



L.A. Care
*Covered*TM



COVERED
CALIFORNIA

2023 Agent Reference Guide



Providing Quality Healthcare at the Most Affordable Rates!

As your local community-inspired health plan, our mission is to provide Angelenos with access to quality health care. For nearly 25 years, L.A. Care has provided affordable, quality health coverage throughout L.A. County. We offer a continuum of health plan coverage that best meets each individual's needs, whatever the income or stage of life.

For Agent Support Call 1.855.248.7778

lacare.org

Interested in Joining as an L.A. Care Agent?

Become appointed with us and help elevate health care for all of L.A. As an L.A. Care Agent, you'll be connected to great resources that will help you grow your book of business.

- ✦ Competitive Commission and Bonuses
- ✦ 24/7 Access to Member Services
- ✦ Dedicated Agent Support Team
- ✦ Broker Portal Tools and Resources
- ✦ Customized Marketing Materials at No-Cost



Visit us at **lacare.org/agent-central** or scan the QR Code below to get started.



A Message to our Partners

- ❖ **L.A. Care is proud to have you as a valued partner and our ally in helping L.A. County residents have access to health care services. With your partnership, we bridge the gaps for those who need wellness and health care coverage through Covered California™**
- ❖ **Without all of your hard work and diligence, L.A. Care would not be one of the most sought after health plans in L.A. County. For that, we thank you!**

Who We Are

L.A. Care Health Plan serves over 2.4 million members in L.A. County, making it the largest publicly-operated health plan in the country. We are truly a local plan. No other plans know L.A. County residents the way we do.

- ❖ L.A. Care has been a participating plan in Covered California™ since it began in 2014.
- ❖ L.A. Care is the only public agency participating in the Covered California™ exchange.
- ❖ L.A. Care is competitive in the commercial marketplace; we are now fourth in the state in total Covered California™ membership.
- ❖ We have demonstrated our commitment to access to care and services in L.A. County by consistently being a low price leader in the exchange.

Why Choose L.A. Care Covered™

- L.A. Care Covered™ is the lowest price position in the Covered California™ exchange, the largest HMO network in L.A. County, and continues to lead L.A. County in affordability, value and choice.
- Access to preventive care services with no co-pays or co-insurance.
- \$215 in potential wellness rewards through Health In Motion.
- 24/7 access to Member Services.
- Ability to choose local health care services, including telehealth visits through Teladoc, access to CVS Minute Clinics, and free exercise classes and health workshops at our Community Resource Centers.

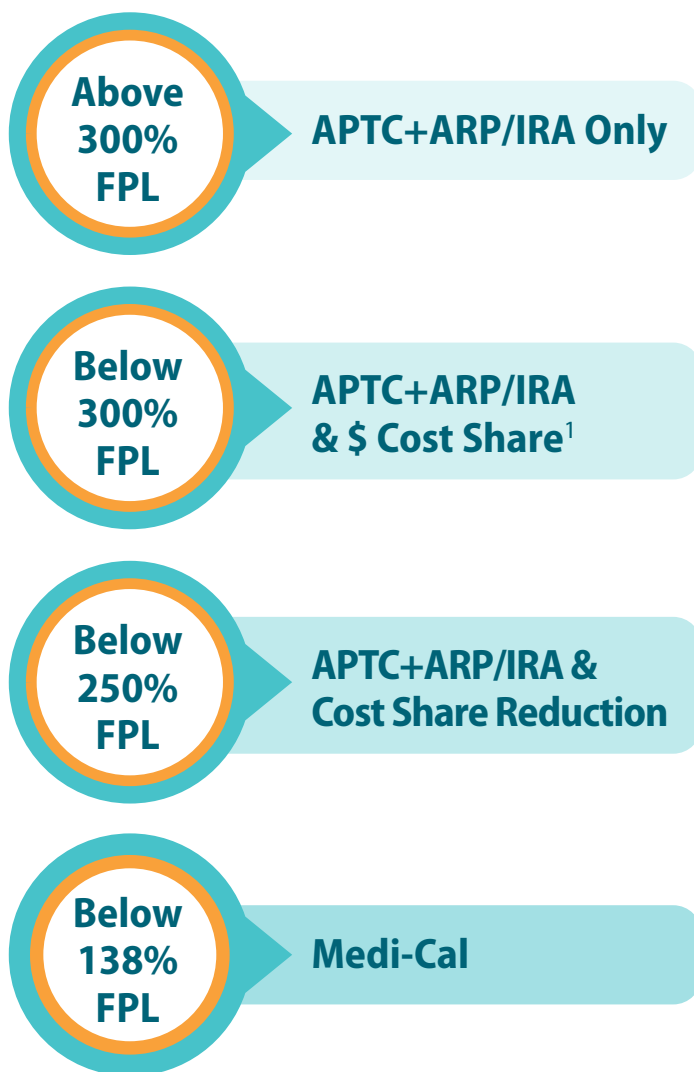
Financial Assistance

Financial Assistance can lower the cost of health care for individuals and families who enroll in a Covered California™ health plan and meet certain income requirements. The Affordable Care Act provides financial assistance to help make premiums affordable. The State of California also offers state subsidies to help make coverage even more affordable.

In 2021, about 93% of L.A. Care Covered™ members received federal financial assistance or the California Premium Subsidy, or a combination of both.

L.A. Care can help individuals find out what they qualify for:

- ⌘ **L.A. Care APTC** – Advance Premium Tax Credit State Subsidy help to make plans more affordable.
- ⌘ **ARP** – American Rescue Plan Act of 2021. A stimulus package that extends eligibility for ACA health insurance and increases the amount of the subsidies available.
- ⌘ **IRA** – The Inflation Reduction Act of 2022. A economic stimulus package that continues the expanded subsidies from the ARP through the end of 2025.
- ⌘ **Cost Share Reduction** – Special plans that feature lower member cost shares to increase affordability, based on income.



¹ The 300% threshold only applies for the American Indian and Alaska Native individuals to qualify for the \$0 Cost Share plan.

All L.A. Care Covered™ plans include:



No-cost preventive and wellness care



Hospital and doctor visits



Prescription medications



Emergency services



Maternity and newborn care



Lab work and X-rays



Pediatric vision care



Pediatric dental care



Mental health and substance use services



Free access to our Community Resource Centers



Covered California Reminders

❖ Individual Mandate

The California individual mandate requires Californians either to have qualifying health insurance or face a penalty when filing their state tax return. The CA individual mandate penalties are:

- \$800 per adult (and \$400 per child under the age of 18),
- A 2.5% of the annual household income, whichever is greater, or
- Franchise Tax Board implements and collects penalties

❖ Over Aged Dependent Coverage

- Dependents are eligible to remain on their parent's policy through the end of the year in which they turn 26. A dependent age 26 or older may stay on their parent's coverage if they are both:
 - ✓ Incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness, or condition, and
 - ✓ Chiefly dependent upon the primary subscriber for support and maintenance.

❖ Public Charge Rule

- The public charge rule allows the Federal Government to deny entry to someone who is deemed likely to be dependent on public programs as their main source of support where receiving or applying for public health benefits, including coverage with subsidy, would have impacted immigration status or eligibility for citizenship.
- The APTC (subsidies) have never been taken into consideration for the public charge rule, but changes that the previous administration made caused concern that the immigrant population that are applying for coverage and/or subsidies through Covered CA would impact their immigration status or eligibility for citizenship.
- On September 8, 2022 the Department of Homeland Security released a final Public Charge Rule which will apply to applications postmarked (or electronically submitted) on or after December 23, 2022. This new rule officially codifies the March 9, 2021 inadmissibility of the previous Public Charge rule that was originally effective on October 15, 2019.



Value Adds – Available to all L.A. Care Covered™ Members

L.A. Care is working hard to find new ways for members to get medical care. As the only public option in the Covered California™ marketplace, we're able to offer affordable health insurance. As your community-inspired health plan, we provide great benefits, programs and support services for our members. Here is a list of L.A. Care Covered™ value-added benefits that are included in all of our plans.

Minute Clinic

Members can use any L.A. County Minute Clinics in CVS locations. Minute Clinics are another way to get care for a condition that is not an emergency – like a sprained ankle or sore throat – and when the member's regular doctor is not available soon enough. Members can look up a MinuteClinic location in the L.A. Care Provider Directory under Retail Clinics. From there, members will also be able to visit that specific location's web page to view wait times and options to make an appointment. Members can go to a Minute Clinic for five main types of services*:

- Minor illnesses
- Minor injuries
- Gynecology (women's health)
- Skin conditions and treatments
- Vaccinations for adults who are 19 years old and older

**Not all services offered by MinuteClinic are covered by L.A. Care, such as video visits. Call Member Services to check coverage, or if you're not sure if you should use MinuteClinic or another care option.*



L.A. Members can also use telehealth through Teladoc™ This service offers access to doctors by phone or video 24 hours a day, seven days a week.

Teladoc™ doctors can diagnose and treat minor illnesses, minor injuries, allergies, skin conditions, and prescribe medication, if necessary, all by phone or video chat. Call Teladoc at **1.800.TELADOC** (1.800.835.2362).



Nurse Advice Line

Professional nurses available 24/7 to answer members health related questions, so they can take care of themselves and their family. Members can also listen to selections from our Health Education Audio Library to hear pre-recorded answers to concerns on health and wellness issues. L.A. Care Health Plan members can access a free, in-language Nurse Advice Line (NAL) by calling **1.800.249.3619** (TTY **711**). The NAL is available 24 hours a day, 7 days a week, including holidays. Please let your L.A. Care members know they can call the NAL if they have any health-related questions.



Health In Motion³

L.A. Care's Health in Motion™ program helps members reach their health goals with our experienced staff of Certified Health Coaches, Registered Dietitians, and receive Wellness Rewards of up to \$215.

We help L.A. Care members:

- Online through L.A. Care Connect member's (personal member account)
- Over-the-phone with a Certified Health Coach at **1.855.856.6943**
- In their neighborhood at one of their Community Resource Centers



Community Resource Center

Our Community Resource Centers are your centers for health and wellness open to all Angelenos and L.A. Care Members. Get access to:

- Health and Developmental Screenings**
- Wellness Nutrition with a Registered Dietitian
- Information about local organizations and resources
- Learn about no-cost or affordable health coverage options
- Child Care while you attend a class***

Class dates and times vary by center. Visit **lacare.org** to view the monthly class schedule, and find your nearest resource center.

**Health screenings vary by location. Call for more information.

***Please call for more information at **1.877.287.6290**



Network

L.A. Care's network continues to grow.

Our goal is to affiliate with the right hospitals, providers, and pharmacies. L.A. Care Covered™ delivers with one of the largest networks, providing quality and accessible healthcare services to all our members.

L.A. Care has a full network of providers to give members choices:

- 3,100+ Primary Care Physicians
- 6,500+ Specialty Care Physicians
- 1,600+ Pharmacies
- 56+ Hospitals
- CVS Minute Clinics in Los Angeles County
- Medical Groups: UCLA, OPTUM, Healthcare LA, AltaMed, Preferred IPA, Heritage, Allied Pacific IPA, and more.



Find a Provider

Location is key. Search for an L.A. Care primary care provider, hospital or pharmacy nearest to your L.A. Care Covered™ Members at **<https://providers.lacare.org/s/find-doctor-or-hospital>**.

You may now choose your member's Primary Care Provider (PCP) at the end of their CalHEERS Application. Members must first either pay their binder payment, or have a zero premium for the Select PCP button to appear.

- Choosing a PCP is the first step in navigating good health and preventative care.
- Encourage your members to schedule their preventive appointments with the PCP of their choice.
- Increase your member satisfaction, by helping your members choose the PCP that is best for them.

Metal Plan Options Overview

L.A. Care Covered™ health plans are available in four primary levels of coverage: Bronze, Silver, Gold and Platinum. As the metal category increases in value, so does the percentage of medical expenses that a health plan covers, and the amount the member pays in co-payments and deductibles decreases. Plans in the higher metal tiers have higher monthly premiums, but the member pays less for needed medical care. At the lower monthly premium, the member will pay more for covered medical care. Members can choose the level of coverage that best meets their health needs and budget.

The breakdown of costs to the member and costs that the plan pays for the standard **Bronze, Silver, Gold** and **Platinum** tiers is shown below.



Platinum:

On average, the health plan pays 90% of medical expenses and the member pays 10%.



Gold:

On average, the health plan pays 80% of medical expenses, and the member pays 20%.

Platinum 90 and Gold 80 - These plans are a great option for members who visit their doctor often.



Silver:

On average, the health plan pays 70% of medical expenses and the member pays 30%.

Silver 70, Silver 73, Silver 87, and Silver 94 - The Silver HMO plans are the most popular plans for members who visit their doctor frequently. The Silver plans provide a balance of monthly premiums, and cost-sharing subsidies for their health benefits.

In some cases, individuals may qualify for an Enhanced Silver plan. This means that when they choose a Silver plan, they have – based on their income – enhanced out-of-pocket savings through lower co-pays, coinsurance and deductibles. Individuals in these savings categories get the benefits of a Gold or Platinum plan for the price of a Silver plan. In the three categories of Enhanced Silver, the plan pays either 94%, 87% or 73% of expenses, with the member being responsible for the rest.



Bronze:

On average, the health plan pays 60 % of medical expenses and the member pays 40%.

2023 Competitor Cost Comparison

Region 15: Age 40, No Subsidy \$100,000

	Bronze	Silver 70	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$258.89	\$316.29	\$331.19	\$376.63
2023 Closest Competitors	\$302.54 \$315.31 \$317.99	\$334.27 \$357.54 \$367.67	\$399.67 \$424.12 \$425.69	\$465.43 \$477.63 \$397.34

Region 15: Age 40, 250% FPL \$33,975

	Bronze	Silver 73	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$37.75	\$95.15	\$110.05	\$155.49
2023 Closest Competitors	\$81.40 \$94.17 \$96.85	\$113.13 \$136.40 \$146.53	\$178.53 \$202.98 \$204.55	\$244.29 \$256.49 \$276.20

2023 Competitor Cost Comparison

Region 15: Age 40, 200% FPL \$27,180

	Bronze	Silver 87	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$0.00	\$27.24	\$42.14	\$87.58
2023 Closest Competitors	\$13.49 \$26.26 \$28.94	\$45.22 \$68.49 \$78.62	\$110.62 \$135.07 \$136.64	\$176.38 \$188.58 \$208.29

Region 15: Age 40, 150% FPL \$20,385

	Bronze	Silver 94	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$0.00	\$0.00	\$0.00	\$41.36
2023 Closest Competitors	\$0.00 \$0.00 \$0.00	\$0.00 \$14.91 \$27.76	\$65.40 \$89.85 \$91.42	\$131.16 \$143.36 \$163.07

2023 Competitor Cost Comparison

Region 16: Age 40, No Subsidy \$100,000

	Bronze	Silver 70	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$280.78	\$343.01	\$359.16	\$408.43
2023 Closest Competitors	\$322.38 \$335.47 \$367.45	352.65 \$374.98 \$39.36	\$412.37 \$413.56 \$433.62	\$463.69 \$480.22 \$508.47

Region 16: Age 40, 250% FPL \$33,975

	Bronze	Silver 73	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$41.26	\$103.49	119.64	\$168.91
2023 Closest Competitors	\$82.86 \$95.95 \$127.93	\$113.13 \$135.46 \$139.84	\$172.85 \$174.04 \$194.10	\$224.17 \$240.70 \$268.95

2023 Competitor Cost Comparison

Region 16: Age 40, 200% FPL \$27,180

	Bronze	Silver 87	Gold	Platinum
L.A. Care 2023 Monthly Premium	\$0.00	\$35.58	\$51.73	\$101.01
2023 Closest Competitors	\$14.95 \$28.04 \$60.02	\$45.22 \$67.55 \$71.93	\$104.94 \$106.13 \$126.19	\$156.26 \$172.79 \$201.04

Region 16: Age 40, 150% FPL \$20,385

	Bronze	Silver 94	Gold	Platinum
L.A. Care 2022 Monthly Premium	\$0.00	\$0.00	\$8.04	\$54.86
2022 Closest Competitors	\$0.00 \$0.00 \$0.00	\$0.00 \$6.83 \$8.13	\$58.74 \$66.43 \$112.82	\$15.81 \$86.75 \$125.86

2023 vs 2022 Competitor Cost Comparison

Region 15: Age 40, No Subsidy

2023 Monthly Premium	Bronze 60 \$258.89	Silver 70 \$316.29	Gold 80 \$331.19	Platinum 90 \$376.63
2022 Monthly Premium	Bronze 60 \$250.31	Silver 70 \$311.34	Gold 80 \$325.50	Platinum 90 \$368.68
Annual Cost Difference	\$102.96	\$59.40	\$68.28	\$95.40

Region 15: Age 40, 250% FPL

2023 Monthly Premium	Bronze 60 \$37.75	Silver 73 \$95.15	Gold 80 \$110.05	Platinum 90 \$155.49
2022 Monthly Premium	Bronze 60 \$31.61	Silver 73 \$92.64	Gold 80 \$106.80	Platinum 90 \$149.98
Annual Cost Difference	\$73.68	\$30.12	\$39.00	\$66.12

Region 15: Age 40, 200% FPL

2023 Monthly Premium	Bronze 60 \$0.00	Silver 87 \$27.24	Gold 80 \$42.14	Platinum 90 \$87.58
2022 Monthly Premium	Bronze 60 \$0.00	Silver 87 \$28.24	Gold 80 \$42.40	Platinum 90 \$85.58
Annual Cost Difference	\$0.00	(\$12.00)	(\$3.12)	\$24.00

Region 15: Age 40, 150% FPL

2023 Monthly Premium	Bronze 60 \$0.00	Silver 94 \$0.00	Gold 80 \$6.51	Platinum 90 \$55.78
2022 Monthly Premium	Bronze 60 \$0.00	Silver 94 \$0.00	Gold 80 \$8.04	Platinum 90 \$54.86
Annual Cost Difference	\$0.00	\$0.00	(18.36)	\$11.04

2023 vs 2022 Competitor Cost Comparison

Region 16: Age 40, No Subsidy

	Bronze 60	Silver 94	Gold 80	Platinum 90
2023 Monthly Premium	\$280.78	\$343.01	\$359.16	\$408.63
2022 Monthly Premium	\$271.48	\$337.65	\$352.99	\$399.81
Annual Cost Difference	\$111.09	\$64.32	\$74.04	\$105.84

Region 16: Age 40, 250% FPL

	Bronze 60	Silver 94	Gold 80	Platinum 90
2023 Monthly Premium	\$41.26	\$103.49	\$119.64	\$168.91
2022 Monthly Premium	\$33.86	\$100.03	\$115.37	\$162.19
Annual Cost Difference	\$88.80	\$41.52	\$51.24	\$80.64

Region 16: Age 40, 200% FPL

	Bronze 60	Silver 87	Gold 80	Platinum 90
2023 Monthly Premium	\$0.00	\$35.58	\$51.73	\$101.00
2022 Monthly Premium	\$0.00	\$36.63	\$51.97	\$98.79
Annual Cost Difference	\$0.00	(\$12.60)	(\$34.56)	\$26.52

Region 16: Age 40, 150% FPL

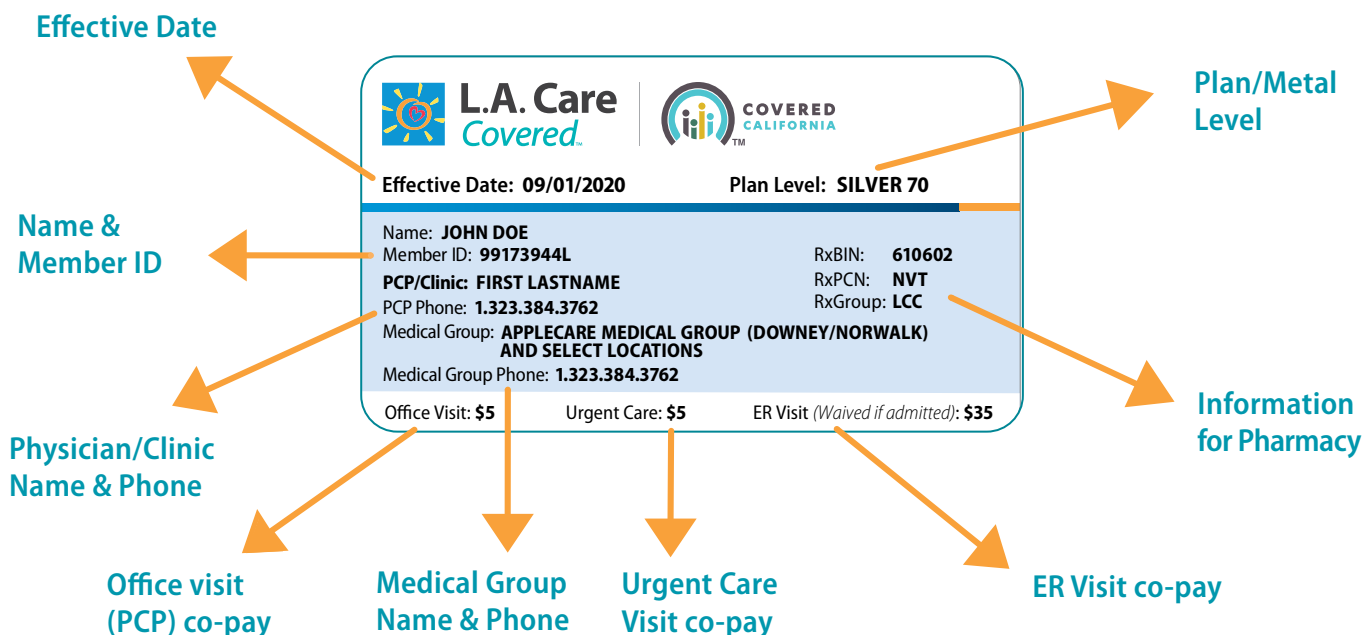
	Bronze 60	Silver 94	Gold 80	Platinum 90
2023 Monthly Premium	\$0.00	\$0.00	\$6.61	\$55.78
2022 Monthly Premium	\$0.00	\$0.00	\$9.04	\$55.86
Annual Cost Difference	\$0.00	\$0.00	(\$30.96)	(\$.96)

L.A. Care Covered™ ID Card

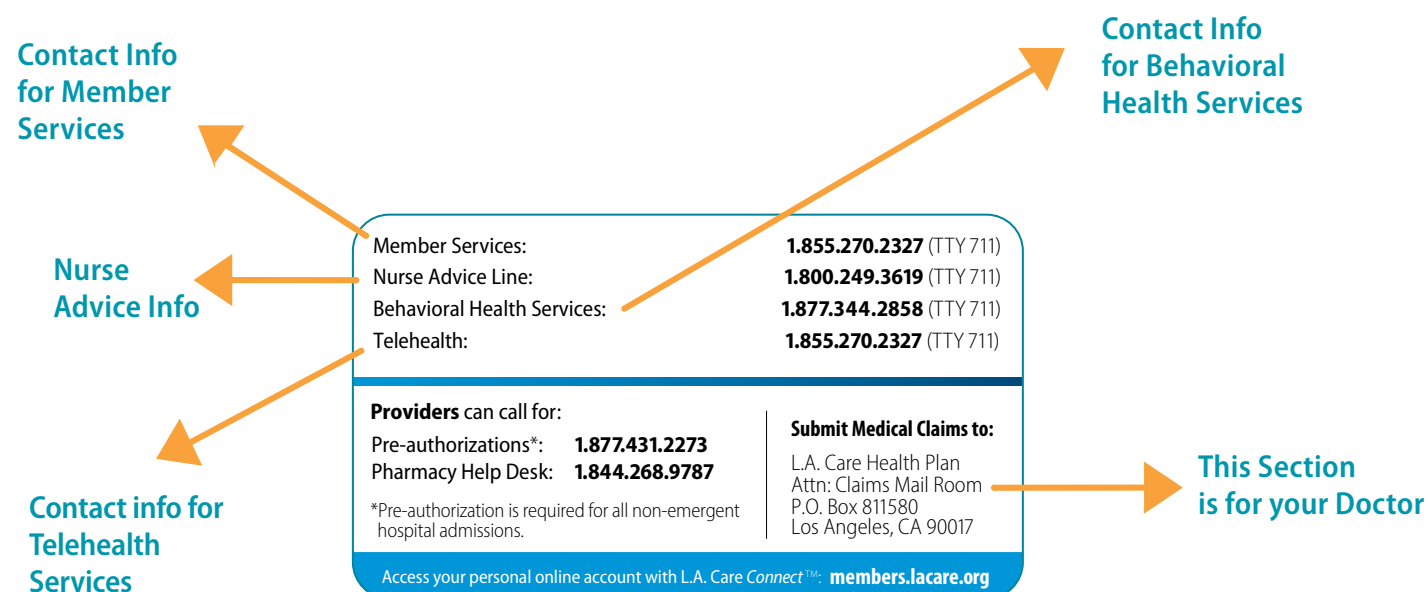
The Member ID Card has all the information needed to see the doctor, call the Member Services Department, or contact the Nurse Advice Line. It will also allow the member to obtain their prescription medication.

L.A. Care's new designed ID card for 2023 features cost-share amounts for office visits, emergency room, and urgent care.

FRONT



BACK



Agent Support

1.855.248.7778

agentsupport@lacare.org

Member Services

1.855.270.2327 (TTY 711)

Member L.A. Care Connect Portal

members.lacare.org

Mental Health

1.877.344.2858

TTY/TTD 1.800.735.2929

Nurse Advice Line

1.800.249.3619 (TTY 711)

Health Education

1.855.856.6943

Teladoc

1.800.835.2362

Covered California™

1.800.300.1506

