

How do I apply for health insurance?

Welcome to Covered California. This video takes a look at the basics of applying for health coverage through a Covered California health insurance plan.

It's easy and quick, and we'll walk you through the steps.

When you log into your account, you'll see your homepage. You can start your application here by clicking on the Apply Now button.

Each section of the application gives you a brief overview of the steps you'll follow. Click Continue to begin.

Next is the Apply for Benefits – Get Help With Costs page.

If you're applying for an infant under one, someone who was previously in foster care or if you're pregnant, Covered California provides links to additional information on how to apply.

The page asks if you want to see if you qualify for free or low-cost Medi-Cal or tax credits with Covered California. If you're unsure if you should select Yes or No, click on the Help me decide link which opens a popup that guides the selection of the application type that best matches the consumer's situation.

On the Apply for Benefits page, tell us how many members are in your household. You should include everyone you file taxes with, any dependents claimed on your tax return, and family members you live with, even if you don't file taxes with them.

Also, tell us how you heard about Covered California.

Next is the Consent to Verification page.

To help Californians afford health insurance, there are assistance programs that can offset the amount you pay in monthly premiums. If you file a tax return, you may even get money back at tax time through the Advance Premium Tax Credit program.

To see if you're eligible for these programs, we check the information you gave us with several other resources of data, but we closely protect your information and never share it with outside parties.

To let us do this, please click on the checkbox to show you agree.

The Household Primary contact page is where we gather some basic information about you, or whoever in your household you say we should contact.

Do you give your permission to Covered California to confirm your identity? If you choose "Yes" we will check other agencies' computer records for identifying information about you. If you choose "No" you will not be able to continue this electronic application. You will need to complete an application by mail or in person. A Covered California Service Center Representative can help you if you have any questions about verifying your identity.

Is the name you gave us for your account also your household's Primary Contact? If that's not correct you can change it on this page. Make sure to enter the name of the primary contact as it appears on their Social Security Card; if they don't have one enter the full legal name.

So what do we mean by "Primary Contact?" It's the person in your household who would receive our mail, emails, or other types of notices. We need to know your address, phone number, and the language we should use to communicate.

Here's an important note: The primary contact's address must be in the City and Zip Code where you live. We use this address to find available plans in your area. When we send you a notice, you'll receive an electronic message in your account's Inbox. Because of privacy rules, we can't send your notice by email, but we can use

email to tell you to check your messages on the website. Please note that even if you select email as your preferred method of communication, we are also required to mail you some notices.

What language are you most comfortable reading? Although our Covered California website is in either English or Spanish, the written notices we send you can be in a variety of languages.

Tell us your preferred written language for notices, and also tell us your preferred spoken language. This helps us match you with a Certified Enrollment Counselor if you need help in-person.

Next we do a quick check with the US Postal Service to help get the most accurate street address for you. You can pick the Postal Service's version of your address, or just keep the one you entered. This helps us make sure any mail we send gets to you as soon as possible.

If you selected to confirm your identity online, you will answer a few personal questions online using Experian, an outside company that provides automatic, online identity proofing services. Covered California does not save this information.

In the Household Members section, to help us understand who lives in your household, tell us about everyone on your most recent tax return (unless they are no longer filing taxes with you).

Or if you don't file taxes, tell us about family members you live with. We need some basic information about them, even if they are not applying right now.

Some Covered California programs require a Social Security Number. If you don't have a Social Security Number we can help you apply for one, or there may be other programs available to help you.

Some Covered California programs are open to immigrants, so if this applies to you, we will ask for Green Card, Asylum, or Passport information.

Clicking on the Continue button will take you to the next household member where you will enter their information.

The Relationships page tells us how your household members are related.

Confirm your information on the Household Summary page; then continue.

Are any of your household members living at a different address? You may still be able to get health coverage for them, especially if they are students or just temporarily out of the home. We will need contact information for them as well.

We also need to ask a few questions about your household based on the type of application you are completing. At this point, if you are entering the open market for a Covered California Plan, you would only need to answer a few more questions. Some examples include whether anyone in the home is pregnant (we can help provide assistance to pregnant mothers and provide referrals to other programs as well), if someone is a full time student, is married, has a disability, or is a member of a Federally-Recognized Indian Tribe. These factors can impact the plans and choices.

There are a few more questions to help determine the assistance programs and health insurance plans available to you, and the level of support you may receive in subsidies.

If you are applying for a Tax Subsidy, we will ask you for tax information. If you filed taxes last year, it may be helpful to have last year's tax return nearby to answer basic tax information.

If you didn't file taxes – don't worry, there are other programs that may be able to provide you with health care.

Are you currently enrolled in Medicare part A, a state high risk pool, a student health plan, a TRICARE program, a plan through Veterans Affairs, or COBRA?

If you need services related to daily living, such as Long Term Care, or if you are on Medicare, let us know. The State of California may be able to help you with your monthly premiums for these programs.

Covered California is committed to improving the quality of services that we provide. Our aim is to make our services as accessible as possible, in a variety of languages, and to many diverse populations that make up our state.

To help us do that, we ask for some additional information about you. This information is strictly optional, and like all personal information we collect, we do not share it with anyone else.

Let's talk next about how you can get assistance with your health care premiums.

Covered California calculates the subsidy you may receive based on your Household's income. Please tell us about the income you report on your tax return. The First Date Paid and the Last Date Paid fields allow you to enter more accurate income information in cases where you were employed for a specific amount of time or where your income amount changed. We will compare this information with data we receive from the IRS and the California Franchise Tax Board.

Note that we may also ask to see a pay stub or Federal W-2 income tax form so that we can provide the right subsidy amount.

Tell us about any deductions you may claim on your taxes – this might help reduce the cost of your premium.

The Income Summary page shows you what you entered about your income and estimates your future annual household income.

If you expect your total household income to be different from what's displayed, then [Click Here](#) and you'll be navigated to the Expected Income page where you can update the amount of income you expect for the year. Click on the Save & Continue button to save your updates and return to the Income Summary page.

Now you can review your entire application before submitting it. This is your chance to correct any mistakes or add any details.

The last step of the process is to sign the application.

Also, you can give Covered California permission to periodically check your information without communicating with you again to ask questions. This can make it easier for us to maintain your coverage over time.

In order to enroll in coverage outside of Open Enrollment, you must have a qualifying life event. Regardless of the life event selected, you will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

You can sign the application by typing in your name and then entering the Personal Identification Number you set up when you created your account.

Now that we've completed the application, you can see what programs you may be eligible for, review your savings and select a plan.

There are four potential eligibility results:

If the system returns a result of Eligible, you are good to go!

If your result is Conditionally Eligible, that means you may be eligible for assistance, but the information we got back from checking other sources does not match the information on your application. You may need to submit additional

verification documents.

If your result is Pending Eligible, that means you are eligible for Medi-Cal, but need to provide additional verifications before receiving care.

If your result is Ineligible, Covered California determined that you do not meet the eligibility requirements for assistance programs.

The Eligibility Results Page also includes options to Appeal your decision, and to request a referral for Additional Programs. These include the CalWORKS and CalFresh programs, and a full Medi-Cal Determination that will be provided by the county.

Once you have received your results, click on the Choose a Health Plan button to find the plan that's right for you!

For more information, contact Covered California.