



INDIVIDUAL HEALTH INSURANCE GUIDE FOR THE 2019 ENROLLMENT PERIOD



- The Open Enrollment Period is from 11/01/2018 until 01/15/2019. 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.
- Unlike in prior years, the premiums are not the same on vs off-exchange in 2019. The Silver 70 plans are roughly 10% more expensive on Covered CA if you are not applying for subsidies due to a new CSR or cost share reduction surcharge. The surcharge is used to fund the cost share reduction Silver 73, Silver 87 & Silver 94 plans that have lower member cost shares vs the Silver 70 plan. These CSR Silver plans are only available to people within 138% - 250% of the Federal Poverty Level or FPL.
- If you qualify for a subsidy (your Modified Adjusted Gross Income needs to be between 138% to approximately 400% of the FPL to qualify for a subsidy, see below chart), then it is advisable to apply through the Covered California Exchange. A Certified Insurance Agent, like myself, can help you with the process.
- For 2019, Blue Shield and Health Net are the only the PPO carriers in the LA area. Anthem has removed itself from the Southern California region and is only in 3 out of the 19 price regions across the state in Northern California. Oscar is active in the LA, Orange County, and San Francisco market. Health Net has HMO, HSP (similar to an EPO) and PPO plans across Los Angeles. Kaiser’s HMO is available in some but not all of Los Angeles County. LA Care and Molina Care are maintaining HMOs in LA area.
- 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.

 COVERED CALIFORNIA		PREMIUM ASSISTANCE									
		AMERICAN INDIAN / ALASKA NATIVE PLANS									
		ENHANCED SILVER PLANS (100%-250%)									
		SILVER 94 (100%-150%)		SILVER 87 (150%-200%)		SILVER 73 (200%-250%)					
% OF FPL	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	
HOUSEHOLD SIZE	1	\$12,140	\$17,237	\$18,210	\$24,280	\$26,604	\$30,350	\$33,244	\$36,420	\$40,218	\$48,560
	2	\$16,460	\$23,336	\$24,690	\$32,920	\$36,019	\$41,150	\$44,981	\$49,380	\$54,451	\$65,840
	3	\$20,780	\$29,436	\$31,170	\$41,560	\$45,433	\$51,950	\$56,738	\$62,340	\$68,683	\$83,120
	4	\$25,100	\$35,535	\$37,650	\$50,200	\$54,848	\$62,750	\$68,495	\$75,300	\$82,915	\$100,400
	5	\$29,420	\$41,635	\$44,130	\$58,840	\$64,263	\$73,350	\$80,253	\$88,260	\$97,148	\$117,680
	6	\$33,740	\$47,735	\$50,610	\$67,480	\$73,677	\$84,350	\$92,010	\$101,220	\$111,380	\$134,960
	7	\$38,060	\$53,834	\$57,090	\$76,120	\$83,092	\$95,150	\$103,767	\$114,180	\$125,613	\$152,240
	8	\$42,380	\$59,934	\$63,570	\$84,760	\$92,506	\$105,950	\$115,524	\$127,140	\$139,845	\$169,520
each additional person, add		\$4,320	\$6,100	\$6,480	\$8,640	\$9,415	\$10,800	\$11,758	\$12,960	\$14,233	\$17,280
 DHCS HealthCareAccess		MEDI-CAL FOR ADULTS		MEDI-CAL FOR PREGNANT WOMEN			MEDI-CAL ACCESS PROGRAM (FOR PREGNANT WOMEN)				
		MEDI-CAL FOR KIDS (0-18 yrs.)									
		COUNTY CHILDREN'S HEALTH INITIATIVE PROGRAM									

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