Seeing Plans and Prices before Completing an Application

WHEN SHOULD I USE IT?

- •If a client would like a quick snapshot of what the plans look like and how much they cost.
- •If a client has an offer of coverage that is affordable and adequate, but the client insists it is too expensive.

In both of these situations, the process is **exactly the same**

STEP 1:

Go to the Resource Page and click the following link:

STEP 2:

Enter consumer's Zip Code and then select county to view local plans:



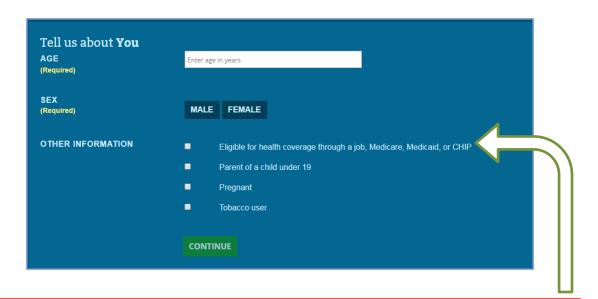
STEP 3:

Enter all the people in the tax household even if they are not applying.



STEP 4:

Enter the following information for everyone in the consumer's tax household:



VERY IMPORTANT:

If there is an offer of coverage, always take a minute to make sure to click this for every household member to whom that offer of coverage is extended to.

STEP 5:

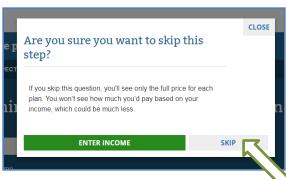
Make sure the information is correct and confirm household members.



STEP 6 - 1:

If the consumer only wants to look at FULL PRICE plans or if you already know that the consumer has an offer that is adequate and affordable and is not eligible for subsidies press SKIP.





STEP 6 - 2:

If the consumer wants to know if he/she is eligible for subsidies, have the consumer give you a **ROUGH** estimate of their income.

Try Asking: Will you make about the same in 2019 than you did in 2018?

<u>Tip</u>: If the consumer is not sure if he/she wants a plan with or without subsidies enter their income so you can show them both. (See Step 8)



Estimated savings overview

Person 1 (age 29) may be eligible for a premium tax credit that lowers the monthly costs of health insurance.

Estimated premium tax credit

Based on the information you provided, it looks like your household qualifies for a premium tax credit of

\$216 per month

A premium tax credit is how much you can save on your premium each month. It's not the amount of your premium itself. When you view plans, the premiums will be reduced by this amount.

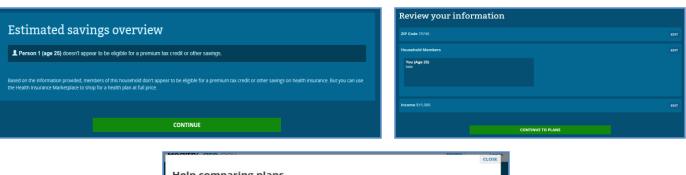
The amount above is an estimate. You'll know your exact premium tax credit when you complete an application.

Extra savings -- only if you pick a Silver plan

It looks like you qualify for more savings. In addition to a tax credit that lowers your premium, you appear to qualify for extra savings on other costs, including deductibles, copayments, and coinsurance. This can save you hundreds or even thousands of dollars if you use a lot of care.

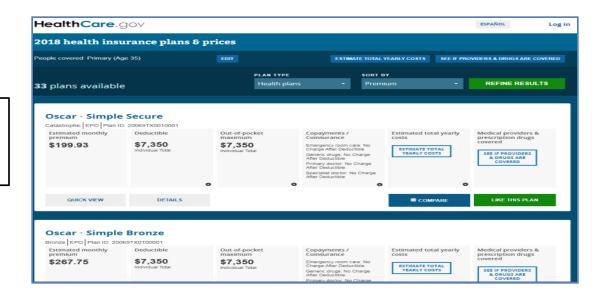
IMPORTANT: To get these extra savings, you MUST pick a plan in the Silver category.

STEP 7: Press CONTINUE or NEXT on <u>ALL</u> of the following pages/pop-ups:



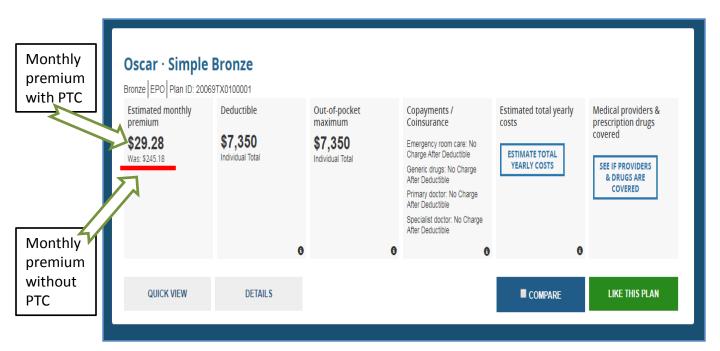


STEP 8: Help the consumer look at their options.



This screen shows full price plans only

The screen below shows plans with subsidies



PLEASE REMIND THE CONSUMER:

<u>This is only an ESTIMATE</u>. A final determination on the consumer's tax credits, cost sharing reductions, and copayments/coinsurance will be made when they complete the application.