

# Medical Insurance Outside of CCSF

(1/3/2022, MF)

Here are some ways you can get insurance outside of CCSF. Most medical plans have an open enrollment period (usually October), in which you can join or change your plan. In most plans, you can also join at any time if you have a “qualifying event”, such as a layoff or loss of employer-provided insurance.

Click to jump to:

[FT Retirees](#): Faculty who were working full-time at CCSF at the time of retirement are eligible to continue benefits, but enrollment is not automatic.

[PT Retirees](#): Faculty who were working part-time at CCSF at the time of retirement are also eligible to continue benefits, but it can be quite expensive.

[COBRA](#): Anyone who has insurance through an employer can pay into “COBRA” to continue benefits, but it can be quite expensive.

[Covered CA](#): California’s resource for public and private plans.

[Healthy SF](#): Basic care within SF for SF residents who don’t have other insurance. Provides some services but it is not full insurance.

[Medicare](#): Federal insurance program for those 65 and over.

[Medi-Cal](#): Free and low-cost insurance for low-income Californians.

[Private Insurance](#): There are many plans available, although it can be very expensive.

## Other resources:

[CCSF HR Benefits Unit](#)

[SF Health Service System \(HSS\) for City College](#)

The [AFT 2121 Retiree Chapter](#) holds an entire day of retirement workshops and information, on the January independent flex day of each year.

The 2021 Presentation notes are [here](#). See Workshop 8 for information mostly aimed at FT faculty, and Workshop 3 specifically for PT faculty.

Recording: [Skill Share: Applying for Health Insurance](#), June 4, 2020 (27 mins) and [Presentation Slides](#)

## Retirees who were working full-time at CCSF

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### [HR's statement for FT retirees](#)

Faculty who were working full-time at CCSF at the time of retirement are eligible to continue benefits.

**The plans:** The available plans may not be exactly the same as the current CCSF plans. Check the HSS page for [Medicare-eligible](#) and [non-Medicare-eligible](#) retirees. All plans include VSP regular vision coverage. VSP Premier has an additional cost.

**The cost:** The HSS info page has eligibility and rates for [Medicare-eligible](#) and [non-Medicare-eligible](#) retirees. For vision and dental rates, go to the medical plan rates page and scroll down.

**To enroll:** You must complete the HSS enrollment process from 30 days before your retirement date to 30 days after. You may also enroll during future open enrollment periods.

## Retirees who were working part-time at CCSF (AB 528)

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### [HR's statement about AB 528](#)

AB 528 is a state law that allows retirees who were working part-time to buy into the District's insurance plans. You must have been enrolled in medical insurance through CCSF in your final semester.

**The plans:** You continue in your current plan, but Delta Dental is not included. You can sign up for dental coverage separately through the CCSF Benefits unit. All plans include VSP regular vision coverage. VSP Premier has an additional cost.

**The cost:** Like COBRA, you pay both the employer and employee portion, so it's quite expensive. Medicare can pay a large portion of it. Rates for Medicare-eligible and non-Medicare eligible retirees are [here](#).

**To enroll:** You must enroll at the time of retirement; you cannot begin coverage in future open enrollment periods. Contact the [CCSF benefits unit](#) and request a part-time faculty retirement packet. They recommend starting this process 3 months before your retirement date.

Like COBRA, HSS uses the P&A Group as the plan administrator.

AB 528 is more restrictive in how they define "domestic partner" than CCSF. So far, CCSF has made sure no one lost eligibility. Contact the [CCSF benefits unit](#) and [AFT 2121](#) immediately if you have any trouble with this.

# COBRA

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[HSS COBRA page](#)

[US Department of Labor COBRA page](#), especially the FAQ

COBRA (Consolidated Omnibus Budget Reconciliation Act) is not an insurance plan. It's a federal law that gives workers and dependents the right to keep employer-sponsored medical insurance in the case of layoffs or reduction in hours. You must have been enrolled in medical insurance through CCSF in your final semester.

**The plan:** You continue in the same medical plan you were in while you were working, but dental coverage is not included. You can sign up for COBRA Dental separately. All plans include VSP regular vision coverage. VSP Premier has an additional cost.

**The cost:** COBRA is prohibitively expensive for many people. You are required to pay the entire cost of the insurance, including the part the employer was paying while you were working, plus a COBRA service fee.

Rates for COBRA Medical, COBRA VSP Premier, and COBRA Dental are on the [HSS COBRA page](#).

**Timing:** You have 60 days after you lose other coverage to choose COBRA. Coverage will be retroactive, so there will be no gap in coverage.

You have the right to coverage under COBRA for at least 18 months, and in some cases it can be extended to 36 months.

If you become eligible for Medicare after enrolling in COBRA, that can interrupt your COBRA coverage.

**How to sign up:** When your coverage ends, you should receive a notice from your employer. HSS should send an enrollment packet from their COBRA Administrator, the P&A Group.

## Covered CA

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<https://www.coveredca.com>  
[Medi-Cal and Covered CA FAQ](#)

Basically a shopping website. It lists private and public insurance plans, including dental. To be eligible for dental through Covered CA, you also have to purchase medical through them.

The site also tells you if you qualify for subsidies. It counts household income, but not assets. If your income is low enough, it'll refer you to Medi-Cal. You're supposed to be able to estimate your income level, then change it later. It's similar to estimating withholding: If your estimate is wildly off, and you're getting a subsidy, you settle at tax time. They send you tax forms. You can avoid a hassle by correcting your income in the system if there are major changes. Some applicants have told us they were required to provide documentation of their previous income, such as a screenshot of their Web4 paystub. But those documentation requirements seem to be inconsistently enforced.

Apply by the 15<sup>th</sup> of any month to be covered on 1<sup>st</sup> of following month. The system is glitchy, so do it ahead of time. One member reported that it took two entire months. But when she finally got it to work, it covered her retroactively.

Will ask if you're eligible for COBRA. You can tell them 'yes, but COBRA isn't affordable'.

## Healthy SF

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<https://healthysanfrancisco.org/>

This program is run by the SF Department of Public Health. It's not full medical insurance. It provides basic limited care within SF for SF residents who don't have other insurance. It offers a broad choice of providers. For details, see their [participant handbook](#).

Healthy SF charges a monthly rate plus "point-of service fees" (what private insurance would call a co-pay). Rates are based on household income, including liquid assets like bank accounts: <https://healthysanfrancisco.org/visitors/fees/>

To sign up, you make an appointment to meet with them. They'll ask for ID, proof of SF residency, and proof of income. See <https://healthysanfrancisco.org/visitors/how-do-i-apply/>

If you are eligible for Medicare or Medi-Cal, you cannot join Healthy SF.

## Medicare

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<https://www.medicare.gov/>

[Social Security Administration's Medicare Resources](#)

Medicare is a federal insurance program for people 65 and over, and some people who have long-term disabilities. It can be free or there may be monthly premiums, copays, and deductibles, depending on your income and the taxes you paid into Medicare while working. You can enroll in the different parts separately or bundled together:

Medicare Parts A & B are administered through Social Security:

- Part A (hospital insurance)
- Part B (general medical insurance)

Other parts of Medicare are run by private insurance companies:

- Supplemental (Medigap) helps pay Medicare copays and deductibles.
- Advantage Plan (aka Part C) includes Parts A and B bundled together in one plan.
- Part D (prescription drug coverage)

Enroll before your retirement date to avoid penalties. You enroll for yourself only, not for spouses or dependents. You can have Medicare while also having other insurance.

## Medi-Cal

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<https://www.dhcs.ca.gov/services/medi-cal>

[Medi-Cal and Covered CA FAQ](#)

Medi-Cal offers free and low-cost insurance for low-income Californians. As of December 2021, there are 21 plans. [This chart](#) shows income and eligibility requirements.

There is no deadline to enroll in Medi-Cal. When you are determined to be eligible, your eligibility goes back to the month of your application. You can apply through [Covered CA](#) or directly with Medi-Cal.

## Private Insurance

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Prohibitively expensive for most of us. If you start with the [Covered CA](#) website, you may qualify for subsidies. If you don't qualify for subsidies, it may be easier to buy the plan directly from the insurance company rather than go through Covered CA.