

## INDIVIDUAL HEALTH INSURANCE GUIDE FOR THE ENROLLMENT PERIOD 2020



- The Open Enrollment Period** is from **11/01/2019** until **01/31/2020**.  
 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 only difference is for the Silver plans which are roughly 10% more expensive on Covered CA vs off-exchange due to the Cost-Share Reduction Surcharge to fund the Silver 73, Silver 87 & Silver 94 plans. 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 600% 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 2020, **Blue Shield and Health Net** are the only the PPO carriers in the LA area. Anthem has re-entered the Southern California market this year with their HMO options. Oscar's EPO maintains competitive prices with top hospital contracts while Molina Care, LA Care & Kaiser maintain competitively priced HMO options.
- Rates and provider networks will vary by insurance carriers.** California has 19 price regions. Rates will be calculated **by region** and **age of each family member**. Children up to age 14 are all rated at the same premium within the same price region.

		California State Subsidy													
		SEE NOTE BELOW FOR INCOMES IN THIS RANGE						Federal Tax Credit							
		American Indian / Alaska Native (AIAN) Zero Cost Share						AIAN Limited Cost Share							
		Silver 94 (100%-150%)		Silver 87 (>150%-200%)		Silver 73 (>200%/250%)									
		0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	600%		
Household Size	% FPL	0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	600%		
	1	\$0	\$12,490	\$17,609	\$18,735	\$24,980	\$27,179	\$31,225	\$33,942	\$37,470	\$41,088	\$49,960	\$74,940		
	2	\$0	\$16,910	\$23,792	\$25,365	\$33,820	\$36,722	\$42,275	\$45,859	\$50,730	\$55,513	\$67,640	\$101,460		
	3	\$0	\$21,330	\$29,974	\$31,995	\$42,660	\$46,264	\$53,325	\$57,776	\$63,990	\$69,939	\$85,320	\$127,980		
	4	\$0	\$25,750	\$36,156	\$38,625	\$51,500	\$55,806	\$64,375	\$69,692	\$77,250	\$84,364	\$103,000	\$154,500		
	5	\$0	\$30,170	\$42,339	\$45,255	\$60,340	\$65,349	\$75,425	\$81,609	\$90,510	\$98,790	\$120,680	\$181,020		
	6	\$0	\$34,590	\$48,521	\$51,885	\$69,180	\$74,891	\$86,475	\$93,526	\$103,770	\$113,216	\$138,360	\$207,540		
	7	\$0	\$39,010	\$54,704	\$58,515	\$78,020	\$84,434	\$97,525	\$105,443	\$117,030	\$127,641	\$156,040	\$234,060		
	8	\$0	\$43,430	\$60,886	\$65,145	\$86,860	\$93,976	\$108,575	\$117,360	\$130,290	\$142,067	\$173,720	\$260,580		
add'l add	\$0	\$4,420	\$6,183	\$6,630	\$8,840	\$9,543	\$11,050	\$11,916	\$13,260	\$14,426	\$17,680	\$26,520			

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