

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

If you've never shopped or compared health insurance plans, don't hesitate to ask for help and guidance. The freedom to choose the right plan for you and your family is only valuable if you know how to choose the right plan. There are many avenues to finding IFP (Individual/Family Plans) that are just right for you:

- HealthCare.gov website
- Individual insurance carrier websites
- Web brokers that consolidate this information and are agents-online
- Face-to-face with local brokers/agents that sell these products (not all agents do)

One of the easiest places to compare all IFP plans available to you, is a website run by the federal government, called HealthCare.gov. This website provides options to help compare and select plans that are available on The Marketplace. The Marketplace is simply a place that consolidates all IFP plans that are sold through various states in the US. All plans that are sold "on" The Marketplace are also available "off" The Marketplace; and are identical. There may be an occasional insurance company that offers a plan only "off" The Marketplace and can be seen/viewed only on that insurance companies' website/portal.

This document will walk you through the screens of HealthCare.gov. This feature-rich website will show you all the plans available to you; as well as where/how to create an account so you may enroll in the plan you select.

In General:

Price is always an important factor. As you can imagine, the richer the benefit (lower out-of-pockets, deductibles, etc.) the higher the premium (monthly cost paid to the insurance company).

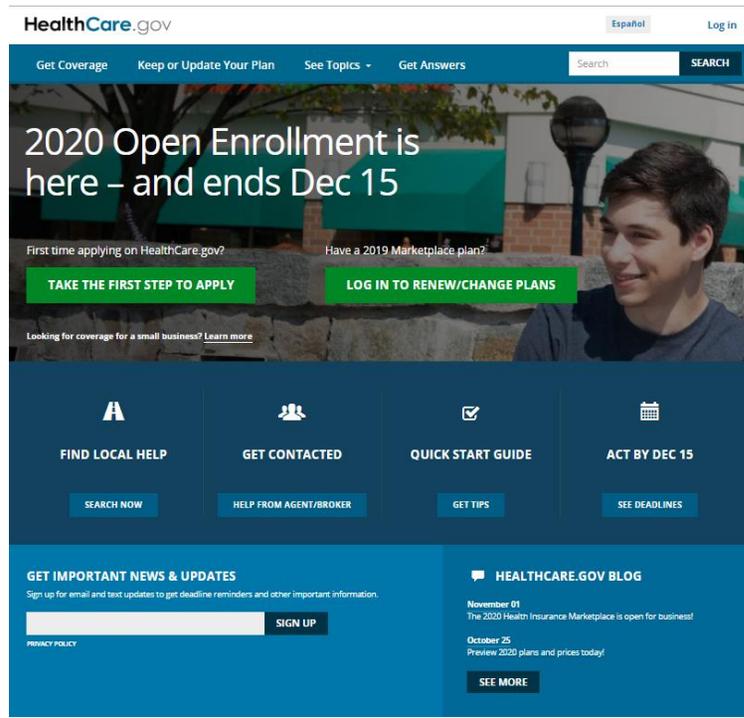
After price, an important next consideration *is who* is in the network. Whether it's a specific hospital or doctor, be sure to check and verify that your preferred provider is in the network of the health plan you're choosing.

Maintenance drugs (ones that you take regularly) are also important for you to verify as being covered. A brand name drug may be covered by one company but only the generic version covered by another... so be as specific as you can.

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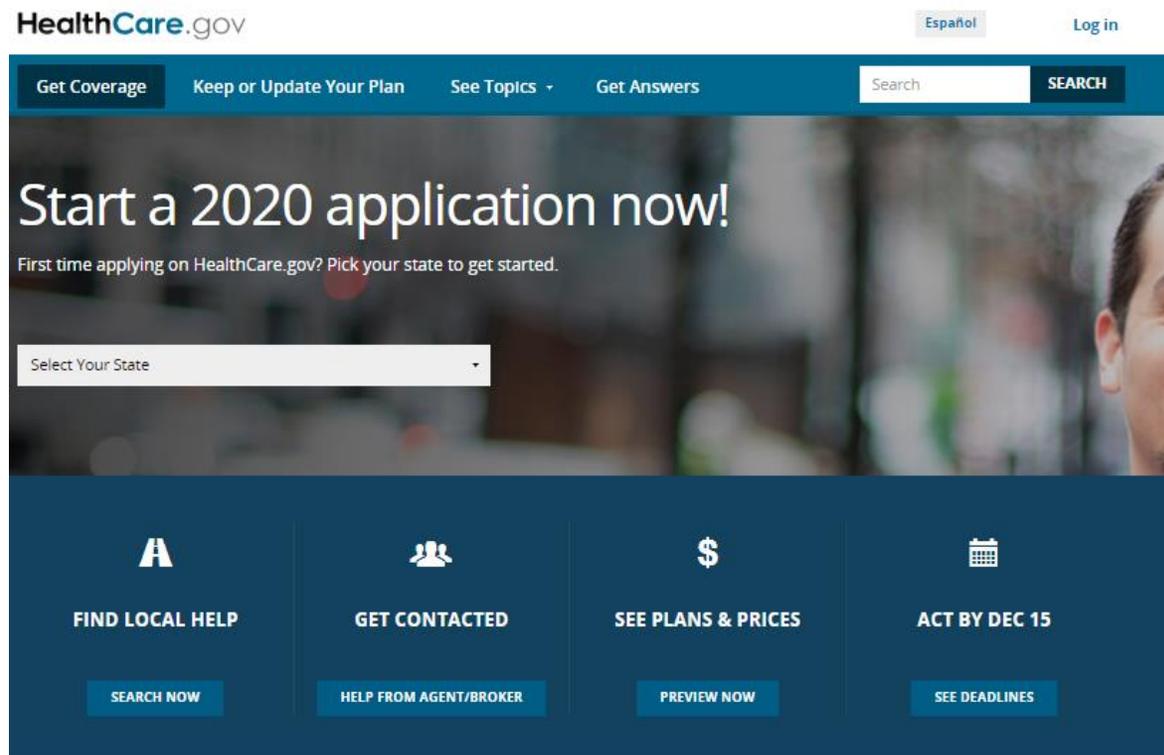
STEP ONE: Go to: www.healthcare.gov and click on the top tool bar tab that reads, “Get Coverage”



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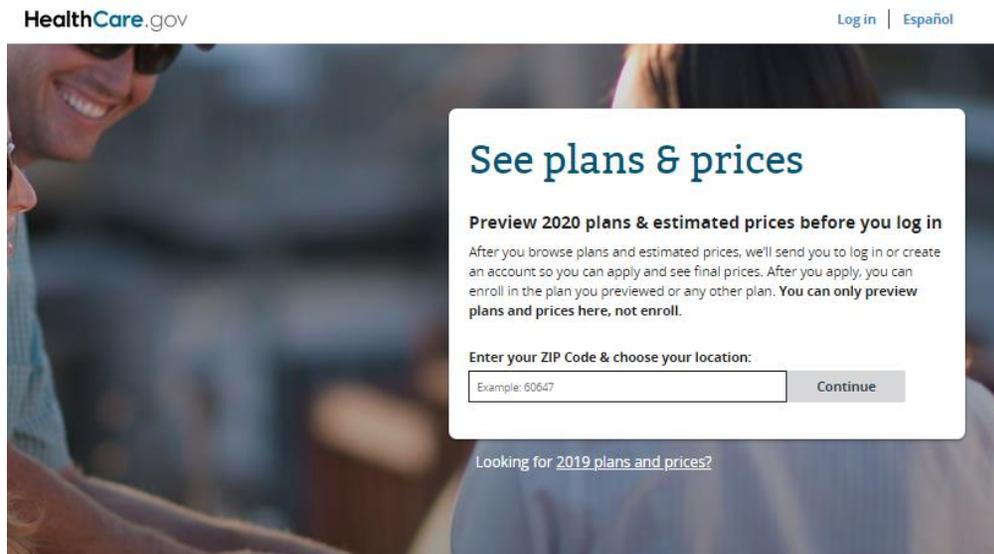
STEP TWO: Select your State and then click SEE PLANS AND PRICES under the \$ symbol below

A screenshot of the HealthCare.gov website interface. At the top left is the "HealthCare.gov" logo. To its right are links for "Español" and "Log in". Below these is a navigation bar with buttons for "Get Coverage", "Keep or Update Your Plan", "See Topics", and "Get Answers", followed by a search bar with a "SEARCH" button. The main content area features a large banner with the text "Start a 2020 application now!" and a subtext "First time applying on HealthCare.gov? Pick your state to get started." Below this is a "Select Your State" dropdown menu. At the bottom, there are four columns, each with an icon and a call-to-action button: "A" for "FIND LOCAL HELP" (SEARCH NOW), a group of people for "GET CONTACTED" (HELP FROM AGENT/BROKER), "\$" for "SEE PLANS & PRICES" (PREVIEW NOW), and a calendar for "ACT BY DEC 15" (SEE DEADLINES).

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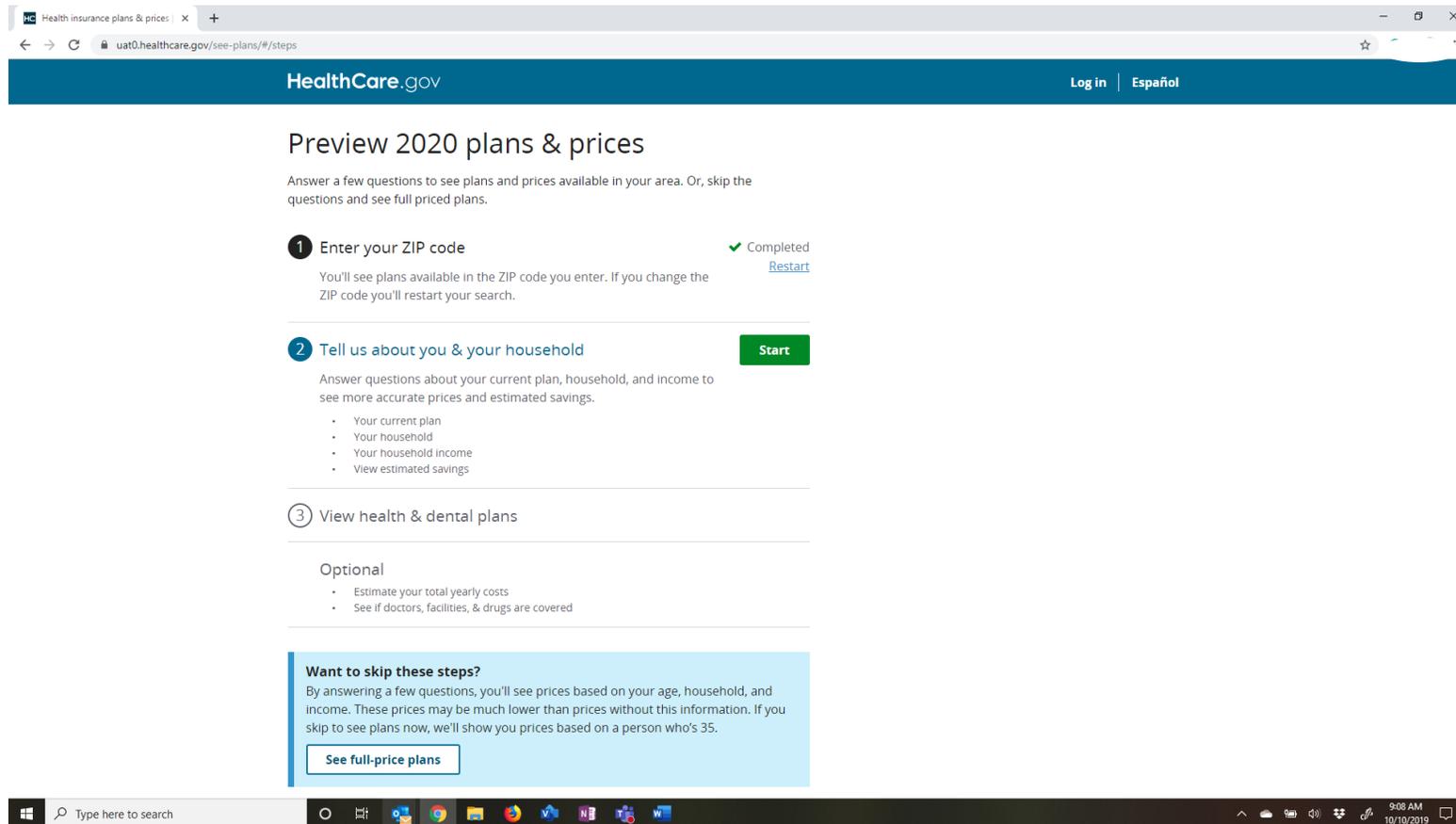
STEP THREE: Enter Your ZIP Code, verify your county of residence and click continue



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STEP FOUR: Enter in your (and dependent information if you want them covered) BY CLICKING ON START NEXT TO STEP TWO



Health insurance plans & prices | x +

uat0.healthcare.gov/see-plans/#/steps

HealthCare.gov Log in | Español

Preview 2020 plans & prices

Answer a few questions to see plans and prices available in your area. Or, skip the questions and see full priced plans.

- 1 Enter your ZIP code** ✓ Completed
You'll see plans available in the ZIP code you enter. If you change the ZIP code you'll restart your search. [Restart](#)
- 2 Tell us about you & your household** Start
Answer questions about your current plan, household, and income to see more accurate prices and estimated savings.
 - Your current plan
 - Your household
 - Your household income
 - View estimated savings
- 3 View health & dental plans**
Optional
 - Estimate your total yearly costs
 - See if doctors, facilities, & drugs are covered

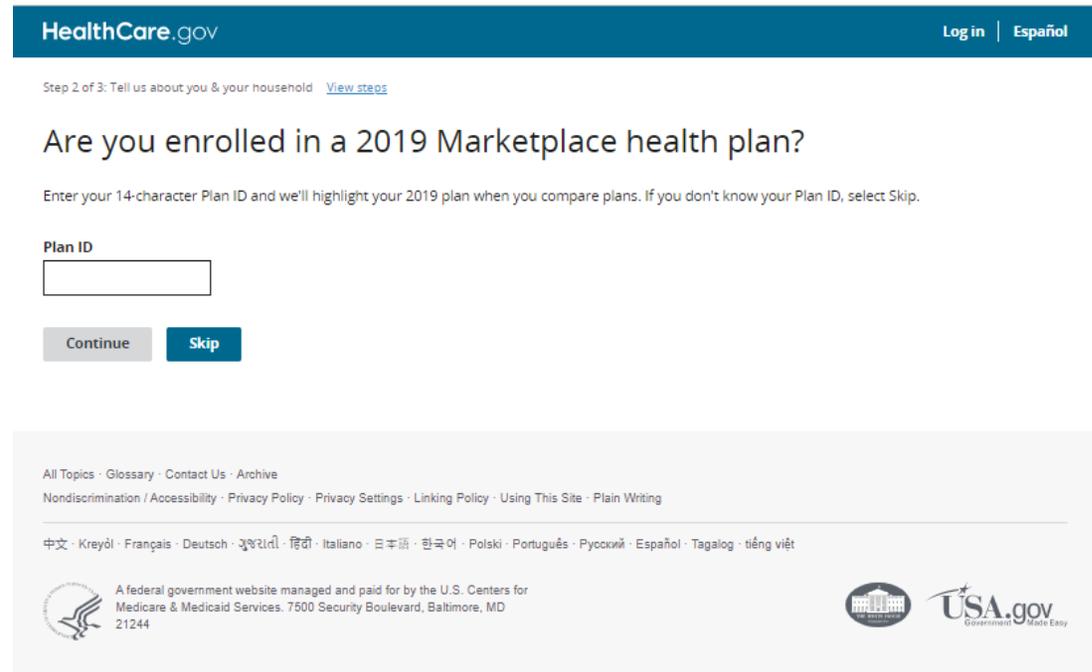
Want to skip these steps?
By answering a few questions, you'll see prices based on your age, household, and income. These prices may be much lower than prices without this information. If you skip to see plans now, we'll show you prices based on a person who's 35.

[See full-price plans](#)

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

STEP FIVE: Click SKIP

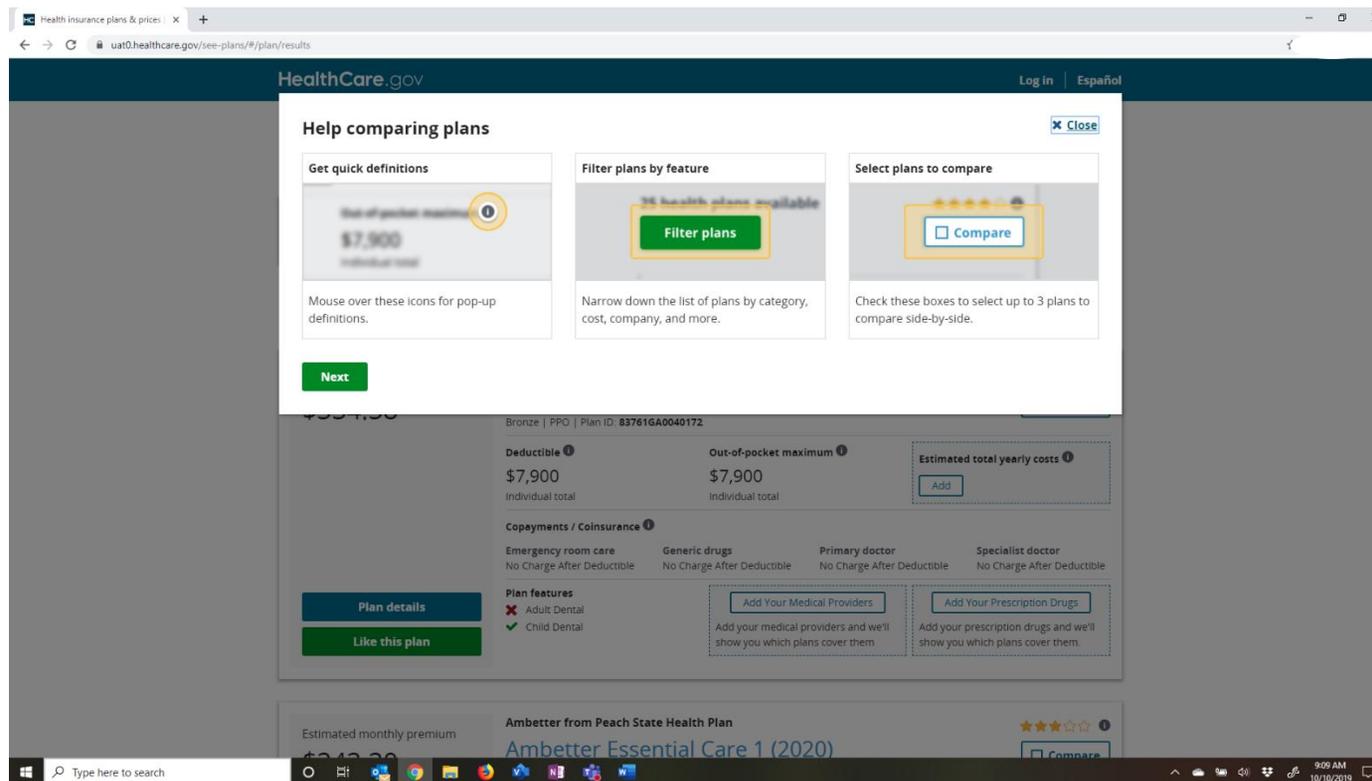


The screenshot shows the HealthCare.gov website interface. At the top, there is a dark blue header with the text "HealthCare.gov" on the left and "Log in | Español" on the right. Below the header, the page indicates "Step 2 of 3: Tell us about you & your household" with a link to "View steps". The main heading asks, "Are you enrolled in a 2019 Marketplace health plan?". Below this, a sub-heading reads, "Enter your 14-character Plan ID and we'll highlight your 2019 plan when you compare plans. If you don't know your Plan ID, select Skip." There is a text input field labeled "Plan ID" which is currently empty. Below the input field are two buttons: a grey "Continue" button and a blue "Skip" button. At the bottom of the page, there is a footer section containing links for "All Topics", "Glossary", "Contact Us", and "Archive". It also lists various policies like "Nondiscrimination / Accessibility", "Privacy Policy", "Privacy Settings", "Linking Policy", "Using This Site", and "Plain Writing". A list of languages is provided: 中文, Kreyòl, Français, Deutsch, ગુજરાતી, हिंदी, Italiano, 日本語, 한국어, Polski, Português, Русский, Español, Tagalog, tiếng việt. On the left side of the footer, there is a logo for the U.S. Centers for Medicare & Medicaid Services and text stating "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services. 7500 Security Boulevard, Baltimore, MD 21244". On the right side of the footer, there is the USA.gov logo with the tagline "Government. Made Easy."

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

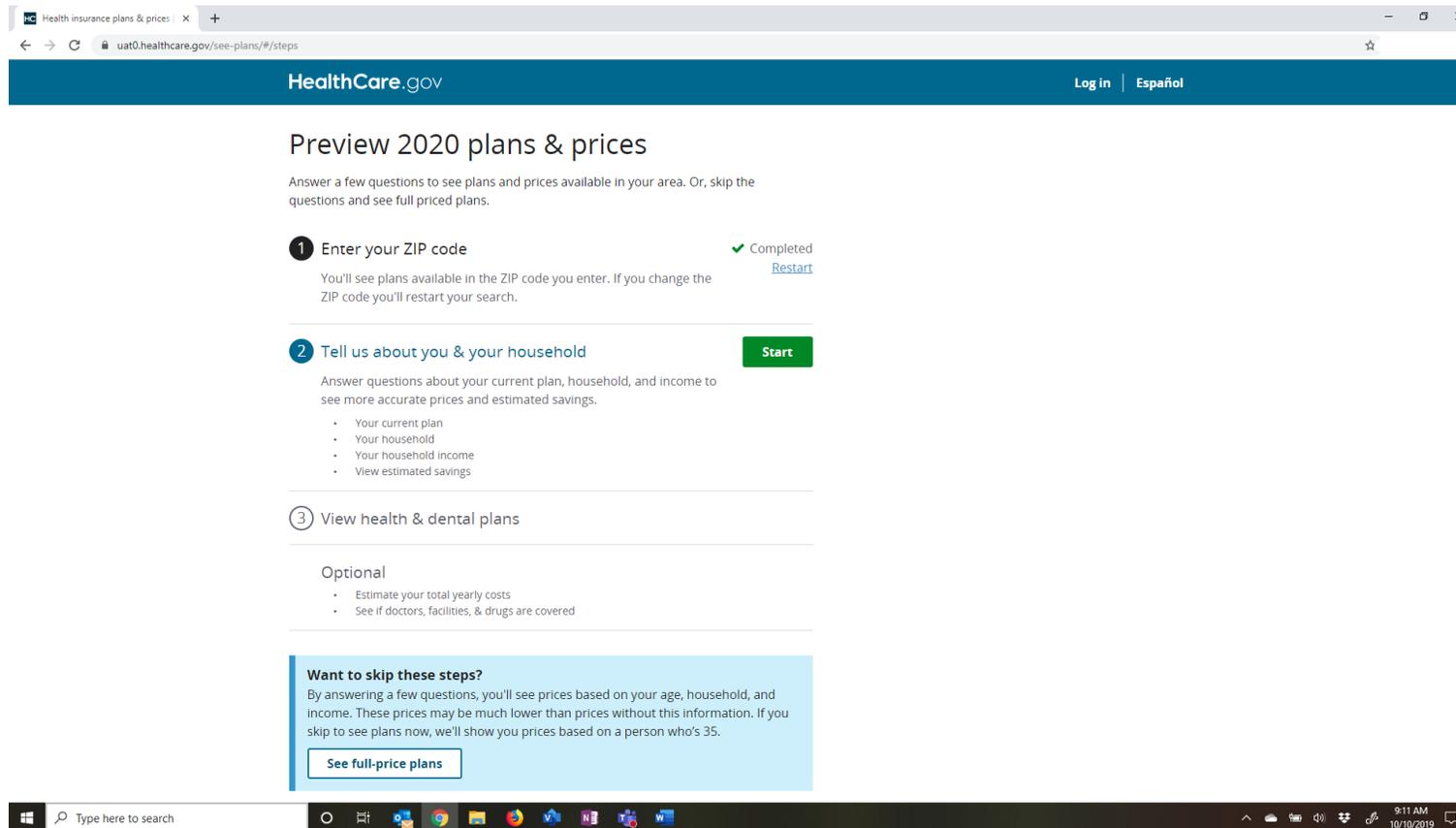
INFORMATION: If you clicked on ‘See full-priced plans’ WITHOUT entering your age or dependent information it will show prices for a 35 year old.



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STEP SEVEN (Disregard steps 7-: If you need to enter dependents, you enter that information by clicking “Start” next to Step 2.



HealthCare.gov Log in | Español

Preview 2020 plans & prices

Answer a few questions to see plans and prices available in your area. Or, skip the questions and see full priced plans.

- 1 Enter your ZIP code** ✓ Completed
You'll see plans available in the ZIP code you enter. If you change the ZIP code you'll restart your search. [Restart](#)
- 2 Tell us about you & your household** Start
Answer questions about your current plan, household, and income to see more accurate prices and estimated savings.
 - Your current plan
 - Your household
 - Your household income
 - View estimated savings
- 3 View health & dental plans**
Optional
 - Estimate your total yearly costs
 - See if doctors, facilities, & drugs are covered

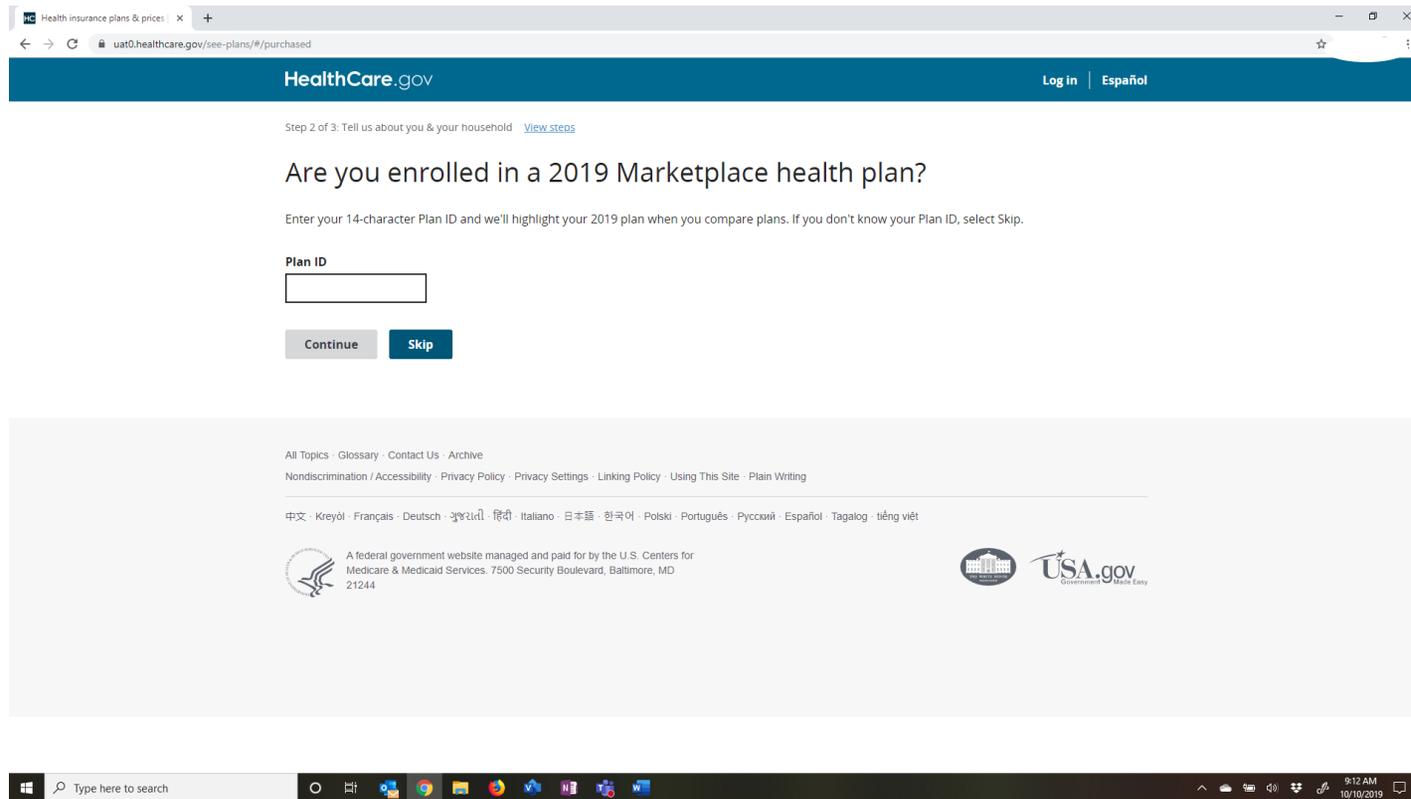
Want to skip these steps?
By answering a few questions, you'll see prices based on your age, household, and income. These prices may be much lower than prices without this information. If you skip to see plans now, we'll show you prices based on a person who's 35.

[See full-price plans](#)

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SKIP this step, by clicking “Skip”

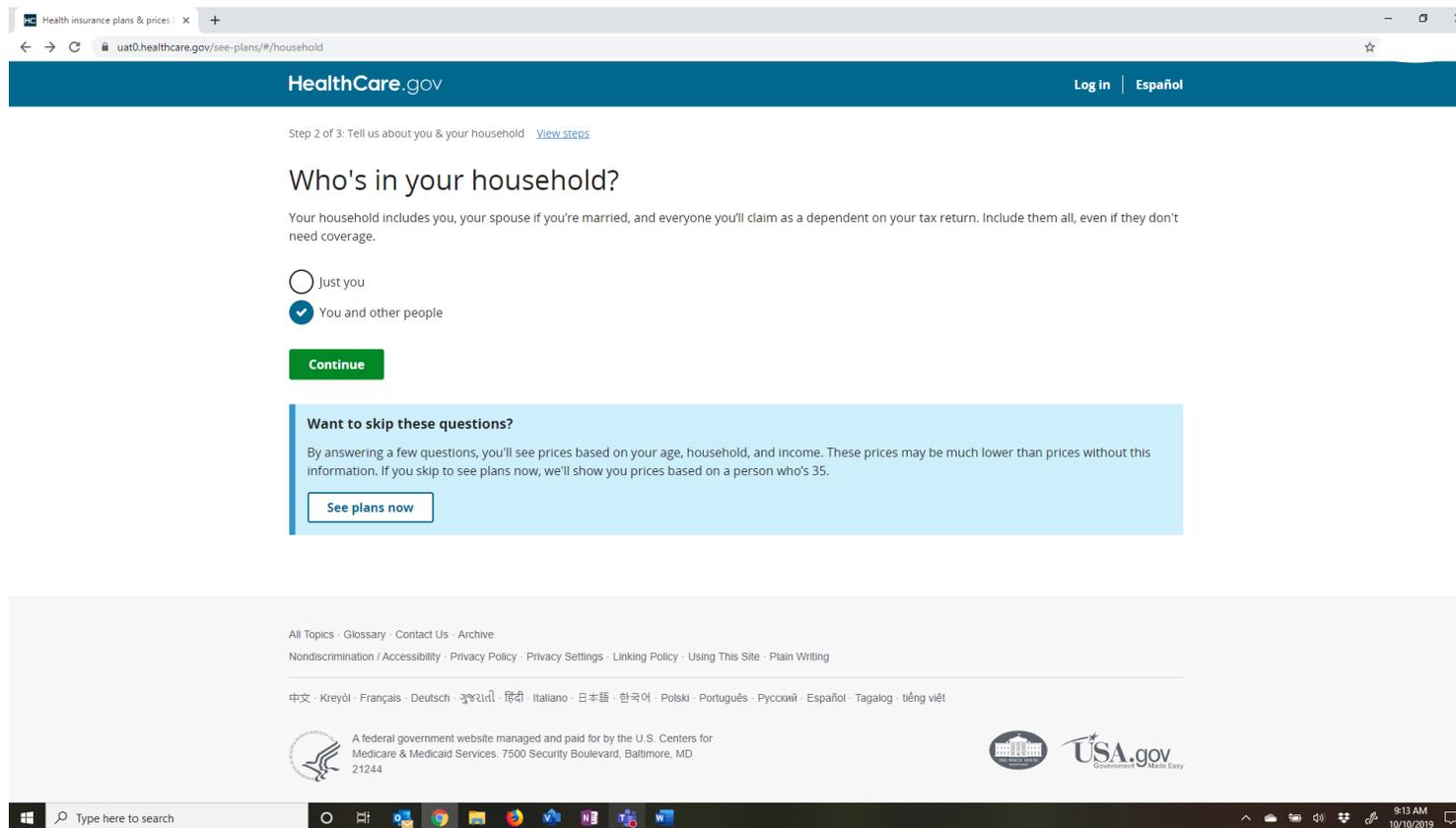


The screenshot shows a web browser window with the URL uat0.healthcare.gov/see-plans/#/purchased. The page header includes the HealthCare.gov logo and links for "Log in" and "Español". The main content area displays "Step 2 of 3: Tell us about you & your household" with a "View steps" link. The question "Are you enrolled in a 2019 Marketplace health plan?" is followed by instructions: "Enter your 14-character Plan ID and we'll highlight your 2019 plan when you compare plans. If you don't know your Plan ID, select Skip." Below this is a text input field labeled "Plan ID" and two buttons: "Continue" and "Skip". The footer contains various links (All Topics, Glossary, Contact Us, Archive, etc.), language options (中文, Kreyòl, Français, Deutsch, etc.), and the USA.gov logo with the tagline "Government. Make Easy."

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Click on the radio dial (circle) “You and other people” in order to add dependents you want to consider covering. Then click “Continue”. DO NOT SKIP THESE QUESTIONS



HealthCare.gov Log in Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Who's in your household?

Your household includes you, your spouse if you're married, and everyone you'll claim as a dependent on your tax return. Include them all, even if they don't need coverage.

Just you

You and other people

[Continue](#)

Want to skip these questions?

By answering a few questions, you'll see prices based on your age, household, and income. These prices may be much lower than prices without this information. If you skip to see plans now, we'll show you prices based on a person who's 35.

[See plans now](#)

All Topics · Glossary · Contact Us · Archive

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中文 · Kreyòl · Français · Deutsch · ગુજરાતી · हिंदी · Italiano · 日本語 · 한국어 · Polski · Português · Русский · Español · Tagalog · tiếng việt

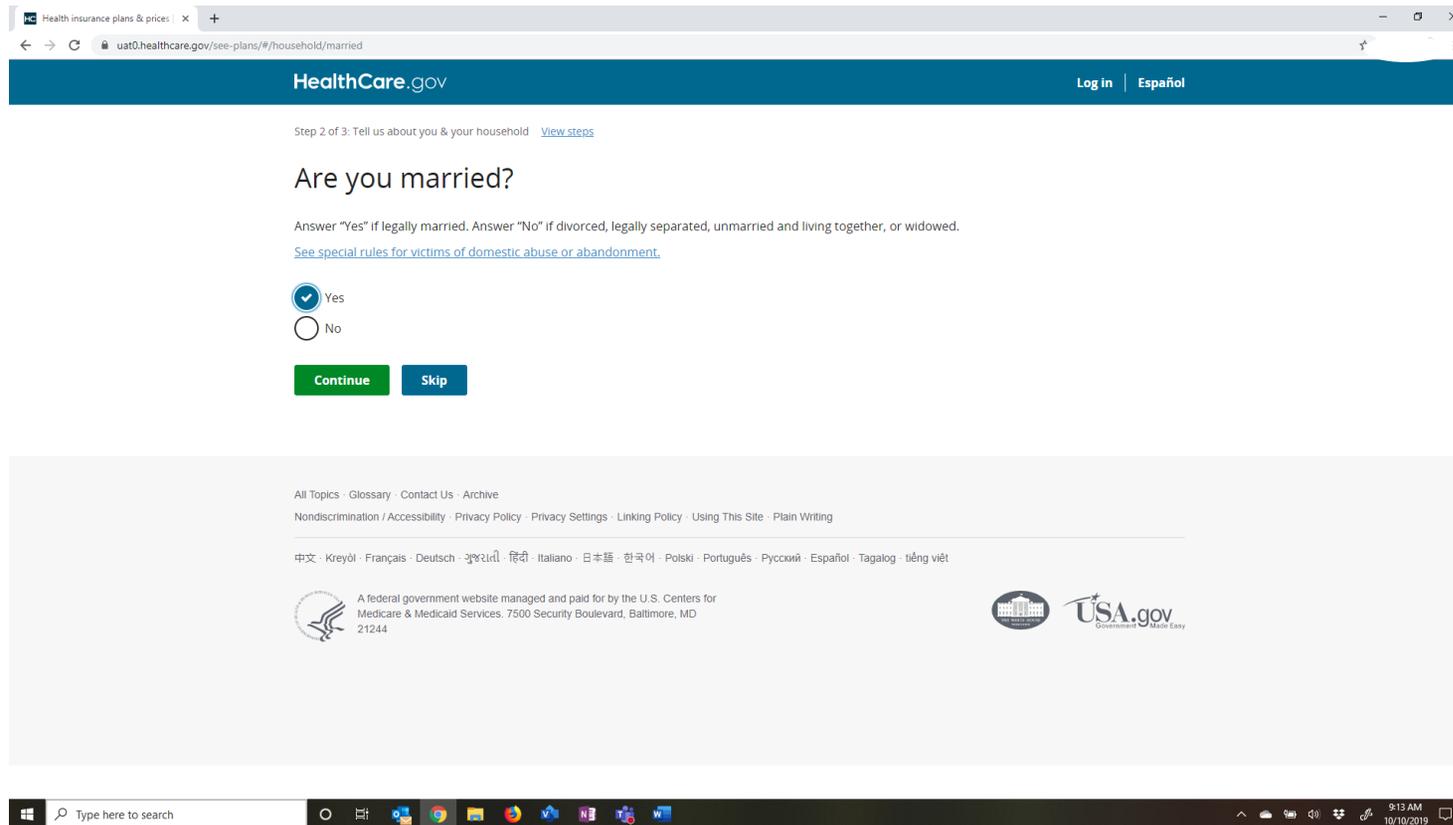
A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

USA.gov Government Made Easy

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Answer and click “Continue”

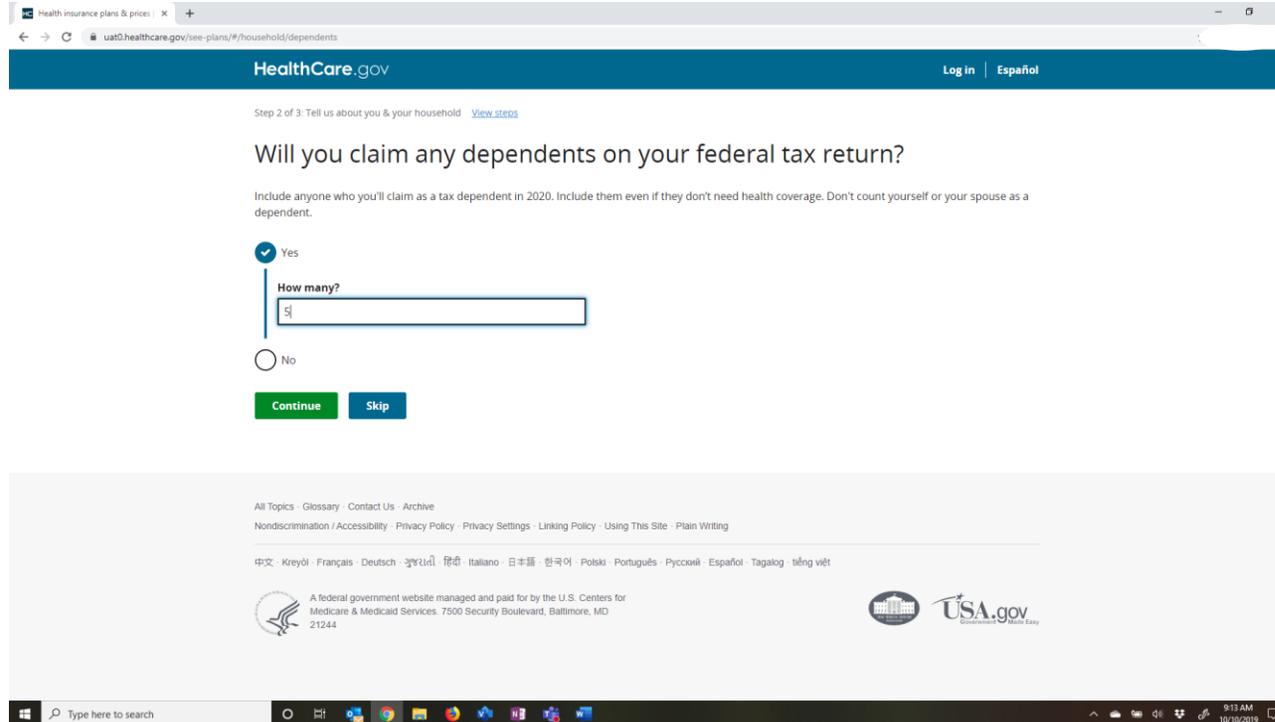


The screenshot shows a web browser window with the URL `uat0.healthcare.gov/see-plans/#/household/married`. The page is titled "HealthCare.gov" and includes a "Log in" link and a "Español" language option. The main content area asks "Are you married?" and provides instructions: "Answer 'Yes' if legally married. Answer 'No' if divorced, legally separated, unmarried and living together, or widowed." A link for "Special rules for victims of domestic abuse or abandonment" is also present. There are two radio button options: "Yes" (selected) and "No". Below the options are two buttons: "Continue" (green) and "Skip" (blue). The footer contains navigation links, a list of languages, and the USA.gov logo.

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Enter in the box of “How many” ... the # (count) of dependents that you want to insure. NOTE: Although the question asks about those that are on your federal tax return, there may be dependents that file their own taxes but still qualify for you to insure. This question is geared to those seeking eligibility about a tax-credit and doesn’t apply to the HLTC ICHRA benefit. (If you have questions about who is considered a dependent eligible for coverage, be sure to ask HR or an Enroller).

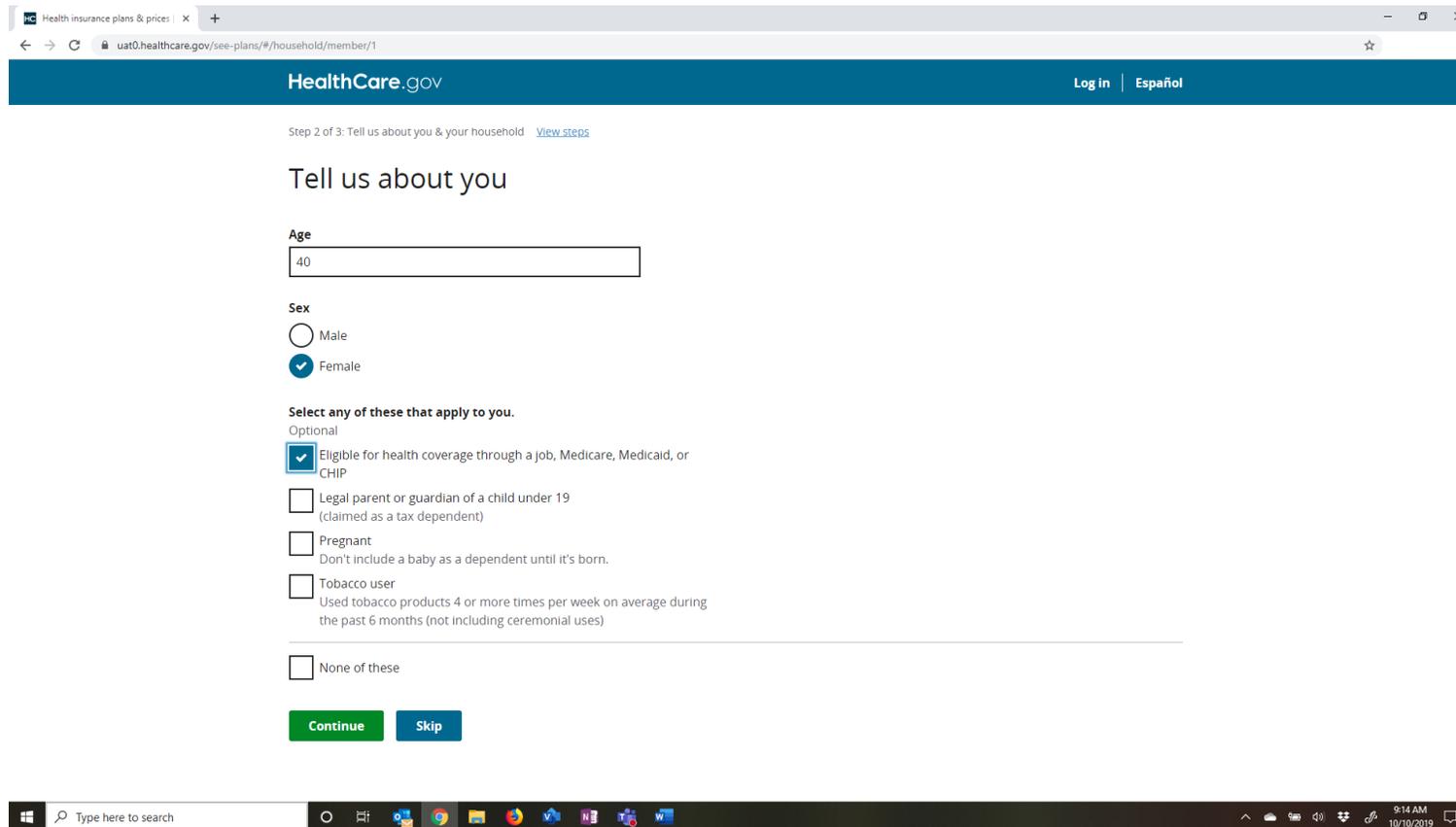


The screenshot shows a web browser window with the URL uat0.healthcare.gov/see-plans/#/household/dependents. The page is titled "HealthCare.gov" and includes a "Log in" link and a "Español" language option. The main heading is "Step 2 of 3: Tell us about you & your household" with a "View steps" link. The question is "Will you claim any dependents on your federal tax return?". Below the question, it says "Include anyone who you'll claim as a tax dependent in 2020. Include them even if they don't need health coverage. Don't count yourself or your spouse as a dependent." There are two radio button options: "Yes" (selected) and "No". Under the "Yes" option, there is a text input field labeled "How many?" with the number "5" entered. Below the radio buttons are "Continue" and "Skip" buttons. The footer of the page contains links for "All Topics", "Glossary", "Contact Us", "Archive", "Nondiscrimination / Accessibility", "Privacy Policy", "Privacy Settings", "Linking Policy", "Using This Site", and "Plain Writing". It also lists various languages: 中文, Kreyòl, Français, Deutsch, ગુજરાતી, हिन्दी, Italiano, 日本語, 한국어, Polski, Português, Pyccckий, Español, Tagalog, tiếng việt. At the bottom, there is a logo for the U.S. Centers for Medicare & Medicaid Services and the USA.gov logo.

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Make sure you're reading the header and "WHO" they are asking questions about... the first one is about YOU.



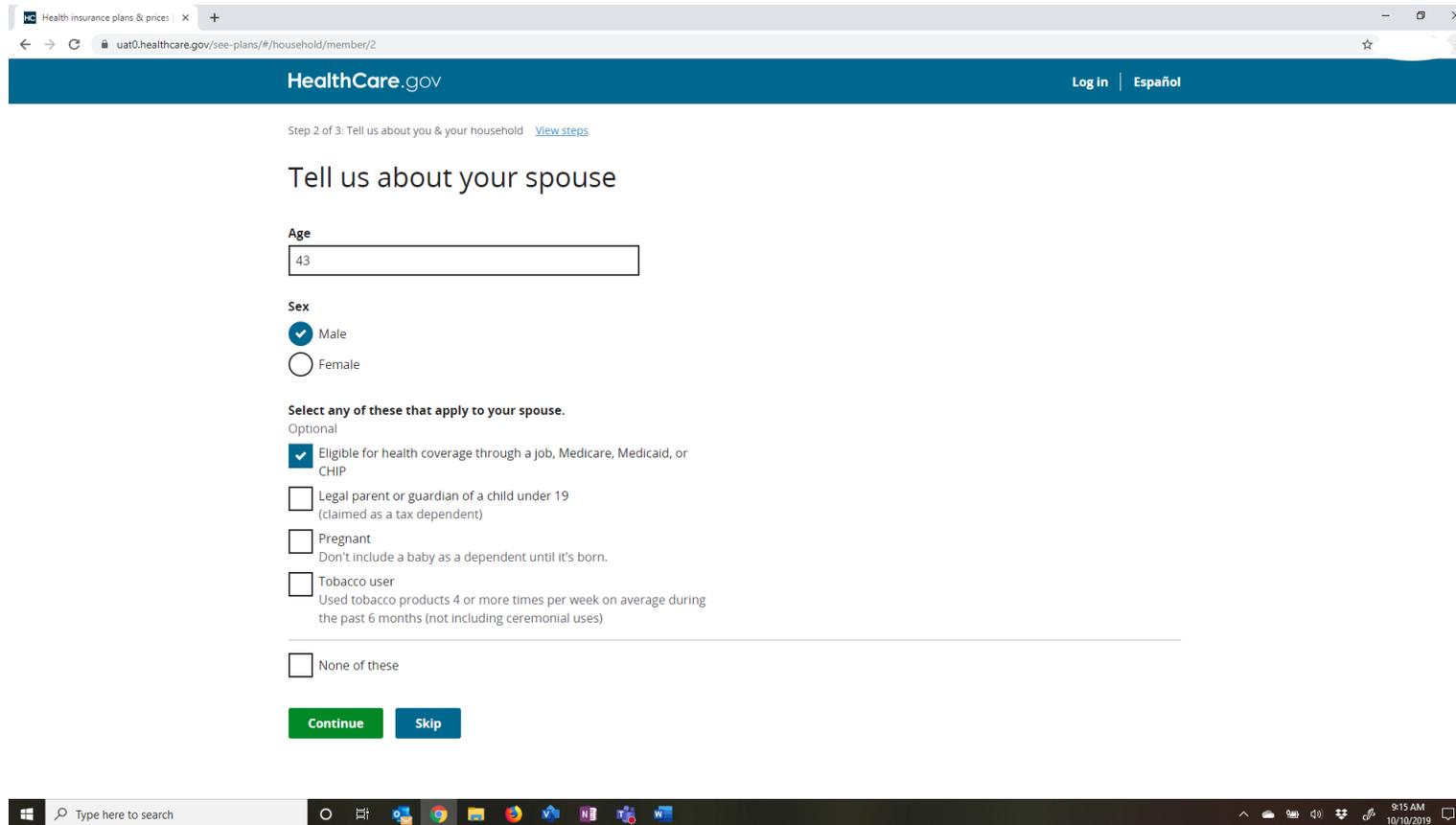
The screenshot shows a web browser window displaying the HealthCare.gov website. The browser's address bar shows the URL `uat0.healthcare.gov/see-plans/#/household/member/1`. The page header includes the HealthCare.gov logo, a 'Log In' link, and a 'Español' language option. The main content area is titled 'Tell us about you' and is part of 'Step 2 of 3: Tell us about you & your household'. The form includes the following fields and options:

- Age:** A text input field containing the number '40'.
- Sex:** Radio button options for 'Male' and 'Female'. The 'Female' option is selected.
- Select any of these that apply to you. Optional:**
 - Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
 - Legal parent or guardian of a child under 19 (claimed as a tax dependent)
 - Pregnant (Don't include a baby as a dependent until it's born.)
 - Tobacco user (Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses))
 - None of these

At the bottom of the form are two buttons: 'Continue' (green) and 'Skip' (blue). The Windows taskbar is visible at the bottom of the browser window, showing the search bar and various application icons.

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



HealthCare.gov Log in Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Tell us about your spouse

Age
43

Sex
 Male
 Female

Select any of these that apply to your spouse.
Optional

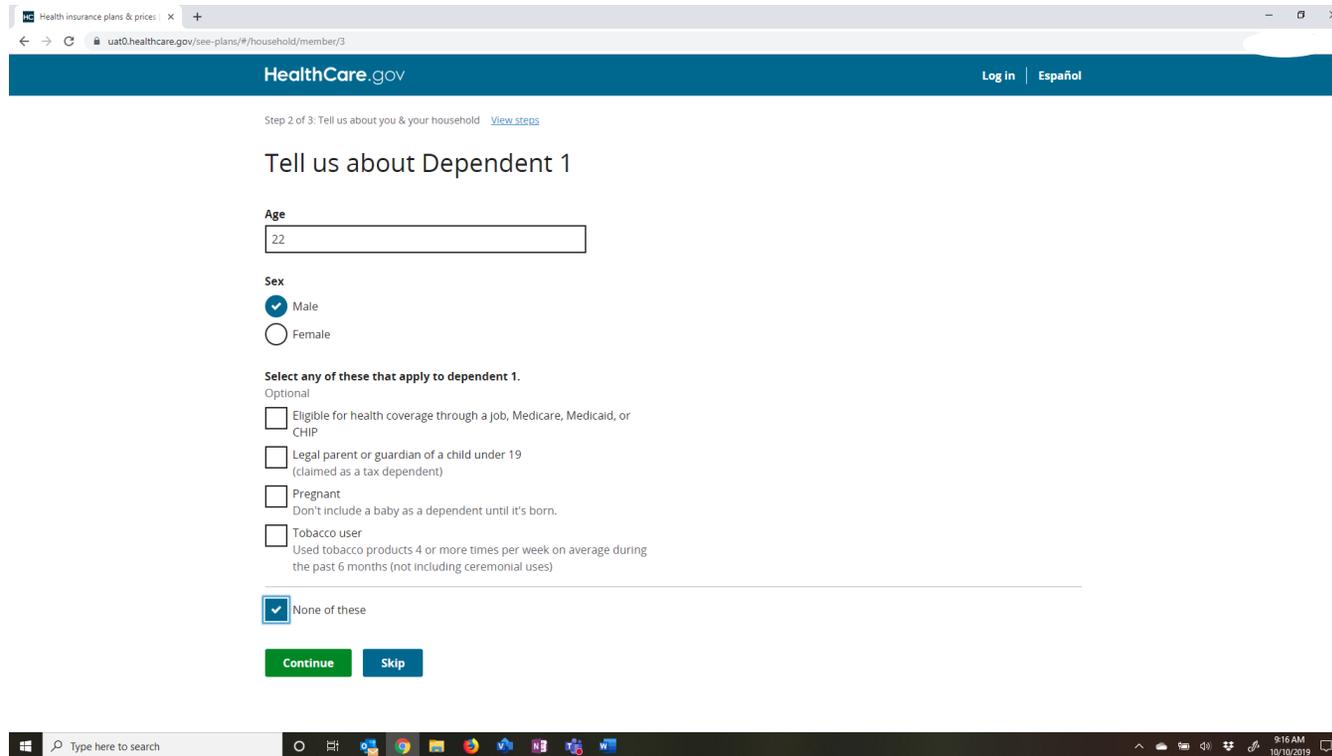
- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant Don't include a baby as a dependent until it's born.
- Tobacco user Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses)
- None of these

[Continue](#) [Skip](#)

Type here to search 9:15 AM 10/10/2019

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices | x +
uat0.healthcare.gov/see-plans/#/household/member/3

HealthCare.gov Log In Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Tell us about Dependent 1

Age
22

Sex
 Male
 Female

Select any of these that apply to dependent 1.
Optional

- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant
Don't include a baby as a dependent until it's born.
- Tobacco user
Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses)

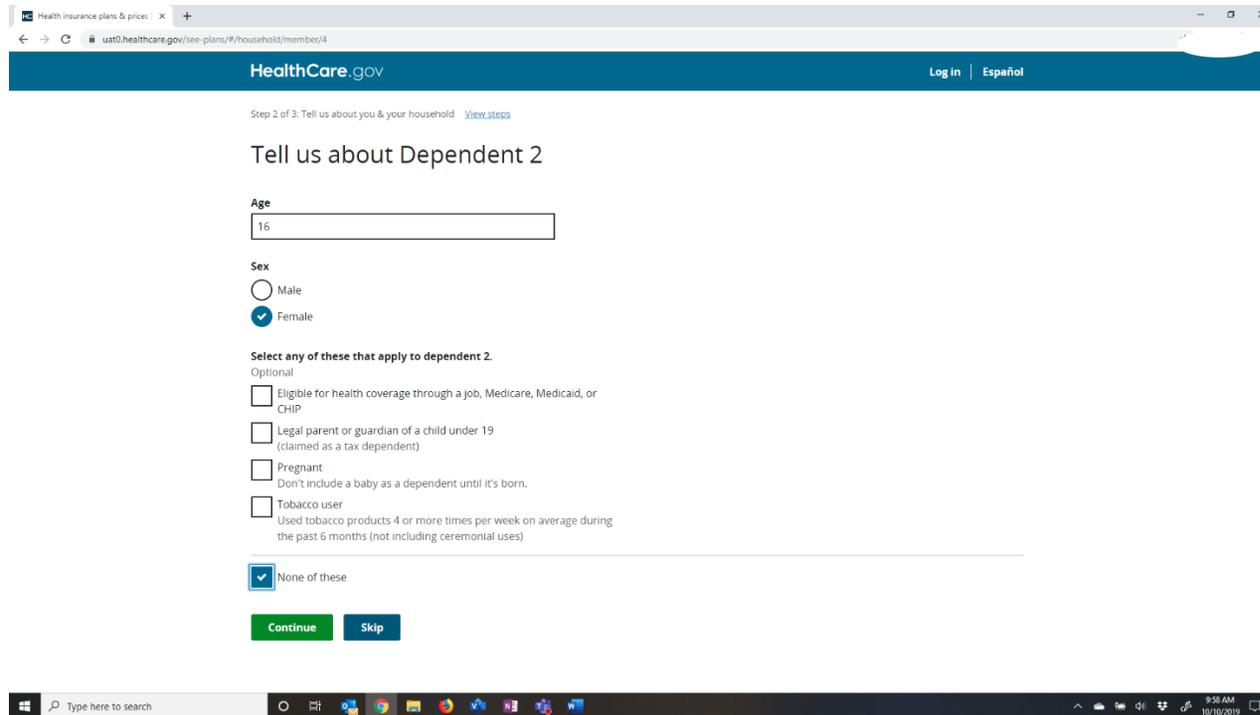
None of these

[Continue](#) [Skip](#)

Type here to search 9:16 AM 10/19/2019

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



HealthCare.gov Log in | Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Tell us about Dependent 2

Age

Sex
 Male
 Female

Select any of these that apply to dependent 2.

Optional

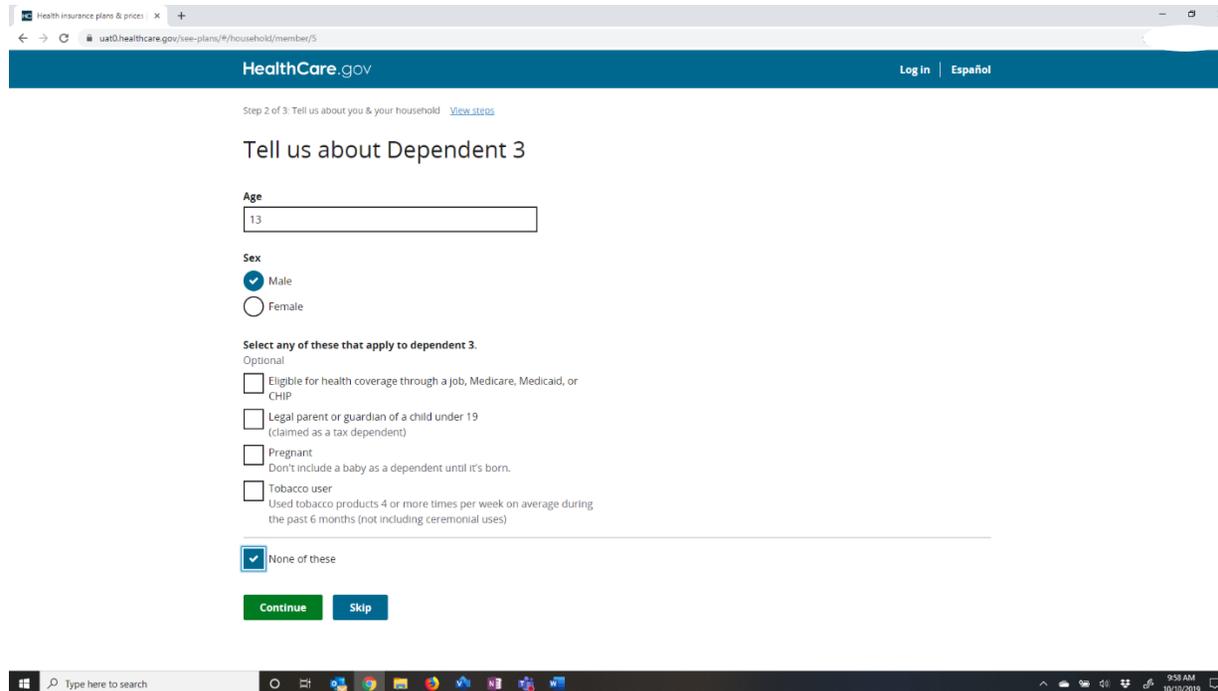
- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant
Don't include a baby as a dependent until it's born.
- Tobacco user
Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses)

None of these

Type here to search 9:55 AM 10/10/2019

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices | X +
uat0.healthcare.gov/see-plans/#/household/member/5

HealthCare.gov Log in | Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Tell us about Dependent 3

Age
13

Sex
 Male
 Female

Select any of these that apply to dependent 3.
Optional

- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant
Don't include a baby as a dependent until it's born.
- Tobacco user
Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses)

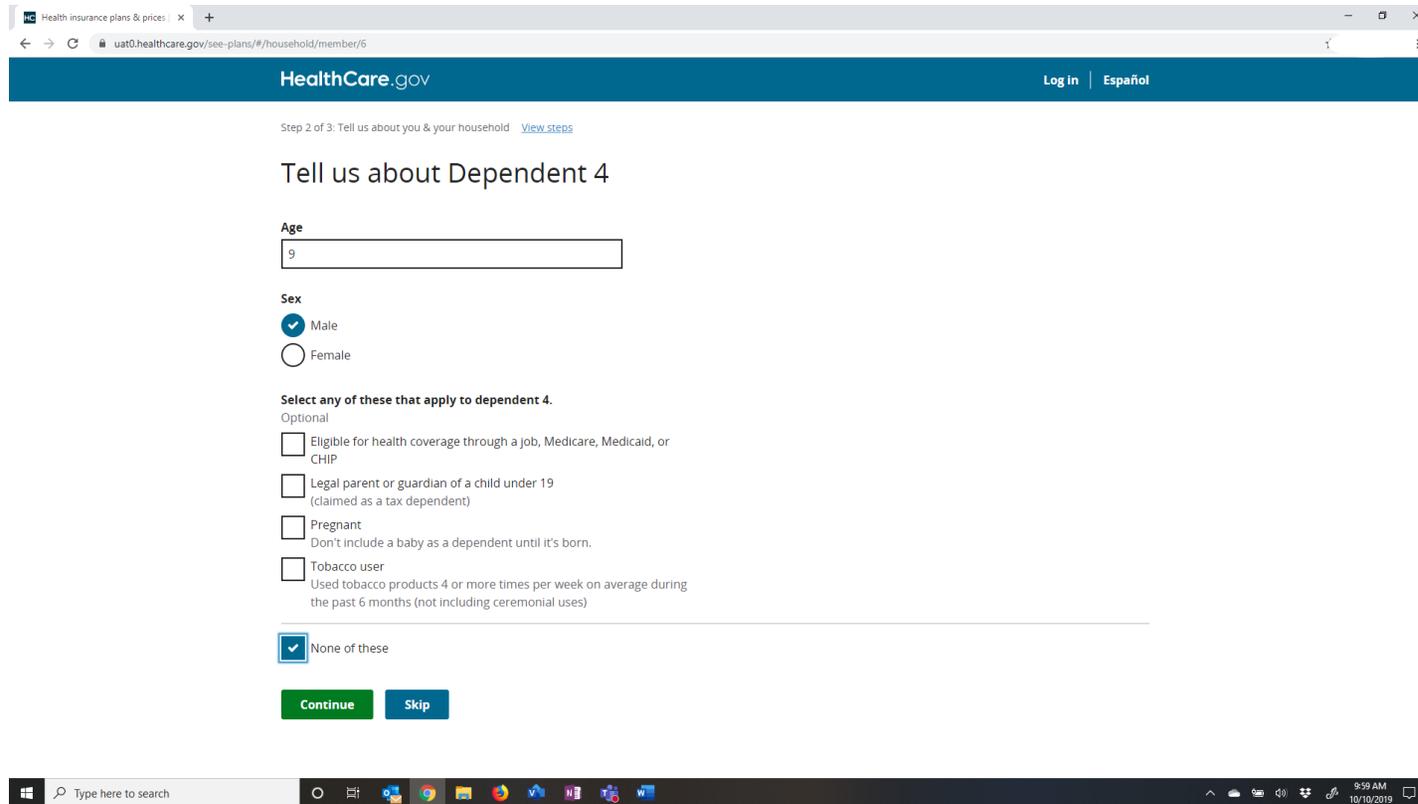
None of these

[Continue](#) [Skip](#)

Type here to search 9:58 AM 10/10/2019

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices | x +
uat0.healthcare.gov/see-plans/#/household/member/6

HealthCare.gov Log In Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Tell us about Dependent 4

Age
9

Sex
 Male
 Female

Select any of these that apply to dependent 4.
Optional

- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant
Don't include a baby as a dependent until it's born.
- Tobacco user
Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses)

None of these

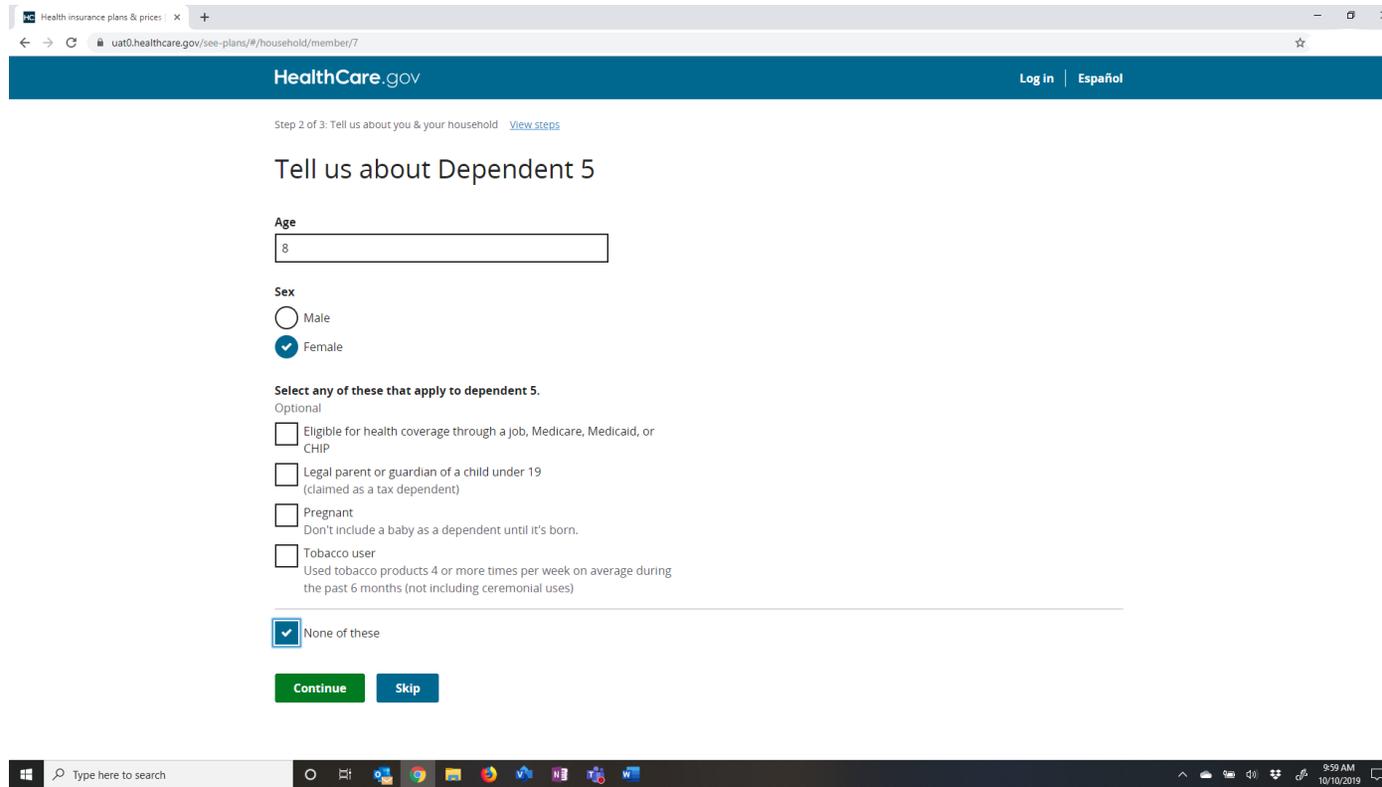
Continue Skip

Type here to search

9:59 AM 10/10/2019

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices | x +
uat0.healthcare.gov/see-plans/#/household/member/7

HealthCare.gov Log in | Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Tell us about Dependent 5

Age
8

Sex
 Male
 Female

Select any of these that apply to dependent 5.

Optional

- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant (Don't include a baby as a dependent until it's born.)
- Tobacco user (Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses))

None of these

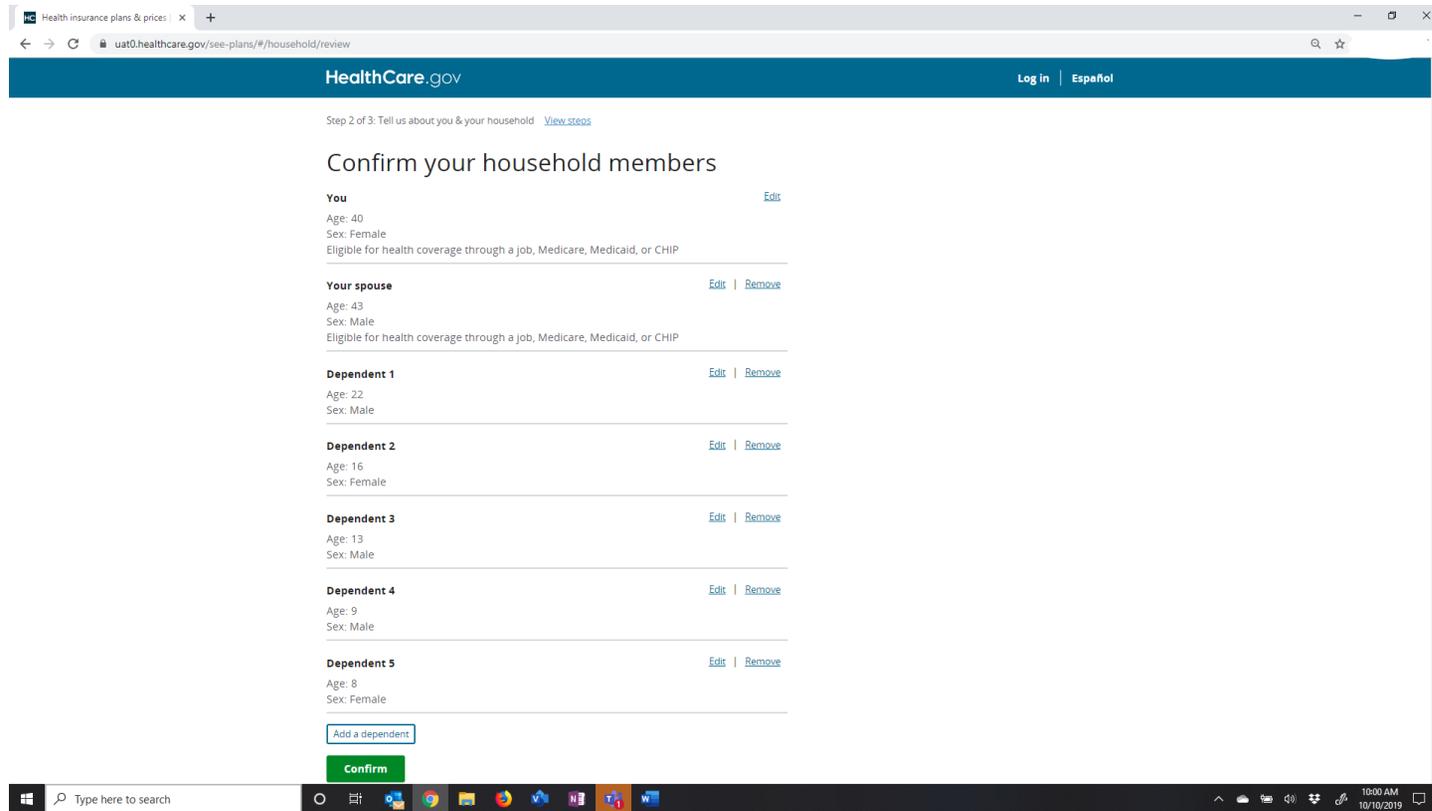
[Continue](#) [Skip](#)

Type here to search

9:59 AM 10/10/2019

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices | x +

uat0.healthcare.gov/see-plans/#/household/review

HealthCare.gov Log in Español

Step 2 of 3: Tell us about you & your household [View steps](#)

Confirm your household members

You [Edit](#)

Age: 40
Sex: Female
Eligible for health coverage through a job, Medicare, Medicaid, or CHIP

Your spouse [Edit](#) | [Remove](#)

Age: 43
Sex: Male
Eligible for health coverage through a job, Medicare, Medicaid, or CHIP

Dependent 1 [Edit](#) | [Remove](#)

Age: 22
Sex: Male

Dependent 2 [Edit](#) | [Remove](#)

Age: 16
Sex: Female

Dependent 3 [Edit](#) | [Remove](#)

Age: 13
Sex: Male

Dependent 4 [Edit](#) | [Remove](#)

Age: 9
Sex: Male

Dependent 5 [Edit](#) | [Remove](#)

Age: 8
Sex: Female

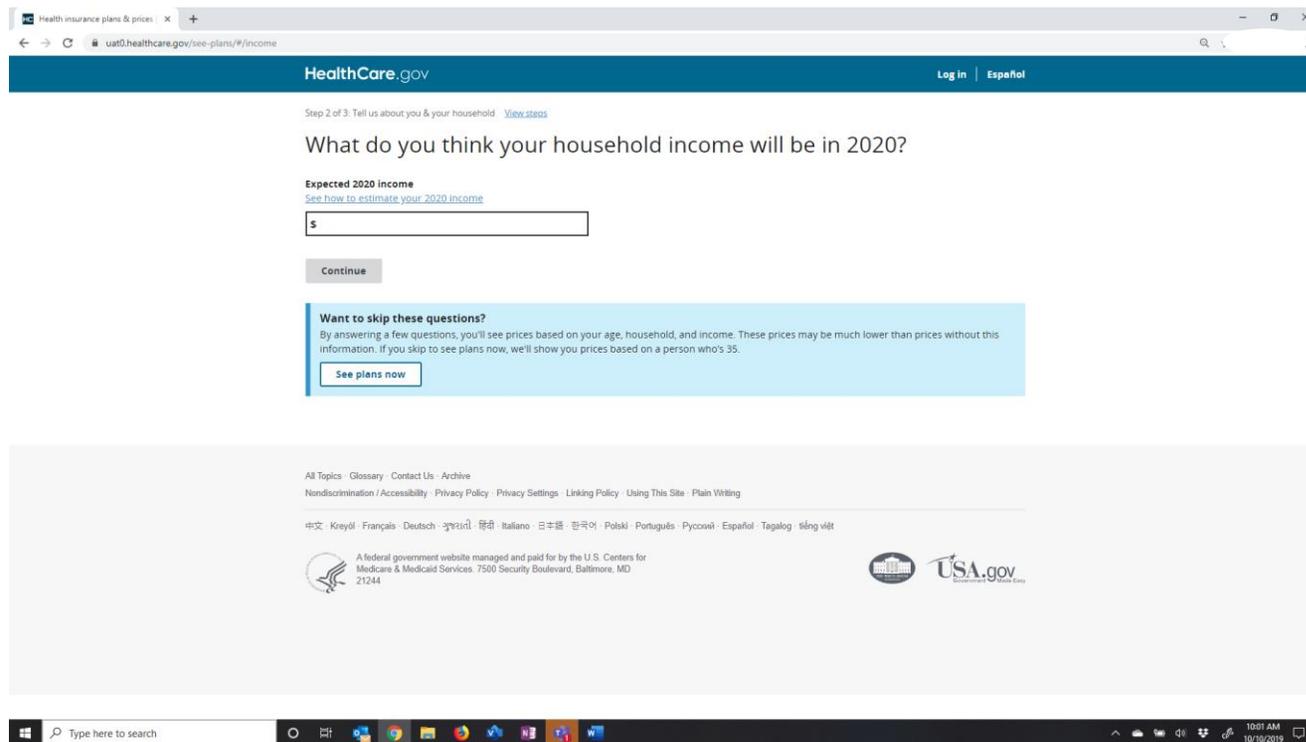
Type here to search

10:00 AM 10/10/2019

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

You can skip this page, since the HLTC ICHRA plan has nothing to do with your income. If you enter this information, it will not change the outcome of the plans you're eligible to choose.



HealthCare.gov Log In | Español

Step 2 of 3: Tell us about you & your household [View steps](#)

What do you think your household income will be in 2020?

Expected 2020 income
[See how to estimate your 2020 income](#)

\$

[Continue](#)

Want to skip these questions?
By answering a few questions, you'll see prices based on your age, household, and income. These prices may be much lower than prices without this information. If you skip to see plans now, we'll show you prices based on a person who's 35.

[See plans now](#)

All Topics · Glossary · Contact Us · Archive
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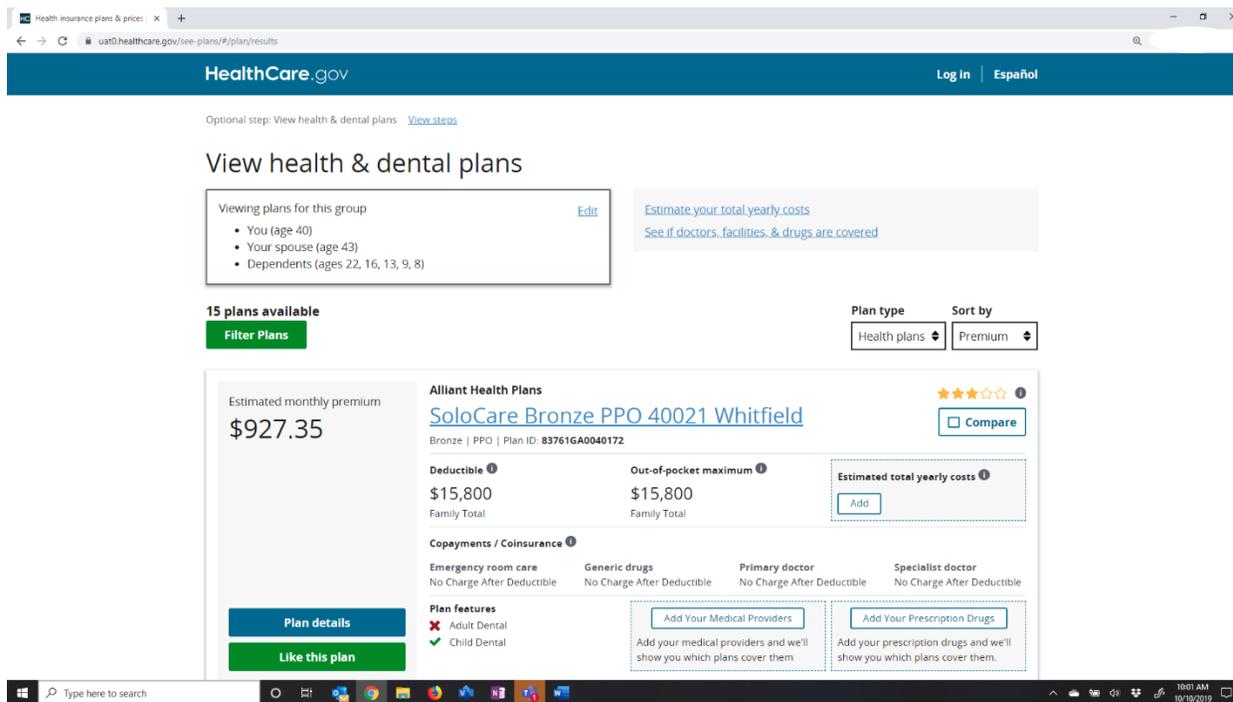
A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

USA.gov

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Once all your family data is entered, the page(s) of plans available are shown. There will be multiple plans and multiple choices. The plans are sorted by premium, with the lowest being on the first page.



The screenshot shows the HealthCare.gov interface for viewing health and dental plans. The page title is "View health & dental plans". A box indicates the user is viewing plans for a group including "You (age 40)", "Your spouse (age 43)", and "Dependents (ages 22, 16, 13, 9, 8)". There are links to "Estimate your total yearly costs" and "See if doctors, facilities, & drugs are covered".

At the top, it says "15 plans available" with a "Filter Plans" button. The "Plan type" is set to "Health plans" and "Sort by" is set to "Premium".

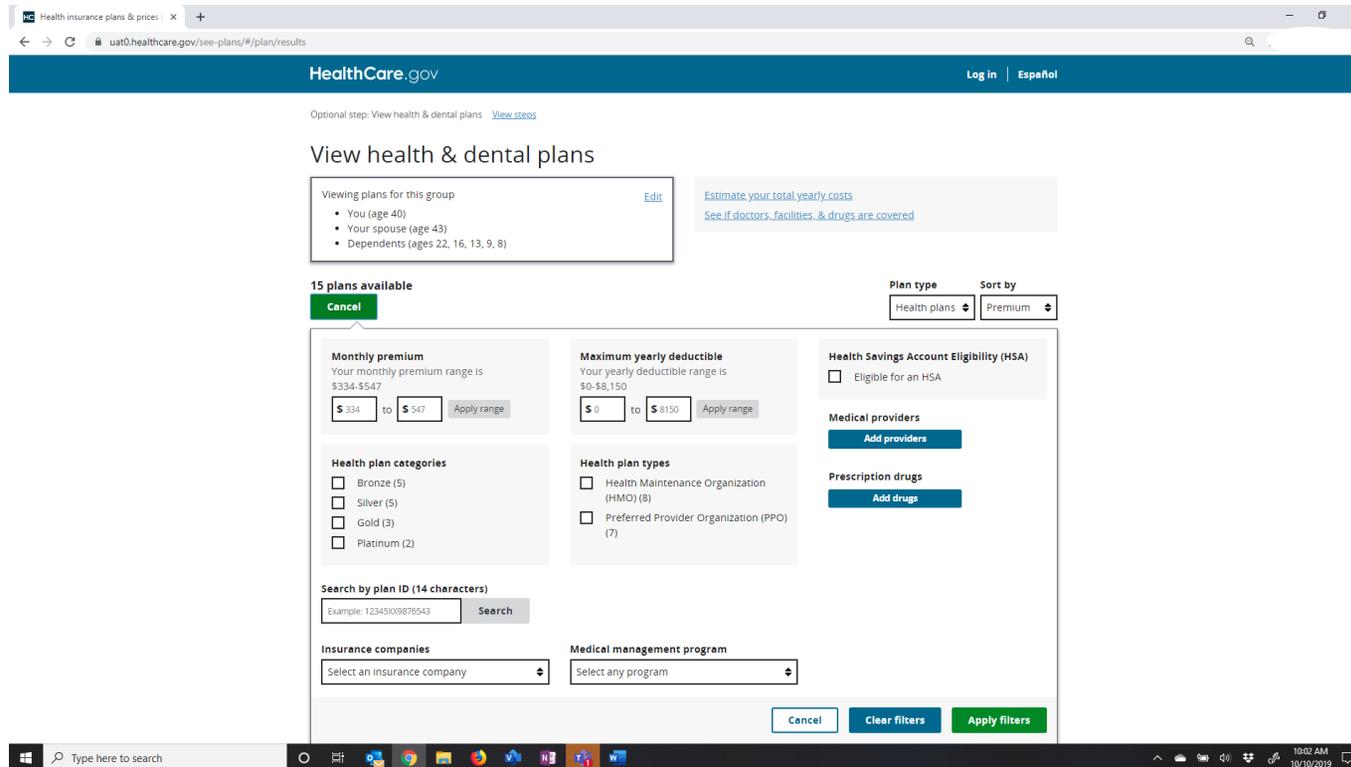
The featured plan is "Alliant Health Plans SoloCare Bronze PPO 40021 Whitfield" (Plan ID: 83761GA0040172). It has a 5-star rating and a "Compare" button. The estimated monthly premium is \$927.35. The deductible is \$15,800 (Family Total) and the out-of-pocket maximum is \$15,800 (Family Total). The estimated total yearly costs are also listed.

Under "Copayments / Coinsurance", it shows "Emergency room care", "Generic drugs", "Primary doctor", and "Specialist doctor", all with "No Charge After Deductible".

Under "Plan features", it lists "Adult Dental" (with a red X) and "Child Dental" (with a green checkmark). There are buttons to "Add Your Medical Providers" and "Add Your Prescription Drugs".

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



The screenshot shows the HealthCare.gov website interface for viewing health and dental plans. The page title is "View health & dental plans". Below the title, there is a box for "Viewing plans for this group" with a list of members: "You (age 40)", "Your spouse (age 43)", and "Dependents (ages 22, 16, 13, 9, 8)". There are links for "Edit" and "Estimate your total yearly costs" (with a sub-link "See if doctors, facilities, & drugs are covered").

The main section is titled "15 plans available" and includes a "Cancel" button. To the right, there are filters for "Plan type" (set to "Health plans") and "Sort by" (set to "Premium").

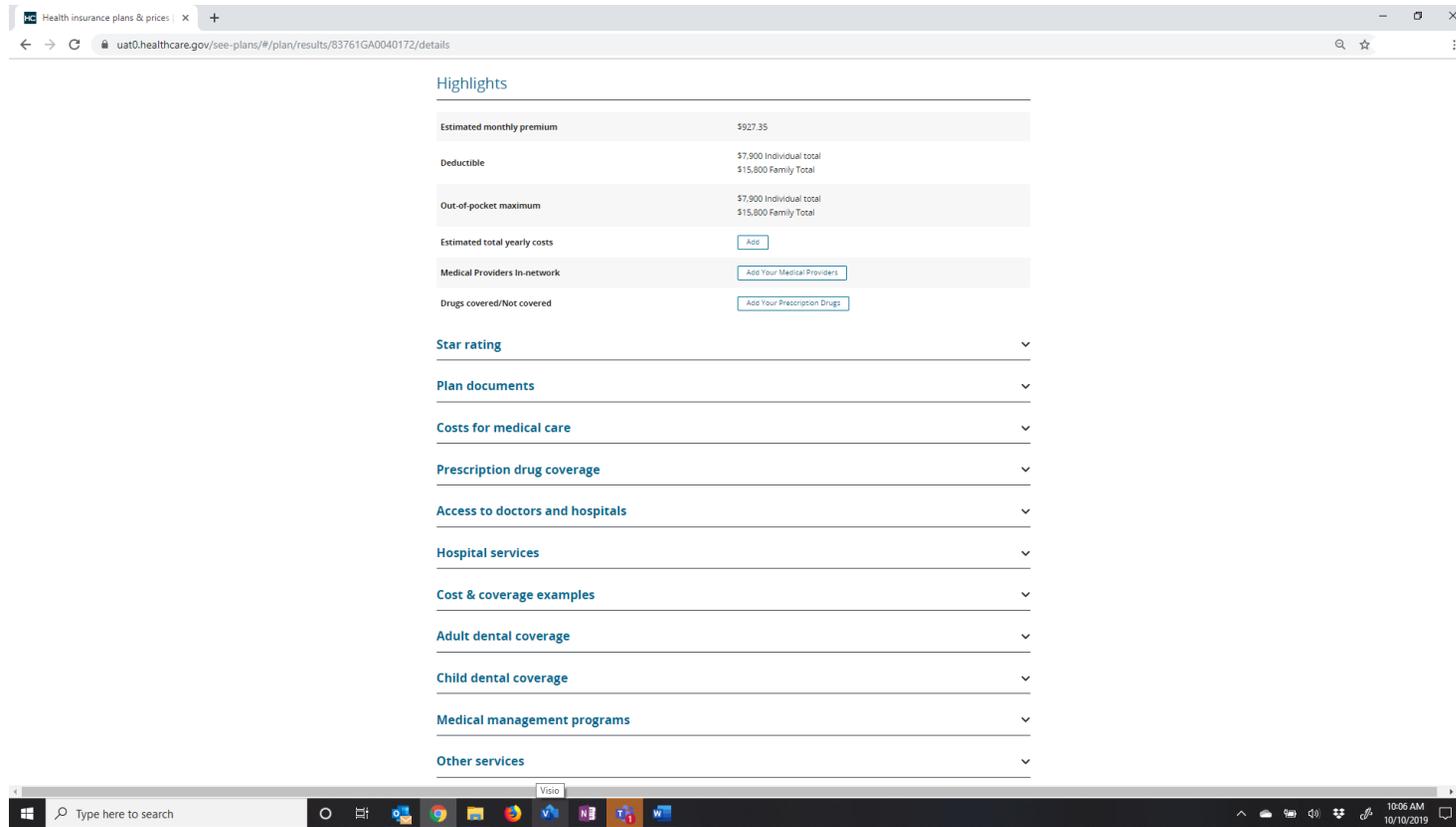
The filter interface includes several sections:

- Monthly premium:** Your monthly premium range is \$334-\$547. Input fields show "\$ 334" and "\$ 547" with an "Apply range" button.
- Maximum yearly deductible:** Your yearly deductible range is \$0-\$8,150. Input fields show "\$ 0" and "\$ 8150" with an "Apply range" button.
- Health Savings Account Eligibility (HSA):** A checkbox for "Eligible for an HSA".
- Medical providers:** An "Add providers" button.
- Prescription drugs:** An "Add drugs" button.
- Health plan categories:**
 - Bronze (5)
 - Silver (5)
 - Gold (3)
 - Platinum (2)
- Health plan types:**
 - Health Maintenance Organization (HMO) (8)
 - Preferred Provider Organization (PPO) (7)
- Search by plan ID (14 characters):** A search box with "Example: 12345XX9876543" and a "Search" button.
- Insurance companies:** A dropdown menu labeled "Select an insurance company".
- Medical management program:** A dropdown menu labeled "Select any program".

At the bottom of the filter interface are buttons for "Cancel", "Clear filters", and "Apply filters". The Windows taskbar is visible at the bottom of the screenshot, showing the time as 10:02 AM on 10/10/2019.

2020 Benefit Year

HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices | x +

uat0.healthcare.gov/see-plans/#/plan/results/83761GA0040172/details

Highlights

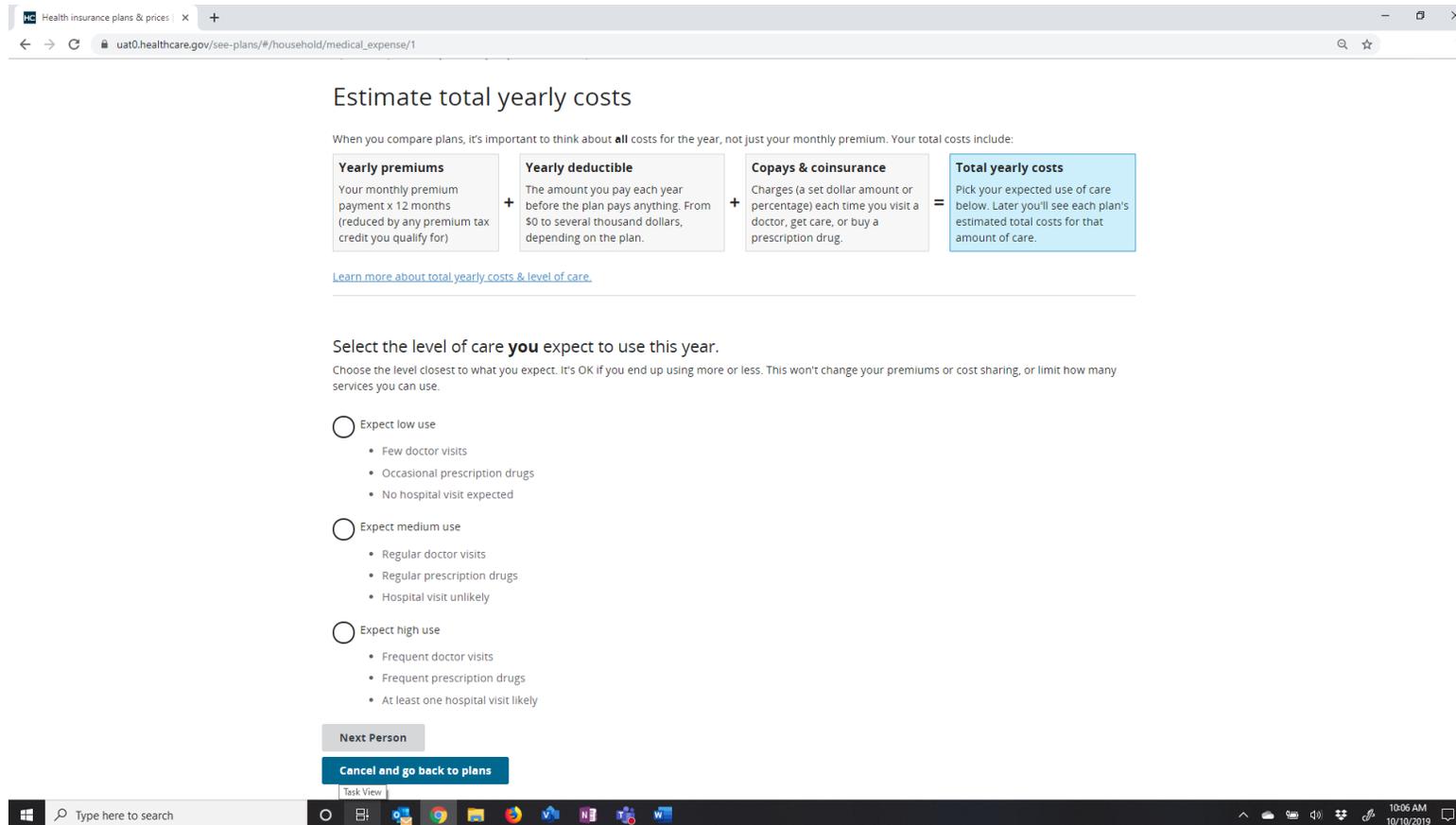
Estimated monthly premium	\$927.35
Deductible	\$7,900 Individual total \$15,800 Family Total
Out-of-pocket maximum	\$7,900 Individual total \$15,800 Family Total
Estimated total yearly costs	<input type="button" value="Add"/>
Medical Providers In-network	<input type="button" value="Add Your Medical Providers"/>
Drugs covered/Not covered	<input type="button" value="Add Your Prescription Drugs"/>

- Star rating ▼
- Plan documents ▼
- Costs for medical care ▼
- Prescription drug coverage ▼
- Access to doctors and hospitals ▼
- Hospital services ▼
- Cost & coverage examples ▼
- Adult dental coverage ▼
- Child dental coverage ▼
- Medical management programs ▼
- Other services ▼

10:05 AM 10/10/2019

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS



Health insurance plans & prices x +
 ut0.healthcare.gov/see-plans/#/household/medical_expense/1

Estimate total yearly costs

When you compare plans, it's important to think about **all** costs for the year, not just your monthly premium. Your total costs include:

Yearly premiums Your monthly premium payment x 12 months (reduced by any premium tax credit you qualify for)	+	Yearly deductible The amount you pay each year before the plan pays anything. From \$0 to several thousand dollars, depending on the plan.	+	Copays & coinsurance Charges (a set dollar amount or percentage) each time you visit a doctor, get care, or buy a prescription drug.	=	Total yearly costs Pick your expected use of care below. Later you'll see each plan's estimated total costs for that amount of care.
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[Learn more about total yearly costs & level of care.](#)

Select the level of care **you** expect to use this year.

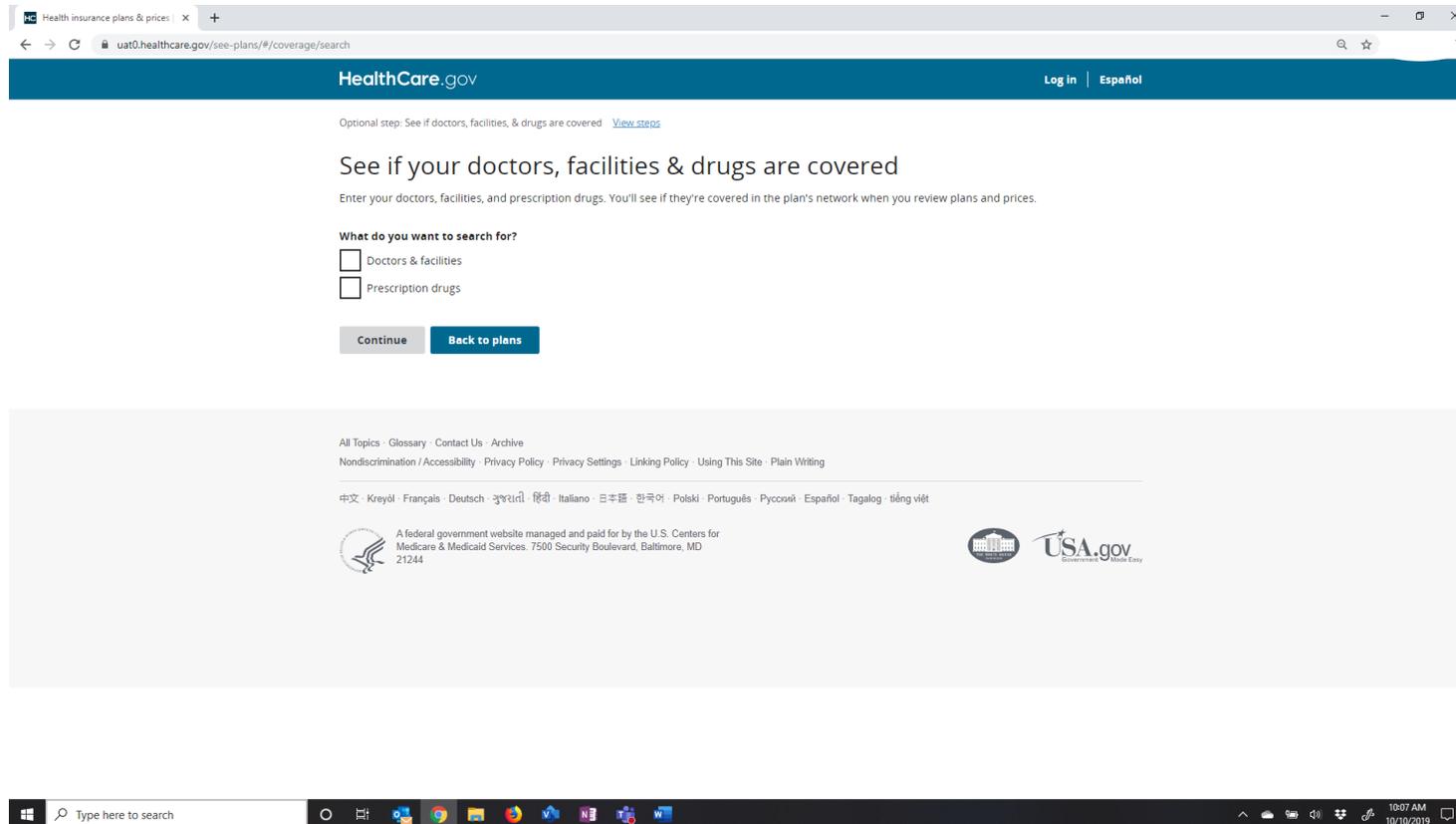
Choose the level closest to what you expect. It's OK if you end up using more or less. This won't change your premiums or cost sharing, or limit how many services you can use.

- Expect low use
 - Few doctor visits
 - Occasional prescription drugs
 - No hospital visit expected
- Expect medium use
 - Regular doctor visits
 - Regular prescription drugs
 - Hospital visit unlikely
- Expect high use
 - Frequent doctor visits
 - Frequent prescription drugs
 - At least one hospital visit likely

Next Person
 Cancel and go back to plans

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The screenshot shows a web browser window with the URL uat0.healthcare.gov/see-plans/#/coverage/search. The page header includes the HealthCare.gov logo and links for "Log in" and "Español". Below the header, there is a section titled "Optional step: See if doctors, facilities, & drugs are covered" with a link to "View steps". The main heading is "See if your doctors, facilities & drugs are covered", followed by the instruction: "Enter your doctors, facilities, and prescription drugs. You'll see if they're covered in the plan's network when you review plans and prices." Underneath, there is a section "What do you want to search for?" with two checkboxes: "Doctors & facilities" and "Prescription drugs". At the bottom of this section are two buttons: "Continue" and "Back to plans".

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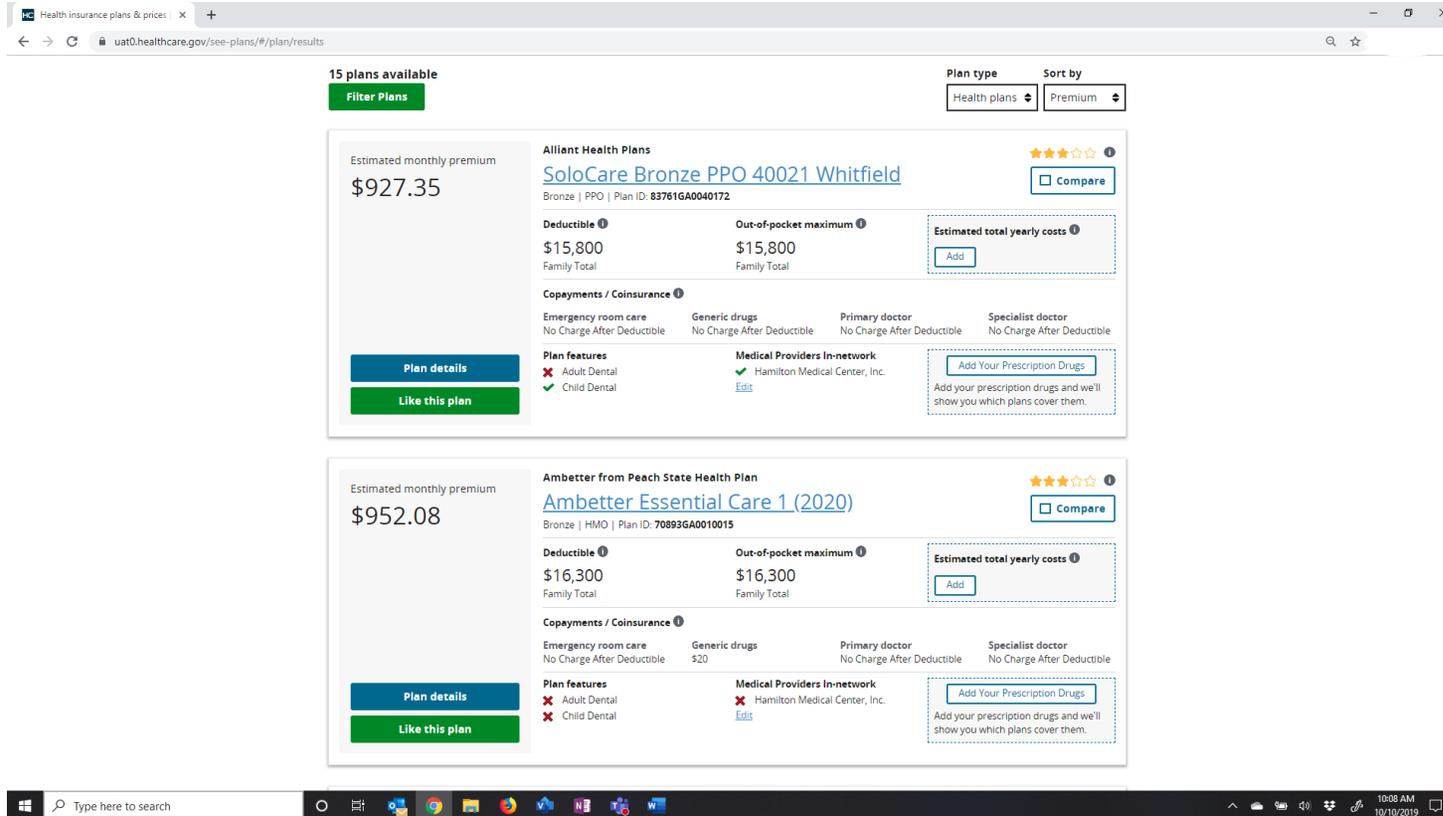
A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Be aware that if you enter data to “filter” your plan options, the filter results will be shown at the bottom under one of three columns... dependent on the data you entered. A red “x” means that this specific plan does not have what you requested. In this example, the filter was to find plans that included “Hamilton Medical Center (General Hospital)”. You’ll note that the first plan shown “does” include Hamilton Medical Center and the second plan shown does not (as indicated by the red “x”).



The screenshot shows a web browser displaying a list of health insurance plans. The page title is "Health insurance plans & prices" and the URL is "uat0.healthcare.gov/see-plans/#/plan/results". There are 15 plans available, and the results are filtered by "Health plans" and sorted by "Premium".

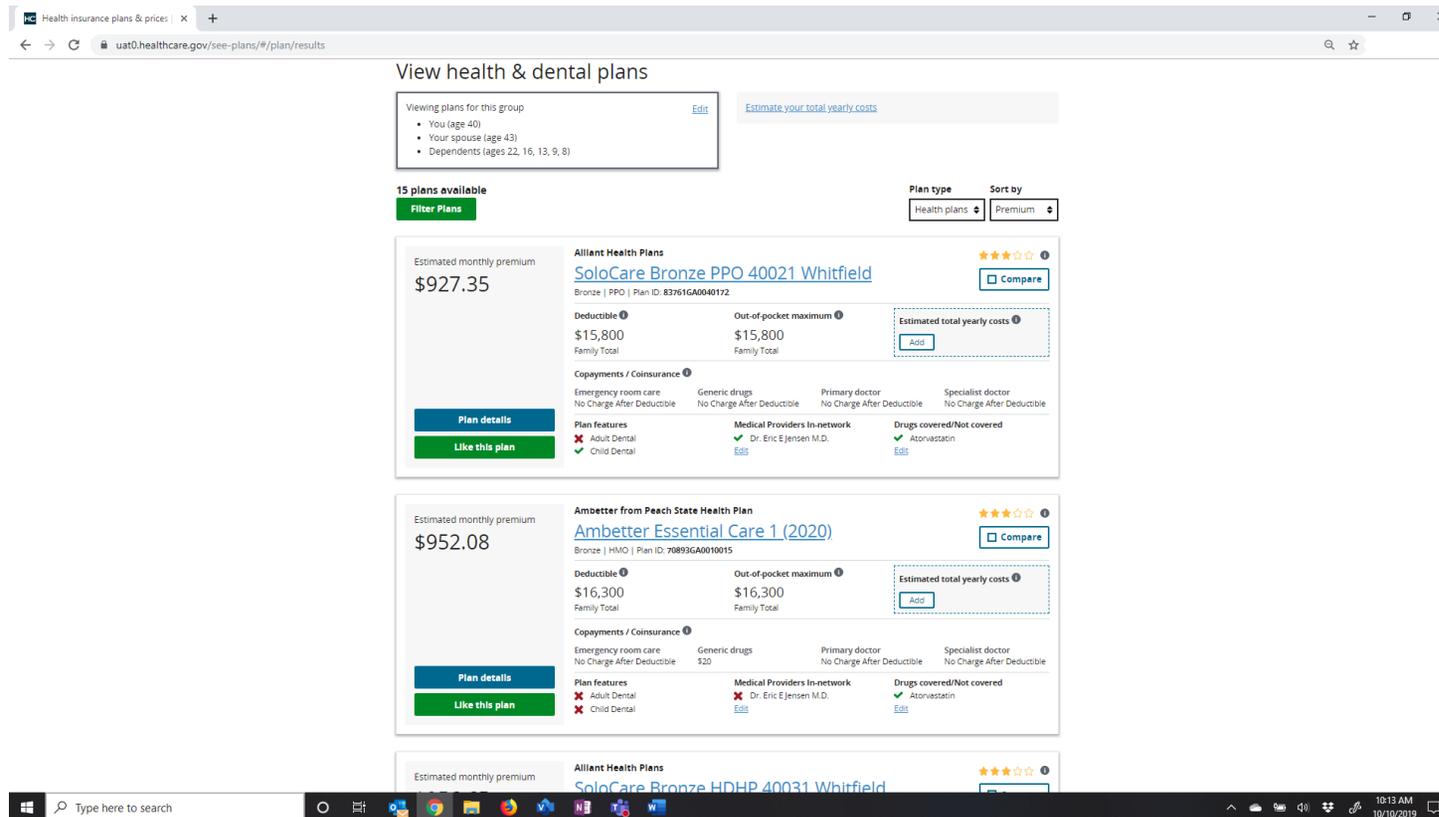
Plan 1: Alliant Health Plans - SoloCare Bronze PPO 40021 Whitfield
 Estimated monthly premium: \$927.35
 Plan ID: 83761GA0040172
 Deductible: \$15,800 (Family Total)
 Out-of-pocket maximum: \$15,800 (Family Total)
 Copayments / Coinsurance: No Charge After Deductible for Emergency room care, Generic drugs, Primary doctor, and Specialist doctor.
 Plan features: Adult Dental (checked), Child Dental (checked).
 Medical Providers In-network: Hamilton Medical Center, Inc. (checked).
 Buttons: Plan details, Like this plan, Compare, Add Your Prescription Drugs.

Plan 2: Ambetter from Peach State Health Plan - Ambetter Essential Care 1 (2020)
 Estimated monthly premium: \$952.08
 Plan ID: 70893GA0010015
 Deductible: \$16,300 (Family Total)
 Out-of-pocket maximum: \$16,300 (Family Total)
 Copayments / Coinsurance: Emergency room care (No Charge After Deductible), Generic drugs (\$20), Primary doctor (No Charge After Deductible), Specialist doctor (No Charge After Deductible).
 Plan features: Adult Dental (red X), Child Dental (red X).
 Medical Providers In-network: Hamilton Medical Center, Inc. (red X).
 Buttons: Plan details, Like this plan, Compare, Add Your Prescription Drugs.

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Here is an example of where a Doctor was entered, along with a specific drug.



The screenshot shows a web browser window displaying the 'View health & dental plans' page on the uat0.healthcare.gov website. The page lists several health plans with their details, including estimated monthly premiums, deductibles, out-of-pocket maximums, and copayments. Two plans are highlighted:

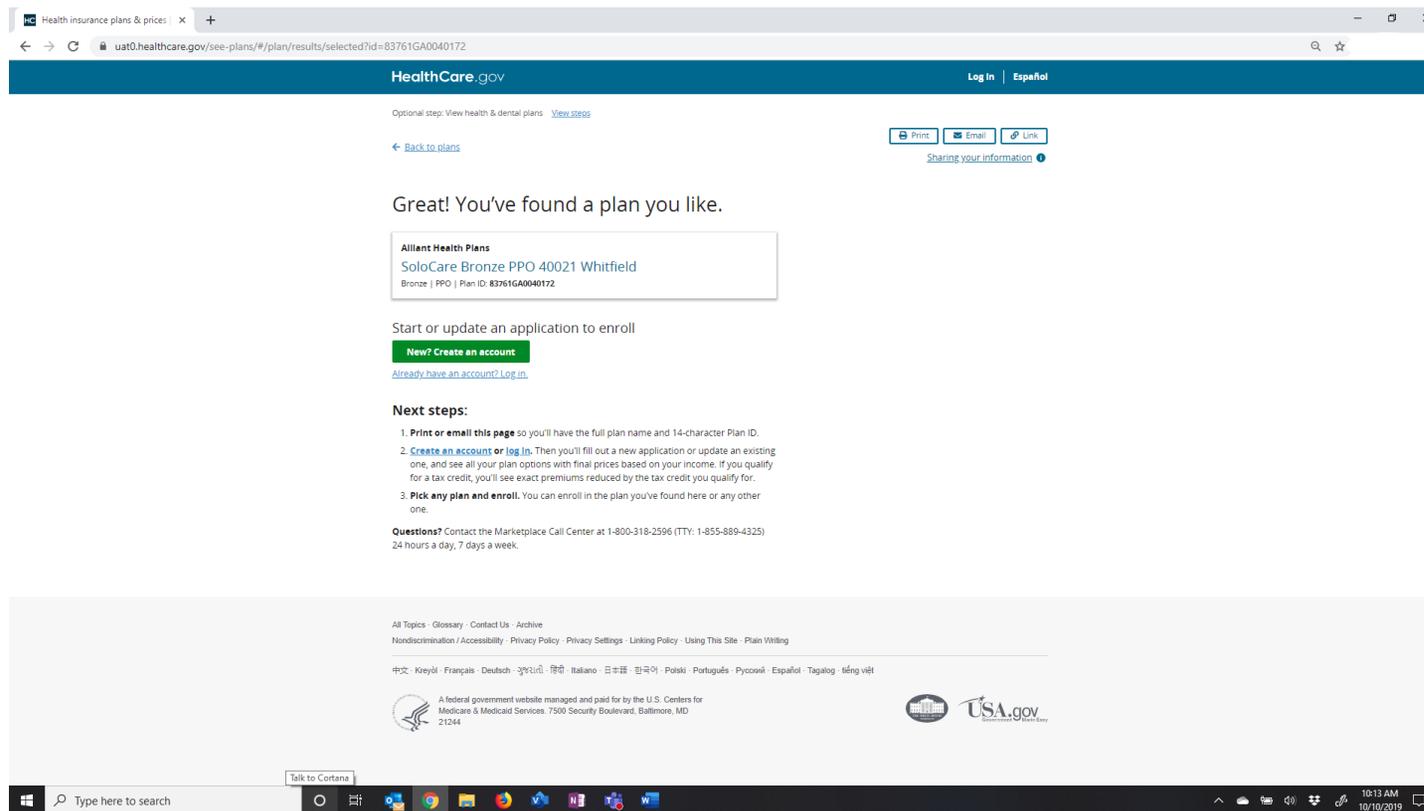
Plan Name	Estimated Monthly Premium	Deductible (Family Total)	Out-of-pocket maximum (Family Total)
SoloCare Bronze PPO 40021 Whitfield	\$927.35	\$15,800	\$15,800
Ambetter from Peach State Health Plan - Ambetter Essential Care 1 (2020)	\$952.08	\$16,300	\$16,300

The 'SoloCare Bronze PPO 40021 Whitfield' plan is shown with a 'Like this plan' button and a 'Compare' button. The 'Ambetter from Peach State Health Plan' is also shown with a 'Like this plan' button and a 'Compare' button. The page includes filters for 'Plan type' (Health plans) and 'Sort by' (Premium). The bottom of the screenshot shows the Windows taskbar with the search bar and system tray.

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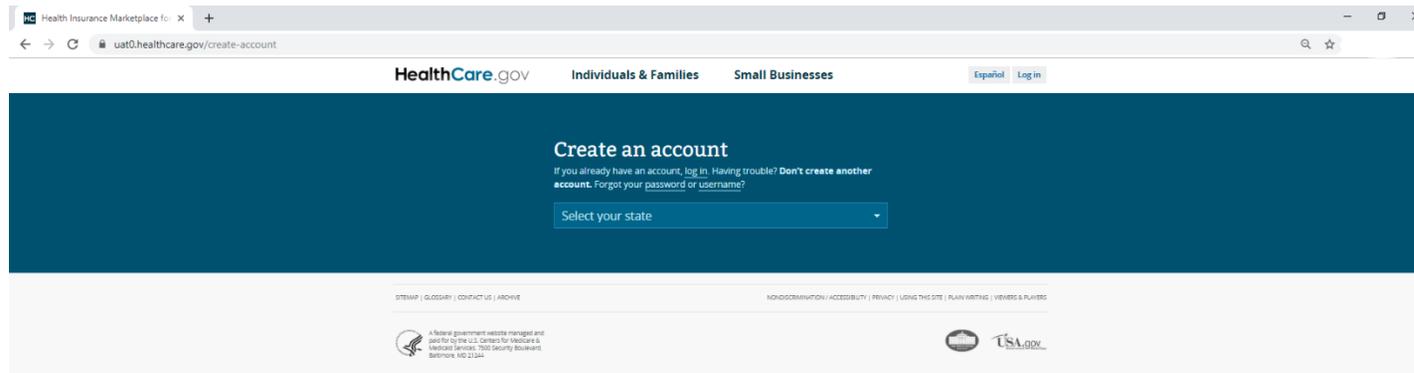
If you click “Like this plan” it will take you to a summary page where you can print this information for you to review later, you will also get a link to create a new account. If you’re ready to enroll in a plan, click on “New? Create an account”.



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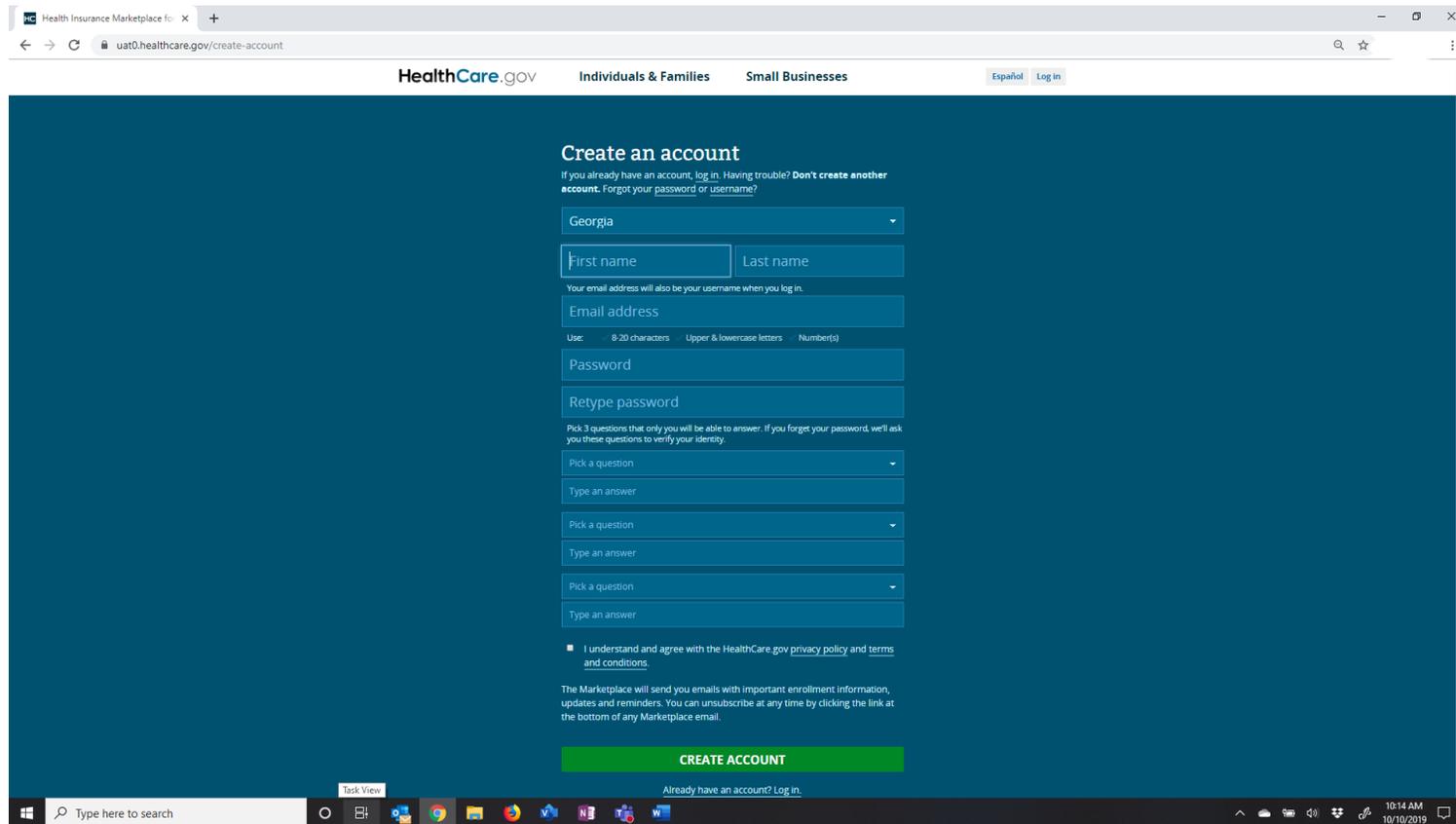
This where you begin when you're ready to create an account. An account is required to enroll in a plan on healthcare.gov.



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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Here is the first page of the questions required to create an account on healthcare.gov

A screenshot of a web browser showing the "Create an account" page on Healthcare.gov. The page is dark blue with white text. It includes a navigation bar with "HealthCare.gov", "Individuals & Families", "Small Businesses", "Español", and "Log in". The main content area has a heading "Create an account" and a sub-heading "If you already have an account, log in. Having trouble? Don't create another account. Forgot your password or username?". Below this are several form fields: a state dropdown menu (set to "Georgia"), "First name" and "Last name" input fields, an "Email address" input field with a note "Your email address will also be your username when you log in.", "Password" and "Retype password" input fields, and three "Pick a question" dropdown menus with "Type an answer" input fields. At the bottom, there is a checkbox for "I understand and agree with the HealthCare.gov privacy policy and terms and conditions." and a "CREATE ACCOUNT" button. A footer note states: "The Marketplace will send you emails with important enrollment information, updates and reminders. You can unsubscribe at any time by clicking the link at the bottom of any Marketplace email." The browser's taskbar is visible at the bottom, showing the Windows logo, search bar, and various application icons.

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HOW TO FIND/COMPARE INDIVIDUAL/FAMILY PLANS

Finding and Comparing Plans FAQ's

1. What if I don't want to create an account on healthcare.gov... what other ways may I enroll in a plan?
 - a. If you want to avoid using the computer, you can call HealthCare.gov and enroll on the phone. Call them at 1-800-318-2596 or (TTY: 1-855-889-4325)
 - b. You can find the website for each carrier and enroll through their platform instead of using healthcare.gov
 - c. You can find a certified navigator/agent/broker to assist you
2. Who do I call or contact if I have questions?
3. What happens if I don't enroll a dependent now, but want to do so later?
 - a. Open enrollment will end on November 15th and your choice will be locked in and unable to be changed unless there is a qualifying event which might provide you a Special Enrollment Period.