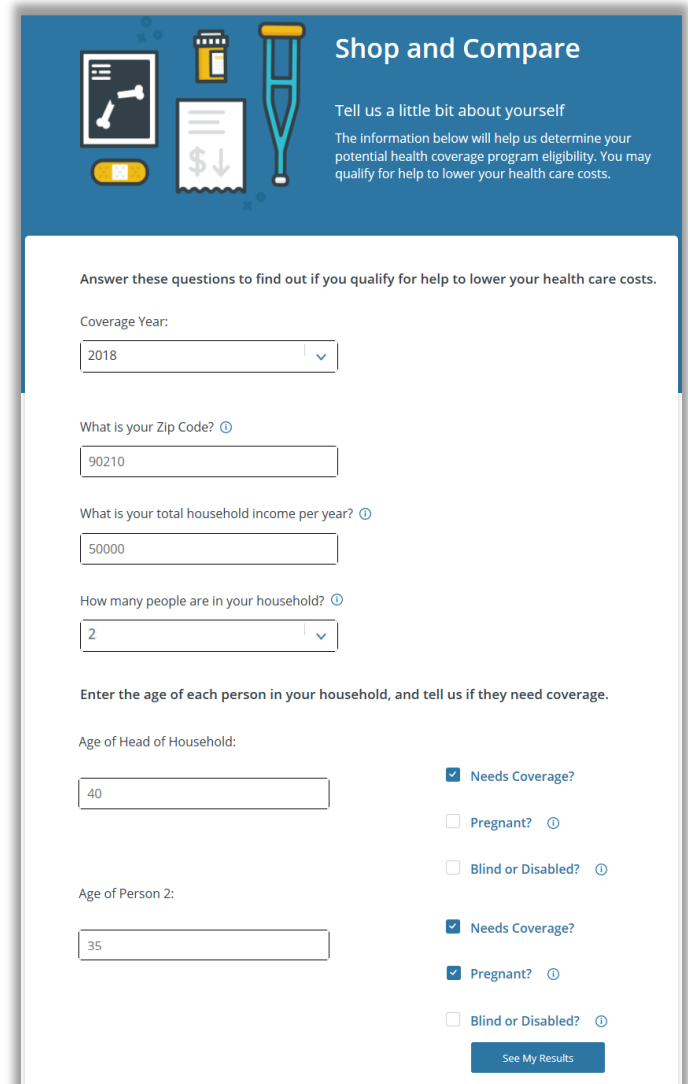


## Overview

The **Shop and Compare** tool is designed to offer increased accuracy in benefit estimates when shopping for health and dental insurance for consumers. The procedure below is designed to support enrollers in assisting their consumers in obtaining a close estimate of plan pricing in order to facilitate plan selection decisions.

## Procedure

1. Access Coveredca.com
2. Select **Shop and Compare** from the menu on the right of the page
3. The **Shop and Compare** page will display.
4. Choose the Coverage Year.  
**\*\*Note:** You are now able to get a quote dating back to **2014** for tax purposes
5. Ask the consumer for the following:
  - Zip Code
  - Total household income per year. (Do not enter any decimals or commas)
  - The number of people in household. (Include all members that are on the consumer's taxes. Even if no coverage is needed, the number of members is part of the equation for estimating premium assistance.
  - Ages of all members of household
6. Select the checkboxes that apply.  
  
**\*\*Note: For the most accurate results, be sure to check the box for members that need coverage.**
7. Select **See My Results**.



**Shop and Compare**

Tell us a little bit about yourself  
The information below will help us determine your potential health coverage program eligibility. You may qualify for help to lower your health care costs.

Answer these questions to find out if you qualify for help to lower your health care costs.

Coverage Year:  
2018

What is your Zip Code? ⓘ  
90210

What is your total household income per year? ⓘ  
50000

How many people are in your household? ⓘ  
2

Enter the age of each person in your household, and tell us if they need coverage.

Age of Head of Household:  
40  
 Needs Coverage?  
 Pregnant? ⓘ  
 Blind or Disabled? ⓘ

Age of Person 2:  
35  
 Needs Coverage?  
 Pregnant? ⓘ  
 Blind or Disabled? ⓘ

[See My Results](#)

8. A pop-up appears to remind consumer that this is not an application, but a “quick check”. It will only tell them if they qualify and give some general recommendations. The consumer would need to apply to get accurate results based on a completed application.
  - After reading the pop up, select **Continue** to display the results page.
9. The page **Here Is What You Told Us** displays. Review the information carefully.
  - If the information needs to be changed, then select **Back** to return to the Shop and Compare entry screen.
10. Scroll down to the **Based on what you told us** section.
  - The results now match the look and feel of the rest of the application.
  - Each member is grouped according to the program they qualify for
  - Each person is identified by their age

**This isn't an application for health coverage.**

This is just a quick check to tell you if you might qualify for Covered California, Medi-Cal, or other health programs offered by the state of California.

We ask for only basic information to quickly tell if you might qualify. The coverage application itself asks for more details.

The only way to know for sure if you qualify is to apply. You can do that anytime, even if the results on the next page say that you don't appear to qualify. If you qualify for a Special Enrollment Period, you can enroll outside of the yearly Open Enrollment Period.

If you need help, you can click Get Help to find Local assistance to help you apply.

Cancel
Continue

**Based on what you told us, here is what you may qualify for:**

We've grouped your household members based on each person's potential eligibility.

### Covered California Programs

Click 'Preview' to view the available health plans through Covered California.

HouseholdMember	Potential Eligibility
Person 1 (40)	Lower Monthly Premium (Advanced Premium Tax Credit) and Lower Out of Pocket Costs (Cost Sharing Reductions)

[More Information](#)
Preview Plans

### Medi-Cal Programs

HouseholdMember	Potential Eligibility
Person 2 (35)	Medi-Cal Access Program (MCAP) <a href="#" style="color: #0070c0; text-decoration: underline;">Factsheet</a>

These results are only an estimate. You will need to complete an application. ⓘ

Back
Apply Now

11. To preview possible plans options, select **Preview Plans** at the bottom of the page
  - **Note: Apply Now** will prompt to Begin Application page
12. Tell Us About Your Health Care Needs
  - To narrow the search, select the option that applies to the consumer. When completed, select the **Next** button.
  - The **Search for a Doctor** page will appear and allow consumers to search for a provider(s) by name.
  - The Shop for a Health Plan will display a green check mark if the doctor is contracted or a red circle if not contracted.
  - To skip, select the button **Skip To View Plans**

Tell us about your health care needs

Your answers are used to find the best plan option for you:
SKIP

Choose the category that best describes the [medical service](#) use you expect for the next year. For families, choose the category that best fits the person who probably will need the most medical services next year.


- Low Use:** 1-2 doctor visits and lab tests each year; preventive care too.
- Medium Use:** 3-5 doctor visits and lab tests with an x-ray each year; one or more small treatments done in doctor's office; often the care is for an ongoing health problem.
- High Use:** 6 or more doctor visits and a number of lab tests; a surgery, therapy or other treatment in an outpatient center plus follow-up care.
- Very High Use:** a hospital stay, high cost radiology scans or outpatient treatment, more than 6 doctor visits with lab tests and other care.

NEXT >

13. The **Browse Health Plan** page displays the following information:
  - Total number of plans available to the consumer
  - Coverage start date
  - The estimated monthly APTC that could be applied for the consumer per page.
14. Each "Plan tile" shows the carrier name, metal tier and monthly premium.
15. The consumer can get additional information about the plan by selecting **View Detail**. Some plan details include the following:
  - Yearly deductible & Out-of-Pocket
  - Primary Care Visits
  - Generic Drug Cost

**Note:** *There are several other categories of information available for viewing. The default order of plans displayed on the **Shop a Health Plan** page are in the order of Total Expense Estimate (premium and cost share reduction value). If you want to see plans in order of lowest premium amounts/month, you will need to sort via that option.*

REMOVE ✕



**MOLINA  
HEALTHCARE**

Bronze 60 HMO

BRONZE	HMO
Monthly Premium	\$249.53 after \$14.14 tax credit
Primary Care Visits	You pay \$75
Generic Drugs	You pay 100%
<b>Yearly Deductible</b>	\$6300 / \$500 (May Not Apply) Not Applicable
<b>Total Expense Estimate</b>	Lower <span style="color: green;">▾</span>
Quality Rating	★★★★☆

COMPARE

VIEW DETAIL

16. You can compare up to three plans for the consumer by selecting the **Compare** box at the bottom left corner of each plan you are interested in (replaces the favorites heart icon)
  - When **Compare** is selected another window will appear at the bottom right corner of the screen adding this plan to compare
  - To remove a plan, select **REMOVE** in the upper right corner of the plan you chose
  - You can hide the information by selecting the **Hide Compare** box
  - To compare plans, Select **Compare Now** button to view details of all the plans selected

17. To go back to view the plan options, select **Back to Plans** at the top of the page.
18. You may narrow down your selections by using the Filter By and then reorder the options by selecting **Sort By**.
19. **Sort By** options:
  - Monthly Premium (low to high)
  - Total Expense Estimate
  - Yearly Deductible (low to high)
20. **Filter By** options:
  - Plan Types – HMO, EPO, PPO
  - Plan Features
    - CSR Eligible
    - HSA Compatible-used with a Health Savings Account (Yes or No)
    - Metal Tier-Platinum, Gold, Silver, Bronze, Minimum Coverage
    - Yearly Deductible
    - Company
    - Quality Rating
21. At the top of the page you can toggle between **Health Plans, Dental Plans**, and the contents of **Your Cart**
22. You can use the same sorting and filtering of Dental Plans as Health Plans
  - After the consumer selects a health plan, select **Add to Cart** button
23. Select **Continue To Cart** to check out or the consumer may shop for dental plans by selecting **Continue To Dental Plans**
24. Select **Continue to Cart** to view **Your Cart** page.
25. Plans added to the consumer’s Cart during Preview Plans are saved in the shopping cart and they can check out these saved plans after submitting an application.
26. Enrollers may select the **Apply** button at the bottom of the **Your Cart** page to continue to the **CalHEERS Log In or Create an Account** page for consumers to begin an application.

**Filter By**

**Plan Type**

**HMO**

**EPO**

**PPO**


**Plan Features**

**CSR Eligible**  
Includes cost sharing reductions (lower out-of-pocket costs)

**HSA Compatible** Can be used with a Health Savings Account

IMPORTANT: Your advanced premium tax credit (APTC), also known as premium assistance, shown here is only an estimate. Additional information you provide during the application process will determine your actual tax credit. The monthly payments and coverage options you see may be different after you have completed the application.

**SHOP FOR DENTAL PLANS**

Health Plan		Estimated Coverage Start Date: 05/31/2018	
 <b>Molina Health Care</b> <b>Bronze 60 HMO</b>	Monthly Premium	\$263.67	<a href="#" style="color: blue;">Remove</a>
	Tax Credit (APTC)	-\$14.14	
	Your Payment	\$249.53	
		Total Monthly Premium	\$263.67
		Tax Credit (APTC)	\$14.14
<b>Cart Total</b>	<b>Your Total Monthly Premium Payment</b>	<b>\$249.53</b>	