

## Applying for Health Insurance How do I select a health plan?

Welcome to Covered California.

In this video, we'll go through the process of choosing a health care plan. Once you complete your application, the next step is to shop for your plan. This is the most important step, too, so Covered California gives you a lot of information about each plan we offer.

If this is your first time signing up for health insurance through Covered California, we want you to have everything you need to make your decision.

Or, maybe you're already enrolled in a plan and it's time for your annual renewal, or there's a life change that you need to make adjustments for.

Either way, you'll find lots of information here about our Covered California plans.

We're going to take a look at what happens after you have finished your application and received your eligibility results. At this point, you can click the Choose Health Plan button to get started with the enrollment process.

On the Shop for Health Plans page, you can read an overview of the steps we'll go through next. This helps you understand the process for choosing your coverage.

On the next page, we invite you to "Tell us what's important to you," so we can help you compare plans. Here, we ask you to estimate how frequently you think you will use health care services and prescriptions.

In the first section, Estimate Costs, there are four categories of medical use, from Low to Very High. Add yourself and your household members to the most appropriate categories by using the Plus and Minus signs above each category.

If you change your mind, click the Minus sign to remove a person from a category. And don't worry, you can't add more household members than you reported in your application.

Do the same thing in the next section, which asks about Prescription Use. Let us know how many prescriptions each household member typically uses.

If there's a doctor or a medical facility you already go to, you can look for them using the Find your Doctor or Hospital section.

Just expand the section, to show the buttons labeled Find your Doctor and Find your Hospital. Later, we can help you with information about which plans include your doctor or hospital.

Now, you can click on Choose a Plan to continue.

The next page lists all the plans that you may be eligible for. This may take a few moments to update, as we gather a list of the most appropriate plans to fit your needs.

The plan list displays each plan's issuing insurance company and their logo, the name of the plan, and shows your cost for that plan after factoring in the assistance you are eligible for.

Three plans are displayed on the first page. On either side of the plans are arrows so you can page through all the plans we found for you.

Covered California plans are divided into what are called Metal levels, or Tiers.

The Bronze Tier is the least expensive but also the least comprehensive. The Silver, Gold, and Platinum tiers offer progressively more coverage.

You can sort by overall costs, or monthly premiums, or by whether the plans include your doctor or hospital.

You can also filter your list of plans according to Metal Tier.

You can see a lot of information about each plan in your list, shown in expandable sections below the plan's tile.

In the Summary section, see the annual cost, whether or not your doctor is available through the plan, the type of plan (HMO or PPO), and any discounts.

You can collapse the Summary section by clicking the expansion button, and move on to the other sections like Deductible & Out-of-pocket.

Further down are several other sections showing copays for Doctor Visits, Tests, Drugs, Outpatient care, Emergency Room services, and more.

If we found many plans that might fit your needs, you can choose a few as your favorites and then compare them more closely.

By clicking on the name of one of your plans, you can go to the Plan Details page and see all of its information listed in one place.

You can even print the details of your favorite plans to go over them on paper and compare them feature by feature.

When you've found the right plan, you can add it to your shopping cart, and you're ready to check out and enroll in your plan.

Go back to the previous page.

Click on Your Cart to start the checkout process.

After confirming that you have the right plan in your cart, click on the Checkout button.

All you need to do now is to check the boxes saying you agree to the terms and conditions, and that you will file a tax return next year.

Now create your e-signature by typing in the PIN number that you created for your account and entering your full name.

Congratulations! You've just enrolled in your new health insurance plan. Your information will be sent to the insurance company that provides your plan. They will contact you with billing information to complete the enrollment process, which is finalized when you provide payment.

Clicking on the Continue button takes you to the Household Enrollment Summary page. Here, you can click on the Take Survey button to tell us about your experience and help us improve the Covered California marketplace.

Or, you can click on the Done button to return to your homepage.

For more information, contact Covered California.