

Overview

The **Shop and Compare tool** is designed to offer an increased accuracy in benefit estimates when shopping for health and dental insurance for consumers.

The procedure below is designed to assist enrollers in assisting their consumers in obtaining a close estimate of plan pricing in order to assist in making enrollment decisions.

Preview Plans Procedure

- 1) Access Coveredca.com
- 2) Select **Shop and Compare** from the menu on the right of the page
- 3) The **Shop and Compare Preview Plans** page will load
- 4)
- 5) Ensure the **Coverage Year** defaults to the intended year.
- 6) 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
 - Ages of all members of household
 - Needs coverage - select the checkbox for each person applying for coverage

PREVIEW PLANS

TELL US A LITTLE BIT ABOUT YOURSELF.

The information you give us will help determine if which health coverage is right for you. 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: 2016 ▼
2017

Questions

What is your Zip Code? * ?

What is your total household income per year? * ? \$

How many people are in your household? * ?

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

Age of Head of Household * Needs Coverage?

Age of Person 2 * Needs Coverage?

Age of Person 3 * Needs Coverage?

Is anyone in your household pregnant? * ? Yes No

Is anyone in your household blind or disabled? * ? Yes No

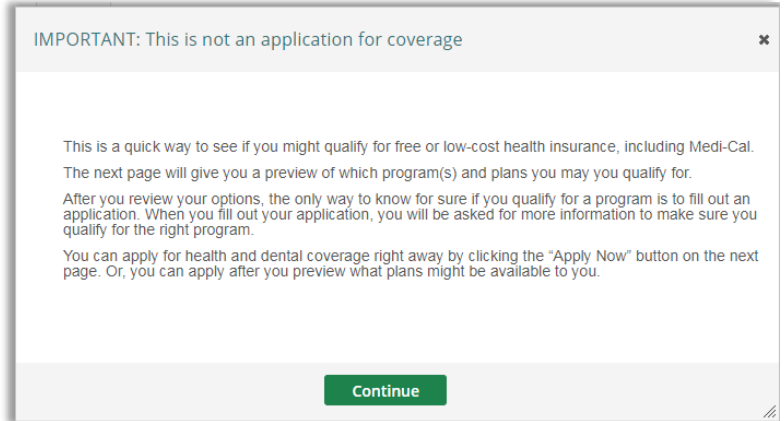
Back
See My Results

****Note: For the most accurate results, check only members that need coverage.**

*****Note: If the household has an income within 139%-322% of the [Federal Poverty Level](#), the box adjacent to the dependent needs to be unchecked. This is done to manually exclude that household member from the Advance Premium Tax credit estimate and the base premium quote for each of the Qualified Health Plan options on subsequent pages because they will be Medi-Cal eligible.**

- Is anyone in your household pregnant?
- Is anyone in your household disabled?

- 7) Select **See My Results**
- 8) A pop-up appears reminding the consumer it isn't a comprehensive application and will only quickly 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**



- 9) To preview possible plans options, select **Preview Plans** at the bottom of the page
 - **Note: Apply Now** will prompt to Begin Application page

MY OPTIONS 1

Here is what you told us:

Zip Code: _____

Total household income: _____

Household members: _____

Age of Head of Household: _____ Needs Coverage?

Age of Person 2: _____ Needs Coverage?

Age of Person 3: _____ Needs Coverage?

Household Includes: Pregnant Blind or Disabled

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

You May Qualify for:

Free or Low-Cost Coverage
 Through Medi-Cal
[More Information](#)

You May Qualify for:

Lower Monthly Premium
 It looks like you may qualify for a tax credit to lower your monthly premium.

Lower Out of Pocket Costs
 It looks like you may qualify for cost-sharing reductions. These will reduce the cost when you access care. To use cost-sharing reductions you must enroll in a Silver level plan.

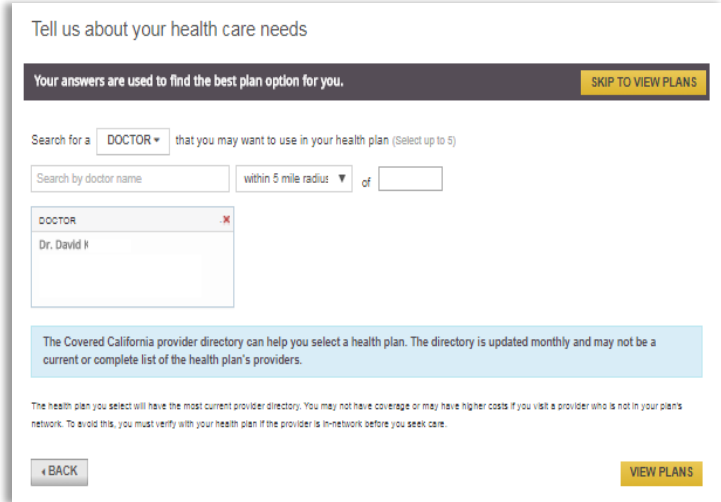
[More Information](#)
Preview Plans

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

[Back](#)
Apply Now

10) Tell Us About Your Health Care Needs

- To narrow their search, select radio buttons which apply to the consumer. When completed, select the **Next** button.
 - Continue to select the radio buttons that apply to the consumer, select the Next button.
 - 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 In the Shop for a Health Plan will display a green check mark if the doctor is contracted or a red circle if not contracted.



Tell us about your health care needs

Your answers are used to find the best plan option for you. [SKIP TO VIEW PLANS](#)

Search for a **DOCTOR** that you may want to use in your health plan (Select up to 5)

Search by doctor name within 5 mile radius of

DOCTOR
Dr. David K

The Covered California provider directory can help you select a health plan. The directory is updated monthly and may not be a current or complete list of the health plan's providers.

The health plan you select will have the most current provider directory. You may not have coverage or may have higher costs if you visit a provider who is not in your plan's network. To avoid this, you must verify with your health plan if the provider is in-network before you seek care.

[BACK](#) [VIEW PLANS](#)

- To skip, select the button **Skip To View Plans**

11) The **Shop for a Health Plan** page displays the following information:

- Total number of plans available to the consumer
- Coverage start date
- The monthly APTC that could be applied for the consumer per page.

12) Preview Plans for Health and Dental will now reflect as many as 12 plans. If there are more than 12 plans, additional page numbers are shown.

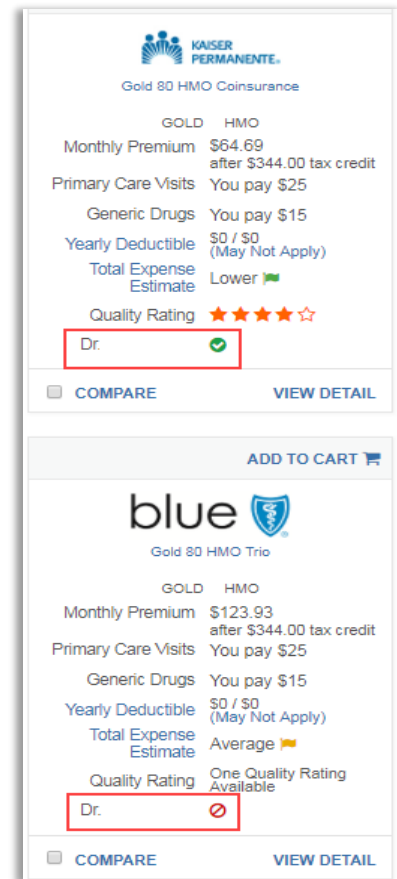
13) Each "Plan tile" shows the carrier name, metal tier and monthly premium and if entered, **the doctor** the consumer wishes to remain In-Network with and an icon to denote if that provider is included.

14) The consumer can get additional information about the plan by selecting **Preview Plan**. Some plan details include the following:

- Yearly deductible & Out-of-Pocket
- Doctor Visit
- Test

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.

15) 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)



KAISER PERMANENTE
Gold 80 HMO Coinsurance

	GOLD	HMO
Monthly Premium	\$64.69	after \$344.00 tax credit
Primary Care Visits	You pay \$25	
Generic Drugs	You pay \$15	
Yearly Deductible	\$0 / \$0	(May Not Apply)
Total Expense Estimate	Lower	
Quality Rating	★★★★☆	
Dr.	✓	

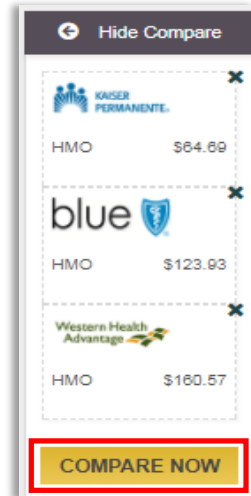
COMPARE [VIEW DETAIL](#)

blue
Gold 80 HMO Trio

	GOLD	HMO
Monthly Premium	\$123.93	after \$344.00 tax credit
Primary Care Visits	You pay \$25	
Generic Drugs	You pay \$15	
Yearly Deductible	\$0 / \$0	(May Not Apply)
Total Expense Estimate	Average	
Quality Rating	One Quality Rating Available	
Dr.	⊘	

COMPARE [VIEW DETAIL](#)

- 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 the x 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



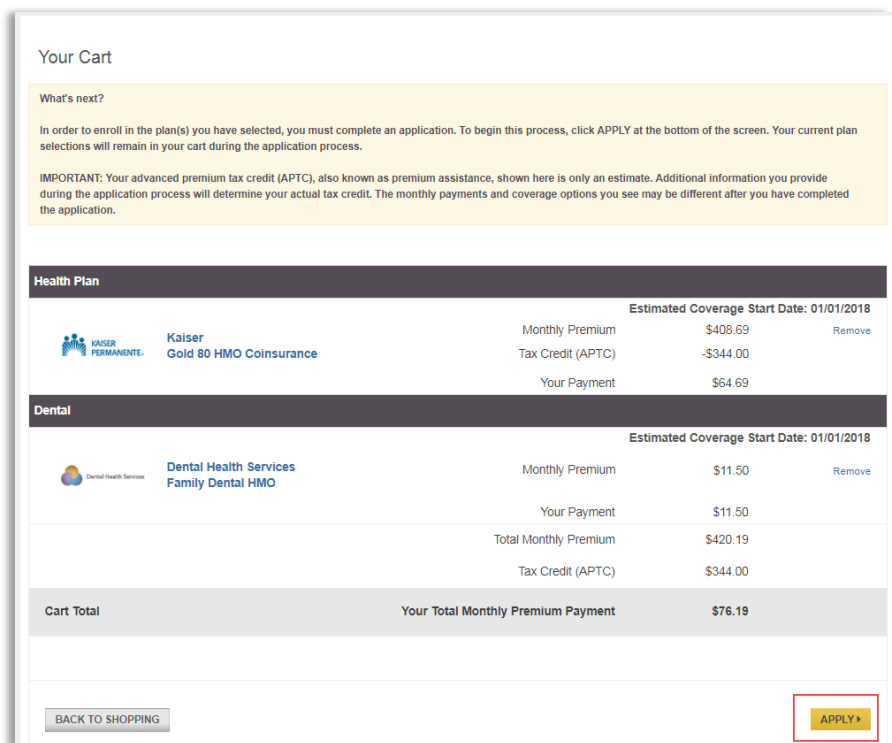
- 16) To go back to view the plan options, select **Back to Plans** at the top of the page
- 17) You may narrow down your selections by using the **Filter By** and then reorder the options by selecting **Sort By**
- 18) **Sort By** options:
 - Monthly Premium (low to high)
 - Total Expense Estimate
 - Yearly Deductible (low to high)
- 19) **Filter By** options:
 - Plan Types – HMO, EPO, PPO
 - Plan Features
 - HSA Compatible-used with a Health Savings Account (Yes or No)
 - Metal Tier-Platinum, Gold, Silver, Bronze, Minimum Coverage
 - Yearly Deductible
 - Company
 - Quality Rating

- 20) At the top of the page you can toggle between **Health Plans, Dental Plans,** and the contents of **Your Cart**
- 21) 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

- 22) Select **Continue To Cart** to check out or the consumer may shop for dental plans by selecting **Continue To Dental Plans**
- 23) Select **Continue to Cart** to view **Your Cart** page
- 24) 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

Note: Select the **Remove** at the top of the window to remove a plan from the cart

- 25) 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.



For Additional Resource: [Shop & Compare Video Walk-Thru](#)