

5 Things to Know about Getting Financial Help

Health care costs can be hard to budget for. But there's help for people who qualify. Let's use Mary as an example. She needs health coverage for herself and her three kids. Here are five useful things to know about the financial help she qualifies for:

- 1 Annual income matters.** Mary makes about \$34,000 each year. That means she's eligible for two types of financial help: **premium assistance and cost-sharing reductions.**

Premium
assistance



and
/or

Cost-sharing
reductions



- 2 Premium assistance helps each month.** Mary will get assistance every month with her premium. This is the amount she pays to keep her health coverage active.

- 3 Cost-sharing reductions help when services are used.** Mary pays a copayment whenever she or her children go to the doctor. She also pays a share of any other covered services she uses. Mary qualifies for cost-sharing reductions, so the amount she pays out-of-pocket is less.

- 4 Silver health plans can be the most affordable option.** Mary knew she had a choice of different "metal-tier" health plans for her household. She chose a Silver health plan because it's the only one of the metal tiers that comes with cost-sharing reductions.

Only people with certain income levels qualify for these health plans.





Financial help comes from Covered California.™ Mary signed up through Covered California. That's the only way to get the type of financial assistance she has for her health coverage. She provided her age, ZIP code, income, and number of people in her household to find out what she qualified for.



Find out!

Find out if you're eligible for assistance paying some of your health coverage costs. Simply visit www.CoveredCA.com and use the "Shop and Compare" tool. Or call Health Net directly at 1-877-760-9945. A little help can go a long way when it comes to your health!

We are your Health Net.™