

Health Insurance for PLTS Students

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True or False?

Individuals can be charged more for their health insurance for having medical conditions.

FALSE

All individuals must have health insurance or pay a penalty on their taxes.

TRUE

Health insurance companies must spend a certain percentage of premium dollars on paying for medical care.

TRUE

True or False?

Smokers in California pay more for health insurance.

FALSE

All health insurance plans offer some reimbursement for out-of-network care.

FALSE

Preventive care such as physicals and blood work are covered 100% no matter what major medical plan you're in.

TRUE

True or False?

Medi-Cal (or Medicaid) coverage will work outside of California

FALSE

All medical plans will cover non-emergency services outside of California.

FALSE

The federal subsidies work to keep the cost of health insurance at or below 8.5% of income.

TRUE

OK, LET'S FILL IN THOSE GAPS...

MAJOR MEDICAL

Major Medical Regulations

“Affordable Care Act Compliant” Plans

- ▶ Preventive Care covered 100%
- ▶ No Maximum (annual or lifetime) Benefit
- ▶ Specified Maximum Out-of-Pocket amount
- ▶ Standard Metal Tiers – Bronze to Platinum
- ▶ Mental Health Parity

Major Medical Health Plans

OFF-EXCHANGE




ASSURANT
Health



Cigna®

ON-EXCHANGE

blue  of california

Anthem® 
BlueCross


KAISER
PERMANENTE®



Health Net®

Major Medical Plan Types

Provider Networks

HMO: in-network only, referrals required, non-emergency care outside of California not covered

EPO: in-network only, no referrals, non-emergency care outside of California not covered

PPO: in- and out-of-network, no referrals, non-emergency care outside of California covered


Major Medical Health Plans

Plan Types offered by Major Players

HMO:



EPO:

blue  of california



PPO:



Standard Metal Tiers

	Bronze 60	Silver 70	Gold 80	Platinum 90
Office Visit Co-Pays				
Primary Care	\$60	\$45	\$30	\$20
Specialist	\$70*	\$65	\$50	\$40
Urgent Care	\$120*	\$90	\$60	\$40
Emergency Room	\$300	\$250	\$250	\$150
Maximum Out-of-Pocket - Individual	\$6250	\$6250	\$6250	\$4000
Average Member Cost-Share	40%	30%	20%	10%
Generic Medication	\$15*	\$15	\$15	\$5
Outpatient/Inpatient Procedures	40%	30%	20%	10%
Brand Name Drug Deductible	\$5000	\$250	\$0	\$0
Calendar-Year Individual Deductible	\$5000	\$2000*	\$0	\$0

Sample Monthly Rates for Major Medical

Age	Cigna PPO		Blue Shield EPO		Anthem PPO		Kaiser HMO	
	Bronze	Silver	Bronze	Silver	Bronze	Silver	Bronze	Silver
24	247	299	214	266	223	295	220	286
25	248	300	221	267	224	296	215	288
26	253	305	225	273	228	302	220	293
27	259	312	231	279	234	309	225	300
28	268	324	239	290	242	321	233	311
29	276	333	246	298	249	330	240	320
30	280	338	250	302	253	335	243	325

Provider Search Websites

Check for your health care providers:

<http://ifphcpdir.cigna.com/web/public/ifpproviders?>

http://www.aetna.com/docfind/jsp/rdIndex.jsp?site_id=asa&langpref=en

<https://www.healthnet.com/portal/providerSearch.action>

<https://www.anthem.com/ca/health-insurance/provider-directory/searchcriteria>

FEDERAL SUBSIDIES

Types of Taxable Income

Wages

Alimony

Pension

Business Profit
or Loss

Investment

IRA

Rental

Social Security

Unemployment

Capital Gains

Types of Federal Subsidies

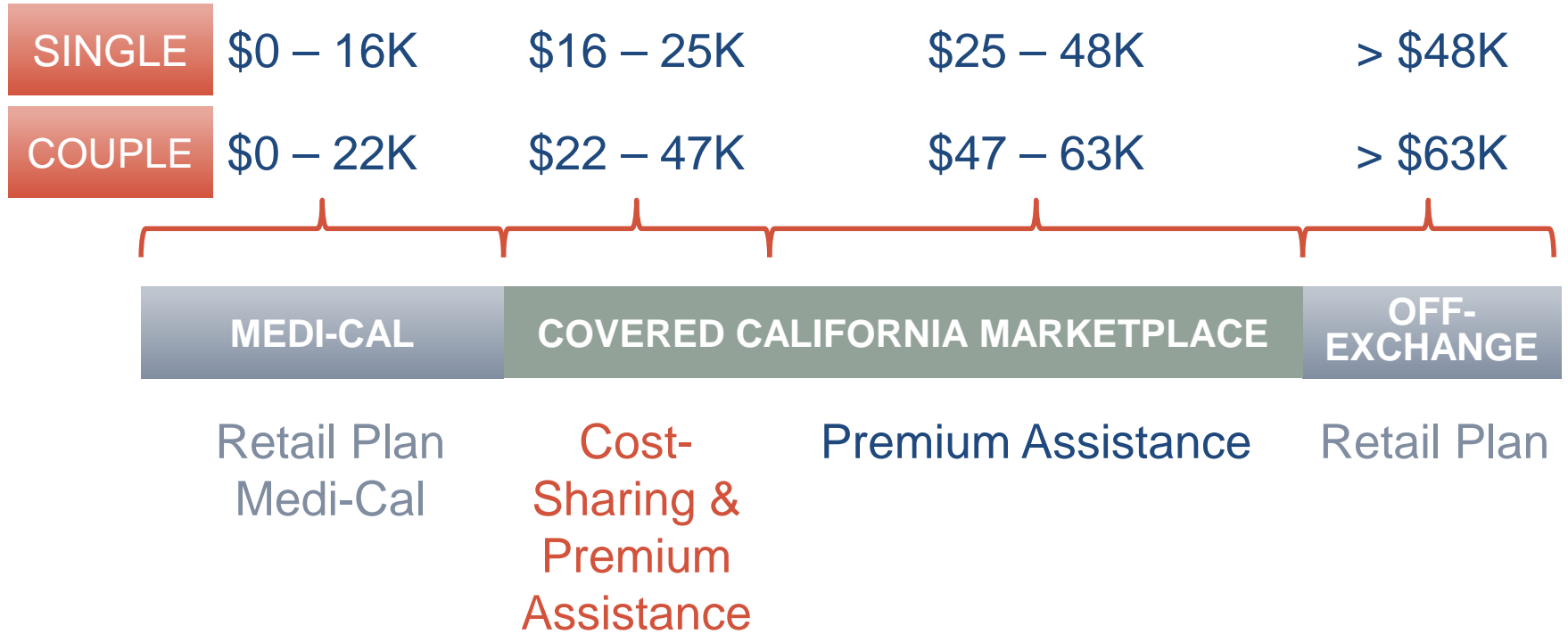
Premium Assistance – Tax Credits

CoveredCA pays the health plan part of the premium and member pays the rest.

Cost Sharing Assistance

Member is offered an Enhanced Silver Plan to reduce their copays, deductibles, coinsurance percentage and max out-of-pocket.

The Income/Insurance Relationship



Enhanced Silver Plans – Cost Sharing

	Silver 70	Silver 73	Silver 87	Silver 94
Office Visit Co-Pays				
Primary Care	\$45	\$40	\$15	\$3
Specialist	\$65	\$50	\$20	\$5
Urgent Care	\$90	\$80	\$90	\$6
Emergency Room	\$250	\$250	\$75	\$25
Maximum Out-of-Pocket - Individual	\$6250	\$5200	\$2250	\$2250
Average Member Cost-Share	30%	27%	13%	6%
Generic Medication	\$15	\$15	\$5	\$3
Outpatient/Inpatient Procedures	30%	20%	15%	10%
Brand Name Drug Deductible	\$250	\$250	\$50	\$0
Calendar-Year Individual Deductible	\$2000*	\$1600*	\$500*	\$0

CoveredCA Subsidy Example

Single 24 year old

→ Total Taxable Income: \$18,000

→ Carrier: Blue Shield Silver 87 EPO Plan

→ Total Premium: \$266/month

→ Premium Tax Credit: \$222/month

→ Net Premium: \$43/month

CoveredCA Subsidy Example

Single 30 year old

→ Total Taxable Income: \$20,000

→ Carrier: Kaiser Silver 87 HMO Plan

→ Total Premium: \$325/month

→ Premium Tax Credit: \$84/month

→ Net Premium: \$241/month

CoveredCA Subsidy Example

Married Couple: 29 and 30 years old

→ Total Taxable Income: \$31,000

→ Carrier: Blue Shield of CA Silver873 EPO Plan

→ Total Premium: \$600/month

→ Premium Tax Credit: \$485/month

→ Net Premium: \$115/month

Next Steps

- ✓ Download the Health Insurance Intake Form, which can be found here: <http://www.plts.edu/students/student-services/health-insurance.php>
- ✓ Complete the form, save it.
- ✓ Take a picture of any State-Issued photo ID, save it.
- ✓ Identify which networks your doctors participate in.
- ✓ Make a phone appointment with me either today or by email at karen@wellness-strategy.com

Questions?

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