

Tenant Focus

Sacramento Resident Advisory Board
1725 K Street #101 Sacramento, CA 95811

The Affordable Care Act (ACA) known as Obamacare By Gerald Booth

The Affordable Care Act, commonly called Obamacare, was created to expand access to affordable health care coverage to all Americans, with lower costs and improved quality and care coordination. There have been and will continue to be many changes to implementing this law. I will briefly cover 3 main groups affected by these changes, Medicare and Medical Beneficiaries, Veterans and Individuals and families.

Medicare isn't part of the Health Insurance Marketplace established by ACA, so you don't have to replace your Medicare coverage with Marketplace coverage.

Since 2011, California has been taking steps

towards expanding Medicaid (Medi-Cal) under the Affordable Care Act (ACA) by implementing Low Income Health Programs (LIHPs) in most California counties. Under the "Bridge to Reform" Medicaid §1115 waiver, just over 500,000 California adults are currently enrolled in coverage in advance of ACA implementation using federal and county funds. The vast majority of these LIHP enrollees can become eligible for Medi-Cal coverage under the ACA beginning January 1, 2014, and the remainder will be eligible for subsidies through Covered California (the California Health Benefit Exchange).

At a glance, if you are enrolled in VA health

care, you don't need to take additional steps to meet the health care law coverage standards. The health care law does not change VA health benefits or Veterans out-of-pocket costs. If you are not enrolled in VA health care, you can apply at any time. The VA wants all veterans to get healthcare that improves their health and well-being.

Individuals and families will be able to find health insurance from either their current employer or if that is not available, then they can find health insurance plans through either the private exchanges or the public exchange called Covered California. There are calculators on these web sites to determine the monthly costs and how much will

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Notice:

Quarterly Meeting is scheduled for October xx, 2013 at 1:30 pm in the VIBE Community Room
1725 K Street, Sacramento, CA 95811

SRAB Sacramento Resident
Advisory Board



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Obamacare ...

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be subsidized by the government.

When you first learned to ride a bicycle, it probably had training wheels and then you later learned how to ride without training wheels but it took some time before you were able to ride with some skill and safety. This is the same situation, new programs take some time to get them up and running smoothly. There are thousands of people working daily to get this program up and running

and I hope to be able to help you with your questions and concerns.

No one person knows everything about all aspects of these plans and programs so I am currently in process of training and certification for the Registered Covered California Insurance Agent. I am a Licensed Health and Life Insurance Agent in California and a graduate of Chico State University. I graduated with Honors and what that means to you is I do the very best to help you get the Health Insurance

program that has the benefits you want. I am appointed with several health insurance carriers as well as able to offer help and advice on dental plans, life insurance, final expense insurance, long term care and Medicare. Thank you for allowing me to be your Health Insurance Resource. Call me at 916-289-4093 for information or an appointment.

Gerald Booth,
Ca/Ins/Lic # OF96671,
Hunter Johnson
Insurance Associates
(916) 289-4093



Medi-Cal Members: Get Free Patches in the Mail!

Starting Sept. 30th, **Medi-Cal members who want to quit smoking can get free nicotine patches by mail** from the California Smokers' Helpline. The Helpline will send eligible members a free, four-

week supply of patches, with further refills as needed.

Medi-Cal members no longer need a prescription from a doctor or a certificate

from a quit smoking program to get their patches. Starting Sept. 30th Medi-Cal members can call the Helpline and the patches will be delivered to their apartment within 2 - 3 business days.

Free patches will be offered to adult tobacco users age 18 and over who have a valid Medi-Cal ID and enroll in Helpline counseling. Helpline staff speak 7 languages and welcome all callers.

Also, Medi-Cal members can receive a free \$20 gift card bonus. To be

eligible, they must ask for the gift card, have a valid Medi-Cal ID, and complete the first counseling session.

This program is funded by a grant from the Centers for Medicare and Medicaid Services under the Affordable Care Act (Obamacare).

For more information on Helpline services for Medi-Cal members visit www.NoButts.org/Medi-Cal or call 1-800—NoButts (1-800-662-8887). Or call WIN at 739-0322.

Medi-Cal Incentives to Quit Smoking (MIQS)



Ask about **FREE** patches and \$20 gift card bonus! Call 1-800-NO-BUTTS.

HELP WITH COVERED CALIFORNIA

If determined to be eligible, an individual or families can get Medi-Cal as long as they continue to meet the eligibility requirements.

Consumers who are eligible for premium assistance and improved benefit plans pay less for health insurance when they buy a Covered California Health Plan. The amount they pay depends on their annual household income and percent of Federal Poverty Level (FPL)

As a licensed California insurance agent in the process of certifying to become a Covered California agent, I recommend that you call Covered California offices, go to their website or call me after October 1, 2013 for an explanation of the benefits and costs for Covered California Plans. There is a lot of information here and you probably will need a navigator or insurance agent to help you with your choices. Covered California,
www.coveredca.com
 1-800-300-1506 M-F 8-5

Gerald Booth,
 CA/INS/LIC. #OF96671
 Phone 916-289-4093 M-S 8-6

The ROSS program is hosting a Financial workshop presented by Golden 1 Credit Union

The Golden 1 Credit Union is presenting two workshops:

- Benefits of Credit Union Membership
- Creating a budget how starting Now Can Help You Later

Date: Wednesday, October 2, 2013
Time: 3:00pm-5:00pm
Location: Twin Rivers
 321 Eliza Street
 Sacramento, CA
 95814

Please RSVP ROSS Staff:
 Karen Simmons
 916-449-6324



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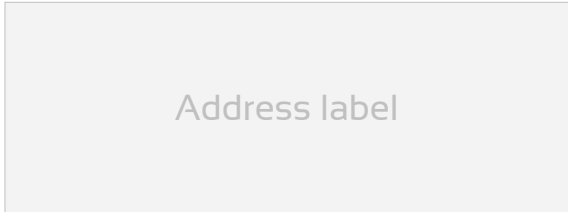
Sacramento Resident Advisory Board

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Tenant Advocates

www.sacrab.com



Grocery Bus

The Wal*Mart bus will begin picking up at 8:45am at the Gibson Oaks stop. After 75 minutes, the bus will return shoppers to their homes.

Then at 1:00 the bus will begin picking up for the Winco trip at 6th & I.

These trips are scheduled:

- October 9, 2013
- November 6, 2013
- December 4, 2013
- January 8, 2014

Do you have Medicare and Medi-Cal?

If you do, you may qualify for a health plan that can help you get:



Glasses

Dental



work



Transportation to the doctor

Ask me for details!

Gerald Booth 916-289-4093, Ca./ Ins./ Lic. # 0F96671