What is the Affordable Care Act?

The Affordable Care Act (ACA) was signed into law in 2010 by President Barack Obama and is commonly referred to as Health Care Reform or Obamacare. The goal of this program is to provide Americans access to affordable health care.

The ACA offers benefits to many Americans, some of whom may not have had access to health care before because of age, pre-existing conditions, or other barriers. **There are a few important things to remember:**

- **Everyone** will qualify for health insurance, regardless of medical condition.
- Most U.S. citizens and legal residents will be **required to have health insurance**.
- Eligible Americans may receive **tax credits** to help pay for insurance.
- There will be **several ways to apply** for health insurance.
- **Alameda County Social Services Agency** is here to help!

There is No Wrong Door To Health Coverage

There are many ways to apply for benefits. You can apply:

**Online at:**
www.coveredca.com

**By telephone:**
1-800-300-1506

**In person at any of the locations listed below:**

**Social Services Agency Offices**
2000 San Pablo Ave., Oakland, CA 94612
8477 Enterprise Way, Oakland, CA 94621
6955 Foothill Blvd., Oakland, CA 94605
24100 Amador St., Hayward, CA 94544

**Fremont Healthy Start**
Fremont Family Resource Center
39155 Liberty St., Fremont, CA 94538

**By mail:**
8477 Enterprise Way, Oakland, CA 94621

For more information on Health Care Reform in Alameda County go to:
www.alamedassociaiservices.org
www.mybenefitscalwin.org

For Information on Health Care Reform throughout California go to:
www.coveredca.com

AN OVERVIEW OF HEALTH CARE REFORM

Promoting the economic and social well-being of individuals, families, neighborhoods and communities.
Starting in 2014, almost all U.S. citizens and legal residents will be able to buy health insurance. You can sign up online at coveredca.com, an online health insurance marketplace, or in person at any of the locations identified in this publication.

Access to services, preventive care and health maintenance are essential components of the Affordable Care Act. This includes, but is not limited to:
- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder services
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive services, including oral and vision care

If you already have health insurance with an employer or government agency such as Medi-Cal or Medicare Part D—or you are self-insured, you may not have to make any changes to your health coverage. If you do need to make changes you will be notified by the agency providing your health coverage. You may also benefit from additional changes. For example, if you have a child under 26 years old, you may be able to add that child to your current health plan.

If you do not have health insurance, don't worry. There will be affordable options for you even if you have pre-existing conditions. You'll be able to compare available plans in easy-to-understand terms and enroll in one that fits your needs and your budget.

If you cannot afford health insurance, you may be eligible for Medi-Cal. Currently in California non-elderly adults without minor children don't qualify for Medi-Cal. But beginning in 2014, the federal government is offering to pay the cost of an expansion in the program. Anyone with an income at or below 138% of the federal poverty level may be eligible for Medi-Cal.