



“Real Stories” Bringing the American Rescue Plan & Affordable Care Act to Life

Covered California’s [“Real Stories”](#) are a core component of its efforts to raise awareness of the important benefits offered to consumers under the Affordable Care Act, and now the American Rescue Plan.

The next two pages highlight examples of real Covered California consumers who shared their personal stories about the value of health insurance, as well as how financial help through the American Rescue Plan brought coverage within reach.

Mitch is a retired firefighter from Stockton. After putting in over 30 years, he thought his health insurance would be taken care of. That was until the City of Stockton filed for bankruptcy and retirees had to forego their health insurance benefits. With the American Rescue Plan he was able to switch from off-exchange coverage to a plan through Covered California. He saved more than \$1,000 a month.



Featured in the [Associated Press](#).

Hannah, a student from Temple City, has been a Covered California enrollee for little over a year now. Hannah said the best part about her coverage is that she was able to keep her original Chinese-speaking doctor. Thanks to the American Rescue Plan, Hannah’s monthly premium went from \$164 to \$42. Hannah is grateful for the extra savings to help alleviate some of her financial burden.



Featured in [Asian Journal](#) and KTSF.

Luis and his wife live in Merced. Prior to the American Rescue Plan, they were paying over \$500 a month for coverage through her employer. When she left her job and moved onto Medicare, they found that Luis was eligible for a \$0 plan that allowed him to maintain the same level of coverage. Thanks to his coverage, he’s been able to afford care from his doctor. Featured in [Telemundo](#).



Kellie and her husband are farmers in Sutter and Yuba counties. Before the Affordable Care Act, Kellie dealt with a preexisting heart condition that prevented her from getting health coverage. Kellie credits the ACA for saving her life and getting her the care she had to put off for decades.



Now eligible for a \$0 plan with the American Rescue Plan, the Pearsons are saving and getting the care they need.

Sarah and her husband live in Camino. Before the American Rescue Plan, they didn't quite qualify for subsidy help under the Affordable Care Act and felt like they were skating on thin ice with Bronze plans.



Sarah said the ARP savings are nice, and she is most appreciative of her Covered California Gold plan, which allows for more needed doctor visits and gives her the peace of mind she wants at her age.

Marva lives in Los Angeles and said she has truly benefitted from having an affordable, quality health plan through Covered California. She came California from Belize more than 40 years ago but didn't have health insurance until early 2021 when she enrolled into a Covered California plan.



The daycare center worker has seen her bill go down over 67 percent with the American Rescue Plan and she's had to use the coverage after spotting a lump on her neck and needing surgery shortly after. Thankfully, everything went smoothly and Marva had the coverage she needed. Featured in [Observer News Group](#) and [Westside Story Newspaper](#).
