

DEPARTMENT OF INSURANCE**Legal Division**

300 Capitol Mall, 17th Floor
Sacramento, California 95814



**Model Notice for
Insurance Code § 10954 (ABx1-2 (2013))**

Final release date: October 18, 2013

Pursuant to California Insurance Code section 10954(g)(3) (as amended by ABx1-2 (2013)), the Department hereby adopts the following Model Notice to be used for compliance with the notification requirement under section 10954(g)(1).

The notice will provide California consumers with vital information about their existing coverage and give resources about the options and choices available to them for continuity of coverage. Additionally, this notice will help the consumer navigate the changing environment of health care insurance in California.

Model Notice Instructions

1. The Model Notice below is intended to satisfy notification requirement under Insurance Code section 10954(g)(1).
2. The language of the Model Notice must be precisely reproduced and may not be altered, unless otherwise instructed. Issuers must use at least 12-point font, and replicate all formatting (such as bolding, bulleting and bullet point symbols) as provided in the Model Notice, except that issuers may use a different font style as long as the font style, when printed, appears as large, clear and legible as the font in the Model Notice.

Model Notice begins on the following page.

For questions, please contact Bruce Hinze at Bruce.Hinze@insurance.ca.gov or Sheirin Ghoddoucy at Sheirin.Ghoddoucy@insurance.ca.gov.

2014 Health Care Changes for Your Children

Because of changes in federal and state law, new health insurance choices may be available for your children. The health insurance your child has today may also be changing. These changes may save you money. Please consider your options carefully before failing to maintain or renewing coverage for a child for whom you are responsible. If you attempt to obtain new individual coverage for your child, the premium for the same coverage may be higher than the premium you pay now.

Covered California

The State of California set up Covered California to help people like you and your children find affordable health insurance. Through Covered California, you may also get help paying for your health insurance. You may be eligible for tax credits to help pay your child's monthly premiums. Financial help may also be available for other costs, such as co-payments for visiting a doctor or getting prescription drugs. To qualify for help paying for insurance, you must:

- Have a household income below certain limits.
- Be a U.S. citizen, U.S. national or be lawfully present in the U.S.
- Other rules and requirements apply.

To see if you will qualify for premium assistance for your child, please contact Covered California.

Covered California will accept applications every year during "**Open Enrollment.**" For coverage **beginning in 2014**, the Open Enrollment period is **October 1, 2013** through **March 31, 2014**. Health plans and insurers cannot deny your child health insurance because of health problems or pre-existing conditions.

"**Special Enrollment**" periods are available after certain events, such as the loss of a job, death of a spouse, or birth of a child. To see if your child qualifies for these or any other special enrollment period, please contact Covered California.

You can also buy coverage for your child directly from health insurers, health plans, or insurance agents during Open Enrollment and Special Enrollment periods, but the financial help is only available if you select a Covered California product.

You can apply for coverage for your child during Open Enrollment, even if your child already has other health coverage. Buying coverage during Open Enrollment will not affect the coverage your child has now. You will still be billed for any premiums until you choose to cancel your child's current coverage. If you buy new coverage for your child, you should consider keeping your child's current coverage until your child's new coverage begins. If you want to cancel your child's current coverage at any time, you must contact your health plan or insurer.

You may contact Covered California by phone at 1-800-300-1506, or online at www.CoveredCA.com.

Medi-Cal

Free health insurance is available through Medi-Cal for many low income individuals. Medi-Cal provides free comprehensive health care coverage across the state. You can apply for Medi-Cal at any time through your county or by calling 1-800-430-4263. When you apply for coverage for your child through Covered California, you will learn if you or your children qualify for Medi-Cal. You can also call or visit your county social services office to apply or get more information.