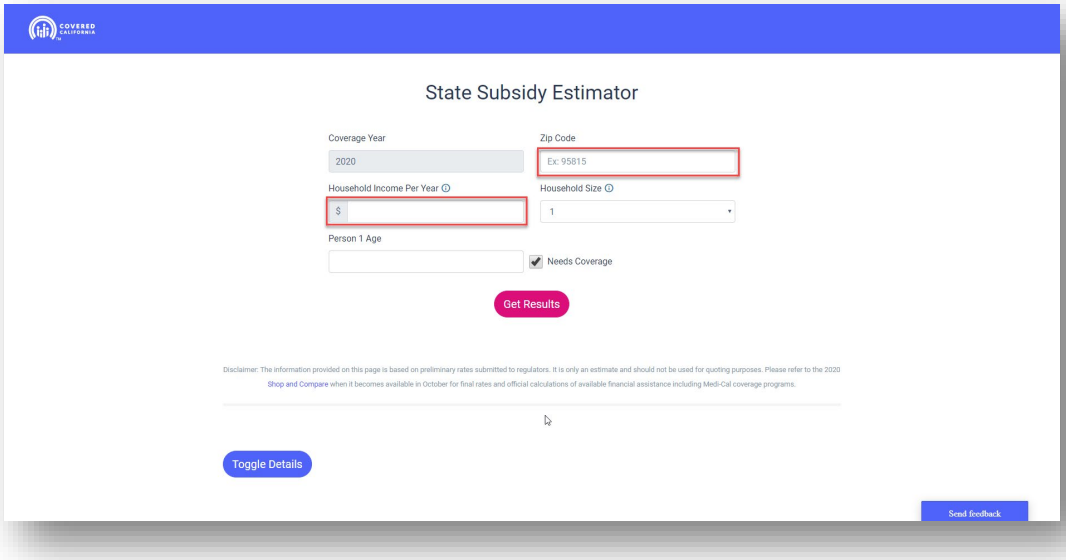
State Subsidy Estimator for Enrollers
Quick Guide

Covered California has developed an online State Subsidy Estimator for enrollers so they can help their consumers see what premium assistance may be available to them in the 2020 plan year. The estimator shows both potential federal Advanced Premium Tax Credit (APTC) and state subsidy financial help, in addition to all product offerings within each metal tier for the consumer's ZIP code. To help enrollers advise off-exchange consumers, the estimator shows plan pricing for off-exchange Silver mirrored plans available in the consumer's ZIP code.

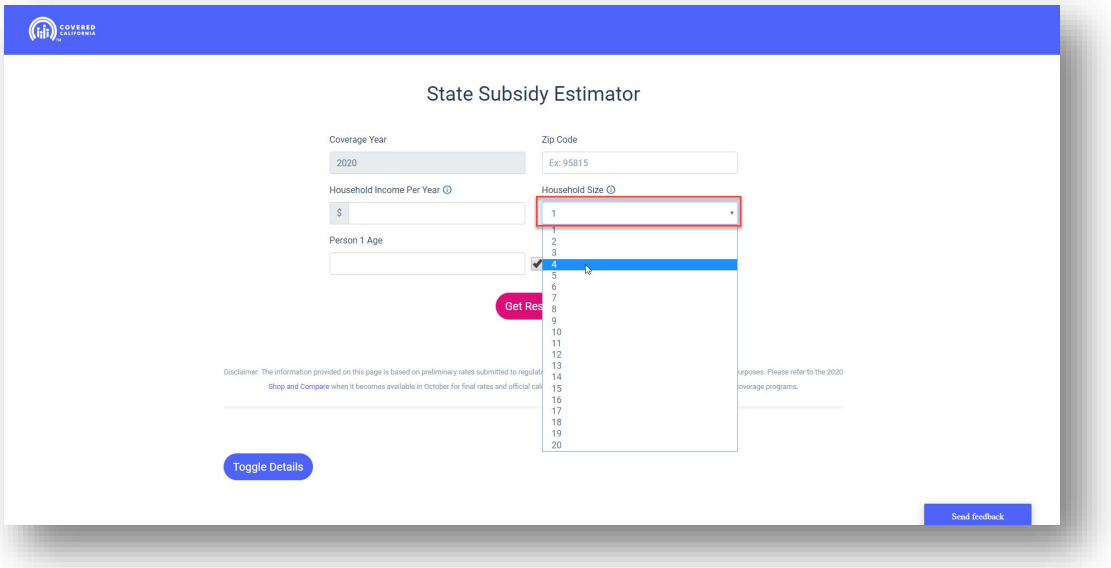
Disclaimer: The information provided by the State Subsidy Estimator is based on preliminary rates submitted to regulators. It is only an estimate and should not be used for quoting purposes. Please refer to the 2020 Shop and Compare when it becomes available in October for final rates and official calculations of available financial assistance, including Medi-Cal coverage programs.

Create a Subsidy Estimate

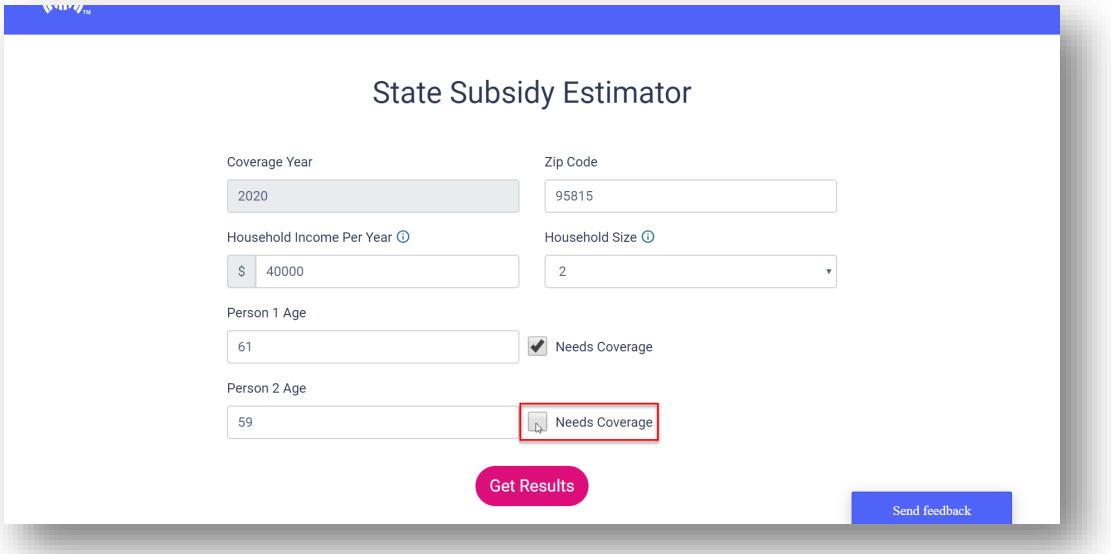
1. Go to https://subsidyestimator.coveredca.com/ and enter the consumer's ZIP code and annual household income.



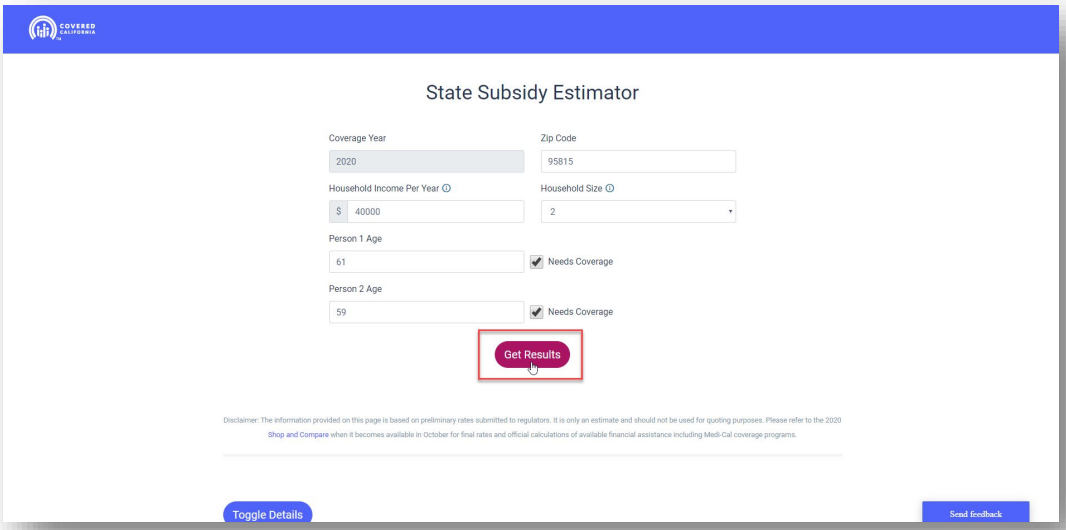
2. If there is more than one (1) member in the household, select the appropriate number from the "Household Size" drop-down.



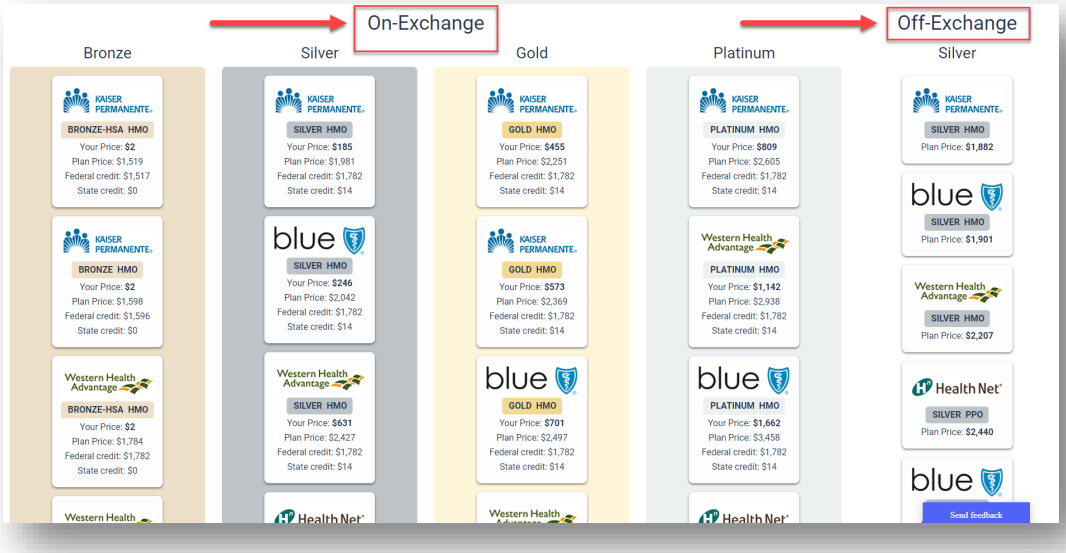
3. If a member of the household does *not* need coverage, unselect the "**Needs Coverage**" box next to that person.



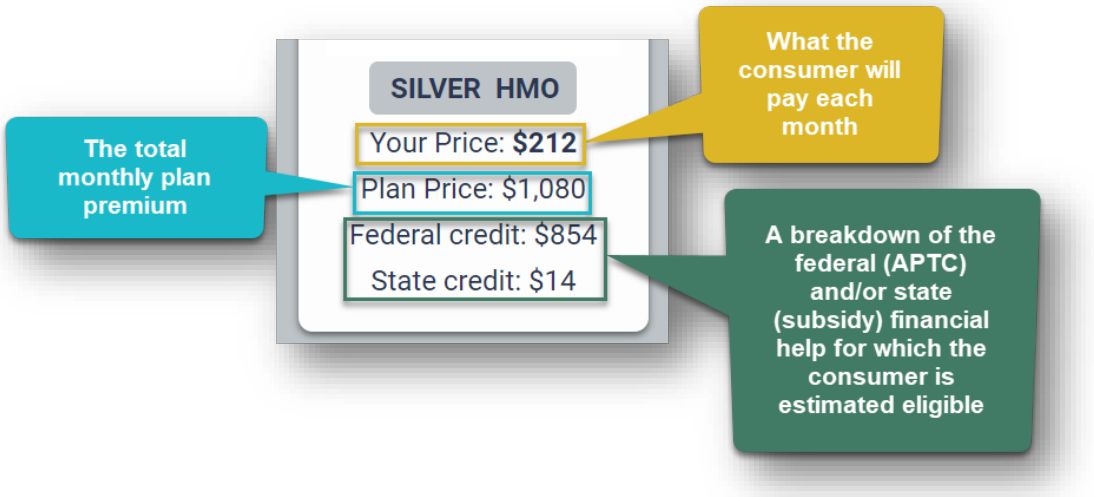
4. Enter the age of every person in the household, and then click "**Get Results**".



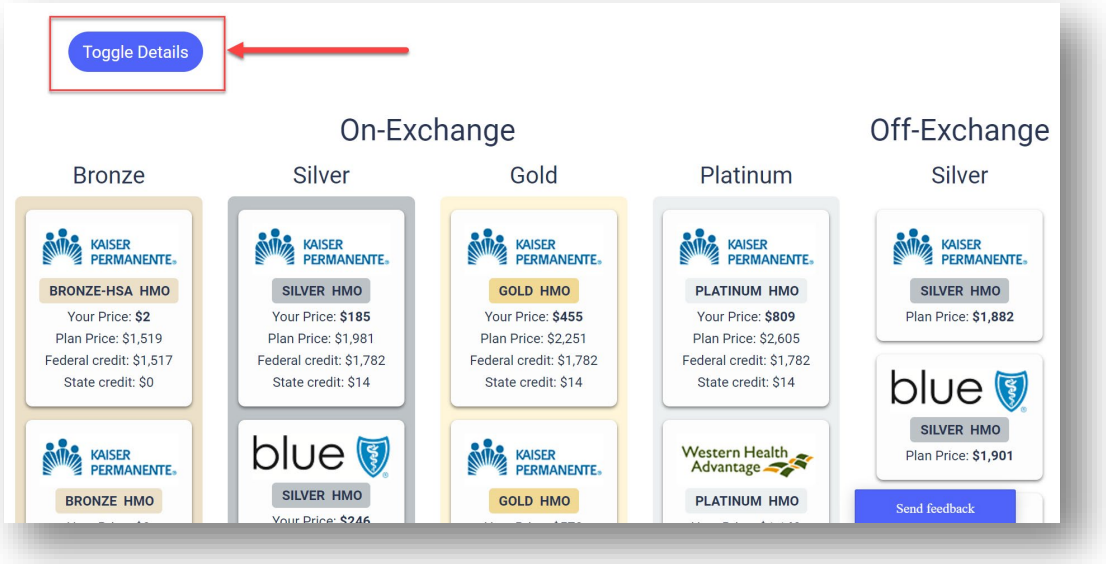
5. Product offerings are organized by On-Exchange and Off-Exchange (Silver mirrored plans only).



6. Products are listed in order of ascending net premium. Each product tile shows the consumer's monthly out-of-pocket premium ("**Your Price**"), which is the amount left over after subtracting any estimated financial help ("**Federal credit**" and "**State credit**") from the gross monthly premium ("**Plan Price**").



7. If you wish to see the calculations that produced the estimate, scroll up above "**On-Exchange**" and click "**Toggle Details**".



8. Full calculation details, including max contributions and the household annual income's precise percentage of the Federal Poverty Level (FPL), will appear.