



Member Level Benefit Job Aid Certified Enrollers

Background

Advanced Premium Tax Credit (APTC) eligible consumers will now have the ability to select different plans for each member of their tax filing household or custom group members into separate APTC eligible plans.

The household tax credits will be automatically disbursed across the selected individual plans or custom grouped plans.

Previously, the online application only allowed unsubsidized applications to select different plans for household members. APTC eligible consumers were only allowed to select one plan per tax filing household and did not disburse tax credits among household members.

This new feature allows consumers to choose a plan that may be best suited to their household member's individual needs or network preference.

This Job Aid will help guide Certified Enrollers through the process of custom grouping household members and selecting multiple plans for an APTC eligible households.

Health Plan Selection and Regrouping

Plan selection begins after the Individual submits an application for coverage and has reached the *Eligibility Results* page. Consumer may also see plan selection options when a **Report a Change** produces a change in eligibility.

- To start, click on the **Choose a Health Plan** button, either from the *Eligibility Results* page or from the Consumer's home page. The *Household Enrollment Introduction* page displays. All household members are listed with a description of their eligibility for Covered California Plans.

ELIGIBILITY RESULTS

Here are the programs you qualify for. To view your options and enroll in a health insurance plan, you must click the "Choose a Health Plan" button below.



- Users will be navigated to the **Household Enrollment Introduction** screen

ENROLLMENT

- Enrollment Introduction
- Plan Selection
- Enrollment Summary

HOUSEHOLD ENROLLMENT INTRODUCTION

Members of your household qualify for the health programs listed below. Each program has a set of available health plans for you to compare. You can choose the health plan that is the best fit for you.

For Covered California, you must choose a health plan before insurance coverage can begin. You have until 03/31/2016 to choose your Covered California plan.

For Medi-Cal, when you first qualify you are covered under regular Medi-Cal (Fee-for-Service), until you choose a plan through Health Care Options (HealthCareOptions.dhcs.ca.gov) or are automatically enrolled in a plan by the state.

For the Medi-Cal Access Program, you will receive information separately on how to choose a health plan that covers your health care needs.

For the County Children's Health Initiative Program (CCHIP) you will receive information separately from your health plan.

In most cases, it is best for everyone in the household to enroll in one plan. If you choose to group your family differently, you will receive separate bills from each health plan. You will also have separate deductibles and out-of-pocket maximums.

The online application will separate household members into unsubsidized, subsidized or Medi-Cal eligible groupings depending on their eligibility results.

- Households with both American Indian/Alaska Native (AI/AN) members and non-AI/AN members are grouped separately. Household members may choose to select an individual health plan, one plan for all, or a customized grouping.

| Persons | Program |
|--------------|--|
| Carrie Berry | Covered California Health Plan with No Cost Sharing for any Item or service furnished at the Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization, or through referral. |
| Terry Berry | Covered California Health Plan |

| Persons | Program |
|---------------------------|---|
| Larry Berry Mary Berry | Covered California Plan with premium assistance(a federal tax credit)/ cost sharing reductions(lowers out of pocket expenses, such as copays and coinsurance) |

- Click the **Choose Health Plan** button next to the household member to begin the plan selection process or the **Regroup** button to group the household in a different way.

| Persons | Program | Health Plan |
|--------------|--|--------------------|
| Carrie Berry | Covered California Health Plan with No Cost Sharing for any Item or service furnished at the Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization, or through referral. | Choose Health Plan |
| Terry Berry | Covered California Health Plan | Choose Health Plan |

→

| Persons | Program | Health Plan |
|---------------------------|---|--------------------|
| Larry Berry Mary Berry | Covered California Plan with premium assistance(a federal tax credit)/ cost sharing reductions(lowers out of pocket expenses, such as copays and coinsurance) | Choose Health Plan |

→

Regroup

- When clicking the **Regroup** button a **Regroup Confirmation** popup displays. Clicking the **OK** button redirects the user to the **Qualified Health Plan - Plan Selection Method** page where household members can be regrouped.

Regroup Confirmation ✕

In most cases, it is best for everyone in the household to enroll in one plan. If you choose to group your family differently, you will receive separate bills from each health plan. You will also have separate deductibles and out-of-pocket maximums.

If you want to regroup, click on the OK button.

If you do not want to regroup, click on the Back button.

Plan Selection for Multiple-Person Households

APTC Eligible households are given the following plan selection options:

- One plan for all household members
- Choose to have a different plan for each member
- Custom-group specific individuals into a plan

QUALIFIED HEALTH PLAN - PLAN SELECTION METHOD

Two people in your household are eligible to enroll in a qualified health plan. You can choose whether you want to find one plan for both to enroll together or a separate plan for each person.

Important Considerations

- Monthly premiums and/or costs at the time of care may be lower when everyone enrolls in the same plan.
- You may want separate plans if people in your family see different doctors or have different health care needs.
- If you choose Per Person, you will be guided through plan comparison and enrollment for each person, one at a time.



Plan Selection - One Plan for All

One plan for all household members who qualify.



Select One Plan for All

Per Person

Separate plans for each person.



Select Plans Per Person

Custom Grouping

People grouped to your convenience.



Select by Custom Groups

- Depending on which option is selected above, the corresponding pop up window will display:

- **Plan Selection- One Plan for All**

PLAN SELECTION - ONE PLAN FOR ALL

To choose a plan for the entire household, click the "Choose Health Plan" button

| Persons | Health Plan |
|---|---|
| Tennis Ball Basket Ball Volley Ball | <div style="background-color: #ffc107; padding: 5px; display: inline-block;">Choose Health Plan</div> |

Click the "Confirm" button if you do NOT want Pediatric Dental coverage.

Click "Cancel" to choose a Pediatric Dental Plan for the children in your household.

Back

Save & Exit

Change Selection Method

- **Users may move forward with selecting a plan for the entire household under the same carrier**

- **Per Person**

PLAN SELECTION - PER PERSON

To begin, select "Choose Health Plan" for one of the people below. When you complete that person, you will return to this page to continue with the remaining people.

| Persons | Health Plan |
|-------------|------------------------------------|
| Tennis Ball | Choose Health Plan |
| Basket Ball | Choose Health Plan |
| Vollie Ball | Choose Health Plan |

Click the "Confirm" button if you do NOT want Pediatric Dental coverage.
Click "Cancel" to choose a Pediatric Dental Plan for the children in your household.

[Back](#) [Save & Exit](#) [Change Selection Method](#)

- **Users must click on individual "Choose Health Plan" buttons for each household member and proceed through plan selection separately.**

- **Custom Grouping**

CUSTOM GROUPING

Choose members, then click Add to New Group.

Tennis Ball
 Basket Ball
 Vollie Ball

[Add to New Group](#)

[Back](#) [Save & Exit](#) [Change Selection Method](#)

- **Users must select group members by marking the checkbox next to each individual household member that will be included in the custom group.**
- **Once the group members are selected, users must click the "Add to New Group" button**



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| Persons | Health Plan |
|---|-----------------------------|
| Tennis Ball Basket Ball Volley Ball | Choose Health Plan ← |

Click the "Confirm" button if you do NOT want Pediatric Dental coverage.
Click "Cancel" to choose a Pediatric Dental Plan for the children in your household.

- **Group members will display together under "Persons" on the plan selection window. Users may click the "Choose Health Plan" button to proceed with plan selection for the group.**

Grouping Restrictions

- American Indian and Alaskan Native (AI/AN) populations were previously unable to select AI/AN specific plans if some members of their household were not part of a federally recognized AI/AN tribe.
 - AI/AN members may be grouped together on an AI/AN specific plan while other members of the household can select individual plans or choose to be grouped together.
 - **AI/AN household members can also choose to be in the same non-AI/AN plan with non-AI/AN members. However, this will mean giving up certain Cost Sharing Reductions in the AI/AN plan that they would otherwise be eligible for.**
- APTC eligible and unsubsidized family members may not be grouped onto the same plan.
 - Tax credits are disbursed across APTC eligible members only. Unsubsidized members cannot be included in the same group as their plan premiums do not include tax credit discounts.
- Medi-Cal eligible household members may not be included in any Covered California health plan eligible group.