Coverage Expansion Highlights

- **Coverage Expansion**
  - Med-Cal eligibles will increase to 138% FPL for everyone 0-64.
  - Almost 1.7 million uninsured Californians will have coverage through expansion.

- **Exchange and Employer Participation**
  - Californians between 138-400% FPL will be eligible for insurance subsidies through California Covered (The Exchange) and will be responsible to contribute 3-9.8% of their income towards their premiums.
  - Over 2.3 million uninsured Californians will be eligible for these subsidies as well as an additional 900,000 who currently purchase insurance on the individual market.

- No one will be denied based on pre-existing conditions, preventive care will be free, and young adults have coverage under their parents up to age 26.

Current Insurance in Marin County

According to UCLA Center for Health Policy Research, among the 206,000 people in Marin aged 0-64 in 2009:

- 60.5% had job-based coverage (124,630)
- 7.4% had Medi-Cal or Healthy Families (15,244)
- 22.3% had other coverage (45,938)
- 9.9% were uninsured (20,400)

Projections Post ACA Implementation

- 7,800 individuals will qualify for expanded Medi-Cal
- 8,600 currently qualify for Medi-Cal but are not enrolled
- 12,000 are presumed to qualify for subsidies on the Exchange, California Covered
- 17,000 will remain uninsured
  - 11% (1850) will be newly uninsured
  - 21% (3600) will be documented and subject to the mandate but choose to pay the penalty
  - 28% (4750) will be documented but not subject to individual mandate (Tax penalty exemptions are granted for people for whom the lowest cost plan option exceeds 8% of income and for those with incomes below the tax filing threshold, members of certain faiths, those suffering hardships, Native Americans, and imprisoned people.
  - 40% (6,800) will be undocumented

Projections Post ACA

<table>
<thead>
<tr>
<th>Medi-Cal Expansion</th>
<th>California Covered (The Exchange)</th>
<th>Employer &amp; Individual Mandate</th>
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<tbody>
<tr>
<td>0% FPL 7,800 eligible</td>
<td>138% FPL 12,000 w/subsidies</td>
<td>400% FPL</td>
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1 UCLA Center for Health Policy Research: Two Thirds of California’s Seven Million Uninsured May Obtain Coverage Under Health Care Reform, February 2011.