

## Getting Health Insurance for You and Your Family

<ul style="list-style-type: none"> <li>Effective 1/1/2014, health plans during open enrollment are guaranteed issue.</li> </ul>	<ul style="list-style-type: none"> <li>Rates are calculated based on the age of each family member, family size and region.</li> </ul>
<ul style="list-style-type: none"> <li>2018 Open Enrollment is from <b>November 1, 2017 thru January 31, 2018</b></li> </ul>	<ul style="list-style-type: none"> <li>California has 19 rating regions.</li> </ul>
<ul style="list-style-type: none"> <li>California has set up an exchange called "Covered California".</li> </ul>	<ul style="list-style-type: none"> <li><b>If you are eligible for coverage through your employer or your spouse's employer you may not be eligible for tax credits.</b></li> </ul>
<ul style="list-style-type: none"> <li>There are four standardized plan levels: Platinum, Gold, Silver and Bronze.</li> </ul>	<ul style="list-style-type: none"> <li>If you do not qualify for tax credits through Covered CA, those same plans are also available directly through the carriers.</li> </ul>
<ul style="list-style-type: none"> <li>There are three financial assistance programs available to those who qualify.</li> </ul>	<ul style="list-style-type: none"> <li>Certified Insurance Agents and Certified Enrollment Counselors can assist you with your Covered CA enrollment. See chart on back.</li> </ul>
<ul style="list-style-type: none"> <li><b>Premium Assistance</b> (Tax Credits) reduces the cost of your premium.</li> </ul>	<ul style="list-style-type: none"> <li>The price for your plan is identical whether purchased directly from Covered CA or with the help of a Certified Insurance Agent.</li> </ul>
<ul style="list-style-type: none"> <li><b>Cost Sharing Reduction</b> reduces costs of covered services.</li> </ul>	<ul style="list-style-type: none"> <li>In 2017 and beyond, the <b>penalty</b> is the greater of \$695 per adult and \$347.50 per child, plus COLA (Cost of Living Adjustment), or 2.5% of your taxable household income.</li> </ul>
<ul style="list-style-type: none"> <li><b>Medi-Cal</b> is a program that may be at no cost to those who qualify. Thresholds were expanded in 2014. See chart on back.</li> </ul>	<ul style="list-style-type: none"> <li>Special Enrollment Periods (outside of open enrollment) are available. See chart on back.</li> </ul>
<ul style="list-style-type: none"> <li>Premium assistance and cost sharing reduction programs are only available through Covered California.</li> </ul>	<ul style="list-style-type: none"> <li>In Los Angeles, participating carriers with Covered California are: Blue Shield, Health Net, Kaiser, Oscar Health, L.A. Care Health Plan and Molina Healthcare.</li> </ul>
<ul style="list-style-type: none"> <li>Premium assistance (tax credits) can be applied towards monthly premium or at tax filing for those who qualify.</li> </ul>	<ul style="list-style-type: none"> <li>We partner with all above mentioned carriers and others in the private market as well.</li> </ul>



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Services and Market Segments	Certified Insurance Agents	Certified Enrollment Counselors
Assist in completing enrollment application	✓	✓
CA Insurance License provided by CA Department of Insurance	✓	
Services offered at no cost to consumer	✓	✓
SHOP Marketplace (Covered CA – Small Business Health Options Program)	✓	
Employee Applications	✓	
Private Marketplace (carrier plan options outside of Covered CA)	✓	
Individual Marketplace (Covered CA – Individual/Family plans)	✓	✓
Offer consultative approach and/or recommend plans	✓	

### Examples of Special Enrollment Periods

- Lost other health insurance including Medi-Cal
- Permanently moved to or within California
- Birth or adoption of baby/child
- Newly married or entered into a domestic partnership
- Returned from active duty military service
- Released from incarceration
- Gained citizenship; Lawful presence
- Income changed to Federal Poverty Guideline Level
- Current individual grandfathered plan will renew outside of open enrollment period

### Program Eligibility by Federal Poverty Level (FPL) for 2017 OEP for Coverage Effective after 1/1/18

Household Size	Medi-Cal Eligible	Eligible for Premium Assistance							
		Medi-Cal Kids Eligible (0-18 yrs.) up to 266% FPL							
		Enhanced 94 >138%-<150%	Enhanced 87 >150%-<200%	Enhanced 73 >200%-<250%		Medi-Cal Access Program formerly AIM (213%-322%)			
FPL	≤138%	>138	150%	200%	>213%	250%	≤266%	≤322%	400%
1	\$16,643	\$16,644	\$17,820	\$23,760	\$25,688	\$29,700	\$32,080	\$38,834	\$47,520
2	\$22,412	\$22,413	\$24,030	\$32,040	\$34,592	\$40,050	\$43,199	\$52,293	\$64,080
3	\$28,180	\$28,181	\$30,240	\$40,320	\$43,495	\$50,400	\$54,318	\$65,753	\$80,640
4	\$33,948	\$33,949	\$36,450	\$48,600	\$52,398	\$60,750	\$65,436	\$79,212	\$97,200
5	\$39,717	\$39,718	\$42,660	\$56,880	\$61,302	\$71,100	\$76,555	\$92,672	\$113,760
6	\$45,485	\$45,486	\$48,870	\$65,160	\$70,205	\$81,450	\$87,674	\$106,132	\$130,320

Enhanced Silver Plans 94, 87 & 73 are cost sharing reduction plans which reduce the cost of your health plan benefits.



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