

## Student Services Council Meeting

Tuesday, December 2, 2014

2:15 p.m. – 4:15 p.m.

Room 10-468

### Minutes

#### Attendees:

Jennifer Hughes	x	Michael Mitchell	x	Laura Skaff	x
Sylvia Aguirre-Alberto	x	Eileen O'Brien	x	Niruba Srinivasan	x
Sharon Bartels		Charles Phan		Dennis Tordesillas	x
Karen Chadwick	x	Louise Piper	x	Brian Tupper	x
Gloria D'Ambra		Marsha Ramezane	x	Ruth Turner	
Catherine Firpo		Danni Redding-Lapuz		Makiko Ueda	x
Alex Guiriba	X	Krystal Romero		Carol Ullrich	x
Fauzi Hamadeh		Michele Rudovsky		Henry Villareal	x
Claudia Menjivar	x	Aaron Schaefer		Taniela Mapa	x

**Guests:** Lindsey Bynum, Dean Drumheller, Lorrita Ford, Paul Johnson, Tom Maloney, Jonathan McMahon, Danni Redding-Lapuz, Thanh Pitetta, Annie Theodos, Ruth Turner, Sue Roseberry, Jane Wong, Helia Ying

The meeting was called to order at 2:20 p.m.

#### Safety Presentation

**Handouts:** FEMA - Family Communication Plans, Emergency Supply List

Tom Maloney, who is a consultant working with the District on emergency preparedness, presented a video titled Disaster Service Worker Role of California School Personnel, Vol. 2

California law, Section 3100, states that all persons employed by the state, county, and city will become disaster service workers for up to 72 hours in the event of a disaster. Anyone required to serve in this role will be able to fulfill their disaster worker duty if they have prepared and created plans with their family in advance.

In the event of a calamity, all county facilities including CSM property are designated as housing shelters for evacuees second to hotels.

## **Working with Student Behavior Issues**

**Handouts:** Every Life Matters wallet insert

Makiko Ueda shared tips on how to detect if a student has suicidal distress by being alert to the verbal, behavioral and situational clues outlined in the wallet insert provided. Any student who exhibits concerning behaviors should be reported to Public Safety, division dean, Psychological Services office, or administration.

Disruptive student behavior should be addressed in private spaces in order to communicate effectively. Faculty and staff should clearly state what behaviors are not acceptable in the classroom or office. Use the word “please” when addressing behaviors. For students who have been removed from class, implementing a *behavior contract* before allowing reentry will help prevent future disruption.

## **Outcome of District Audit**

Jennifer Hughes reported that according to Kathy Blackwood SMCCCD was 100% compliant with all finance and program regulations.

## **SS Retreat**

The retreat will be held on Friday, December 12 at 12:30 p.m. in the Center for Student Life. Jennifer announced that SSC members can email student services administrators about ideas to explore in the retreat.

## **Not Anymore Video Samples**

To be shown during the next meeting

## **Program Updates**

**Handouts:** See attached documents

**Next Meeting:** Tuesday, February 3, 2015  
2:15 p.m. – 4:15 p.m.  
10-468



# Family Communication Plan

Let them know you're OK!

Pick the same person for each family member to contact. It might be easier to reach someone who's out of town.

Emergencies can happen at any time. Does your family know how to get in touch with each other if you are not all together?

**Before** an emergency happens, have a family discussion to determine who would be your out-of-state point of contact, and where you would meet away from your home — both in the neighborhood and within your town.

## Important Information

Fill in this information and keep a copy in a safe place, such as your purse or briefcase, your car, your office, and your disaster kit. Be sure to look it over every year and keep it up to date.

### Out-of-Town Contact

Name: \_\_\_\_\_  
Home: \_\_\_\_\_  
Cell: \_\_\_\_\_  
Email: \_\_\_\_\_  
Facebook: \_\_\_\_\_  
Twitter: \_\_\_\_\_

### Neighborhood Meeting Place:

\_\_\_\_\_  
\_\_\_\_\_

### Regional Meeting Place:

\_\_\_\_\_  
\_\_\_\_\_

### Work Information

Workplace: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Facebook: \_\_\_\_\_  
Twitter: \_\_\_\_\_  
Evacuation Location: \_\_\_\_\_

Workplace: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Facebook: \_\_\_\_\_  
Twitter: \_\_\_\_\_  
Evacuation Location: \_\_\_\_\_

### School Information

School: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Facebook: \_\_\_\_\_  
Twitter: \_\_\_\_\_  
Evacuation Location: \_\_\_\_\_

School: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Facebook: \_\_\_\_\_  
Twitter: \_\_\_\_\_  
Evacuation Location: \_\_\_\_\_

School: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Facebook: \_\_\_\_\_  
Twitter: \_\_\_\_\_  
Evacuation Location: \_\_\_\_\_





# Important Information (continued)

## Family Information

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Important Medical Information: \_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Important Medical Information: \_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Important Medical Information: \_\_\_\_\_

\_\_\_\_\_

## Medical Contacts

Doctor: \_\_\_\_\_

Phone: \_\_\_\_\_

Doctor: \_\_\_\_\_

Phone: \_\_\_\_\_

Pediatrician: \_\_\_\_\_

Phone: \_\_\_\_\_

Dentist: \_\_\_\_\_

Phone: \_\_\_\_\_

Dentist: \_\_\_\_\_

Phone: \_\_\_\_\_

Specialist: \_\_\_\_\_

Phone: \_\_\_\_\_

Specialist: \_\_\_\_\_

Phone: \_\_\_\_\_

Pharmacist: \_\_\_\_\_

Phone: \_\_\_\_\_

Veterinarian/Kennel: \_\_\_\_\_

Phone: \_\_\_\_\_

## Insurance Information

Medical Insurance: \_\_\_\_\_

Phone: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Homeowners/Rental Insurance: \_\_\_\_\_

Phone: \_\_\_\_\_

Policy Number: \_\_\_\_\_

### *Text, don't talk!*

Unless you are in danger, send a text. Texts may have an easier time getting through than phone calls, and you don't want to tie up phone lines needed by emergency workers.





# Family Communication Plan

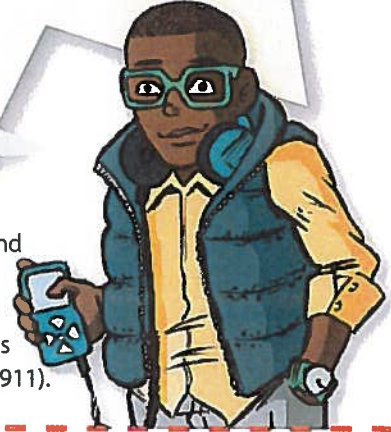
Emergencies can happen at any time. Do you know how to get in touch with your family if you are not together?

**Let them know you're OK!**

Pick the same person for each family member to contact. It might be easier to reach someone who's out of town.

**Text, don't talk!**

Unless you are in immediate danger, send a text. Texts often have an easier time getting through during emergencies, and you don't want to tie up phone lines needed by emergency responders (like 911).



## Know the Numbers!

Home: \_\_\_\_\_

Adult: \_\_\_\_\_

Parent: \_\_\_\_\_

Home: \_\_\_\_\_

Cell: \_\_\_\_\_

Cell: \_\_\_\_\_

Work: \_\_\_\_\_

Neighbor: \_\_\_\_\_

Parent: \_\_\_\_\_

Home: \_\_\_\_\_

Cell: \_\_\_\_\_

Cell: \_\_\_\_\_

Work: \_\_\_\_\_

Neighbor: \_\_\_\_\_

My cell: \_\_\_\_\_

Home: \_\_\_\_\_

Sibling: \_\_\_\_\_

Cell: \_\_\_\_\_

Cell: \_\_\_\_\_

Out of state friend/relative:

Sibling: \_\_\_\_\_

Home: \_\_\_\_\_

Cell: \_\_\_\_\_

Cell: \_\_\_\_\_

**Memorize your home and parents' cell phone numbers!**



Cut this out and keep it somewhere safe like your backpack, school notebook, or wallet. Or input these numbers into your cell phone if you have one.



<http://www.ready.gov/kids>



# Know Where to Go... and How to Get There.

## Pick a Meeting Spot

Where will you meet up with your family if you have to get out of your house quickly? Where will you meet if your neighborhood is being evacuated and you're not at home?

### In your neighborhood:

(such as neighbor's house or big tree)

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### Out of your neighborhood:

(such as the library or house of worship)

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## Draw a Map

Put a  $\Delta$  to show your home. Put a O to show your school. Mark your out-of-neighborhood meeting spot with an X and label it.

## Know the Exits

Do you know two ways out of every room in your house in case of a fire? Draw a floor plan of your bedroom in the space below and circle the two ways to get out. Hint: one may not be a door!





### Additional Items to Consider Adding to an Emergency Supply Kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change
- Emergency reference material such as a first aid book or information from [www.ready.gov](http://www.ready.gov)
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper – When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates and plastic utensils, paper towels
- Paper and pencil
- Books, games, puzzles or other activities for children



# Ready

Prepare. Plan. Stay Informed.



# Emergency Supply List



# FEMA

[www.ready.gov](http://www.ready.gov)



## Recommended Items to Include in a Basic Emergency Supply Kit:



**Water, one gallon of water per person per day for at least three days, for drinking and sanitation**

**Food, at least a three-day supply of non-perishable food**

**Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both**

**Flashlight and extra batteries**

**First aid kit**

**Whistle to signal for help**

**Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place**

**Moist towelettes, garbage bags and plastic ties for personal sanitation**

**Wrench or pliers to turn off utilities**

**Can opener for food (if kit contains canned food)**

**Local maps**

**Through its *Ready* Campaign**, the Federal Emergency Management Agency educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including natural disasters and terrorist attacks. *Ready* asks individuals to do three key things: get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and their appropriate responses.

All Americans should have some basic supplies on hand in order to survive for at least three days if an emergency occurs. Following is a listing of some basic items that every emergency supply kit should include. However, it is important that individuals review this list and consider where they live and the unique needs of their family in order to create an emergency supply kit that will meet these needs. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.



**FEMA**

**Federal Emergency Management Agency**  
Washington, DC 20472



**Step 3: Seek for help for yourself and a person who may be suicidal.**

- ✓ "Will you go with me to get help?"
- ✓ "Will you promise me not to kill yourself until we've found some help?"



FOUNDATION for CALIFORNIA  
COMMUNITY COLLEGES



1-800-686-0101

ACCESS (San Mateo County Behavior Health and Recovery Services)

SMART Team (San Mateo Police Department) 911

CSM Care: <http://collegeofsanmateo.edu/csmcares/resources.asp>

National Suicide Prevention Hotline 1-800-273-TALK (8255)

Crisis Hotline 650-579-0350

Public Safety 650-574-6415

Psychological Services/Health Center 650-574-6396



**Resources:**

**EVERY LIFE  
MATTERS**



*Helping Someone Who May Be Suicidal*

## Helping someone who may be suicidal

### Step 1: Recognize suicide clues and warning signs

#### Direct Verbal Clues:

- ✓ "I wish I were dead."
- ✓ "I won't be around much longer."
- ✓ "My family would be better off without me."

#### Behavioral Clues:

- ✓ Previous suicide attempts
- ✓ Acquiring a gun or other means such as pills
- ✓ Acting recklessly or engaging in risky activities
- ✓ Increased alcohol or drug use
- ✓ Sudden changes in mood, anger, irritability or withdrawal

#### Situational Clues:

- ✓ Loss of any major relationship
- ✓ Death of family member or best friend
- ✓ Financial hardship
- ✓ Academic difficulty

### Step 2: If you suspect someone may be at risk, don't hesitate to ask direct questions about suicide.

- ✓ "Are you thinking about suicide?"
- ✓ "How are you going to kill yourself?"
- ✓ "When are you going to commit suicide?"



Centers for Disease Control and Prevention

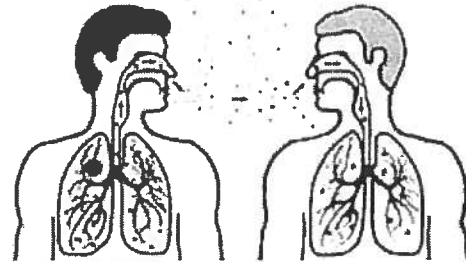
CDC 24/7: Saving Lives. Protecting People.™

## Basic TB Facts

Tuberculosis (TB) is caused by a bacterium called *Mycobacterium tuberculosis*. The bacteria usually attack the lungs, but TB bacteria can attack any part of the body such as the kidney, spine, and brain. If not treated properly, TB disease can be fatal.

## How TB Spreads

TB is spread through the air from one person to another. The TB bacteria are put into the air when a person with TB disease of the lungs or throat coughs, sneezes, speaks, or sings. People nearby may breathe in these bacteria and become infected.



TB is NOT spread by

- shaking someone's hand
- sharing food or drink
- touching bed linens or toilet seats
- sharing toothbrushes
- kissing

## Latent TB Infection and TB Disease

Not everyone infected with TB bacteria becomes sick. As a result, two TB-related conditions exist: latent TB infection and TB disease.

### Latent TB Infection

TB bacteria can live in the body without making you sick. This is called latent TB infection. In most people who breathe in TB bacteria and become infected, the body is able to fight the bacteria to stop them from growing. People with latent TB infection do not feel sick and do not have any symptoms. People with latent TB infection are not infectious and cannot spread TB bacteria to others. However, if TB bacteria become active in the body and multiply, the person will go from having latent TB infection to being sick with TB disease.

### TB Disease

TB bacteria become active if the immune system can't stop them from growing. When TB bacteria are active (multiplying in your body), this is called TB disease. People with TB disease are sick. They may also be able to spread the bacteria to people they spend time with every day.

Many people who have latent TB infection never develop TB disease. Some people develop TB disease soon after becoming infected (within weeks) before their immune system can fight the TB bacteria. Other people may get sick years later when their immune system becomes weak for another reason.

For people whose immune systems are weak, especially those with HIV infection, the risk of developing TB disease is much higher than for people with normal immune systems. [Learn more about the difference between LTBI and TB Disease \(/tb/topic/basics/difference.htm\)](/tb/topic/basics/difference.htm).

## TB Symptoms

Symptoms of TB disease include:

- a bad cough that lasts 3 weeks or longer
- pain in the chest
- coughing up blood or sputum
- weakness or fatigue
- weight loss
- no appetite
- chills
- fever
- sweating at night



## TB Risk Factors

Once a person is infected with TB bacteria, the chance of developing TB disease is higher if the person:

- Has HIV infection;
- Has been recently infected with TB bacteria (in the last 2 years);
- Has other health problems, like diabetes, that make it hard for the body to fight bacteria;
- Abuses alcohol or uses illegal drugs; or
- Was not treated correctly for TB infection in the past

## Testing for TB Infection



There are two kinds of tests that are used to detect TB bacteria in the body: the TB skin test (TST) and TB blood tests. These tests can be given by a health care provider or local health department. If you have a positive reaction to either of the tests, you will be given other tests to see if you have latent TB infection or TB disease.

## Exposure to TB

If you think you have been exposed to someone with TB disease, contact your health care provider or local health department to see if you should be tested for TB infection. Be sure to tell the doctor or nurse when you spent time with the person who has TB disease.

## Treatment for Latent TB Infection and TB Disease

### Treatment for Latent TB Infection

If you have latent TB infection but not TB disease, your health care provider may want you be treated to keep you from developing TB disease. Treatment of latent TB infection reduces the risk that TB infection will progress to TB disease. Treatment of latent TB infection is essential to controlling and eliminating TB in the United States. The decision about taking treatment for latent TB infection will be based on your chances of developing TB disease.



### Treatment for TB Disease

TB disease can be treated by taking several drugs, usually for 6 to 9 months. It is very important to finish the medicine, and take the drugs exactly as prescribed. If you stop taking the drugs too soon, you can become sick again. If you do not take the drugs correctly, the germs that are still alive may become resistant to those drugs. TB that is resistant to drugs is harder and more expensive to treat.

### Related Links

- [State TB Control Offices \(../links/tboffices.htm\)](http://www2.cdc.gov/links/tboffices.htm)

### For Patients

- [TB - General Information \(../publications/factsheets/general/tb.htm\)](http://www2.cdc.gov/publications/factsheets/general/tb.htm) (Fact sheet)
- [Basic Tuberculosis Facts \(http://www2.cdc.gov/podcasts/player.asp?f=8623195\)](http://www2.cdc.gov/podcasts/player.asp?f=8623195) (Audio Podcast)
- [Questions and Answers About TB \(../publications/faqs/default.htm\)](http://www2.cdc.gov/publications/faqs/default.htm) (Booklet)
- [The Difference Between Latent TB Infection and TB Disease \(../publications/factsheets/general/LTBIandActiveTB.htm\)](http://www2.cdc.gov/publications/factsheets/general/LTBIandActiveTB.htm) (Fact sheet)
- [Get the Facts About TB Disease !\[\]\(8ba0a8bc08cfb681721719303df69bb8\_img.jpg\) \(../publications/pamphlets/TB\\_disease\\_EN\\_rev.pdf\)](http://www2.cdc.gov/publications/pamphlets/TB_disease_EN_rev.pdf) (Pamphlet) (PDF - 430k)
- [What You Need to Know about TB Infection !\[\]\(33b903febf51b8cea076831f447c997e\_img.jpg\) \(../publications/pamphlets/TB\\_infection.pdf\)](http://www2.cdc.gov/publications/pamphlets/TB_infection.pdf) (Pamphlet) (PDF - 409k)
- [Tuberculosis Information for Employers in Non-Healthcare Settings \(../publications/factsheets/general/nonhealthcare\\_employers.htm\)](http://www2.cdc.gov/publications/factsheets/general/nonhealthcare_employers.htm) (Fact sheet)

### For Health Care Providers

- [TB - General Information \(../publications/factsheets/general/tb.htm\)](http://www2.cdc.gov/publications/factsheets/general/tb.htm) (Fact sheet)
- [TB Guidelines \(../publications/guidelines/default.htm\)](http://www2.cdc.gov/publications/guidelines/default.htm)

# Everyday Preventive Actions That Can Help Fight Germs, Like Flu

CDC recommends a three-step approach to fighting the flu.

CDC recommends a three-step approach to fighting influenza (flu). The first and most important step is to get a flu vaccination each year. But if you get the flu, there are prescription antiviral drugs that can treat your illness. Early treatment is especially important for the elderly, the very young, people with certain chronic health conditions, and pregnant women. Finally, everyday preventive actions may slow the spread of germs that cause respiratory (nose, throat, and lungs) illnesses, like flu. This flyer contains information about everyday preventive actions.



## How does the flu spread?

Flu viruses are thought to spread mainly from person to person through droplets made when people with flu cough, sneeze, or talk. Flu viruses also may spread when people touch something with flu virus on it and then touch their mouth, eyes, or nose. Many other viruses spread these ways too.

People infected with flu may be able to infect others beginning 1 day **before** symptoms develop and up to 5-7 days **after** becoming sick. That means you may be able to spread the flu to someone else before you know you are sick as well as while you are sick. Young children, those who are severely ill, and those who have severely weakened immune systems may be able to infect others for longer than 5-7 days.

## What are everyday preventive actions?

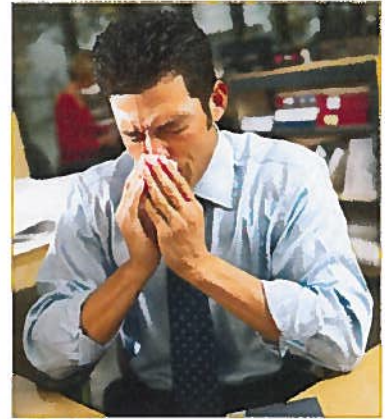
- Try to avoid close contact with sick people.
- If you or your child gets sick with flu-like illness, CDC recommends that you (or your child) stay home for at least 24 hours after the fever is gone except to get medical care or for other necessities. The fever should be gone without the use of a fever-reducing medicine.
- While sick, limit contact with others as much as possible to keep from infecting them.
- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with germs like the flu.
- If an outbreak of flu or another illness occurs, follow public health advice. This may include information about how to increase distance between people and other measures.



Centers for Disease  
Control and Prevention  
National Center for Immunization  
and Respiratory Diseases

**What additional steps can I take at work to help stop the spread of germs that can cause respiratory illness, like flu?**

- Find out about your employer's plans if an outbreak of flu or another illness occurs and whether flu vaccinations are offered on-site.
- Routinely clean frequently touched objects and surfaces, including doorknobs, keyboards, and phones, to help remove germs.
- Make sure your workplace has an adequate supply of tissues, soap, paper towels, alcohol-based hand rubs, and disposable wipes.
- Train others on how to do your job so they can cover for you in case you or a family member gets sick and you have to stay home.
- If you begin to feel sick while at work, go home as soon as possible.



**What additional preventive actions can I take to protect my child from germs that can cause respiratory illness, like flu?**

- Find out about plans your child's school, child care program, or college has if an outbreak of flu or another illness occurs and whether flu vaccinations are offered on-site.
- Make sure your child's school, child care program, or college routinely cleans frequently touched objects and surfaces, and that they have a good supply of tissues, soap, paper towels, alcohol-based hand rubs, and disposable wipes on-site.
- Ask how sick students and staff are separated from others and who will care for them until they can go home.



**Everyday preventive actions can help slow the spread of germs that can cause many different illnesses and may offer some protection against the flu.**

**For more information, visit [www.cdc.gov](http://www.cdc.gov), or call 1-800-CDC-INFO.**



# FACT SHEET Covered California

## California's Health Insurance Marketplace

Covered California™ is the state's destination for quality, affordable health care. A part of the national health care law (also called the Affordable Care Act), Covered California is a program from the state of California where qualified legal residents of California and their families can compare quality health plans and choose the one that works best for their health needs and budget.

Based on income and family size, many Californians will also qualify for financial assistance to help pay for premiums and other out-of-pocket costs, such as medications, routine tests and copays for doctor visits. Even those who do not qualify for assistance will find a range of quality, private health insurance plans to fit their budgets. And no one can be denied for having a pre-existing condition.

Visit [CoveredCA.com](http://CoveredCA.com) to learn more about eligibility and enrollment opportunities.

Through Covered California, you may qualify for financial help to pay for health insurance based on your household size and 2015 adjusted gross income.

Number of people in your household	If your 2015 household income is less than...	If your 2015 household income is between...
1	\$16,105	\$16,105 – \$46,680
2	\$21,708	\$21,708 – \$62,920
3	\$27,311	\$27,311 – \$79,160
4	\$32,913	\$32,913 – \$95,400
5	\$38,516	\$38,516 – \$111,640

You may be eligible for Medi-Cal

You may be eligible for financial help to purchase insurance through Covered California

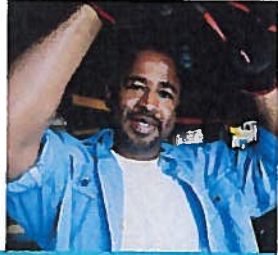
## Covered California Makes Quality Health Insurance Affordable

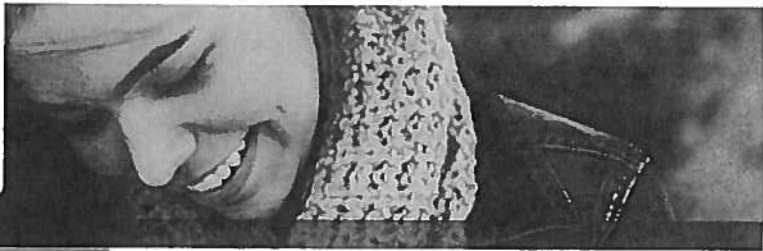
### Four Standard Benefit Levels

Covered California has affordable insurance options for Californians at all income levels and family sizes. The new marketplace offers quality health insurance plans with four levels of coverage: Bronze, Silver, Gold and Platinum. At each level, all insurance plans offer the same benefits, allowing consumers to determine which level is best for them based on their expected use of medical services.

Platinum plans have the highest monthly premium, but they also pay 90% of covered health expenses. Bronze plans have the lowest monthly premium but only pay 60% of covered health expenses.

All health insurance plans were selected by Covered California based on their quality, provider networks and affordability. They all cover essential health benefits such as doctor visits; hospital care; emergency care; care for pregnant women, infants and children; and prescription drugs.





### How to Get Help

A Covered California Certified Educator, Enrollment Counselor or Insurance Agent is available to answer questions about eligibility, financial assistance, comparing plans and other issues. Covered California has an online tool at [www.CoveredCA.com](http://www.CoveredCA.com) that can help people shop for and compare health insurance plans. This tool can also help people determine their eligibility for Medi-Cal or financial assistance, as well as the level and type of financial assistance.

### Responsibilities and Penalties

#### Income Changes

Since income level helps determine eligibility for Medi-Cal or financial assistance, income changes during the year may affect eligibility or assistance level. Participants are responsible for reporting income changes to Covered California within 30 days of the change.

#### Penalties for Not Having Insurance

Most people are now required by law to have health insurance or pay a penalty when taxes are filed.

### Minimum Coverage

Minimum coverage plans are available to people who are under age 30. Some people over 30 may qualify for a minimum coverage plan if they lack affordable coverage or are experiencing other hardship. Minimum coverage helps pay for health services in case of a serious and expensive medical emergency; minimum coverage plans cover three doctor visits per year at no cost and free preventive benefits. Consumers will have to pay the full cost of most other services until they reach their annual out-of-pocket maximum.

### Medi-Cal

For Californians with limited income, Medi-Cal is a public health insurance program that provides coverage at very low or no cost. California has expanded access to Medi-Cal, so more people will qualify. Eligibility for the new expanded Medi-Cal is based on income and family size. For more information about eligibility for Medi-Cal or to find doctors and other providers that participate in Medi-Cal, visit [www.dhcs.ca.gov](http://www.dhcs.ca.gov) or your local county social services office.

### Types of Financial Assistance and Who Qualifies

#### Federal Premium Assistance

Those who are not eligible for Medi-Cal but are eligible to buy health insurance through Covered California may qualify for federal assistance to help pay for their health insurance premiums. The amount of monthly premium assistance depends on the age, family size and income of those to be covered. Premium assistance means that the federal government will pay a portion of the premium each month.

#### Help with Out-of-Pocket Costs

Depending on income and family size, some Californians may be eligible for federal premium assistance AND help with out-of-pocket costs, such as medications, routine tests and copays for doctor visits. This is called the Enhanced Silver option.



Enrollment Counselor on campus Wednesdays call Estela for appt  
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