

# COVERAGE OPTIONS

## for American Kidney Fund Grant Recipients

The American Kidney Fund (AKF) has stated it will end its financial assistance to Californians in need on January 1, 2020. *You must act quickly to make sure you continue to have health care coverage.* Here are some options you can explore. Contact the specific programs for more information.

- **COVERED CALIFORNIA:** Low- or moderate-income Californians may be able to get help buying coverage from Covered California through monthly subsidies that lower premium costs.

Visit <http://www.coveredca.com> or call **1-800-300-1506**

- **MEDI-CAL:** Medi-Cal offers free or low-cost health coverage for low-income California residents. Most people with Medi-Cal pay no premium or co-payments.

Visit <https://www.dhcs.ca.gov/> or call **Covered California** at **1-800-300-1506**

- **MEDICARE:** Medicare is the federal program that provides health care coverage for people who are 65 or older or under 65 with a disability, including End Stage Renal Disease (ESRD). Most people with ESRD are enrolled in traditional Medicare, which includes, Part A (inpatient/hospital coverage); Part B (outpatient/medical coverage); and Part D (prescription drug coverage).

Visit <https://www.medicare.gov/> or call **1-800-MEDICARE (1-800-633-4227)**

- **MEDICARE SUPPLEMENTAL:** A Medicare Supplement insurance plan, also known as Medigap, fills in some of the gaps in Medicare Part A and Part B coverage. This includes deductibles, copayments, and coinsurance. Individuals under 65 with ESRD may not be eligible for this type of coverage.

Visit <https://www.medicare.gov/supplements-other-insurance> or call **HICAP** at **1-800-434-0222**

- **MAJOR RISK MEDICAL INSURANCE PROGRAM:** The Major Risk Medical Insurance Program (MRMIP) is for Californians who are unable to obtain coverage in the individual health insurance market because of a pre-existing condition. If you have Medicare solely because of ESRD, you can apply for this program to supplement your Medicare.

Visit <https://www.dhcs.ca.gov/> or call **1-800-289-6574**

## How to get help with your health coverage options

**The California Department of Managed Health Care (DMHC)** provides assistance to all California health care consumers through the DMHC Help Center. The Help Center helps consumers better understand their health care rights, explains health care benefits and resolves health plan issues. Assistance is available in all languages and all services are free. Contact the DMHC Help Center by calling **1-888-466-2219** or visit [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov).

**The California Department of Insurance (CDI)** regulates health insurance policies in the state of California. CDI's Consumer Complaint Center helps consumers resolve complaints against their health insurers. Contact the CDI Consumer Complaint Center by calling **1-800-927-4357** or visiting <http://www.insurance.ca.gov/>

**The Health Consumer Alliance (HCA)** offers free assistance by phone or in person to help people who are struggling to get or maintain health coverage and resolve problems with their health plans. If you are concerned about your immigration status, the HCA provides free, confidential consultation and information. Contact the HCA at **1-888-804-3536** or visit <https://healthconsumer.org/>

### More information on Medicare

**The Health Insurance Counseling and Advocacy Program (HICAP)** provides free, confidential one-on-one counseling, education, and assistance to individuals and their families on Medicare, Long-Term Care insurance, other health insurance related issues, and planning ahead for Long-Term Care needs. HICAP also provides legal assistance or legal referrals when dealing with Medicare or Long-Term Care insurance related issues. To find your local HICAP Office, please call **1-800-434-0222** or visit [www.aging.ca.gov/hicap/](http://www.aging.ca.gov/hicap/)