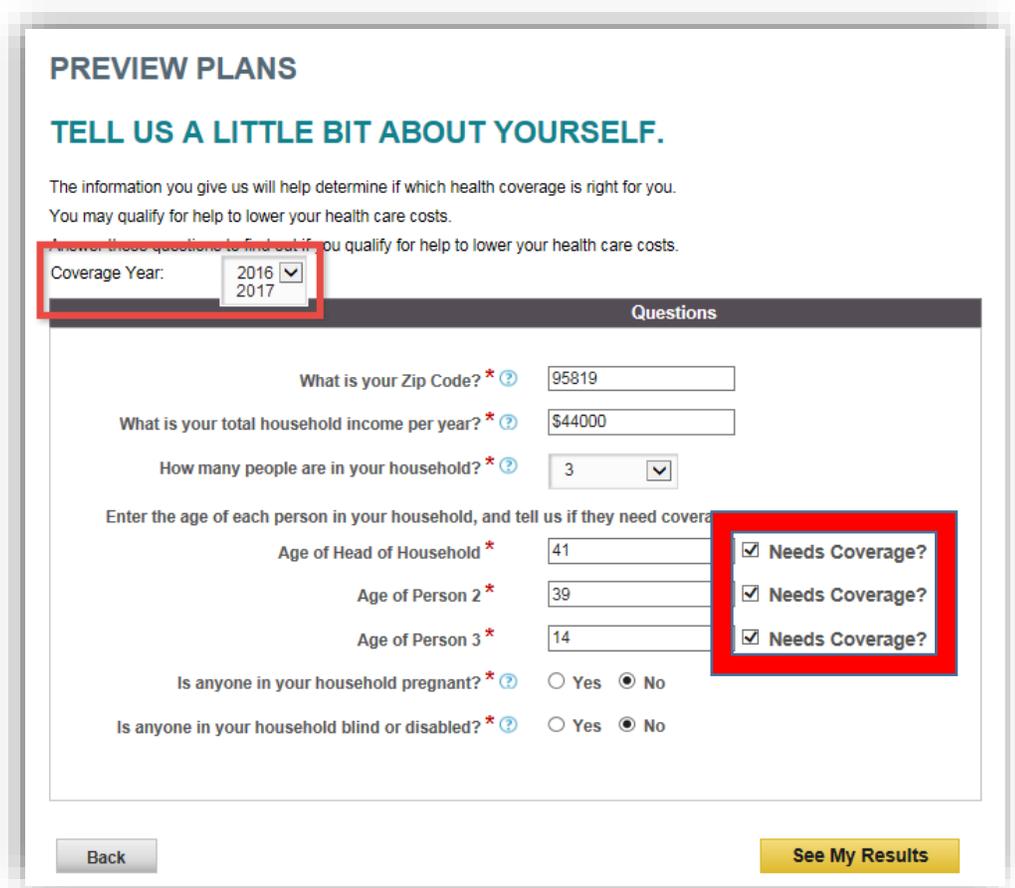


Overview

With CalHEERS 16.19 Feature Release an enhancement to the Shop and Compare tool was implemented. The new **Preview Plans tool** is an update to the **Shop & Compare tool**. The Preview Plan tool is designed to offer an increased accuracy in benefit estimates when shopping for health and dental insurance for consumers.

Preview Plans Procedure

- 1) Access Coveredca.com
- 2) Select **Preview Plans** at the top middle of the page
- 3) Ensure the **Coverage Year** defaults to the intended year.
- 4) 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
 - Ages of all members of household
 - Needs coverage - select the checkbox for each person applying for coverage



PREVIEW PLANS

TELL US A LITTLE BIT ABOUT YOURSELF.

The information you give us will help determine if which health coverage is right for you. 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:

Questions

What is your Zip Code? *

What is your total household income per year? *

How many people are in your household? *

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

Age of Head of Household * Needs Coverage?

Age of Person 2 * Needs Coverage?

Age of Person 3 * Needs Coverage?

Is anyone in your household pregnant? * Yes No

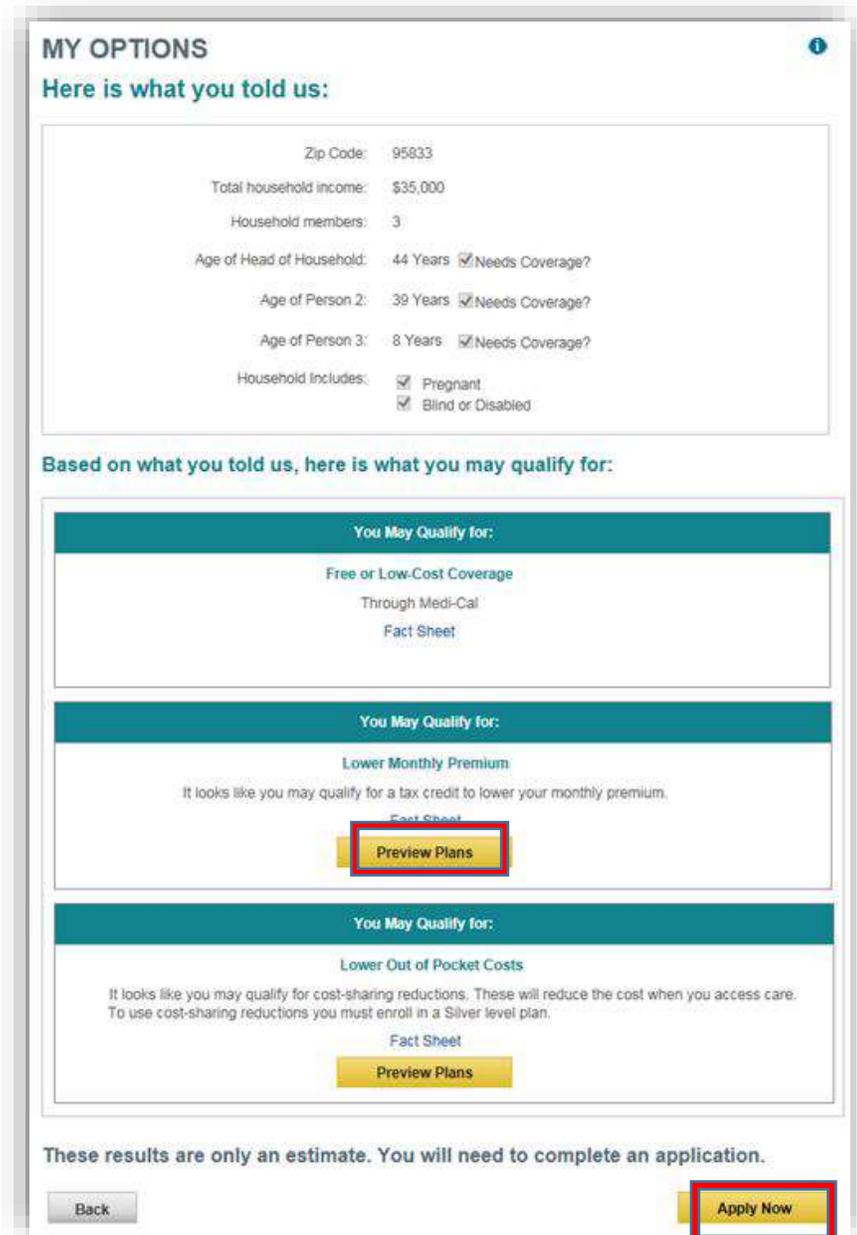
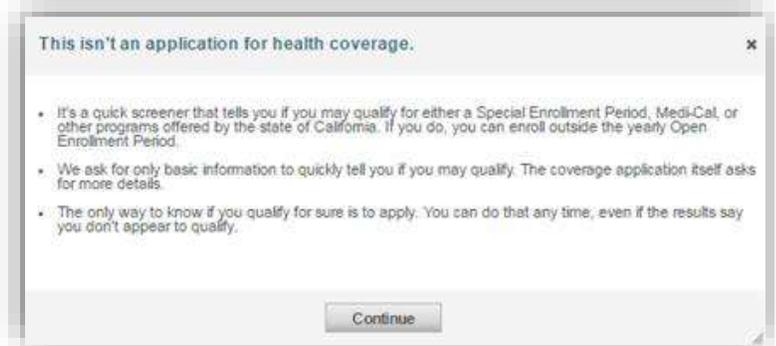
Is anyone in your household blind or disabled? * Yes No

****Note:** For the most accurate results, check only members that need coverage.

*****Note:** If the household has an income within 139%-322% of the [Federal Poverty Level](#), the box adjacent to the dependent needs to be unchecked. This is done to manually exclude that household member from the Advance Premium Tax credit estimate and the base premium quote for each of the Qualified Health Plan options on subsequent pages because they will be Medi-Cal eligible.

- Is anyone in your household pregnant?
- Is anyone in your household disabled?

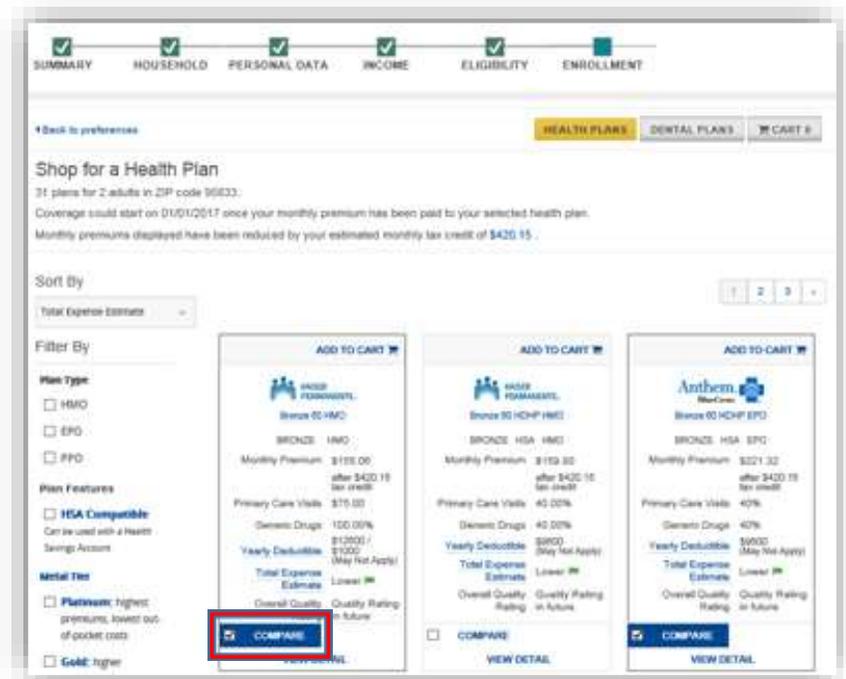
- 5) Select **See My Results**
- 6) A pop-up appears reminding the consumer it isn't a comprehensive application and will only quickly tell them if they qualify and give some general recommendations. The consumer would need to apply to get accurate results based on a completed application.
 - After reading the pop up, select **Continue**
- 7) To preview possible plans, select **Preview Plans** in the middle of the page
 - **Note: Apply Now** will prompt to Begin Application page
- 8) Tell Us About Your Health Care Needs
 - To narrow their search, select radio buttons which apply to the consumer. When completed, select the **View Plans** button.
 - To skip, select the button **Skip To View Plans**
- 9) The **Shop for a Health Plan** page displays the following information:
 - Total number of plans available to the consumer
 - Coverage start date
 - The monthly APTC that could be applied for the consumer per page.
- 10) Preview Plans for Health and Dental will now reflect as many as 12 plans. If there are more than 12 plans, additional page numbers are shown.
- 11) Each "Plan tile" shows the carrier name, metal tier and monthly premium
- 12) The consumer can get additional information about the plan by selecting **view detail**. Some plan details include the following:
 - Yearly deductible & Out-of-Pocket
 - Doctor Visit
 - Tests



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.

13) You can compare up to three plans for the consumer by selecting the **Compare** box at the bottom left corner of each plan you are interested in (replaces the favorites heart icon)

- When **Compare** is selected another window will appear at the bottom right corner of the screen adding this plan to compare
- To remove a plan, select the x in the upper right corner of the plan you chose
- You can hide the information by selecting the **Hide Compare** box
- To compare plans, Select **Compare Now** button to view details of all the plans selected



14) To go back to view the plan options, select **Back to Plans** at the top of the page

15) You may narrow down your selections by using the **Filter By** and then reorder the options by selecting **Sort By**

16) **Sort By** options:

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

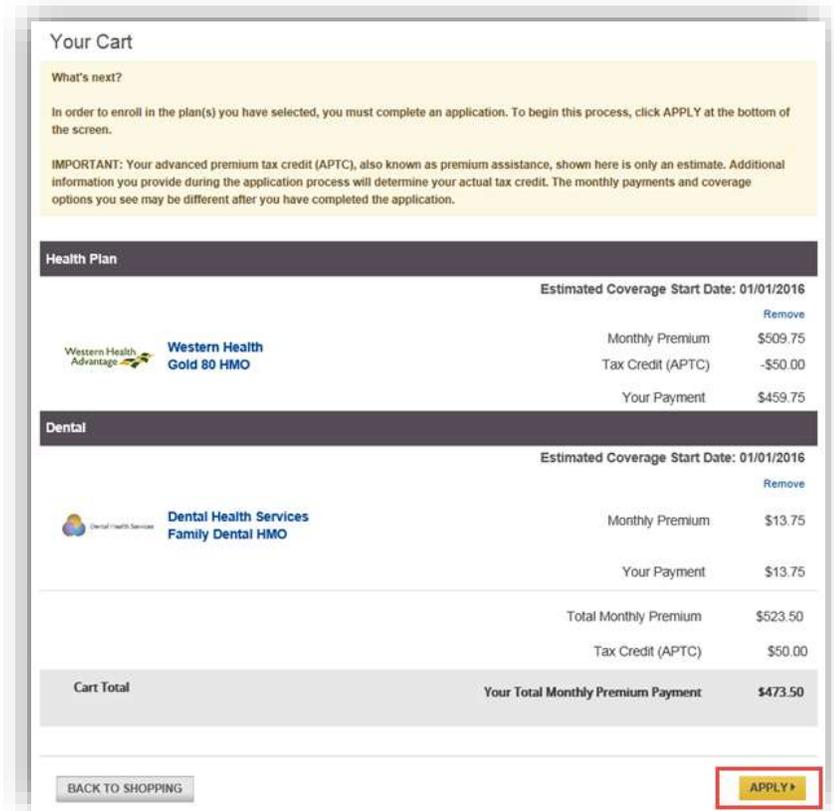
17) **Filter By** options:

- Plan Types – HMO, EPO, PPO
- Plan Features
 - HSA Compatible-used with a Health Savings Account (Yes or No)
 - Metal Tier-Platinum, Gold, Silver, Bronze, Minimum Coverage
 - Yearly Deductible
 - Company
 - Quality Rating

- 18) At the top of the page you can toggle between **Health Plans**, **Dental Plans**, and the contents of **Your Cart**
- 19) You can use the same sorting and filtering of Dental Plans as Health Plans
 - After the consumer selects a health plan, select **Add to Cart** button
- 20) Select **Continue To Cart** to check out or the consumer may shop for dental plans by selecting **Continue To Dental Plans**
- 21) Select **Continue to Cart** to view **Your Cart** page
- 22) 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

Note: Select the **Remove** at the top of the window to remove a plan from the cart

- 23) 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.

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.

Health Plan		Estimated Coverage Start Date: 01/01/2016
	Western Health Gold 80 HMO	Remove
	Monthly Premium	\$509.75
	Tax Credit (APTC)	-\$50.00
	Your Payment	\$459.75

Dental		Estimated Coverage Start Date: 01/01/2016
	Dental Health Services Family Dental HMO	Remove
	Monthly Premium	\$13.75
	Your Payment	\$13.75

	Total Monthly Premium	\$523.50
	Tax Credit (APTC)	\$50.00
Cart Total	Your Total Monthly Premium Payment	\$473.50

BACK TO SHOPPING **APPLY** ▶

Additional Resource:

- [Shop & Compare Video Walk-Thru](#)