



Benefit Trends

JENKINS
INSURANCE GROUP

Commitment.
To you, your people, your enterprise.

New Health Care Options for Uninsured Children: Act Before March 1st to Get Lower Premiums

LEGISLATIVE BRIEF

February 14, 2011

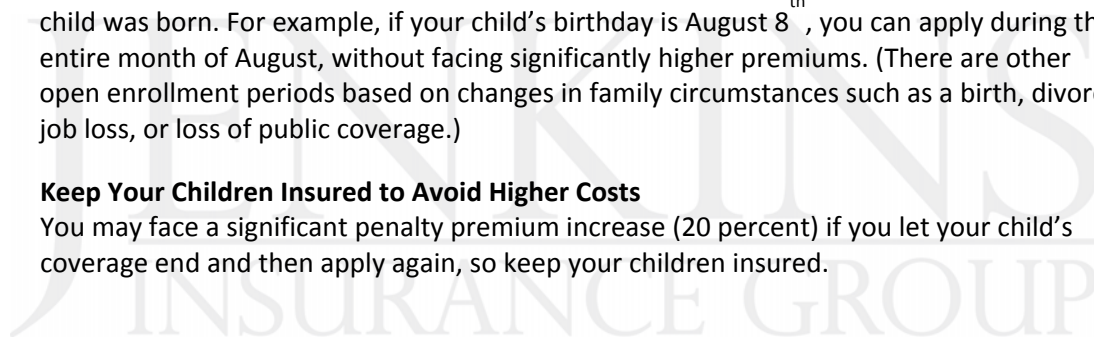
If your children are uninsured, there are new options to get them covered, but it's important to act now!

Visit finder.healthcare.gov to search for coverage options.

Individual Insurance

With many employers cutting back on health insurance, more Californians may need to shop directly with an insurance company or insurance agent for child or family coverage. This "individual market" insurance can be expensive, but keeping some important rules in mind may help:

- **No More Denials for "Pre-Existing Conditions"**
Because of the new federal health care law, **all children must be offered health coverage if they apply**. Insurance companies can no longer deny kids coverage because of a "pre-existing condition" like asthma or diabetes.
- **Apply Before March 1st to Avoid Much Higher Costs**
If you wait and apply after the "open enrollment period" ends on March 1st, you could face much higher premium costs since there are no limits on premiums outside the open enrollment period. After March 1st, the next "open enrollment period" is the month your child was born. For example, if your child's birthday is August 8th, you can apply during the entire month of August, without facing significantly higher premiums. (There are other open enrollment periods based on changes in family circumstances such as a birth, divorce, job loss, or loss of public coverage.)
- **Keep Your Children Insured to Avoid Higher Costs**
You may face a significant penalty premium increase (20 percent) if you let your child's coverage end and then apply again, so keep your children insured.



- **You Have Protections if Your Child is Denied Coverage**

Remember, the health care law means that no child should be denied insurance for health reasons. If your child is denied coverage for any reason, call the state health insurance hotline at 1-888-466-2219.

Affordable Insurance Options: Healthy Families and Medi-Cal

If a private insurance plan is unaffordable, don't give up. With the recession hitting California families hard, low-cost or no-cost insurance from Healthy Families and Medi-Cal keep millions of California kids healthy. Your child may qualify if your family income is up to roughly \$46,000 annually (for a family of three – higher for larger families). For more information call 1-877-KIDS NOW or visit <http://www.100percentcampaign.org/needinsurance/>.

Your Job

If you have health coverage through your job, it is not affected by this open enrollment period and you should check with your employer to see if your child can join your health plan too.

Copyright © 2011 California Department of Insurance

IRS Circular 230 disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any tax advice contained in this communication, unless expressly stated otherwise, was not intended or written to be used, and cannot be used, for the purpose of (i) avoiding tax-related penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any tax-related matter(s) addressed herein.

JENKINS
INSURANCE GROUP