



COVERED CALIFORNIA

How to enroll in less than 60 minutes

presented by Hopper Insurance Services



You qualify for a Covered California subsidy. Great! Now what?

Covered California is the name for the health insurance exchange for California. To qualify for a subsidy, you MUST enroll using the Covered California website. Thus, this website is designed for the individual to complete their own individual or family application online. The application process asks personal income questions, and this information is used to determine whether you will qualify for a subsidy that will lower your total health insurance premiums. The process should take less than an hour, and it can be well worth the effort.

The purpose of these instructions is to guide you through the Covered California enrollment process. While the application process is designed to be easy, sometimes questions arise. Hopefully these instructions anticipate any questions you might have. Remember, you are applying using a bureaucratic website, and it will benefit you to take your time and read everything before answering questions.

Step 1 – Preparing to apply

Before you start the application process, it is very helpful to have this information handy:

- ✓ Most recent Federal tax form (Form 1040). Line 11 is Adjusted Gross Income.
- ✓ You will need to provide your “best estimate” of Adjusted Gross Income (AGI) for the upcoming year.
- ✓ For all family members who earn income and are reported on your Federal Tax Form 1040, you will need to provide name, birthdate, social security and income information for each person.
- ✓ Name and address of employers (if employed)

Step 2 – Logging onto the Covered California website

- ✓ Log onto www.coveredca.com.
- ✓ Click “Shop and Compare” at the top right of the page.
- ✓ Begin by entering basic info such as zip, ages of family members, and estimated adjusted gross income. Click “Preview.”
- ✓ Click “Next.” You will then proceed through a series of health questions and continue to click “Next” until you finally reach a page that shows plans and premiums; and you will be able to see if you are eligible for a subsidy and how much you will receive.

Step 3 – Choose a plan (See Plan Options)

We recommend Blue Shield and the following plans:

- ✓ **Bronze 60 HDHP HSA.** Many of our clients have the Bronze 60 HDHP HSA plan that allows you to set up a Health Savings Account (or HSA) to plan and save for current and future expenses. This is an excellent choice for healthy people with few medical expenses and who want to save regularly for the future. If you are able to take the money you save by getting a subsidy, and put that money into an HSA, you have a great health insurance strategy.
- ✓ **A Silver level Plan.** For many people, the silver plan is a popular plan. This is especially true for people with more frequent medical and prescription costs. The silver plan provides copays for doctor visits and prescription medications. This is also a good option for those who do not want to put money into an HSA.
- ✓ **A Gold level Plan.** For people with substantial ongoing medical expenses, this plan might be a good option. This plan is zero deductible and offers low copays for office visits and prescriptions.

Covered California – Enroll in 60 minutes or less

You can see a more detailed description of our plan recommendations on our website. Log on to www.HopperInsuranceServices.com, then click on “individual health insurance,” and finally “Our plan Recommendations.”

Now simply choose your plan –

- ✓ For the plan you want, click “Add.”
- ✓ Continue to the cart and click “Apply.”
- ✓ This will take you to the next step: creating a CoveredCA account.

Step 4 – Create a Covered California account

You are now at the place where you will start your application. It begins with setting up an account.

It is vital that you record your username, password and PIN (Personal Identification Number). You will need that information in the future in order to access the CoveredCA system.

Username: _____

Password: _____ PIN: _____

NOTE: If you were to lose your username and password, the easiest way for Covered California to verify your identity is to send a verification code to your mobile phone. When given the option, **be sure to register your mobile phone.**

WELCOME TO YOUR APPLICATION

After you log in using your username and password, you will see WELCOME and YOUR NAME.

- ✓ The next step is naming us as your agent. As your designated agent, our role is to provide advice, guidance and ongoing services for your health insurance plan. There is no cost for our services, and this step allows us to help and advise you now and in the future. Here’s how to successfully complete this step:
 - Click on “?” at top right
 - Click Find local help
 - Click Find an Agent
 - See Search by Name. In space for “Last name” enter “Hopper” and Click **Search**
 - Click Robert Hopper (in light blue on left side of screen)
 - Click Select Agent (top right)
 - Enter On **Delegate Agent** screen, check four boxes
 - Sign Type E Signature
 - Click Close button on right side of screen.
 - Click Continue on Welcome page; this takes you to the **Application Menu**.

Important Note: When you see “**You have designated agent,**” then you have successfully completed this portion of the application. If you don’t see this, please let us know at bob@bobhopperinsurance.com.

Footnote: Covered California frequently changes their website. If you are unable to complete this process, continue with application and let us know after you get your new plan.

THINGS YOU MAY NEED TO KNOW

Please read the following pages before going further. The application is a series of point and click questions. Here are a few things to be aware of:

- ✓ **Verification of Your Information**
 - You will be asked a series of questions for which only you know the answers. The program may ask questions about things such as banks, loans, and previous residence addresses to verify your identity.
- ✓ **Payment of initial premium; Auto-pay for future premiums**
 - At the end of the application process, you will go to a Blue Shield site to pay the initial premium for your health plan using a credit card or bank account. **If you fail to complete this step, the application will not be approved.**
 - Once you receive your new plan card from the insurance company, you should call the Blue Shield phone number on back of your card and set up auto pay for your ongoing premiums or register using the new subscriber ID number on www.blueshieldca.com. From there you can set up auto-pay.
- ✓ **Cancel old health plan**
 - If you currently have Blue Shield, and your new plan is also Blue Shield, you still need to call the number on the back of your card to cancel your old plan.

PROBLEMS? 800-300-1506

If have problems during the application process, you can call CoveredCA directly at: 800 300-1506 and they can help you over the phone.

Step 5 – Upon Completion

Thank you for completing the application. After you have paid the initial premium, please email us so we can update our system.

- Bob@BobHopperInsurance.com
- If you were unable to designate us as agents on your end, please let us know and we can update it quickly for you while you are on the phone.

Step 6 – Final Check List

- _____ Set up Covered California account and saved the username, password and PIN
- _____ Designated Robert Hopper as your agent
- _____ Chose a health plan and paid the initial premium

Lastly, after you receive your new insurance card:

- _____ Call insurance company to set up auto pay for new plan or register and set it up from the online portal.
- _____ Call insurance company to cancel old plan

Step 7 – Give yourself a Grade A+ upon completion!