

# Getting Health Insurance for You and Your Family

<ul style="list-style-type: none"> <li>• Since 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>• 2019 Open Enrollment is from <b>October 15, 2018 thru January 15, 2019</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 a Marketplace 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 health plan benefit 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 California, 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 California 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 California 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>• The law still requires the purchase of health insurance, but the fine is \$0 for 2019.</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 out of your plan area
- 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

### Program Eligibility by Federal Poverty Level (FPL) for 2018 OEP for Coverage Effective after 1/1/19

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	\$16,753	\$16,754	\$18,090	\$24,120	\$25,859	\$30,150	\$32,293	\$39,091	\$48,240
2	\$22,714	\$22,715	\$24,360	\$32,480	\$35,060	\$40,600	\$43,784	\$53,002	\$64,960
3	\$28,676	\$28,677	\$30,630	\$40,840	\$44,262	\$51,050	\$55,275	\$66,912	\$81,680
4	\$34,637	\$34,638	\$36,900	\$49,200	\$53,463	\$61,500	\$66,766	\$80,822	\$98,400
5	\$40,599	\$40,600	\$43,170	\$57,560	\$62,665	\$71,950	\$78,258	\$94,733	\$115,120
6	\$46,561	\$46,562	\$49,440	\$65,920	\$71,867	\$82,400	\$89,749	\$108,643	\$131,840

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