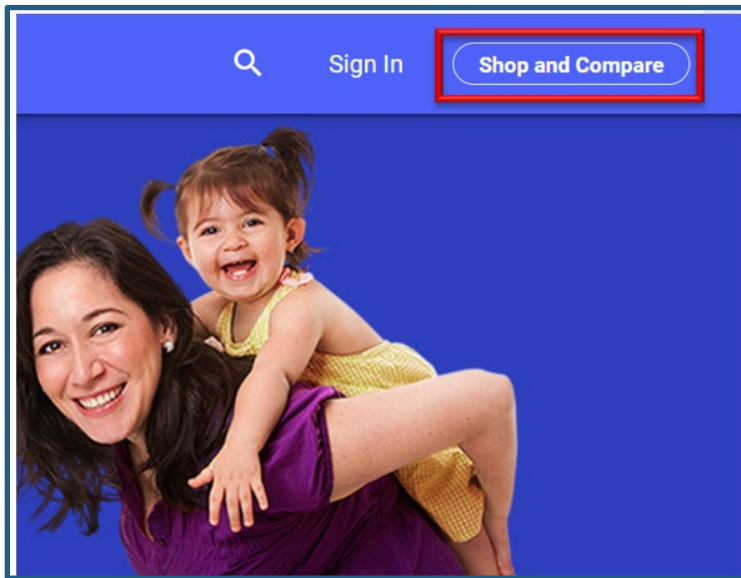


## Overview

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 Certified Enrollers in assisting their consumers in obtaining a close estimate of plan pricing in order to facilitate plan selection decisions.

## Steps

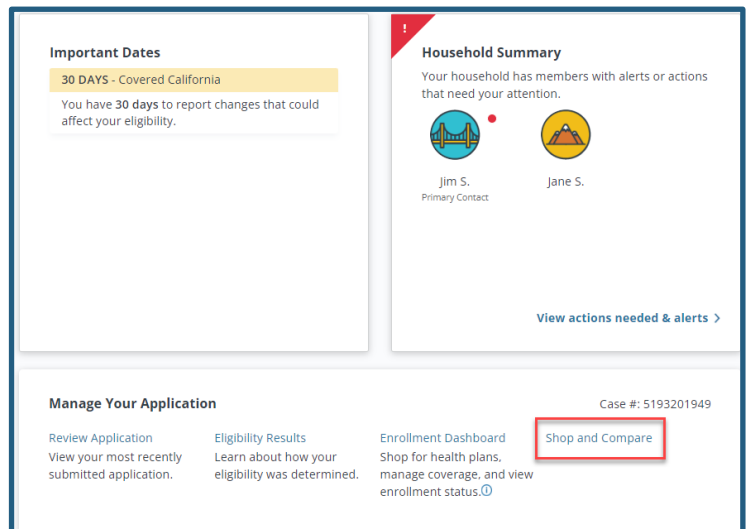
1. Access [CoveredCA.com](https://CoveredCA.com)
2. Select **Shop and Compare** from the homepage on the right of the page.



- The **Shop and Compare** page will display.

**Note:** Select **Español** located in the top right corner of the **Shop and Compare** page to change the language to Spanish.

- As an enroller, you can also access **Shop and Compare** through the consumer's application:

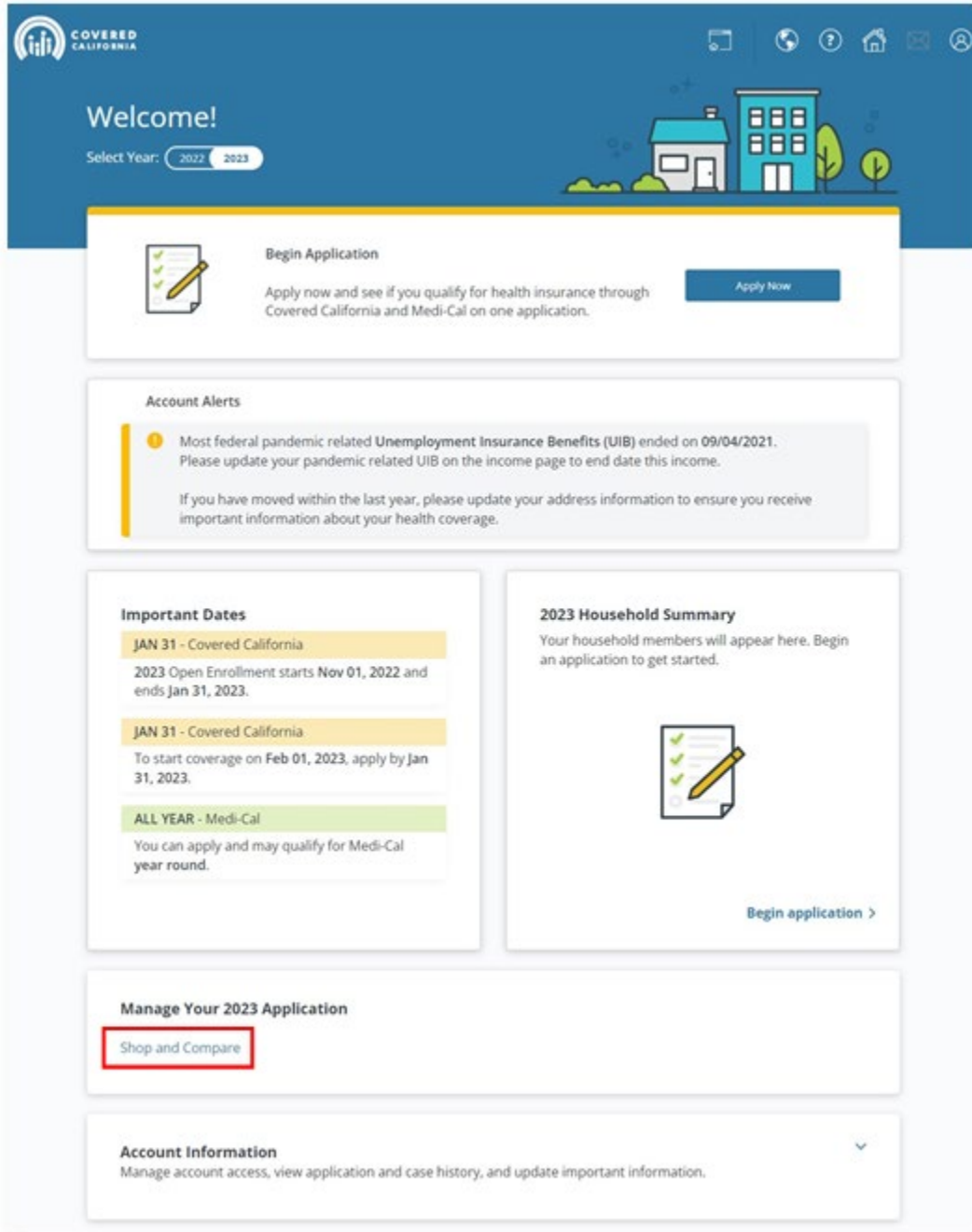




# Shop and Compare Quick Guide for Certified Enrollers

## Consumer Home Page

The Consumer accesses the *Shop and Compare* page from the Consumer Home page in the *Manage Your [YYYY] Application* section. Click the **Shop and Compare** link to navigate to the *Shop and Compare* page.



## Shop and Compare Page

The fields on the *Shop and Compare* page are prefilled when information is entered on [www.coveredca.com](http://www.coveredca.com) or manually entered by the user when accessed from the Consumer Home page.

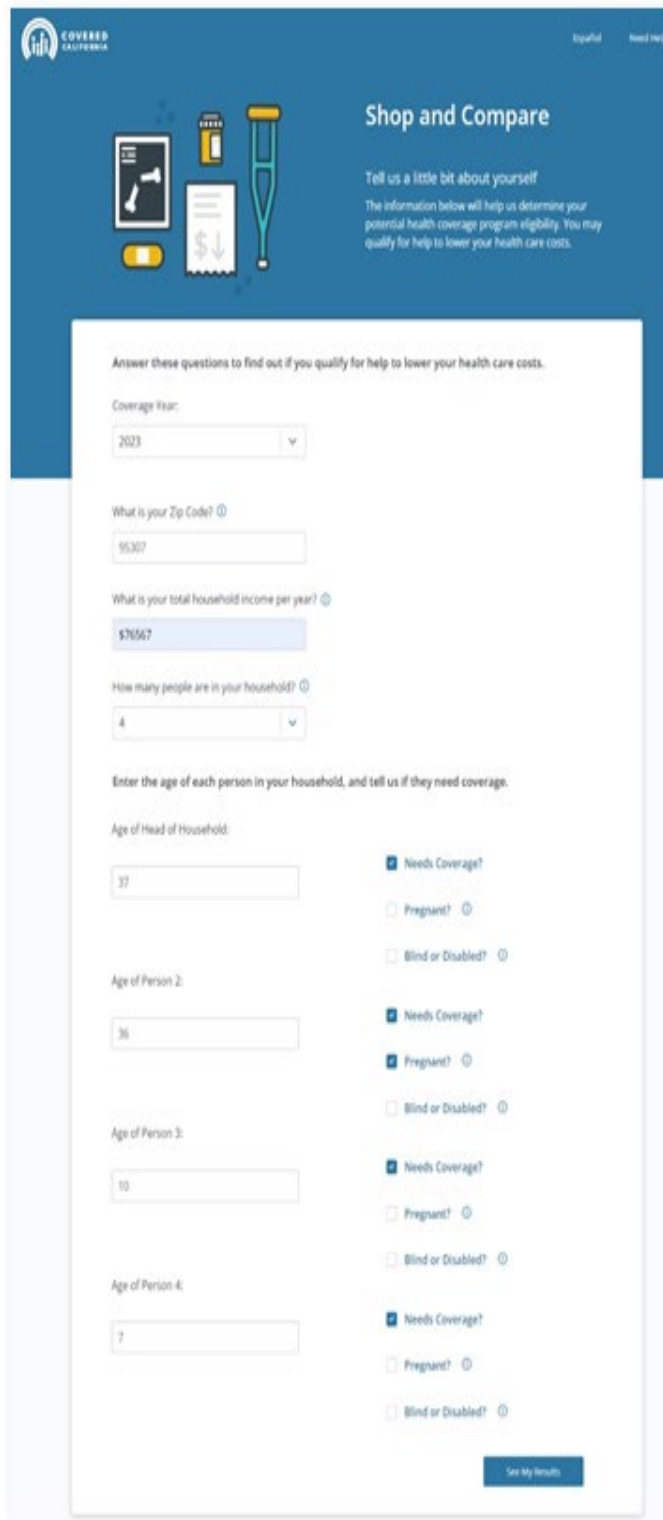
1. Select the **Coverage Year:** from the dropdown list.
  - Consumers, Certified Insurance Agents, (Agents), Certified Enrollment Counselors (CECs), Plan-Based Enrollers (PBEs), and anonymous users can shop for plans for the current and upcoming benefit year during the Renewal and Open Enrollment periods. Otherwise, the same users will only see the current benefit year
  - The dropdown displays the last seven years of plan data

**Note:** CalHEERS data only goes back to 2014.

2. Enter the zip code in the **What is your Zip Code?** field. The **What county do you live in?** field dynamically displays when the zip code spans multiple counties.
3. Enter income in the **What is your total household income per year?** field.

**Note:** Include the gross income (before taxes are deducted) for all household members.

4. Select **How many people are in your household?** from the dropdown.



5. Enter the age for each person in the household.

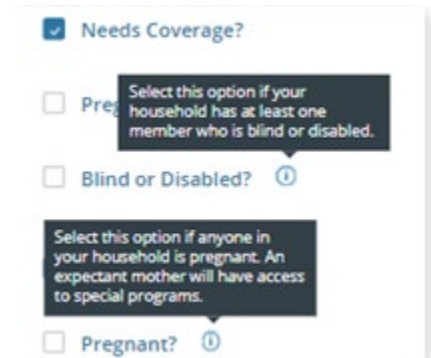
**Note:** Household member fields dynamically display based on the answer entered in step 4. For example:

**Age of Head of Household, Age of Person 2, Age of Person 3**, etc.

6. Click the **Needs Coverage?** checkbox to indicate household member coverage.

**Note:** For large households, only the oldest three children under the age of 21 will be considered in the calculation of premium and premium tax credit.

Households with more than three children under the age of 21 on an enrollment are not charged a premium and will not receive premium tax credit for the additional children. Because of this, large households may see a difference between their Shop and Compare tool estimate and the financial assistance they qualify for on their application. To help get a better estimate for a large household using the Shop and Compare tool, add the entire household, mark the 2 adults and 3 oldest children as applying, and mark any other children under 21 as NOT applying.



7. Click the applicable checkbox to indicate **Pregnant?** and/or **Blind or Disabled?** for each household member (HHM).

**Note:** A tooltip button displays on the page next to the following questions to provide users with additional information to answer the questions correctly:

- *What is your Zip Code?*
- *What is your total household income per year?*
- *How many people are in your household?*
- *Pregnant?*
- *Blind or Disabled?*

8. All fields on the *Shop and Compare* page are required. Error messages display when a field is left blank. The **See My Results** button is enabled when all questions have been completed.



# Shop and Compare Quick Guide for Certified Enrollers

9. Click the **See My Results** button. The *This isn't an application for health coverage.* popup displays explaining the results are only an estimate.
  - Clicking the **Cancel** button closes the popup
  - Clicking the **Continue** button navigates the Consumer to the *My Options* page.

**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.

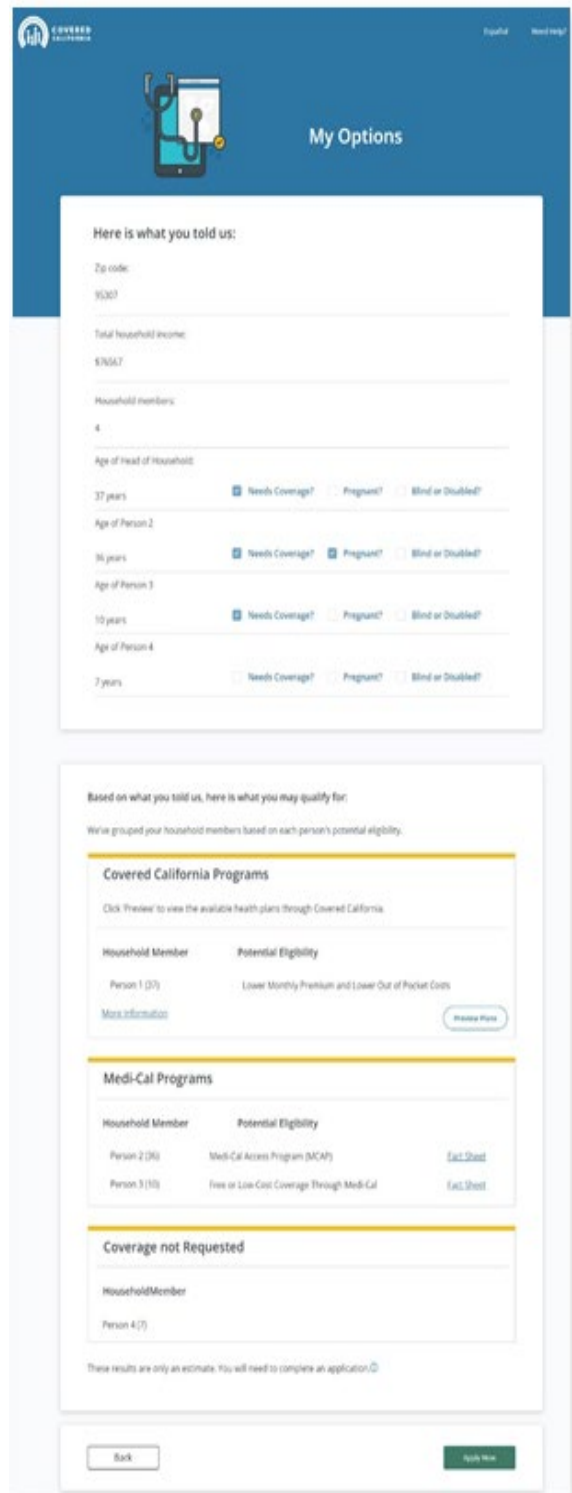
## My Options Page

A summary of the household information displays on the *My Options* page with preliminary results for the program(s) for which they may qualify. Each program lists the HHM's number, age, and type of coverage based on their potential eligibility along with the following:

A summary of the household information displays on the *My Options* page with preliminary results for the program(s) for which they may qualify. Each program lists the HHM's number, age, and type of coverage based on their potential eligibility along with the following:

- Clicking the **More Information** link navigates the user to the *How much does it cost to buy insurance through Covered California? Page*
- Clicking the **Preview Plans** button navigates the user to preview Covered California healthcare and dental plans
  - The **Preview Plans** button does not display when the preliminary results include either Medi-Cal, CCHIP or MCAP for all HHMs
- Clicking the **Fact Sheet** link in the *Medi-Cal Programs* section navigates the user to the *Medi-Cal: Covering More Californians Fact Sheet*
  - The message *These results are only an estimate. You will need to complete an application.* displays above the **Back** button

**Note:** A tooltip button displays next to the message to provide users with a link







## Shop and Compare Quick Guide for Certified Enrollers

to return to the CoveredCA homepage.

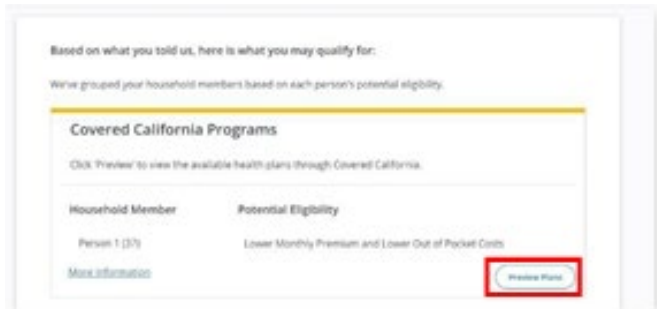
- Clicking the **Back** button returns the user to the *Shop and Compare* page
- Clicking the **Apply Now** button navigates the Consumer to the *Log in or Create an Account to Get Covered* page

**Note:** The *Coverage not Requested* section displays when there is at least one household member not requesting health coverage.

## Shopping for Plans – Health Plan Preference Page

Enrollers have the option to enter health care preferences on the Health Plan Preferences page so the plans presented match their health care needs.

1. Click the **Preview Plans** button on the *My Options* page, to begin shopping for a plan. The *Health Plan Preferences* page displays.



A progress tracker displays with four steps: PREFERENCES, HEALTH, DENTAL and APPLY. A step displays as in-progress when bolded with a dotted line. A white checkmark displays next to the step title when the step is successfully complete. A line displays under the links titled HEALTH and DENTAL to indicate clickable links when these steps are in-progress:

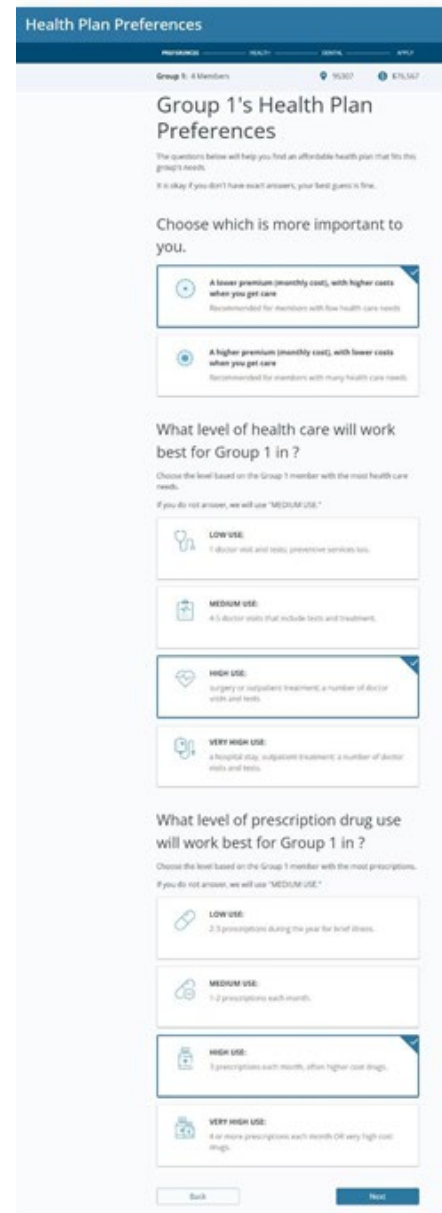
- Clicking the HEALTH link navigates the user to the Choose a Health Plan page
- Clicking the DENTAL link navigates the user to the Choose a Dental Plan page

Note: A Skip Provider Preferences link displays for Admin users on the Health Plan Preferences page.

- Clicking the Skip Provider Preferences link navigates the user to the Choose a Health Plan page.

2. Select the button that applies best to the group for each of the following questions:

- Choose which is more important to you
- What level of health care will work best for Group 1 in [YYYY]?
- What level of prescription drug use will work best for Group 1 in [YYYY]?







# Shop and Compare Quick Guide for Certified Enrollers

The health care preference questions are optional. When no selections are made all questions default to MEDIUM USE:.

3. Click the Next button. The Provider Preferences page displays.
4. The Provider Preferences page displays with the following options for user to search:
  - Provider Type
  - Your ZIP
  - Distance from ZIP code
  - Provider Name

In order to add a Provider to the plan preferences, enter a name in the Provider name field. The Your providers (#5) section dynamically displays up to five providers that match the search criteria.

5. Click the Next button. The Your Health Plan Filters popup displays. Click OK on the Your Health Plan Filters popup to navigate to the Choose A Health Plan page.

The screenshot shows the 'Provider Preferences' page. At the top, there are tabs for 'PREFERENCES', 'HEALTH', 'DENTAL', and 'APPLY'. Below the tabs, it says 'Group 1: 4 Members' with a location pin icon for ZIP code '95307' and a dollar sign icon for '\$76,567'. The main heading is 'Group 1's Providers'. Below this is a sub-heading 'Search for providers' with instructions: 'First choose the provider type. Then enter your ZIP Code to find the providers closest to you.' There are three dropdown menus: 'Provider Type' (set to 'Doctor'), 'Your ZIP' (set to '95307'), and 'Distance from ZIP Code' (set to '20 miles'). Below these is a search box for 'Provider name' with the placeholder text 'Enter first or last name'. Underneath is a section titled 'Your providers (3/5)' which lists three providers: Bassam Aljomard (Pediatrics) at 1199 Delbon Ave, Turlock, CA 95382; Bassam Aljomard (Pediatrics) at 1120 Delbon Ave, Turlock, CA 95382; and Barbara Porrello Perez (Pediatrics) at 1120 Delbon Ave, Turlock, CA 95382. At the bottom, there is an 'About Your Search Results' section with a disclaimer: 'We update the health plan provider lists monthly but our list may be incomplete. Check with the health plan to be sure the provider you choose works with the plan.' There are 'Back' and 'Next' buttons at the bottom.



# Shop and Compare Quick Guide for Certified Enrollers

## Shop and Compare Health Plans

The *Choose a Health Plan* page displays plans within the Consumer's reported ZIP code along with the potential coverage start date, estimated monthly premium, and estimated monthly tax credit.

A Back to Provider Preferences link displays in the header. Click the Back to Provider Preferences link to navigate the user to the Provider Preferences page.

An Enroller can search for a health plan by clicking the Sort by dropdown menu to display the search results according to the following:

- Lowest premium – based on which health plans have the lowest Monthly Premium payment (low to high)
- Preferred providers – based on the number of preferred providers in network. The Preferred providers dropdown option only displays when the user has added preferred providers on the Provider Preferences page.
- Lowest estimated yearly cost – based on which health plans have the lowest total expense estimate (low to high).

An Enroller can use filters by selecting the checkboxes in one or more of the following *Filters* sections:

- *Metal Tiers*
- *Insurance Companies*
- *Network Types*

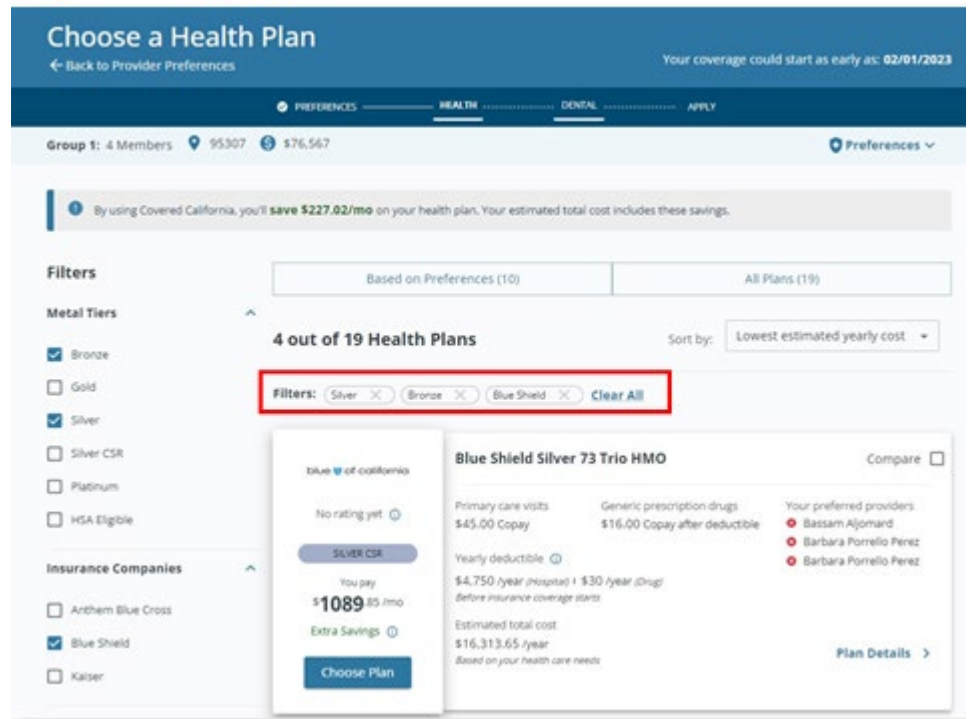


# Shop and Compare Quick Guide for Certified Enrollers

The Selected filters display at the top of the search results in the *Filters:* section, allowing users to easily click the **X** icon to remove filters from their search.

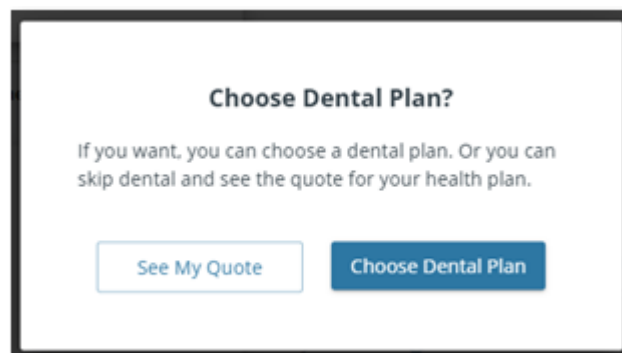
Clicking the **Clear All** link removes all applied filters from the search.

The **Based on Preferences** an **All Plans** sorting option displays at the top of the results. To filter based on the health plan preferences, click the **Based on Preferences (#)** button. To see all plans, click on the **All Plans (#)** button.



Clicking the **Choose Plan** button selects the plan and displays the *Choose Dental Plan?* popup allowing the user to shop for a dental plan. The user has the choice to view the quote for the health plan or choose a dental plan.

Clicking the **Plan Details** link on the health plan tile navigates the user to the *Health Plan Details* page to review the plan's details.





# Shop and Compare Quick Guide for Certified Enrollers

The *Health Plan Details* page is where users can review the following sections to learn more about the health plan. A *Quick Navigation* section displays on the left-hand side. Click any of the links to navigate to that section of the page:

- **Key costs and features**
- **Monthly premium**
- **Estimated total cost**
- **Health care providers**
- **Yearly deductible and out-of-pocket costs**
- **Doctor visits**
- **Mental and behavioral health**
- **Prescription drugs**
- **Tests**
- **Outpatient services**
- **Emergency room and urgent care**
- **Hospital services**
- **Pregnancy**
- **Other Services**
- **Children's services**
- **Children's dental**

The screenshot shows the 'Health Plan Details' page for a 'Bronze 60 HDHP HMO AI-AN' plan. The page includes a 'Quick Navigation' sidebar with links to various sections. The main content area is divided into several sections:

- Key Costs and Features:** A table showing the following details:

Monthly premium	\$316.73 /month
Yearly deductible	\$7,000 /year
Out-of-pocket maximum	\$7,000 /year
Primary care visits	0.00% Coinsurance after deductible
Mental and behavioral health visits and outpatient services	0.00% Coinsurance after deductible
Generic prescription drugs	0.00% Coinsurance after deductible
Plan type	HMO
Health Savings Account (HSA) eligible	✓
- Quality Rating in Future:** A note stating that quality ratings will be reported after the health plan's first two years with Covered California.
- Monthly Premium:** A table showing the breakdown of the monthly premium:

Monthly premium before savings	\$317.73
Advance Premium Tax Credit (APTC) amount	-\$0.00
CA premium subsidy	-\$0.00
CA premium credit	-\$1.00
<b>Your monthly premium</b>	<b>\$316.73</b>



# Shop and Compare Quick Guide for Certified Enrollers

The Other Resources section displays links to download the following:

- **Summary of Benefits and Coverage (SBC)**
- **Plan brochure**
- **Doctor and Provider List**
- **Covered prescription drug list**

## Apply

In order to enroll in the plan(s) selected, a submitted application is required.

Click the **Apply Now** button on the *Create Your Covered California Account* page to navigate to the *Log in or Create an Account to Get Covered* page.

The screenshot shows the 'Create Your Covered California Account' page. At the top, there are navigation tabs for PREFERENCES, HEALTH, DENTAL, and APPLY. Below this, it shows 'Group 1: 4 Members' and '\$76,567'. A progress bar indicates three steps: 1. Create an account with Covered California, 2. Complete your application, and 3. Finish your enrollment. A prominent message states 'Your coverage could start as early as 02/01/2023' and includes an 'Apply Now' button. Below this, a disclaimer notes that the information is an estimate. The 'Health Plan' section shows a table of costs for the 'Blue Shield Bronze 60 PPO' plan, with a total monthly payment of \$1480.14/mo. The 'Dental Plan' section prompts the user to 'Choose a Dental Plan'. At the bottom, there is a 'Contact Us' section with the phone number (800) 300-1506.

Monthly premium	
Premium before savings	\$1707.16 /mo
Money you save	-\$227.02 /mo
Advance Premium Tax Credit (APTC)	-\$223.02 /mo
CA Premium Credit	-\$4.00 /mo
CA Premium Subsidy	-\$50.00 /mo
<b>Amount you pay</b>	<b>\$1480.14 /mo</b>