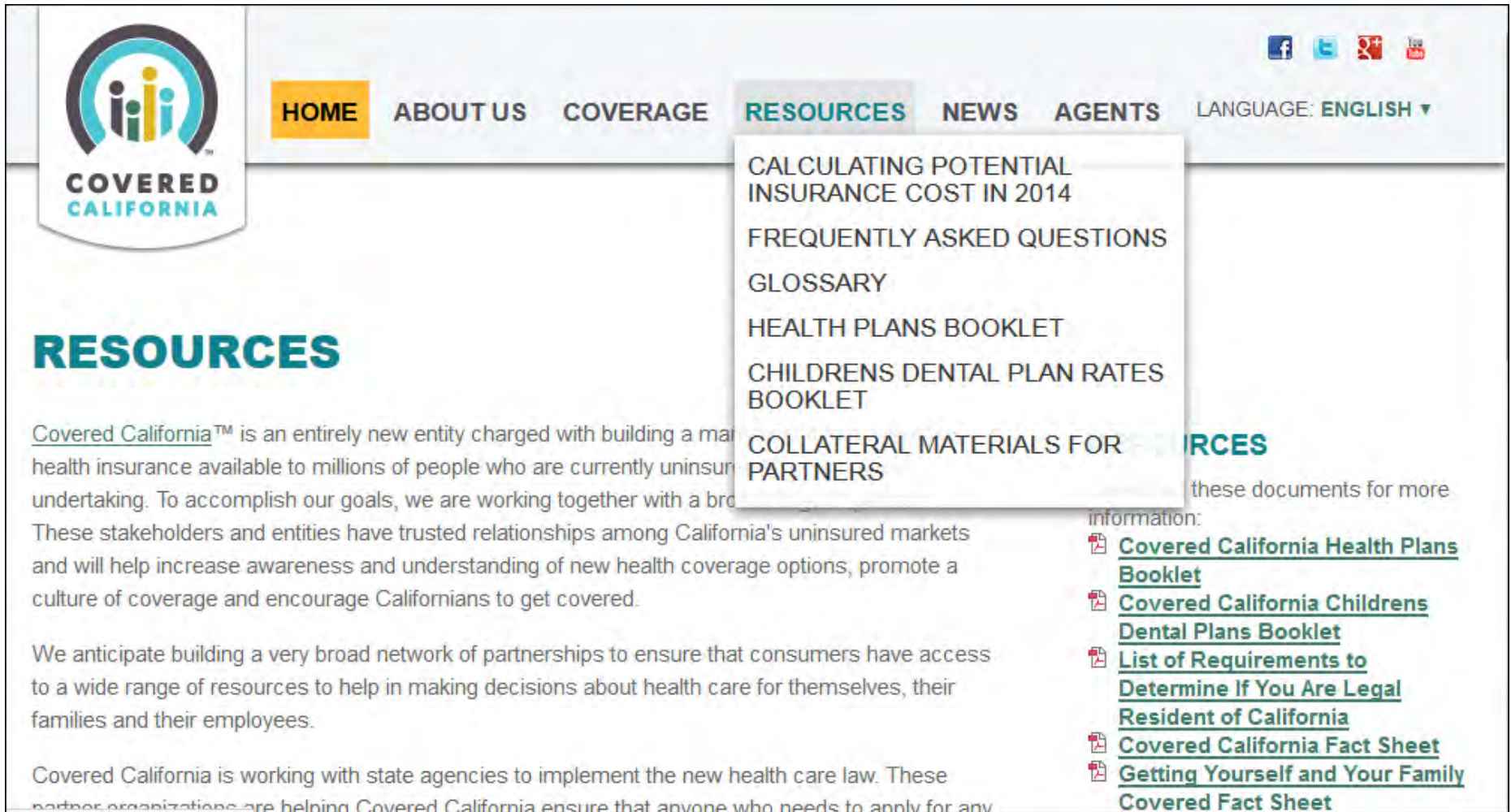
[LINK TO US ▶](#)

[FACT SHEETS ▶](#)

[FOLLOW US:](#)     




# Covered California Resources



**COVERED CALIFORNIA**

HOME ABOUT US COVERAGE **RESOURCES** NEWS AGENTS LANGUAGE: ENGLISH ▼

**RESOURCES**

CALCULATING POTENTIAL INSURANCE COST IN 2014

FREQUENTLY ASKED QUESTIONS

GLOSSARY

HEALTH PLANS BOOKLET

CHILDRENS DENTAL PLAN RATES BOOKLET

COLLATERAL MATERIALS FOR PARTNERS

**RESOURCES**

these documents for more information:


- [Covered California Health Plans Booklet](#)
- [Covered California Childrens Dental Plans Booklet](#)
- [List of Requirements to Determine If You Are Legal Resident of California](#)
- [Covered California Fact Sheet](#)
- [Getting Yourself and Your Family Covered Fact Sheet](#)

Covered California™ is an entirely new entity charged with building a market for health insurance available to millions of people who are currently uninsured and are undertaking. To accomplish our goals, we are working together with a broad network of stakeholders and entities that have trusted relationships among California's uninsured markets and will help increase awareness and understanding of new health coverage options, promote a culture of coverage and encourage Californians to get covered.

We anticipate building a very broad network of partnerships to ensure that consumers have access to a wide range of resources to help in making decisions about health care for themselves, their families and their employees.

Covered California is working with state agencies to implement the new health care law. These partner organizations are helping Covered California ensure that anyone who needs to apply for any

# Materials in Other Languages



[HOME](#) [ABOUT US](#) [COVERAGE](#) [RESOURCES](#) **[NEWS](#)** [AGENTS](#) [LANGUAGE: ENGLISH ▼](#)

## RESOURCES

Covered California™ is an entirely new entity charged with building a marketplace that will make health insurance available to millions of people who are currently uninsured. This is no easy undertaking. To accomplish our goals, we are working together with a broad range of partners. These stakeholders and entities have trusted relationships among California's uninsured markets and will help increase awareness and understanding of new health coverage options, promote a culture of coverage and encourage Californians to get covered.

We anticipate building a very broad network of partnerships to ensure that consumers have access to a wide range of resources to help in making decisions about health care for themselves, their families and their employees.

Covered California is working with state agencies to implement the new health care law. These partner organizations are helping Covered California ensure that anyone who needs to apply for any of health insurance affordability programs affected by the Affordable Care Act can do so in a streamlined way. We are also working with partner groups to make sure that all health plans offered

**RESOURCES**

- Download information
- [Covered California Booklet](#)
- [Covered California Dental Booklet](#)
- [List of Determining Residency](#)
- [Covered California Getting Started](#)
- [Covered California Getting Started](#)
- [Sheet](#)
- [Small Business Fact Sheet](#)

**LANGUAGE: ENGLISH ▼**

- ESPAÑOL
- INFORMATION SHEETS IN OTHER LANGUAGES**
- ENGLISH
- ARABIC
- ARMENIAN
- CHINESE
- FARSI
- HMONG
- KHMER
- KOREAN
- LAO
- RUSSIAN
- SPANISH (ESPAÑOL)
- TAGALOG
- VIETNAMESE



# Learning More and Current News

**COVERED CALIFORNIA news**

HOME STORY ARCHIVE COVEREDCA.COM MEMBERS OF THE MEDIA

**Covered California Announces Health Insurance Plans for Small Businesses**

**Covered California Rolls Out Plans for Children's Dental Coverage**

**Covered California Contracts Signed**  
Executes agreements with insurance companies.

**Covered California Certified Educators Wrap Up Training**  
Learning how to inform and educate consumers.

### Other Resources

**Covered California Health Plans**

**Covered California Town Halls**  
Click to View Our Schedule of Upcoming Town Halls

**Covered California 101 Presentation**  
Click to view the Covered California 101 Presentation

**CoveredCA.com**

# California Outreach and Education Organizations

[healthexchange.ca.gov/Pages/OutrchandEdProg.aspx](http://healthexchange.ca.gov/Pages/OutrchandEdProg.aspx)

**CA .GOV** CALIFORNIA HEALTH BENEFIT EXCHANGE

Home Board Meetings Stakeholders Grants Regulations Jobs Solicitations Federal Guidance

**QUICK LINKS**

- About Us
- Agents
- Covered California Consumer Webpage
- Enrollment Assistance Program
- Financial Reports
- News
- Outreach and Education Program
- Public Records Act

California Health Benefit Exchange

## Outreach and Education Program

We will use this page to post general information for organizations and individuals interested in the Outreach and Education Program.

**Provider Education Grant Program: Funding Report**

Provider Education Grant Program: Intent to Award

- [Press Release: Medical Associations Awarded \\$3.1 Million In Grants To Education Providers About Health Insurance Marketplace](#)
- [Profiles of grant recipients booklet](#)
- [List of all the organizations that applied](#)

**Covered California Community Outreach Network**

- July-August 2013 Community Outreach Network Newsletter
  - [Electronic edition](#)

**Outreach and Education Grant Program: Funding Report**

Outreach and Education Grant Program: Intent to Award

- [Press Release: Covered California to Award Community Organizations \\$37 Million in Grants for Outreach and Education](#)
  - [Press Release \[SPANISH\]](#)
- [About Outreach and Education Grant Program Fact Sheet](#)
- [Updated - Profiles of grant recipients booklet](#)
- [Regional Chart of Grantees](#)
- [Methodology and selection process document](#)
- [List of all the organizations that applied](#)
- [About Covered CA Fact Sheet](#)

# Healthcare.gov

**HealthCare.gov** **Learn** **Get Insurance** **Español**

Individuals & Families Small Businesses All Topics

## The Health Insurance Marketplace is coming soon

A new way to get affordable coverage launches October 1.  
Answer a few questions to learn if you qualify for lower costs.

**SEE YOUR OPTIONS »**

**PLAN & COST INFO COMING OCT 1**

**GET IMPORTANT NEWS & UPDATES**  **SIGN UP**

What is the Health Insurance Marketplace? What is the Marketplace in my state? What if I have job-based insurance? How can I get coverage at lower costs? **>**



# Healthcare.gov

HealthCare.gov

Learn Get Insurance

Individuals & Families Small Businesses All Topics

Search

Spanish

**The Health Insurance Marketplace is coming soon**

A new way to get affordable coverage launches October 1.  
Answer a few questions to learn if you qualify for lower costs.

**SEE YOUR OPTIONS »**

PLAN & COST INFO COMING  
OCT 1

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What is the Health Insurance Marketplace? What is the Marketplace in my state? What if I have job-based insurance? How can I get coverage at lower costs? >

# Healthcare.gov (continued)

The screenshot displays the Healthcare.gov website interface. At the top left is the logo for the Health Insurance Marketplace. To its right, a large '26' indicates 'DAYS LEFT UNTIL OPEN ENROLLMENT'. Further right, three calendar-style boxes show key dates: 'OCT 1' for 'Open Enrollment Begins', 'JAN 1' for 'Coverage Begins', and 'MAR 31' for 'Open Enrollment Closes'. Below these are three main content columns: 'HEALTH INSURANCE BLOG' with three recent posts, 'TOP CONTENT' with three featured articles, and 'CONNECT WITH US' with social media icons and a call-to-action. At the bottom, a red-bordered box highlights the 'QUICK INFORMATION' section, which includes links for 'For the Media', 'About the Affordable Care Act', 'For States', 'For Partners' (circled in red), 'Regulatory and Policy Information', and 'For Businesses'. To the right of this box are sections for 'RESOURCES IN OTHER LANGUAGES' and 'GET EMAIL UPDATES' with a sign-up form.

**Health Insurance Marketplace** **26** DAYS LEFT UNTIL OPEN ENROLLMENT

**OCT 1** Open Enrollment Begins | **JAN 1** Coverage Begins | **MAR 31** Open Enrollment Closes

**HEALTH INSURANCE BLOG**

- 30 AUG Malik's story: I'm young and I need health insurance
- 27 AUG 4 ways the Health Insurance Marketplace keeps you healthy
- 23 AUG Howard's story: I can't get health insurance

**TOP CONTENT**

- Get your options & info
- How does the health care law protect me?
- How can I get ready to enroll?

**CONNECT WITH US**

- Share Your Story
- Watch Videos
- Questions? Call 1-800-318-2596

**QUICK INFORMATION**

- For the Media
- About the Affordable Care Act
- For States
- For Partners**
- Regulatory and Policy Information
- For Businesses

**RESOURCES IN OTHER LANGUAGES**

中文 (Chinese)	Kreyòl (French Creole)
한국어 (Korean)	Polski (Polish)
Português (Portuguese)	Español (Spanish)
	tiếng việt (Vietnamese)

**GET EMAIL UPDATES**

Email Address

**SIGN UP**

Already a subscriber? [MANAGE YOUR SUBSCRIPTIONS](#)  
[PRIVACY POLICY](#)

# CuidadoDeSalud.gov

CuidadoDeSalud.gov

Aprender

Obtener un Seguro

English

Individuos y Familias

Pequeñas Empresas

Todos los Temas ▾

Buscar



## El Mercado de Seguros Médicos comenzará pronto

El 1 de octubre comienza una manera nueva de obtener cobertura médica de calidad

Responda unas cuantas preguntas para saber si califica para los costos reducidos

**EMPIECE AHORA**

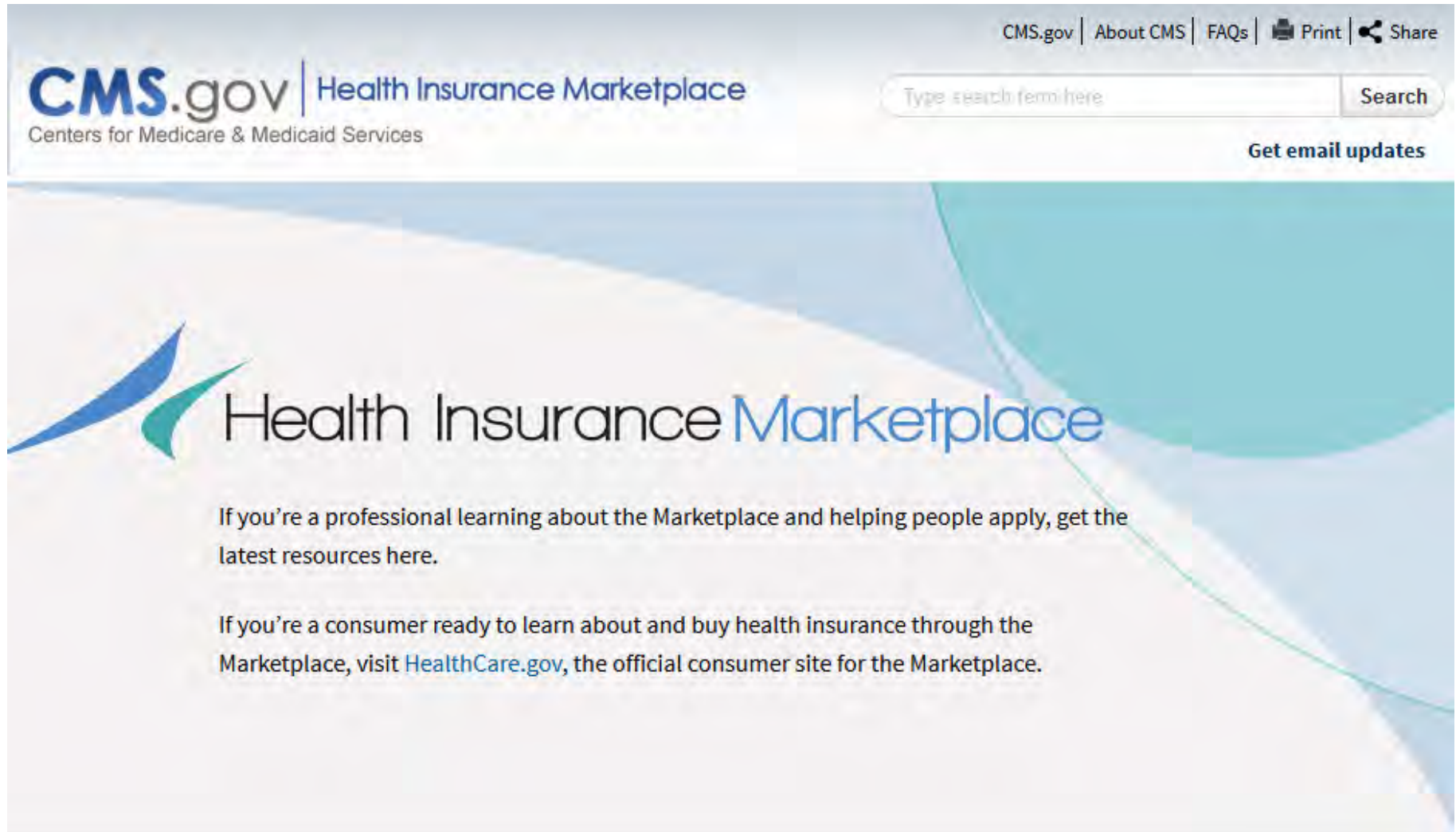
INFORMACIÓN  
DE COSTOS Y  
PLANES  
COMIENZA EL

1 DE OCTUBRE





marketplace.cms.gov




The image shows the top portion of the CMS.gov Health Insurance Marketplace website. At the top right, there are navigation links: "CMS.gov", "About CMS", "FAQs", "Print", and "Share". Below these is a search bar with the placeholder text "Type search term here" and a "Search" button. On the left, the "CMS.gov" logo is displayed next to the text "Health Insurance Marketplace" and "Centers for Medicare & Medicaid Services". In the center, there is a large graphic with the text "Health Insurance Marketplace" and two stylized leaf-like shapes. Below this graphic, there are two paragraphs of text: "If you're a professional learning about the Marketplace and helping people apply, get the latest resources here." and "If you're a consumer ready to learn about and buy health insurance through the Marketplace, visit [HealthCare.gov](#), the official consumer site for the Marketplace."

CMS.gov | About CMS | FAQs | Print | Share

**CMS.gov** | Health Insurance Marketplace  
Centers for Medicare & Medicaid Services

Type search term here Search

**Get email updates**

 Health Insurance Marketplace

If you're a professional learning about the Marketplace and helping people apply, get the latest resources here.

If you're a consumer ready to learn about and buy health insurance through the Marketplace, visit [HealthCare.gov](#), the official consumer site for the Marketplace.

# marketplace.cms.gov (continued)

[Partner with us](#) >

[Get training](#) >

[Get official resources](#) >

[Join us to become a Champion for Coverage](#) >

[Apply to be a certified application counselor organization](#) >

## Looking for consumer information?

Visit [HealthCare.gov](#), the official consumer site for the Marketplace.

[Get consumer information](#) >

## Have questions?

Find the right answers to your questions about the Marketplace.

[Get answers](#) >

**CMS.gov** | Health Insurance Marketplace

Stay connected with the Marketplace



[Partner with us](#)

[Get training](#)

[Get official resources](#)

### Helpful Links

[Site policies & important links](#)  
[Privacy policy](#)  
[Plain language](#)  
[Freedom of Information Act](#)  
[No Fear Act](#)  
[HHS.gov](#)  
[Inspector General](#)  
[USA.gov](#)

### CMS & HHS Websites

[Medicare.gov](#)  
[MyMedicare.gov](#)  
[StopMedicareFraud.gov](#)  
[Medicaid.gov](#)  
[InsureKidsNow.gov](#)  
[HealthCare.gov](#)  
[HHS.gov/Open](#)



## State-Specific Information

What is the Marketplace in my state?

Search for other states using this tool to find individual state marketplace information

[healthcare.gov/what-is-the-marketplace-in-my-state/](https://healthcare.gov/what-is-the-marketplace-in-my-state/)

Is Medicaid expanding in my state?

The health care law provides states the choice to expand Medicaid. Learn more about your state's decision here:

[healthcare.gov/what-if-my-state-is-not-expanding-medicaid/](https://healthcare.gov/what-if-my-state-is-not-expanding-medicaid/)



## Special Populations and State Details

- Fact sheets about the Affordable Care Act and women, middle class families, Latinos, African Americans, Asian Americans and Pacific Islanders, and more
- State-by-state: Click on the map to find out how the Affordable Care Act is helping people in individual states

<http://www.hhs.gov/healthcare/facts/index.html>



# Training and Educational Opportunities

- Webjunction webinars and blog
- CMS training schedule
- State town hall meetings
- Navigator programs
- NN/LM webinars and classes
- Infopeople tutorials

See the handout for details about these and more!



# Libraries and the Affordable Care Act LibGuide

[guides.nnlm.gov/psr/aca](http://guides.nnlm.gov/psr/aca)

**NN/LM** National Network of Libraries of Medicine  
nnlm.gov

Home » NNLM Guides » Pacific Southwest Region » Libraries and the Affordable Care Act

## Libraries and the Affordable Care Act

Tags: [aca](#), [affordable care act](#), [exchange](#), [health insurance](#), [insurance](#), [marketplace](#)

Last Updated: Sep 5, 2013 | URL: <http://guides.nnlm.gov/psr/ACA>

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[Home](#) | [Arizona](#) | [California](#) | [Hawai'i](#) | [Nevada](#)

Home | [Comments\(0\)](#) | [Print Page](#) | Search:  This Guide

### New Links and Breaking News!

As libraries everywhere prepare for October 1, it's more important than ever to stay up to date. Check here for the latest news and important announcements related to the ACA.

- [Patient Protection and Affordable Care Act \(PPACA\) Resources \(added 8/26/13\)](#)  
Need resources about the legislation, regulations, or analyses of the law? Visit this comprehensive guide from Lynn McClelland at the UCLA Law Library for answers to users' questions about the legal aspects of the ACA.
- [ACA Resources for Arizona Librarians \(added 8/26/13\)](#)  
The Arizona State Library has added a page to its website devoted to Affordable Care Act (ACA) Resources for Libraries. On the page, you'll find links to official brochures you can print out and give to patrons, information & Libguides for Librarians, and more.
- [Affordable Health Care Act LibGuide from UNLV \(Added 8/26/13\)](#)  
This guide from the University of Nevada, Las Vegas provides news and helpful links about the ACA and information specific to Nevada consumers.
- [State Health Insurance Marketplace Profiles \(added 8/26/13\)](#)  
The Kaiser Family Foundation provides this tool to find profiles of each state's exchange progress, key people, funding, and next steps.

### Upcoming Webinars and Trainings

- [Sept 9: Get Covered @ the Library: Affordable Care Act Resources for Libraries \(Focus on California\)](#)  
Barbara Bibel from the Oakland Public Library and Kelli Ham from NN/LM PSR will present a webinar about the role of the library in helping users understand the Affordable Care Act and their options for choosing and enrolling in health insurance plans.
- [Sept 18: Understanding the Affordable Care Act](#)  
Dylan Roby, Assistant Professor of Health Policy & Management from the UCLA Fielding School of Public Health will provide a

### NN/LM Pacific Southwest Region

**NN/LM** National Network of Libraries of Medicine  
**Pacific Southwest Region**

NN/LM PSR is part of the regional outreach program of the National Library of Medicine, located at the Louise M. Darling Biomedical Library at UCLA. Our region includes Arizona, California, Hawai'i, Nevada, and the U.S. Territories in the Pacific.

Our mission is to enhance access to health information for health professionals and the public. For more information about NN/LM PSR, please visit our website at [nnlm.gov/psr](http://nnlm.gov/psr).

Is something missing from this guide? Comments or suggestions are welcome! Contact us at [psr-nnlm@library.ucla.edu](mailto:psr-nnlm@library.ucla.edu).

Comments (0)

### MedlinePlus for Trusted Health Information

# ACA LibGuide Content

- New Links and Breaking News
- Upcoming Webinars and Trainings
- State-specific Resources
- State Health Insurance Marketplaces
- State Medicaid Expansion
- Getting Up To Speed – The Essentials
- Get Official Resources
- Resources for Libraries
- Readings of Interest
- Pacific SW Region tabs for Arizona, California, Hawai'i, and Nevada



# Promotional Materials and Handouts

Determine the needs in your library:

Utilize [marketplace.cms.gov](https://marketplace.cms.gov) for general handouts

Go to state exchange site for state-specific materials  
[coveredca.com/collateral.html](https://coveredca.com/collateral.html)

Create plain language in-house materials such as pathfinders, signage, schedules, and computer sign-up sheets. Learn how to write easy-to-read materials at [medlineplus.gov/etr](https://medlineplus.gov/etr)



# MedlinePlus.gov

The screenshot shows the MedlinePlus.gov website homepage. At the top left is the MedlinePlus logo with the tagline "Trusted Health Information for You". To the right, it states "A service of the U.S. National Library of Medicine NIH National Institutes of Health". Below the logo is a navigation menu with links for "About MedlinePlus", "Site Map", "FAQs", "Contact Us", and "ESPAÑOL". A search bar labeled "Search MedlinePlus" with a "GO" button is positioned to the right of the menu. A large banner for "September is Prostate Cancer Awareness Month" features a photo of a man and the text "Find out what you need to know on our Prostate Cancer page". Below the banner are three green navigation buttons: "→ Health Topics", "→ Drugs & Supplements", and "→ Videos & Cool Tools". The main content area is divided into several sections: "MEDICAL DICTIONARY" with a search box and "GO" button; "POPULAR SEARCHES" listing terms like "diabetes", "hypertension", and "lupus"; "About Your Health" with tabs for "General", "Seniors", "Men", "Women", and "Children", and a list of health topics; "NIH SeniorHealth Clinical Trials" with a photo of people exercising; "Health News" with a date "05 SEP" and several news headlines; "Stay Connected" with an email sign-up form; "BeTobaccoFree.gov" with a "GET THIS WIDGET" button; and "FEATURED SITE" with a link to "Lyme disease is in the news". At the bottom, there are buttons for "MAGAZINE", "EASY TO READ", and "MULTIPLE LANGUAGES".

MedlinePlus has an extensive collection of links on its Health Insurance Health Topic page.

When talking with library users about health insurance and health topics, introduce them to MedlinePlus for quality health information of all kinds!



# Health Insurance Health Topic Page



A service of the U.S. National Library of Medicine  
NIH National Institutes of Health

[Home](#) [About MedlinePlus](#) [Site Map](#) [FAQs](#) [Contact Us](#)

[Health Topics](#) [Drugs & Supplements](#) [Videos & Cool Tools](#) [ESPAÑOL](#)

Other Topics: [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [XYZ](#) [All Topics](#)

## Health Insurance



Health insurance helps protect you from high medical care costs. It is a contract between you and your insurance company. You buy a plan or policy, and the company agrees to pay part of your expenses when you need medical care.

Many people in the United States get a health insurance policy through their employers. In most cases, the employer helps pay for that insurance. Insurance through employers is often with a [managed care](#) plan. These plans contract with health care providers and medical facilities to provide care for members at reduced costs. You can also purchase health insurance on your own.

People who meet certain requirements can qualify for government health insurance, such as [Medicare](#) and [Medicaid](#). The Affordable Care Act will expand health insurance coverage for many people in the U.S. Starting in October 2013, you will be able to sign up for coverage that begins in January 2014.

Get Health Insurance updates by email   [What's this?](#)

**Start Here**

- [Health Insurance: Understanding What It Covers](#) (American Academy of Family Physicians)  
Also available in [Spanish](#)
- [Why Should I Have Health Coverage?](#) (Centers for Medicare & Medicaid Services)  
Also available in [Spanish](#)



### Related Topics

- [Financial Assistance](#)
- [Managed Care](#)
- [Medicaid](#)
- [Medicare](#)
- [Health System](#)



# Moving Target

- Expect that library services will evolve as deadlines come and go and as needs change.
- Get informed and take advantage of trainings
- Sign up for updates from state site, [healthcare.gov](http://healthcare.gov), and MedlinePlus
- Sign up for email updates from Webjunction and other organizations
- Watch the PSR LibGuide for timely new information



# QUESTIONS for us today?

Barbara Bibel

Kelli Ham

Diane Stanton

# MORE QUESTIONS about Covered California?



Check the website at [CoveredCA.com](https://www.CoveredCA.com)  
or call 1-800-300-1506

**THANKS!**



Barbara Bibel  
bbibel@gmail.com



Kelli Ham  
kkham@library.ucla.edu





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