Why the Affordable Care Act is Important to You
Under the new national health law, many CSU students and their families may be eligible for Medi-Cal or significant financial assistance in purchasing private insurance through Covered CA.

What is Covered California?
The new state marketplace where you can:
• Determine how much financial assistance you may receive
• Learn about your options, benefits and costs
• Purchase your insurance

Find out more:
• www.CoveredCA.com
• www.calstate.edu/coveredca
Three reasons why you need insurance

**Things happen.** A serious illness or even a simple accident could leave you with devastating bills. One visit to the ER can cost $3,000 or more.

**It can keep you healthy.** Insurance pays for doctor visits, hospital care, prescriptions, emergencies and more. Preventive care is free.

**It’s the law.** In 2014, most Americans will be required to have insurance or pay a penalty.

How much will insurance cost?

Maybe less than you think. Premiums listed below are for plans considered to be the best value. Insurance in these plans will cover 87% of your health care costs. Lower premiums are available, but come with higher consumer cost–sharing, like deductibles and co–payments.

Rates where you live may be slightly higher or lower.

<table>
<thead>
<tr>
<th>Estimated Monthly Costs for Sample Individuals &amp; Families at Enhanced Silver Level Coverage (LA Area)</th>
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<tbody>
<tr>
<td><strong>Age</strong></td>
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Learn more at www.CoveredCA.com or www.calstate.edu/coveredca