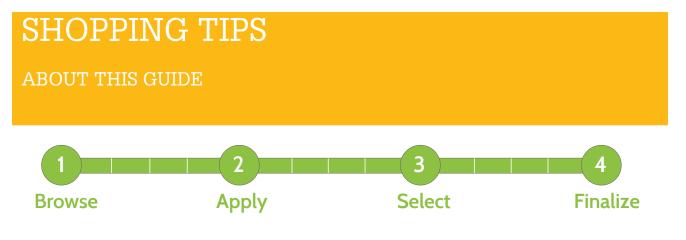
# **Shopping Tips:** How to filter, sort, and compare Oualified Health Plans









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 premium cost in the the Qualified Health Plans in your area. Each plan is shown plan summary is lowered by the full amount of in a plan summary. your tax credits. You can change the tax credits The plans, by default, are sorted by premium. You'll autoyou want to matically see the lowest use monthly Sort by: Premium after you Sort by: Premium select a plan. Sort by: Deductible Sort by: Out of Pocket Maximum Previous Show: 5 per page Next 🕨 Sort by: Premium PREMIUM PLAN: BRONZE ACME \$185.11 ACME Essential Plan **Insurance Company** Estimated price after More information on this plan \$23.05 tax credit. PLAN SUMMARY HEALTHCARE PROVIDER OUT-OF-POCKET EMERGENCY ROOM PRIMARY CARE CO-PAY DEDUCTIBLE MAXIMUM **b**bA \$5,000 \$6.350 40% No charge Individual / Individual / Coinsurance after deductible \$10.000 \$12.700 after deductible Family Family Quality Rating Consumer Rating Select Add to Comparison

#### 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



### 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-ofpocket 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. You pay: 40% You pay: 20% You pay: 30% Your plan pays: Your plan pays: Your plan pays: Silver Gold 60% 70% 80% Cost: \$\$ Cost: \$\$\$ Cost: \$ Two other plan options may be available:

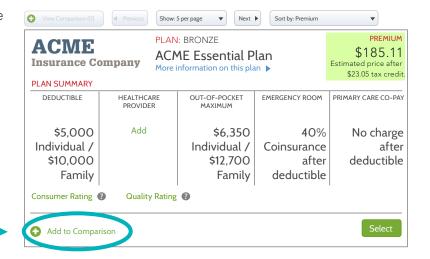
- Platinum you pay 10%, your plan pays 90%, cost \$\$\$\$
- Catastrophic coverage for individuals under age 30

### 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.

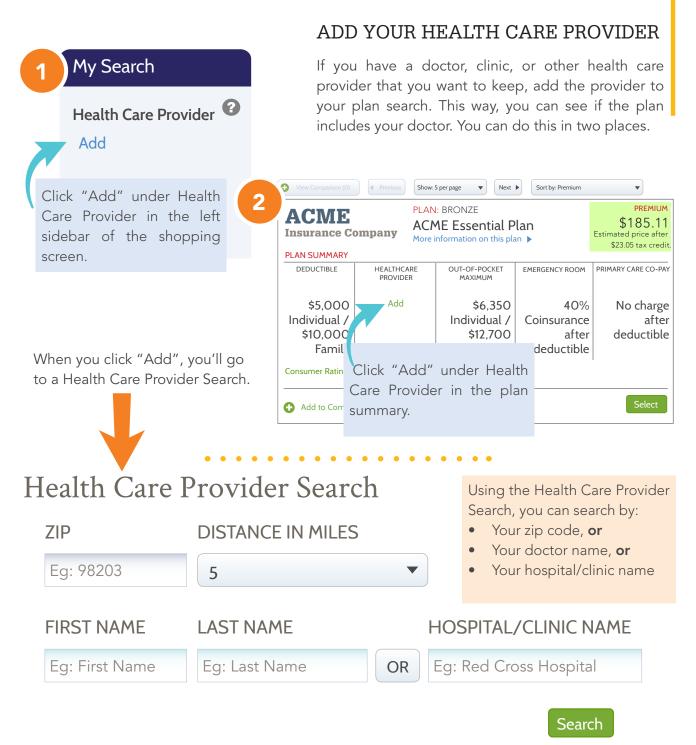
Side-by-side, you can compare important plan details, like deductibles, out-of-pocket maximums, office visit copays, and more. Click "View Comparison" when you are ready to compare the plans.

Add to Comparison



Managing Type 2 Diabetes **Coverage Summary** Having a Baby **Quick Glance** Estimated Premium \$100 \$110 \$125 Out of Network Out of Network Your Health Care Provider In Network Health Maintenance Health Maintenance Health Maintenance Plan Type Organization (HMO) Organization (HMO) Organization (HMO) Plan Metal Level SILVER SILVER SILVER Out of Pocket Costs Annual Deductible \$1,250 Individual/\$2,500 \$1,250 Individual/\$2,500 \$1,250 Individual/\$2,500 Family Family Family Annual Out of Pocket \$6,350 Individual/\$12,700 \$6,350 Individual/\$12,700 \$6,350 Individual/\$12,700 Family Family Family Maximum

3 ...and more!



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

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?

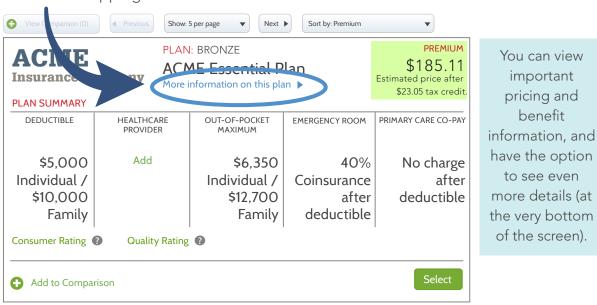
Do you prefer your primary care doctor to manage your health care or do you want to have more choices about which doctors you visit?

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.

If you find a plan you like, you can view more details by clicking *More information on this plan* on the shopping screen.

### SUMMARY OF BENEFITS AND PLAN FORMULARY



#### 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)



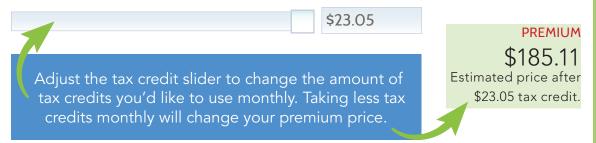
You can find the plan formularies through the Summary of Benefits and Coverage, which links to a website listing the drugs that are covered by the health plan you are browsing. If you use a specific drug, this is a good place to check before you select that plan.

### 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?



#### 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!



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



