### **Background**

Advanced Premium Tax Credit (APTC) eligible consumers will now have the ability to select different plans for each member of their tax filing household or custom group members into separate APTC eligible plans.

The household tax credits will be automatically disbursed across the selected individual plans or custom grouped plans.

Previously, the online application only allowed unsubsidized applications to select different plans for household members. APTC eligible consumers were only allowed to select one plan per tax filing household and did not disburse tax credits among household members.

This new feature allows consumers to choose a plan that may be best suited to their household member's individual needs or network preference.

This Job Aid will help guide Certified Enrollers through the process of custom grouping household members and selecting multiple plans for an APTC eligible households.

### **Health Plan Selection and Regrouping**

Plan selection begins after the Individual submits an application for coverage and has reached the *Eligibility Results* page. Consumer may also see plan selection options when a **Report a Change** produces a change in eligibility.

• To start, click on the **Choose a Health Plan** button, either from the *Eligibility Results* page or from the Consumer's home page. The *Household Enrollment Introduction* page displays. All household members are listed with a description of their eligibility for Covered California Plans.



Users will be navigated to the Household Enrollment Introduction screen





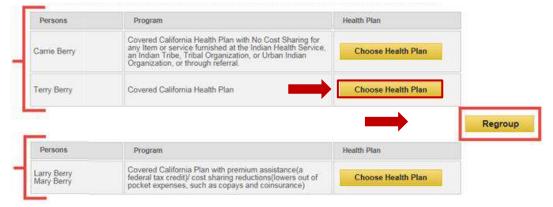
## Member Level Benefit Job Aid Certified Enrollers

The online application will separate household members into unsubsidized, subsidized or Medi-Cal eligible groupings depending on their eligibility results.

• Households with both American Indian/Alaska Native (AI/AN) members and non-AI/AN members are grouped separately. Household members may choose to select an individual health plan, one plan for all, or a customized grouping.



• Click the **Choose Health Plan** button next to the household member to begin the plan selection process or the **Regroup** button to group the household in a different way.



• When clicking the **Regroup** button a **Regroup Confirmation** popup displays. Clicking the **OK** button redirects the user to the **Qualified Health Plan - Plan Selection Method** page where household members can be regrouped.



### Plan Selection for Multiple-Person Households

APTC Eligible households are given the following plan selection options:

- One plan for all household members
- Choose to have a different plan for each member
- o Custom-group specific individuals into a plan

### QUALIFIED HEALTH PLAN - PLAN SELECTION METHOD



Two people in your household are eligible to enroll in a qualified health plan. You can choose whether you want to find one plan for both to enroll together or a separate plan for each person.

#### Important Considerations

- · Monthly premiums and/or costs at the time of care may be lower when everyone enrolls in the same plan.
- · You may want separate plans if people in your family see different doctors or have different health care needs.
- · If you choose Per Person, you will be guided through plan comparison and enrollment for each person, one at a time...







- Depending on which option is selected above, the corresponding pop up window will display:
  - o Plan Selection- One Plan for All



 Users may move forward with selecting a plan for the entire household under the same carrier



# Member Level Benefit Job Aid Certified Enrollers

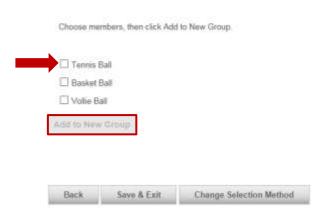
#### Per Person

### PLAN SELECTION - PER PERSON



- Users must click on individual "Choose Health Plan" buttons for each household member and proceed through plan selection separately.
- Custom Grouping

### CUSTOM GROUPING



- Users must select group members by marking the checkbox next to each individual household member that will be included in the custom group.
- Once the group members are selected, users must click the "Add to New Group" button



## Member Level Benefit Job Aid Certified Enrollers



Group members will display together under "Persons" on the plan selection window. Users
may click the "Choose Health Plan" button to proceed with plan selection for the group.

### **Grouping Restrictions**

- American Indian and Alaskan Native (AI/AN) populations were previously unable to select AI/AN specific plans if some members of their household were not part of a federally recognized AI/AIN tribe.
  - AI/AN members may be grouped together on an AI/AN specific plan while other members of the household can select individual plans or choose to be grouped together.
  - AI/AN household members can also choose to be in the same non-AI/AN plan with non-AI/AN members. However, this will mean giving up certain Cost Sharing Reductions in the AI/AN plan that they would otherwise be eligible for.
- APTC eligible and unsubsidized family members may not be grouped onto the same plan.
  - Tax credits are disbursed across APTC eligible members only. Unsubsidized members cannot be included in the same group as their plan premiums do not include tax credit discounts.
- Medi-Cal eligible household members may not be included in any Covered California health plan eligible group.