

## INDIVIDUAL HEALTH INSURANCE GUIDE FOR THE ENROLLMENT PERIOD 2018



- The Open Enrollment Period** is from **11/01/2017** until **01/31/2018**.  
 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 carriers** 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 **Covered California Exchange**. A Certified Insurance Agent, like myself, can help you with the process.
- For 2018, **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.

FEDERAL POVERTY LEVELS FOR THE 2018 BENEFIT YEAR						
Size of Household	138%	150%	200%	250%	300%	400%
1	\$16,643	\$18,090	\$24,120	\$30,150	\$36,180	\$48,240
2	\$22,412	\$24,360	\$32,480	\$40,600	\$48,720	\$64,960
3	\$28,180	\$30,630	\$40,840	\$51,050	\$61,260	\$81,680
4	\$33,948	\$36,900	\$49,200	\$61,500	\$73,800	\$98,400
5	\$39,717	\$43,170	\$57,560	\$71,950	\$86,340	\$115,120

**Barbara G. Kempen - Certified Insurance Agent for Covered California.**  
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