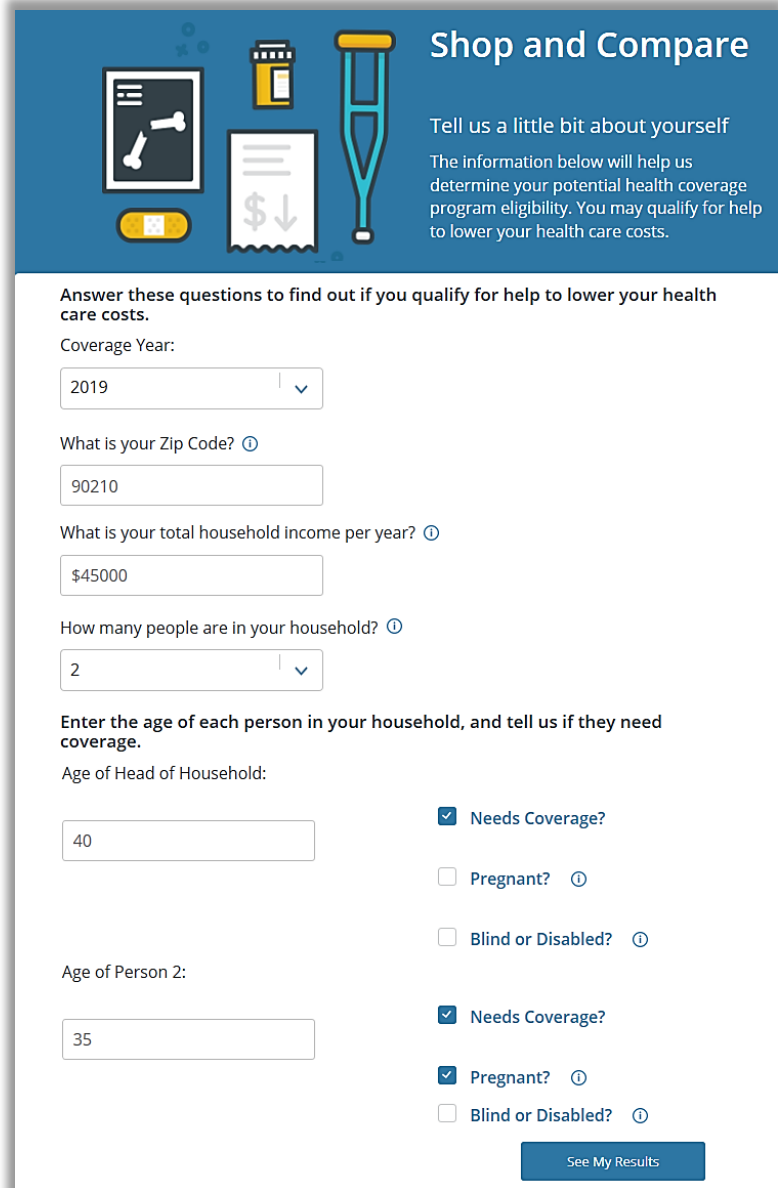


Overview

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.

Procedure

1. Access Coveredca.com
2. Select **Shop and Compare** from the homepage on the right of the page
3. 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
4. Choose the Coverage Year.
****Note:** You can 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, including those you may think are Medi-Cal eligible.
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: 2019

What is your Zip Code? 90210

What is your total household income per year? \$45000

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

Age of Person 2: 35

Needs Coverage?
 Pregnant?
 Blind or Disabled?

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.
 - 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) Factsheet

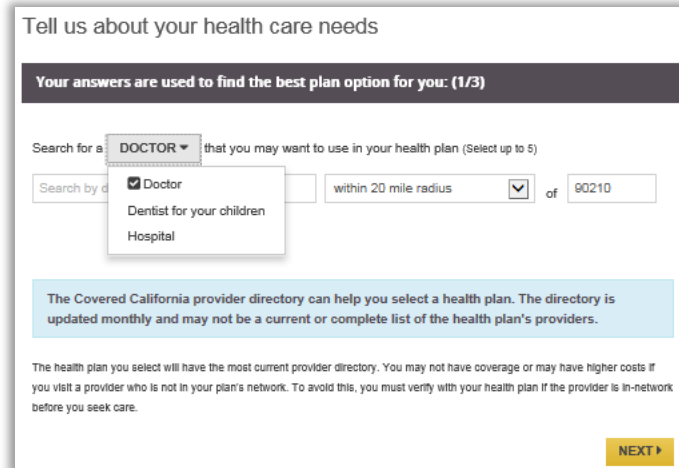
These results are only an estimate. You will need to complete an application. ⓘ

Back
Apply Now

11. To preview possible plans options, select **Preview Plans** at the bottom of the **Based on what you told us** section.

- **Note: *Apply Now*** will prompt to *Begin Application page*
- **Tell Us About Your Health Care Needs** page will prompt three options to narrow the search, select the option that applies to the consumer and select **Next**. When completed, select the **View Plans** button.

The first option is Choose the category that best describes the medical service use you expect for the year. ****Note: Provider choices selected in the preference pages are listed within each of the health plan tiles that display in the *Shop for a Health Plan* page and have an in-network  or out-of-network  indicator alongside each name. As such, users can quickly determine if their preferred doctor, dentist or hospital is in-network and part of the plan.**



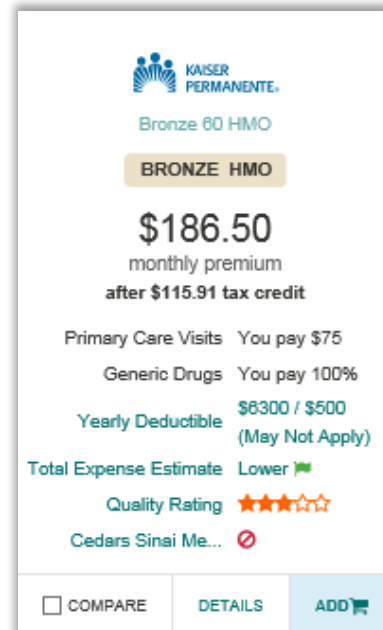
12. The **Shop for a Health Plan** page displays the following information:

- Total number of Health and Dental plans available to the consumer
- Coverage start date
- The estimated monthly savings

13. Each **Plan tile** shows the carrier name, metal tier and monthly premium.

14. The consumer can get additional information about the plan by selecting **Details**. 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.*

15. You can compare up to three plans for the consumer by selecting the **Compare** checkbox at the bottom left corner of the plan tile you are interested in.

- After selecting plans, a **Compare Plans** section will appear on the top left-hand panel above **Sort By**
 - The **Compare Plans Section** displays the plans selected for comparison
 - Select the **Compare Now** button in the **Compare Plans** section to display the **Compare Health Plans** page with side-by-side details of each plan

- To remove the plans on the **Compare Health Plans** page, select the **Back to Plans** link and select the  in the upper right corner of the plans listed in the **Compare Plans** section
- You can select the **Minus** icon to minimize the **Compare Plans** section which will dynamically display **Show Compare**

16. You may reorder the options by selecting **Sort By** and you may narrow down your selections by using the **Filter By**.

17. **Sort By** options:

- Total Expense Estimate
- Monthly Premium (low to high)

18. **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
 - Yearly Deductible
 - Company
 - Quality Rating

****Note:** You can now hover over select words and options to read a description of what they mean. For example: If you hover over *Cost-Sharing Reductions (CSR)* the hover text displays, “If you qualify for cost-sharing reductions, you pay less for services like doctor visits and medicine. Only Silver plans have these special benefits. If you are a member of a federally recognized tribe, you may qualify for additional cost-sharing benefits.”

SORT BY

Total Expense Estimate

Monthly Premium (low to high)

FILTER BY

PLAN TYPE

EPO

HMO

PPO

PLAN FEATURES

Cost-Sharing Reductions (CSR)
You pay lower copays, deductibles, coinsurance

Health Savings Account (HSA)
Qualified HSA used with a High Deductible Health Plan

METAL TIER

Platinum

19. At the top of the page you can toggle between **Health Plans, Dental Plans,** and the contents of **Your Cart.**

20. You can use the same sorting and filtering of Dental Plans as Health Plans.

21. 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.


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.

What's next?

In order to enroll in the plan(s) you have selected, you must complete an application. To begin this process, click **APPLY** at the bottom of the screen. Your current plan selections will remain in your cart during the application process.

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: 09/10/2018	
 Kaiser Permanente Bronze 60 HMO	Monthly Premium	\$266.47	Remove
	Tax Credit (APTC)	-\$79.46	
Your Payment		\$187.01	
Total Monthly Premium		\$266.47	
Tax Credit (APTC)		\$79.46	
Cart Total	Your Total Monthly Premium Payment	\$187.01	