

INDIVIDUAL HEALTH INSURANCE GUIDE FOR THE ENROLLMENT PERIOD 2016



- The Open Enrollment Period** is from **11/01/2015** until **01/31/2016**.
 In this period all health plan applications will be **GUARANTEED ISSUED**, meaning no medical underwriting is required, no pre-existing conditions and no life-time limits on coverage. All Health Plans will be standardized with "metal" plans which cover **10 Essential Health Benefits** whether **inside** or **outside** of the **Exchange**.
 The California's state exchange is called **COVERED CALIFORNIA**, which offers standardized "metal" plans. The 4 plan designs are Platinum, Gold, Silver and Bronze.
- The **premium by insurance carrier** will be **identical** whether you purchase **inside the exchange** (directly through Covered CA) or **outside the exchange** if you do **not qualify** for a **subsidy**. The application process **outside the exchange** will be shorter as no income questions are needed and verified by the IRS.
- If you **qualify for a subsidy** (your Modified Adjusted Gross Income needs to be between 138% to approximately 350% FPL to qualify for a subsidy, see below chart), then it is advisable to apply through the **exchange Covered California**, a Certified Insurance Agent, like myself, can help you with the process.
- For 2016 **Anthem** is offering a competitive PPO plan in the Los Angeles Region, **Blue Shield** will increase their PPO rates especially in the Gold & Platinum level . A new insurance carrier **Oscar** is entering the LA and Orange County Market and **United Healthcare (UHC)** will enter the Central and Northern Counties of California.
- Rates** and **provider networks** will **vary by insurance carriers**. California has 19 rating areas. Rates will be calculated **by region** and **age of each family member**. Children over the age of 21 are rated as adults .

The 2015 Federal Poverty Guidelines for the U.S. (Subsidy)

Household Size	100 %	138 %	150%	200%	266% Minor Cut-Off Medical	400%
1	\$11,770	\$16,242	\$17,655	\$23,450	\$31,308	\$47,080
2	\$15,930	\$21,983	\$23,985	\$31,860	\$42,375	\$63,730
3	\$20,090	\$27,724	\$30,135	\$40,180	\$53,440	\$80,360
4	\$24,250	\$33,465	\$36,375	\$48,500	\$64,505	\$97,000
5	\$28,410	\$39,205	\$42,615	\$56,820	\$75,570	\$113,640
addit. person	\$4,160	\$5,740	\$6,330	\$8,320	\$11,065	\$16,640

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