

Shopping Tips:

How to filter, sort, and compare
Qualified Health Plans





washington

healthplanfinder

click. compare. covered.

SHOPPING TIPS

ABOUT THIS GUIDE

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Browse

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Apply

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Select

4

Finalize

After you apply through *Washington Healthplanfinder* and learn that you're eligible for a Qualified Health Plan, you'll need to select a health plan. But, with so many plan options, sometimes it's hard to know where to start.

Washington Healthplanfinder has lots of options to help you search. You can filter

by cost, display plans that only include your doctor, or even use a plan wizard if you're not sure where to start.

This guide is to help you filter, sort, and narrow down your health plan options so that you can find the best plan that fits your needs and budget.

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WASHINGTON HEALTHPLANFINDER SHOPPING SCREEN

The *Washington Healthplanfinder* shopping screen shows the Qualified Health Plans in your area. Each plan is shown in a plan summary.

The plans, by default, are sorted by premium. You'll automatically see the lowest

The premium cost in the plan summary is lowered by the full amount of your tax credits. You can change the tax credits you want to use monthly after you select a plan.



Sort by: Premium
Sort by: Premium
Sort by: Deductible
Sort by: Out of Pocket Maximum

[+ View Comparison \(0\)](#) [◀ Previous](#) [Show: 5 per page](#) [Next ▶](#) [Sort by: Premium](#)

ACME
Insurance Company

PLAN: BRONZE
ACME Essential Plan
[More information on this plan ▶](#)

PREMIUM
\$185.11
Estimated price after
\$23.05 tax credit.

PLAN SUMMARY

DEDUCTIBLE	HEALTHCARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY
\$5,000 Individual / \$10,000 Family	Add	\$6,350 Individual / \$12,700 Family	40% Coinsurance after deductible	No charge after deductible

[Consumer Rating ?](#)

[Quality Rating ?](#)

[+ Add to Comparison](#)

Select

PLAN SUMMARY OPTIONS

Use the plan summary to add that plan to a comparison, see a summary of some of the main costs of the plan, or see more information. We'll take a look at some of these options in more detail later in this guide.

HELPFUL TIPS

Have a question about a term? Click the question icon next to the term in *Washington Healthplanfinder* to get helpful tips.



Customize My Search


Premium

- \$100 - \$250
- \$250 - \$350
- \$350 - \$450

Deductible

- \$250 - \$1500
- \$1500 - \$2750
- \$2750 - \$4000

Out-of-Pocket Maximum

- 
- \$2500 - \$3320
 - \$3320 - \$4140
 - \$4140 - \$4960

...and more!

CUSTOMIZE YOUR SEARCH

Depending on where you live, you may have dozens of plans to choose from. The first thing to do is narrow down your plan search.

Filter options are on the left sidebar of the shopping screen. Choose which options you'd like to filter, and click *Update* at the bottom of the filter.



FILTER OPTIONS

- Costs (premium, deductible, out-of-pocket maximum)
- Insurance Company
- Health Savings Account
- Plan Network Type
- Metal Level

HEALTH PLAN METAL LEVELS

Washington Healthplanfinder plans come in categories, called metal levels. All plans offer basic health benefits, no matter what metal level you choose.



Bronze

You pay: 40%
Your plan pays: 60%
Cost: \$



Silver

You pay: 30%
Your plan pays: 70%
Cost: \$\$



Gold

You pay: 20%
Your plan pays: 80%
Cost: \$\$\$

Two other plan options may be available:

- Platinum - you pay 10%, your plan pays 90%, cost \$\$\$\$
- Catastrophic - coverage for individuals under age 30


USE THE SIDE-BY-SIDE COMPARISON

At the bottom of each plan summary, you can add that plan to a side-by-side comparison. Use this feature to compare up to three plans.

Side-by-side, you can compare important plan details, like deductibles, out-of-pocket maximums, office visit co-pays, and more. Click "View Comparison" when you are ready to compare the plans.

 Add to Comparison





 View Comparison (0)
◀ Previous
Show: 5 per page ▼
Next ▶
Sort by: Premium ▼

ACME
Insurance Company


PLAN: BRONZE
ACME Essential Plan
[More information on this plan ▶](#)

PLAN SUMMARY

DEDUCTIBLE	HEALTHCARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY
\$5,000 Individual / \$10,000 Family	Add	\$6,350 Individual / \$12,700 Family	40% Coinsurance after deductible	No charge after deductible

Consumer Rating  Quality Rating 




PREMIUM
\$185.11
Estimated price after \$23.05 tax credit.

 Add to Comparison
Select

Coverage Summary

Having a Baby

Managing Type 2 Diabetes

			
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Quick Glance

Estimated Premium	\$100	\$110	\$125
Your Health Care Provider	Out of Network	Out of Network	In Network
Plan Type	Health Maintenance Organization (HMO)	Health Maintenance Organization (HMO)	Health Maintenance Organization (HMO)
Plan Metal Level	SILVER	SILVER	SILVER

Out of Pocket Costs

Annual Deductible	\$1,250 Individual/\$2,500 Family	\$1,250 Individual/\$2,500 Family	\$1,250 Individual/\$2,500 Family
Annual Out of Pocket Maximum	\$6,350 Individual/\$12,700 Family	\$6,350 Individual/\$12,700 Family	\$6,350 Individual/\$12,700 Family

3 ...and more!

ADD YOUR HEALTH CARE PROVIDER

If you have a doctor, clinic, or other health care provider that you want to keep, add the provider to your plan search. This way, you can see if the plan includes your doctor. You can do this in two places.

1 My Search

Health Care Provider ?

Add

Click "Add" under Health Care Provider in the left sidebar of the shopping screen.

2

View Comparison (0) Previous Show: 5 per page Next Sort by: Premium

ACME Insurance Company PLAN: BRONZE **ACME Essential Plan** PREMIUM \$185.11
Estimated price after \$23.05 tax credit
More information on this plan ▶

PLAN SUMMARY

DEDUCTIBLE	HEALTHCARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY
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Consumer Rating

+ Add to Comparison Select

Click "Add" under Health Care Provider in the plan summary.

When you click "Add", you'll go to a Health Care Provider Search.



Health Care Provider Search

ZIP

Eg: 98203

DISTANCE IN MILES

5

Using the Health Care Provider Search, you can search by:

- Your zip code, **or**
- Your doctor name, **or**
- Your hospital/clinic name

FIRST NAME

Eg: First Name

LAST NAME

Eg: Last Name

OR

HOSPITAL/CLINIC NAME

Eg: Red Cross Hospital

Search

From the list of providers in the search results, select your doctor or clinic name. Once added, the shopping page will display only the plans that have your provider in the network.

USE THE HEALTH PLAN WIZARD



If you are still having trouble narrowing your plan options, use the health plan wizard.

Be sure to add your health care provider, if you have one you'd like to make sure is in network, before you use the health plan wizard.

You can locate the health plan wizard in the left sidebar, under *Need help finding a plan?*

My Search

Need help finding a plan?

Answer a few more questions to narrow your search

[Get help ▶](#)

ANSWER 3 QUESTIONS IN THE WIZARD

- 1** *If you visit a doctor often, you may prefer a health plan which you pay LESS when you use medical services but MORE each month for your health insurance coverage. Are you interested in buying this type of plan?*
- 2** *Do you prefer your primary care doctor to manage your health care or do you want to have more choices about which doctors you visit?*
- 3** *If you don't visit a doctor often, you may prefer a health plan which you pay MORE when you use medical services but LESS each month for your health insurance coverage. Are you interested in buying this type of plan?*

Your health plan results will narrow based on your answers to the 3 questions. If your original search included lots of plan options, the health plan wizard is a helpful way to make shopping for a health plan a little easier.

SUMMARY OF BENEFITS AND PLAN FORMULARY

If you find a plan you like, you can view more details by clicking [More information on this plan](#) on the shopping screen.

The screenshot shows a plan summary for 'ACME Essential Plan' under the 'BRONZE' plan. A blue arrow points to the 'More information on this plan' link, which is circled in blue. The plan is priced at \$185.11 per month, with an estimated price after a \$23.05 tax credit. Below the plan name is a table with the following details:

DEDUCTIBLE	HEALTHCARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY
\$5,000 Individual / \$10,000 Family	Add	\$6,350 Individual / \$12,700 Family	40% Coinsurance after deductible	No charge after deductible

Below the table are links for 'Consumer Rating' and 'Quality Rating'. At the bottom of the plan card are 'Add to Comparison' and 'Select' buttons.

You can view important pricing and benefit information, and have the option to see even more details (at the very bottom of the screen).

▶ SEE MORE DETAILS

When you click "See More Details", you'll be able to view other coverage like vision and prescription information, and see some of the services not covered. You'll also have access to the health plan brochure and the Summary of Benefits and Coverage.

A Summary of Benefits and Coverage is an easy-to-understand overview of the health plan benefits.



PLAN FORMULARY (LIST OF DRUGS COVERED BY YOUR HEALTH PLAN)




You can find the plan formularies through the Summary of Benefits and Coverage, which links to a website listing the drugs that are covered by the health plan you are browsing. If you use a specific drug, this is a good place to check before you select that plan.

FINALIZE YOUR COVERAGE

Once you select your plan, you have a few more things to do.

First, if you are eligible for Health Insurance Premium Tax Credits, you'll need to decide if you want to take all, some, or no tax credits in advance to help pay your monthly premium. If you use tax credits, you must file your taxes at the end of the year.

HOW MUCH TAX CREDIT WOULD YOU LIKE TO APPLY TOWARDS YOUR MONTHLY PREMIUM?



Adjust the tax credit slider to change the amount of tax credits you'd like to use monthly. Taking less tax credits monthly will change your premium price.

PREMIUM
\$185.11
Estimated price after
\$23.05 tax credit.

SELECT AND CONFIRM YOUR PLAN

Next, you will review your selection, and confirm and send your health plan information to your new insurance company. After about 7 days, your insurance company will send you a bill in the mail. Once you've paid your premium, you'll be covered!



WAIT

Receive your bill or follow up info by mail or email in up to 7 business days*



PAY COMPANY

Follow instructions provided by your Insurance Company



HAVE INSURANCE

*If documentation is required, this wait time may increase.



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healthplanfinder

click. compare. covered.

