



How do I start using my coverage?

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When can I start using my health insurance plan?

As long as you pay by the payment deadline, you can use services covered by your health insurance plan starting the next month. First, be sure the provider (a doctor or other health service provider) is participating in the health plan network you have selected. The provider may ask you to sign a statement agreeing to pay for the services if you cannot prove you have health insurance. The provider may later send you a bill (a “claim”) for the care. Once you have proof of health insurance coverage, which you will receive once you pay for the insurance, you can submit the claim to your health insurance company for processing.

It is likely that by the time you get a bill or claim from your provider, you will have already been entered into your health insurance company’s system. Simply call your provider and ask to have the bill resubmitted directly to your health insurance company. If you have questions about whether your provider is in your plan’s network, or questions about your coverage, please call your health insurance company. Covered California health insurance companies’ contact information is available at www.CoveredCA.com/getting-covered/how-to-pay.html.

When will I get membership ID cards from my health insurance company?

Your health insurance company will mail you an enrollment package and membership ID cards within 10 business days of the health insurance company receiving your first payment. You can still get care before you receive your ID card, but the provider may ask you to sign a statement saying that you agree to pay the provider’s claim if you do not have proof of insurance. Once you have your ID card as proof of insurance, the provider can confirm your insurance and send the claim to the health insurance company.

How can I pay my premium bill for coverage?

You need to pay your health insurance company — not Covered California — no later than the payment deadline for that month. For example, you must pay your health insurance company by Feb. 25 for coverage starting March 1. You can see the current month’s payment deadline at www.CoveredCA.com.

Covered California health insurance companies provide payment options, including paying by mail, by phone and online. Check Covered California’s payment page to see which options your health insurance company offers: www.CoveredCA.com/getting-covered/how-to-pay.html.

How do I find out if my doctor, hospital, medical group or clinic is in my new health insurance plan?

Check with your health insurance company to see if it works with your current doctor, hospital, medical group or clinic. You can also find links to each health insurance

company's directory in the Covered California application. Click on the "Apply Now" button at www.CoveredCA.com and select "Preview Plans." After entering some basic information, you can pick a health insurance company and click "View Directory." Next you will be routed to the health insurance company's online list of doctors.

My new health plan does not work with my doctor, but I am getting treatment for a serious condition. What should I do?

Call your new health insurance company to let it know about your treatment. Depending on what illness or condition you are receiving treatment for, your new health insurance company may be able to work with your current doctor while you finish your existing treatment. Be sure to tell your current doctor that you have new health insurance.

If you would like help talking to your health insurance company, contact the Health Consumer Alliance, which offers free local assistance. Phone numbers for the Health Consumer Alliance can be found at www.healthconsumer.org.

What medications and benefits will my health plan cover?

If you have questions about medications and getting prescriptions filled, the first step is to contact your health insurance company to see if it has received your premium payment and can issue you an ID card or a plan identification number. Ask which pharmacies the company wants you to use in order to get the pharmacy benefits of your health insurance plan.

If you have not yet paid your premium bill, you will not be able to get an ID card. If you need prescription medications urgently, and you have completed the Covered California enrollment application process and selected a health plan, you may be able to receive some medications.

What do I do if I have other questions, concerns or complaints about my health insurance?

First, call your health insurance company if you have questions or concerns. See the link below for your health insurance company's phone number.

If you are not satisfied after speaking to your health insurance company and would like to file a complaint about your health insurance company, you can call the California Department of Managed Health Care at (888) 466-2219. If your health insurance is Health Net PPO, call the California Department of Insurance instead at (800) 927-4357.

Free local assistance is available to help you if you have concerns about your health insurance company. The Health Consumer Alliance can help you work with your health insurance company, the Department of Managed Health Care and the Department of Insurance. Phone numbers and other information about the Health Consumer Alliance are listed at www.healthconsumer.org.

To find contact information for your health insurance company, visit www.CoveredCA.com/getting-covered/how-to-pay.html.