



Healthcare Quick Reference Guide

**AFFORDABLE CARE ACT**

COVERED CALIFORNIA  
FOR INDIVIDUALS UNDER 65 AND SMALL BUSINESSES

**Individuals and families**

You may now purchase individual health insurance through the Health Insurance Marketplace. This may apply to you if you are under 65 and:

- Retired
- Self-employed
- Your employer does not provide health insurance
- not satisfied with the employer insurance available to you

The Health Insurance Marketplace is open October 1 – March 31. If you sign up before the end of the year, your coverage will start on January

**How to use the Health Insurance Marketplace**

Start by going to [www.healthcare.gov](http://www.healthcare.gov) >>> Get your options & info.

After you answer a few questions, you will be directed to the Health Insurance Marketplace. In CA- [www.coveredca.com](http://www.coveredca.com) will allow you to:

- Shop for plans anonymously
- Find out if you are eligible for financial help
- Compare plans side by side
- Select a plan
- Start coverage

Health plans	
Type of plan	Designed to cover % of health care costs for average person
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

**How much will you pay?**

Your premium costs may be subsidized by the government if your income is under 400% of the federal poverty level.

Income refers to modified adjusted gross income (MAGI):

MAGI = Adjusted Gross Income + tax-exempt interest and nontaxable Social Security benefits

Household Size	Federal Poverty Guidelines MAGI Medi-Cal if < 138% Premium Assistance Through Covered California from 138% up to 400%					
	100%	133%	138%	250%	300%	400%
1	\$12,060	\$16,040	\$16,643	\$30,150	\$36,180	\$48,240
2	\$16,240	\$21,599	\$22,411	\$40,600	\$48,720	\$64,960
3	\$20,420	\$27,159	\$28,180	\$51,050	\$61,260	\$81,680
4	\$24,600	\$32,718	\$33,948	\$61,500	\$73,800	\$98,400
5	\$29,420	\$39,129	\$40,600	\$73,550	\$88,260	\$117,680
6	\$33,600	\$44,688	\$46,368	\$84,000	\$100,800	\$134,400
7	\$37,780	\$50,247	\$52,136	\$94,450	\$113,340	\$151,120
8	\$41,960	\$55,807	\$57,905	\$104,900	\$125,880	\$167,840
9	\$46,140	\$61,366	\$63,673	\$115,350	\$138,420	\$184,560
10	\$50,320	\$66,926	\$69,442	\$125,800	\$150,960	\$201,280

**Small Businesses**

If you have 50 or fewer employees, you are not required to provide health insurance to your employees. However, if you do, you may buy insurance through the Small Business Health Options Program (SHOP).

**The advantages of using SHOP are:**

- You can control the coverage you offer and how much you pay toward employee premiums.
- You can compare health plans online on an apples-to-apples basis.
- You may qualify for a small business health care tax credit worth up to 50% of your premium costs. You can still deduct from your taxes the rest of your premium costs not covered by the tax credit.

**Is SHOP right for you?**

- If you plan to use SHOP, you must offer coverage to all of your full-time employees—generally those working 30 or more hours per week on average.
- In many states, at least 70% of your full-time employees must enroll in your SHOP plan.

**Have questions about the SHOP Marketplace for businesses with 50 or fewer employees?** Call 1-800-706-7893 (TTY users: 1-800-706-7915).

Hours: Monday through Friday, 9 a.m. to 5 p.m. EST. Agents and brokers may also use this number

**Self-employment**

Use this list for "Are you self-employed?"

You can subtract these items from your gross income to find your net self-employment income. See "Instructions for Schedule C" at [irs.gov](http://irs.gov) for more information.

- Car and truck expenses (workday travel, not commuting)
- Depreciation
- Employee wages and fringe benefits
- Property, liability, or business interruption insurance
- Interest (for example, mortgage interest paid to banks)
- Legal and professional services
- Rent or lease of business property and utilities
- Commissions, taxes, licenses, and fees
- Advertising
- Contract labor
- Repairs and maintenance
- Certain business travel and meals

**Examples of other income**

Use this list for "Do you have other income?"

- Unemployment benefits
- Social Security benefits
- Retirement or pension income
- Rent or royalty income
- Alimony received
- Investment income
- Capital gains
- Farming or fishing income
- Canceled debts
- Court awards
- Jury duty pay
- Miscellaneous

**Deductions**

Use this list for "Do you have deductions?"

- Certain self-employment expenses
- Student loan interest deduction
- Tuition and fees
- Educator expenses
- IRA contribution
- Moving expenses
- Penalty on early withdrawal of savings
- Health savings account deduction
- Alimony paid
- Domestic production activities deduction
- Certain business expenses of reservists, performing artists, and fee-basis government officials

\*\*For more questions and inquiries, please contact us at (916) 716-5224 or toll free (888)-770-3077. Our team of Financial Advisor/IRS Enrolled Agent/Tax Attorney/Health Insurance Consultants are here to help.\*\*

**Essential Health Benefits. These benefits fit into the following 10 categories:**

- \* Ambulatory patient services
- \* Emergency services
- \* Hospitalization
- \* Maternity and newborn care
- \* Mental health and substance use disorder services, including behavioral health treatment
- \* Prescription drugs
- \* Rehabilitative and habilitative services and devices
- \* Laboratory services
- \* Preventive and wellness services and chronic disease management
- \* Pediatric services, including dental and vision care

**Key facts about tax credits:**

- Tax credits lower the cost of your premium. Tax credits reduce the amount of the premium you will pay for insurance.
- Tax credits help low- and middle-income individuals and families. Tax credits are available to individuals and families who meet certain income requirements.
- Tax credits can be used when you enroll. Tax credits can be applied to the cost of your health plan when you enroll – you do not need to wait until you file a tax return at the end of the year.
- Tax credits are only available through Covered California. You must enroll in a health plan through Covered California if you want to use your tax credits.
- Tax credits are paid directly to your health plan. These tax credits are paid by Covered California to your health plan to keep your costs low.
- Tax credits will be adjusted at the end of the year based on your actual income. At the end of the year, the tax credits may be adjusted if your income is different than you anticipated. This means that you will want to notify Covered California if your income changes.

**As of January 2014**, most people will be required to have health insurance or pay a penalty if they don't. Coverage may include employer-provided insurance, coverage someone buys on their own, Medicare or Medi-Cal.

**The penalty phases** in for three years and becomes increasingly more costly. In 2014, the penalty will be 1 percent of annual income or \$95, whichever is greater. By 2016, the penalty will be 2.5 percent of your annual income or \$695. If you do not have coverage in 2014, you will be required to pay a penalty when you file your taxes for the year. More information on penalties here:

[www.coveredca.com/individuals\\_and\\_families.html#faq-1](http://www.coveredca.com/individuals_and_families.html#faq-1)

Est. Standard Benefits for Individuals				
Key Benefits	Bronze	Silver	Gold	Platinum
	Benefits In Blue are Subject to Deductibles		Copays In the Yellow are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum	
Deductible (if any)	\$6,000 Deductible for Medical and \$500 Rx	\$2,250 Medical Deductibles and \$250 Rx	No Deductible	No Deductible
Preventative Care Copay	No Cost - at least 1 yearly visit	No Cost - at least 1 yearly visit	No Cost - at least 1 yearly visit	No Cost - at least 1 yearly visit
Primary Care Visit Copay	\$70 - 3 visits per year	45	35	20
Specialty Care Visit Copay	\$90 after deductible	\$70.00	\$55.00	\$40.00
Urgent Care Visit Copay	\$120.00	\$90.00	\$60.00	\$40.00
Generic Medication Copay	100% per script up to \$500 ded.	\$15.00	\$15.00	\$5.00
Lab Testing Copay	\$40.00	\$35.00	\$35.00	\$20.00
X-Ray Copay	100% negotiated rate	\$65.00	\$50.00	\$40.00
Emergency Room Copay	100% negotiated rate	\$250 after deductible	\$250.00	\$150.00
Hospital Stay	100% negotiated rate, after deductible	20% of your plan's negotiated rate	\$600 per day HMO/20% PPO - up to 5 days	\$250 per day HMO/10% - up to 5 days
Brand medications may be subject to Annual Drug Deductible before you pay the copay	100% per script up to \$500 after deductible	\$50 after Rx deductible	50	15
Maternity	100% of negotiated rate	20% of negotiated rate, after deductible	\$600 per day HMO/20% PPO - up to 5 days	\$250 per day HMO/10% - up to 5 days
Maximum Out-Of-Pocket for One	\$6,500.00	\$6,250.00	\$6,200.00	\$4,000.00
Maximum Out-Of-Pocket for Family	\$13,000.00	\$12,500.00	\$12,400.00	\$8,000.00

6 California Health Plan Comparison Chart							
Key		Kaiser Permanente (HMO)	Western Health Advantage (HMO)	Anthem Blue Cross (HMO/POS)	Blue Shield of California (HMO/POS)	Anthem Blue Cross (PPO)	Blue Shield of California (PPO)
5	4						
Better Than Average <<   >> Worse Than Average							
<b>Overall Score</b>		89/100	83/100	80/100	80/100	80/00	77/100
<b>NCQA Accredited</b>		YES	YES	YES	YES	YES	YES
<b>Consumer Satisfaction</b>		3	4	1	2	3	3
<b>Getting Care</b>		3	3	1	1	3	3
<b>Getting Care Easily</b>		3	3	1	3	3	3
<b>Getting Care Quickly</b>		2	4	1	1	3	3
<b>Satisfaction with Physicians</b>		4	4	1	3	3	3
<b>Doctor Communication</b>		2	3	3	3	3	3
<b>Rating of primary-care doctors</b>		4	3	3	3	3	3
<b>Rating of specialists</b>		5	4	3	3	3	3
<b>Rating of care</b>		5	3	3	3	2	3
<b>Satisfaction with health plan services</b>		3	No Data	No Data	No Data	3	2
<b>Handling claims</b>		1	N/A	N/A	N/A	3	3
<b>Rating of health plan</b>		5	4	3	4	3	2
<b>Customer service</b>		3	N/A	N/A	N/A	3	N/A
<b>Prevention</b>		5	3	3	2	3	2
<b>Treatment</b>		5	4	3	3	2	1

*Disclaimer: based on data from the 2012 and 2011 plan years. Specific plan-demographic data is supplied by the 2013 Directory of Health Plans published by Atlantic Information Services, Inc. Consumerreports 11/12/2013*