

# Common Excuses for Not Obtaining Insurance



- ❖ **“I just want to think about it”**
  - ❖ Health care is an important decision for your family that requires careful planning, however, enrollment into Covered California plans is only open until March, 31<sup>st</sup> 2014 and penalties will be assessed starting next year for those with no coverage
- ❖ **“I never get sick or will pay for care if I need it”**
  - ❖ Having health insurance will provide you peace of mind, just in case you need it.
- ❖ **“I know my family should have coverage, but insurance is too expensive”**
  - ❖ Covered California allows you to compare coverage options based on price, benefits, quality, and other features important to you. You can choose the combination of price and benefits that fits your budget and meets your needs.
- ❖ **“We do not want anything to do with Medi-Cal”**
  - ❖ Expanded coverage under Medi-Cal means that doctors will get paid more for their services and will be accepting more Medi-Cal patients, thereby, giving them more doctors to choose from
  - ❖ You are not required to enroll in Medi-Cal; there are several options for private plans under the Covered California exchange
- ❖ **“I want my choice of doctors”**
  - ❖ You have the right to choose the doctor you want from your health plan’s provider network.





# Key Enrollment Messages



## 1. Stay healthy with free regular wellness checkups

- ❖ All new health plans must cover preventive care and medical screenings.
- ❖ Insurers cannot charge copayments, coinsurance or deductibles for such services.

## 2. You now have access to affordable medical coverage

- ❖ Covered California will give you more choice and control over your health coverage.
- ❖ Shop for health insurance online, in person, by mail or by phone.
- ❖ Consumers with low to moderate income may qualify for federal financial assistance.

## 3. Medical coverage provides me with peace of mind and financial security

- ❖ Having health insurance is important to your health and financial security.
- ❖ You can look forward to the peace of mind, safety, and stability that Covered California health plans will provide.

## 4. For my family's future I have to provide them with health insurance

- ❖ Take pride in protecting what's most important to you: your family.
- ❖ Good health:
  - Allows children not to miss school
  - Permits adults to work on a consistent basis to support their family

## 5. People without children are now newly eligible for Medi-cal insurance

- ❖ The affordable Care Act simplified the requirements for Medi-Cal eligibility and expanded the eligible population to include adults with no dependents