

Covered California Health Insurance Open Enrollment Dates 2018



Certified
Enrollment

The 2018 Covered California Open-Enrollment dates are as follows:

November 1, 2017 is the start of open enrollment, and runs through January 31, 2018.

ENROLLMENT DATES:

- November 1 – December 15 = January 1 start date
- December 16 – January 15 = February 1 start date
- January 16 – January 31 = March 1 start date

The above dates are for anyone enrolling through the Covered California health insurance Exchange. This is the only way one can receive a subsidy or premium discount. If you enroll for example to Blue Shield, Kaiser or Anthem directly through one of their links, you will not receive the subsidy even if you qualify.

Subsidy or premium discounts are determined by your household income. Add up everyone in the house who receives a full time or part time income, including investment distributions.

If your household income is above 138% and 400% or below, you may receive a premium subsidy or discount. If you are 138% or below, you or your children may be placed on a MediCal health insurance plan.

2018 FEDERAL POVERTY LEVELS						
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
For Assistance please contact John Conner: 916-682-1117						

ENROLL OUTSIDE OF THE EXCHANGE:

If you are enrolling or changing plans outside of the Covered California health insurance exchange. In other words, you do not qualify for a subsidy or premium discount, then your open-enrollment is: November 1, through December 15, 2017. It is only 6 weeks long.

The benefit chart below will give you an idea of how the different plans (Bronze, Silver, Gold, Platinum) provide coverage.

MEDICAL COST SHARES				
Coverage Category	Bronze	Silver	Gold	Platinum
	Covers 60% average annual cost	Covers 70% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Annual Wellness Exam	\$0	\$0	\$0	\$0
Primary Care Visit	\$75	\$35	\$25	\$15
Specialty Care Visit	\$105	\$75	\$55	\$30
Urgent Care Visit	\$75	\$35	\$25	\$15
Emergency Room Facility	Full cost until out-of-pocket maximum is met	\$350	\$325	\$150
Laboratory Tests	\$40	\$35	\$35	\$15
X-Ray and Diagnostics	Full cost until out-of-pocket maximum is met	\$75	\$55	\$30
Medical Deductible	Individual: \$6,300 Family: \$12,600	Individual: \$2,500 Family:\$5,000	N/A	N/A
Pharmacy Deductible	Individual: \$500 Family: \$1,000	Individual: \$130 Family: \$260	N/A	N/A
Annual Out-of-Pocket Maximum	\$7,000 individual and \$14,000 family	\$7,000 individual and \$14,000 family	\$6,000 individual and \$12,000 family	\$3,350 individual and \$6,700 family

Be sure to not only compare prices and coverages between companies, but also look at the networks of doctors and hospitals. You will find that not only do premiums change but also networks.

Your doctor, medical group or hospital may be “in-network” this year (2017) with your current plan / company, but may not be for 2018. Networks change from year to year. Call me and I can verify your doctors, specialists and hospitals for your 2018 plan.

ENROLLMENT:

If you qualify for a subsidy and wish to enroll in a Covered California health insurance plan, you can enroll over the phone with me, or I can send you a short paper enrollment form for your self and or your family members.

Call me anytime with help with enrollment. I will also be working weekends during open enrollment:

John L. Pham (CA Lic. #0649378)

14541 Brookhurst Street, Ste. C1

Westminster, CA 92683 Orange county

Tel.: **1-714-531-3637** - Mobile: **1-714-553-2404**

Email: johnpham@muabaohiem.com