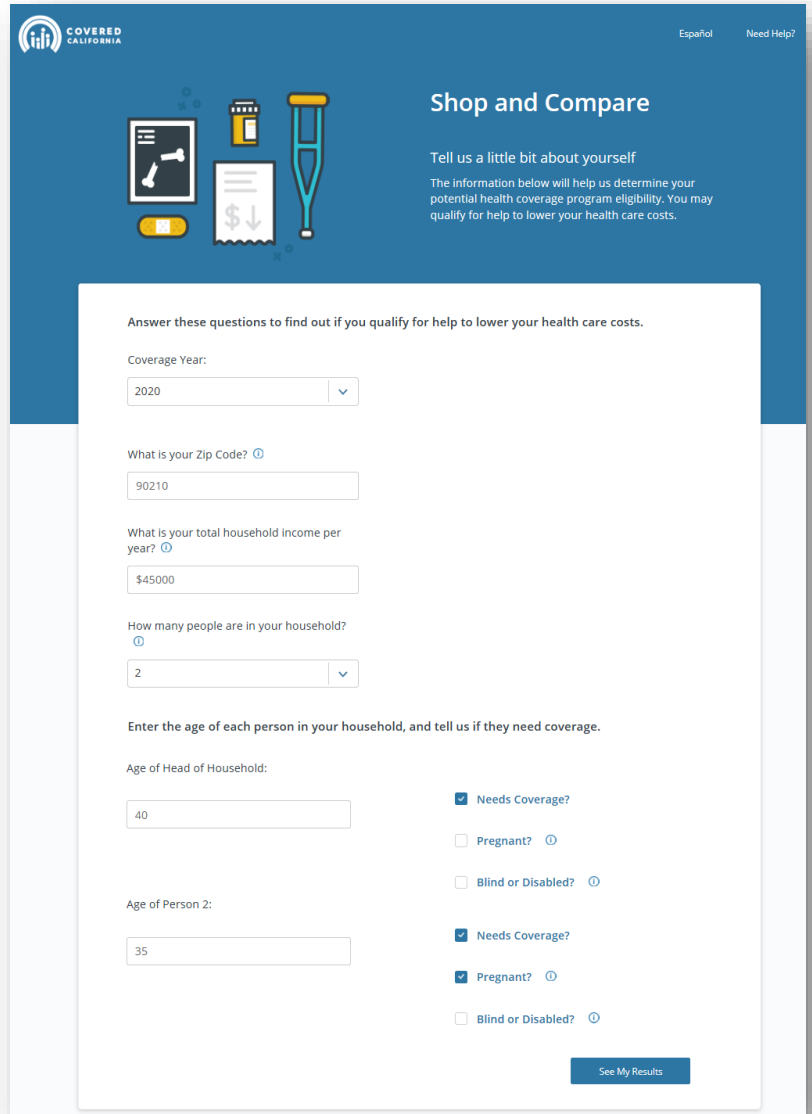


Overview

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:
2020

What is your Zip Code? ⓘ
90210

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

How many people are in your household? ⓘ
2

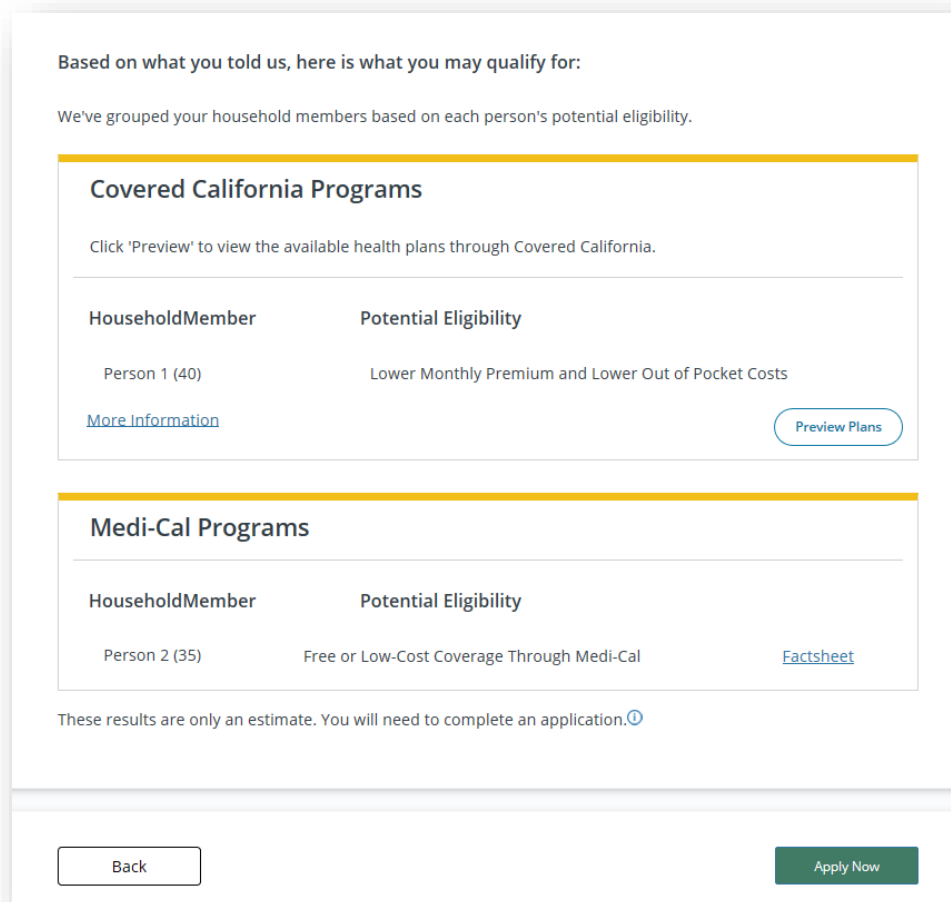
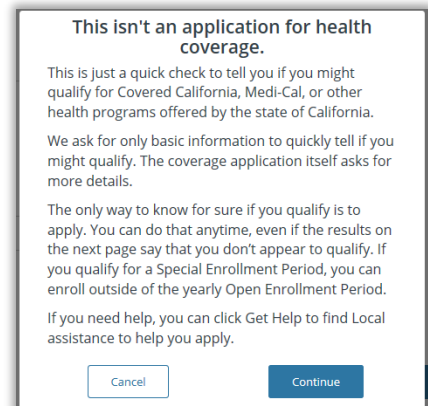
Enter the age of each person in your household, and tell us if they need coverage.

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

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



[See My Results](#)

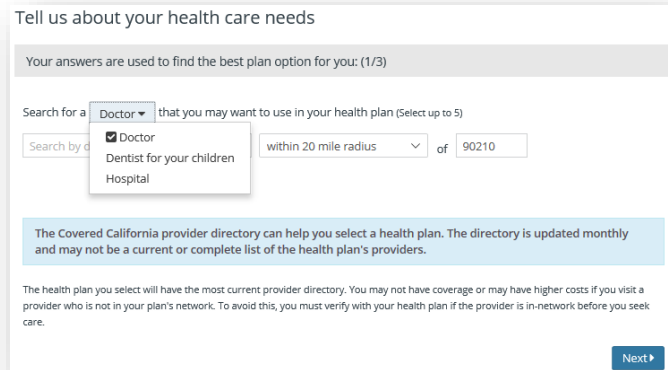
8. A pop-up appears to remind the consumer that this is not an application, but a “quick check.” It will only tell them if they qualify and give some general recommendations. The consumer would need to apply to get accurate results based on a completed application.
 - After reading the pop up, select **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, 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



11. To preview possible plan 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: by provider, use of medical services, and prescription drug use. Choose the option that applies to the consumer and select **Next**. When completed, select the **View Plans** button.

****Note:** *Provider choices selected in the first page are listed at the bottom of the health plan tiles that display in the **Shop for a Health Plan** page. They will have either an in-network  or out-of-network  indicator next to the name of the provider, allowing users to see which plan their provider accepts.*



Tell us about your health care needs

Your answers are used to find the best plan option for you: (1/3)

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

Search by Doctor Dentist for your children Hospital

within 20 mile radius of 90210

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.

Next

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
 - Federal APTC
 - California Premium Subsidy

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

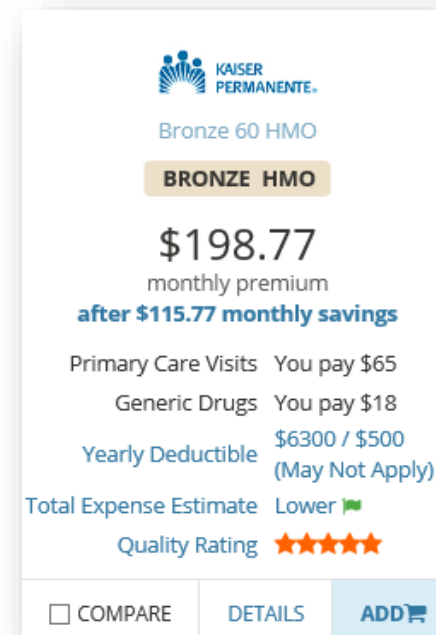
14. The consumer can get additional information about the plan by selecting **Details**. Some plan details include the following:

- 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



KAISER PERMANENTE.

Bronze 60 HMO


BRONZE HMO


\$198.77
monthly premium
after \$115.77 monthly savings

Primary Care Visits You pay \$65


Generic Drugs You pay \$18

Yearly Deductible \$6300 / \$500 (May Not Apply)

Total Expense Estimate Lower 

Quality Rating 

COMPARE **DETAILS** **ADD**

- 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**.

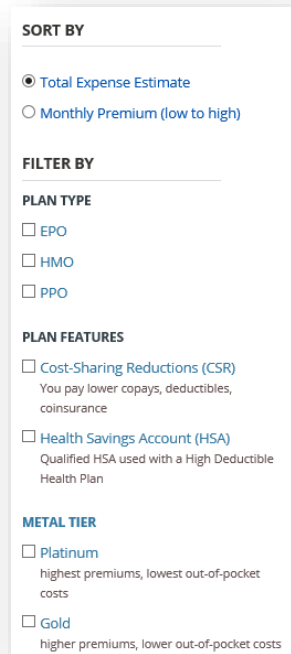
17. **Sort By** options:

- 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
highest premiums, lowest out-of-pocket costs
- Gold
higher premiums, lower out-of-pocket costs

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.

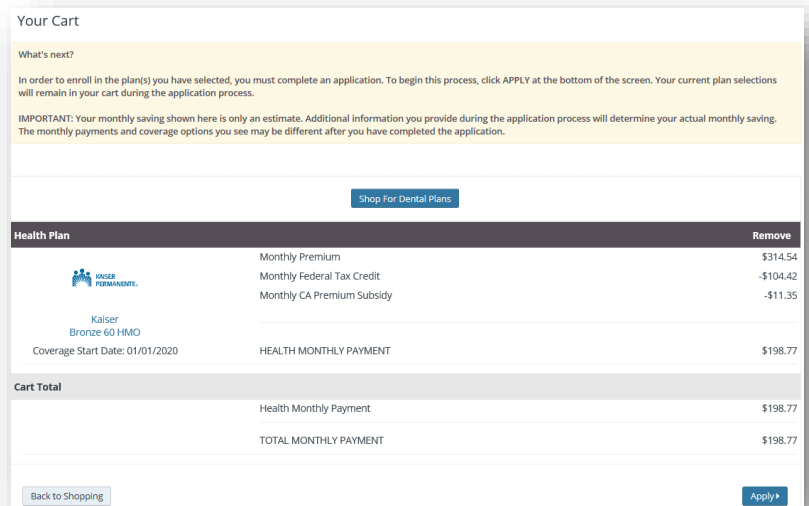
21. After the consumer selects a health plan, select **Add to Cart** button.

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.



Your Cart

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 monthly saving shown here is only an estimate. Additional information you provide during the application process will determine your actual monthly saving. The monthly payments and coverage options you see may be different after you have completed the application.

[Shop For Dental Plans](#)

Health Plan		Remove
 Kaiser Bronze 60 HMO Coverage Start Date: 01/01/2020	Monthly Premium	\$314.54
	Monthly Federal Tax Credit	-\$104.42
	Monthly CA Premium Subsidy	-\$11.35
	HEALTH MONTHLY PAYMENT	\$198.77
Cart Total		
	Health Monthly Payment	\$198.77
	TOTAL MONTHLY PAYMENT	\$198.77

[Back to Shopping](#) [Apply](#)