

# How To Successfully Enroll “ON” or “OFF” the Covered CA Insurance Exchange



## A User’s Guide for Clients and Friends of Hopper Insurance Services

### Covered California – A new way to buy health insurance

There are now two ways to buy health insurance in 2014: “On” or “Off” the California Insurance Exchange.

✓ **“On” the Exchange**

This is the new way of buying coverage by going to the new Exchange or Marketplace website, [www.CoveredCA.com](http://www.CoveredCA.com).

✓ **“Off” the Exchange**

This is the traditional way of buying coverage by going directly to insurance companies and/or insurance brokers.

**Important Fact:** The health insurance plans offered “ON” the Exchange must also be offered “OFF” the Exchange with identical benefits and premiums. So the question is, “If the plans and premiums are the same, why buy on the Exchange?”

### “On” Exchange Benefits

The Exchange is specifically designed for people who qualify for “subsidies.”

**NOTE:** *If you do not qualify for a subsidy, there is no need to purchase your health insurance on the Exchange. You can contact Bob Hopper Insurance Services directly and we will help match you to the best insurance available on the market at no additional cost to you.*

When you log on to the Exchange ([www.CoveredCA.com](http://www.CoveredCA.com)), in addition to the traditional biographic information, you will be required to enter your financial information to determine if you qualify for a subsidy. Specifically, you will enter an estimate of your adjusted gross income for 2014 (see previous Federal Tax Form 1040, line 37). If you meet income requirements you will receive an “advanced premium tax credit” (APTC) or Premium Subsidy. If your income falls into the lower levels, you may also be eligible for a, “Coverage Subsidy.”

1. **Premium Subsidies** are government payments that go directly to insurance companies on a monthly basis. The policyholder pays the remaining amount of the premium.
2. **Coverage Subsidies** take the form of substantially reduced deductibles, copays and out-of-pocket maximums making it more affordable for those with lower incomes to access health care services at the time of service. These coverage subsidies are only available with the “Silver” plans.

## Understanding “ON” versus “OFF” the Exchange

3. **100% Subsidies** are for those at the lowest income levels. These Californians will qualify for the expanded Medi-Cal program, a joint Federal and State funded health insurance program that provides free health insurance coverage for those at the lowest income level.

**Note:** If your income is too high, and you don’t qualify for subsidies, you can still enroll on the new Exchange and you will not be required to complete the financial questions.

### “Off” Exchange Benefits

Buying directly from insurance companies (e.g., “Off” the Exchange) is designed for those Californians who don’t qualify for subsidies. There are two benefits to buying off the Exchange.

1. You are not required to meet annual financial guidelines for a subsidy, and
2. Greater choices are available “Off” the Exchange.

Insurance companies can offer additional plans that are NOT on the Exchange. For example, one insurance company offers one Bronze plan option “On” the Exchange and five additional options “Off” the Exchange.

### You Always Benefit by Having an Insurance Agent on Your Side

Bob Hopper Insurance Services are “Exchange-Certified Agents.” This means we are licensed to write health insurance coverage both “ON” and “OFF” the Exchange, at no additional cost to you.

Remember, as certified agents we are paid by the insurance companies to provide ongoing personalized service to policyholders. This fee we are paid does not increase your premium. So again, if you do not qualify for a subsidy, it is in your best interest to allow Bob Hopper Insurance Services to outline ALL of the plans options available to you – both “ON” and “OFF” the Exchange. In addition to getting you enrolled into the best plan for your situation, our team can assist you with billing and claims issues as well as helping you change plans now and in the future.

### An Easy Three Step Process

The following pages outline the easy three-step process for purchasing health Insurance “ON” the Exchange. These steps include:

1. **Shop and Compare** using the helpful online tool on Covered California’s website to find the plan that offers the best value for you.
2. **Set up an online account** and name Bob Hopper Insurance Services as your agent to provide ongoing service.
3. **Complete enrollment and choose your health plan.**

# A Three Step Process to Purchase Health Insurance “ON” the Exchange

## Preparation

This is actually a pre-step that comes before the Three Step Process outlined below.

It is important that you learn as much as you can about the health insurance basics before venturing onto the Covered California Exchange website. Do your homework and feel free to refer to the **Health Insurance Decision-Making Guide** developed by Bob Hopper Insurance Services and located at [www.bobhopperinsurance.com](http://www.bobhopperinsurance.com)

### 1 Shop and Compare. *(Takes 5-7 minutes)*

- Go to the Covered California website, [www.CoveredCA.com](http://www.CoveredCA.com) and click on the “Shop & Compare” button located at the bottom center of the page, or [click here](#) *(You are not required to log-in to use this feature)*.
- Enter your basic household and enrollee information:
  - Number of people in the household
  - Estimated Adjusted Gross Income (AGI) for 2014
  - Zip Code
  - Ages of each adult
  - Number of dependents
- Click on “See My Options.”
- Read the box that appears which describes the different Metal Plans available to you. Then click the “X” in the upper right corner to close the box.
- Next, you will see the “Bronze” and “Silver” plans offered by each of the health insurance companies. To see the Gold and Platinum plans, click on the grey, “Gold/Platinum” box near the top of the screen.
- Use the side-by-side chart in this guide to help you make a decision and/or click on “View Details” at the bottom of each plan description to review specific coverages offered by each of the health insurance companies.
- Identify the health insurance plan that offers the BEST VALUE for you.
  - The Bronze level plan will always be the most affordable due primarily to a high deductible (around \$5,000).
  - The Silver level plan will be more expensive, but offers a \$2,000 deductible. The Silver Plan is often a good option if you want more copays for office visits and brand-name prescription medications.
  - You may qualify for an Enhanced Silver Plan: Silver 73, Silver 87 and Silver 94. These plans are for people with incomes on the lower end of the range. They offer lower deductibles, copays and out-of-pocket maximums. If you qualify for one of these plans, and it falls within your budget, you should take that option, since it will usually be the best value.
  - The Gold and Platinum plans offer zero deductibles and low copays and are more expensive.

## A Three Step Process to Purchase Health Insurance “ON” the Exchange

- **Tip:** Make a note of the plan name you like the best (Silver 73, Bronze 60, etc.) as well as the insurance company (Anthem Blue Cross or Blue Shield). When you go through the enrollment process, you will already know the plan that offers the best value for YOU.
- **Remember:** If you do not qualify for a subsidy, you do not need to purchase your health insurance through the Exchange. You can simply contact Bob Hopper Insurance Services directly and we will identify the best plan options available for you that are available both “On” and “Off” the Exchange.

### 2 Set-up an Online Account. *(Takes 5-7 minutes)*

If you find after using the “Shop & Compare” tool that you do qualify for a “premium” and/or “coverage” subsidy, take the next step by setting up an online account through Covered California.

- Go to Covered California, [www.coveredca.com](http://www.coveredca.com)
- Click on the yellow “Apply Now” button in the center of the screen
- Select, “Individual or Family” option
- Complete the five steps to set up an account as outlined in the menu on the left. Hit continue to save information.
- The final step to set up an account is to answer security questions.
- At the end of this process you will read: “Congratulations. You have successfully created a Covered California account. You can now securely log in to your account. Click the ‘log in’ button below.”

Now, go ahead and log in with your new Username and Password. This final online account set up step identifies, “Bob Hopper Insurance Services” as your agent and is very important in order to ensure that our team can provide ongoing service for you and answer any of your questions throughout the year.

- At the top menu, click on “Find Help Near You.”
- Click on “Find Agents”
- Enter this information: **Zip:** 93101, **Last Name:** Hopper. Hit Search
- Click on “Robert Hopper” as agent
- Check the three (3) boxes and enter electronic signature; click continue
- At end it will say, “Congratulations! Agent Designation successfully completed”

Congratulations! You have successfully completed Steps One and Two. You can now log out of the website and take a break, or continue with the final step of selecting your health plan, which should take about 15 to 30 minutes to complete.

### 3 Enroll and Choose a Health Plan. *(Takes 15-30 minutes)*

Follow these steps to complete your enrollment and select your health plan. Since you will be asked information about each family member, please have the following information handy BEFORE you start entering the data:

- Name, date of birth and social security number for all family members
- An estimate of your household income for 2014 (Adjusted Gross Income). See line 37 of your most current Federal Tax Form 1040 as a starting point.
- Income from each family member
- Policy numbers for current health insurance

#### **Enroll Now:**

- Log in to Covered California, [www.CoveredCA.com](http://www.CoveredCA.com).
- Click on “Start Here.”
- On the “brown” menu bar that goes across the screen near the top, click on “Apply” and then enter your Username and Password.
- Finally, you will enter your data and enroll in the plan.
  - Once you reach this point, simply follow the prompts and you will be guided through the completion of the process.
  - Please take your time. Grab a cup of coffee, a latte, a coke or a glass of wine, enter data as precisely as you can, and try to enjoy the process.

#### **Upon Successful Enrollment:**

When you have completed the online application and have successfully enrolled in a new health plan, **please call Bob Hopper Insurance Services at 805-966-4900 and let us know the insurance company you are now covered through and the specific plan name you have chosen**, (e.g., Anthem Blue Cross Bronze 60, or Blue Shield Silver 70).

In the future, you can now get your answers to your health insurance coverage questions quickly and directly by calling us. We make health insurance enrollment easy for you!

## Bob Hopper Insurance Services is here to help!

### America's new healthcare system is here.

My commitment to you is to help you understand the choices you have, both within the health Exchange and through the traditional health insurance market.

I truly hope this user's guide, "**How to Successfully Enroll "ON" or "OFF" the Covered CA Insurance Exchange**" has been helpful in providing you with answers to ensure that you and your family receive the very best health coverage to fit your situation and budget.

### We are here to answer your questions.

I hope you have found this guide useful. If you are still unsure about how best to proceed to ensure you and your family has health insurance coverage by the April 1, 2014 deadline, please know that we are here for you.

My team and I would be happy to review your specific situation and come up with solid recommendations. It is my personal goal to make health insurance, "easy and understandable" for all of our clients.

I look forward to working with you.



**Bob Hopper** Insurance Services  
Your Trusted Advisors

[Bob@BobHopperInsurance.com](mailto:Bob@BobHopperInsurance.com)

805-966-4900

1221 State Street, Suite 11

Santa Barbara, CA 93101

**"Making Health Insurance Easy and Understandable for our Clients"**