

Getting Health Insurance for You and Your Family

<ul style="list-style-type: none"> Effective 1/1/2014, health plans during open enrollment are guaranteed issue. 	<ul style="list-style-type: none"> Rates are calculated based on the age of each family member, family size and region.
<ul style="list-style-type: none"> 2017 Open Enrollment is from November 1, 2016 thru January 31, 2017 	<ul style="list-style-type: none"> California has 19 rating regions.
<ul style="list-style-type: none"> California has set up an exchange called "Covered California". 	<ul style="list-style-type: none"> If you are eligible for coverage through your employer or your spouse's employer you may not be eligible for tax credits.
<ul style="list-style-type: none"> There are four standardized plan levels: Platinum, Gold, Silver and Bronze. 	<ul style="list-style-type: none"> If you do not qualify for tax credits through Covered CA, those same plans are also available directly through the carriers.
<ul style="list-style-type: none"> There are three financial assistance programs available to those who qualify. 	<ul style="list-style-type: none"> Certified Insurance Agents and Certified Enrollment Counselors can assist you with your Covered CA enrollment. See chart on back.
<ul style="list-style-type: none"> Premium Assistance (Tax Credits) reduces the cost of your premium. 	<ul style="list-style-type: none"> The price for your plan is identical whether purchased directly from Covered CA or with the help of a Certified Insurance Agent.
<ul style="list-style-type: none"> Cost Sharing Reduction reduces costs of covered services. 	<ul style="list-style-type: none"> In 2017 and beyond, the penalty 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.
<ul style="list-style-type: none"> Medi-Cal is a program that may be at no cost to those who qualify. Thresholds were expanded in 2014. See chart on back. 	<ul style="list-style-type: none"> Special Enrollment Periods (outside of open enrollment) are available. See chart on back.
<ul style="list-style-type: none"> Premium assistance and cost sharing reduction programs are only available through Covered California. 	<ul style="list-style-type: none"> In Los Angeles, participating carriers with Covered California are: Anthem Blue Cross, Blue Shield, Health Net, Kaiser, Oscar Health, L.A. Care Health Plan and Molina Healthcare.
<ul style="list-style-type: none"> Premium assistance (tax credits) can be applied towards monthly premium or at tax filing for those who qualify. 	<ul style="list-style-type: none"> We partner with all above mentioned carriers and others in the private market as well.



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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 2016 OEP for Coverage Effective after 1/1/17

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	\$16,394	\$16,395	\$17,820	\$23,760	\$25,304	\$29,700	\$31,600	\$38,253	\$47,520
2	\$22,107	\$22,108	\$24,030	\$32,040	\$34,122	\$40,050	\$42,613	\$51,584	\$64,080
3	\$27,820	\$27,821	\$30,240	\$40,320	\$42,940	\$50,400	\$53,625	\$64,915	\$80,640
4	\$33,534	\$33,535	\$36,450	\$48,600	\$51,759	\$60,750	\$64,638	\$78,246	\$97,200
5	\$39,247	\$39,248	\$42,660	\$56,880	\$60,577	\$71,100	\$75,650	\$91,576	\$113,760
6	\$44,960	\$44,961	\$48,870	\$65,160	\$69,395	\$81,450	\$86,662	\$104,907	\$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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