

Connect For Health Colorado Individual/Family Coverage

Before we go into the instructions, if you do NOT qualify for a subsidy, please call for a quote OUTSIDE the exchange. There are many more options, more PPO's available. The exchange has limited networks and plan designs to choose from.

Below the instructions on Connect For Health CO and how to qualify for a subsidy. If you need info on plans and networks please email me so I can get those links to you I also I have the Rx formulary list for each carrier. You may also see some of these items on the **Q&A on our website** <http://www.consolidatedbenefits.net/individual-health-insurance/> If someone makes over \$40,000 they will want to get a direct quote from me and we have more options outside the marketplace, the subsidy will be negligible if they qualify at that salary level

Here is the set up for INDIVIDUAL insurance on Connect For Health Colorado

1. You need to determine based on "earned income" projected for 2014 what you will make.
2. If you think it's less than \$20,000 you may get kicked into Medicaid. If it's under \$40,000 it's worth applying for the subsidy. Follow the info for financial assistance for family for the amounts that pertain to family.

Be Aware: The CFHCO is not the Obamacare site. CO has it's own marketplace with it's own hiccups and they are programming as they go along. It's plugging along and enrolling But there are issues that we see with the site after the enrollment for the carrier and not having a broker.....I think a large portion of folks without a broker will be very angry about their billing set up, access to temporary ID cards (I don't see these policies processed and sent out to anyone until after Jan 15 with the backlog), having someone explain the benefits to them and handle problems. The answer from CFHCO is that the insured can call the insurance company. **The general 1-800# to any insurance company right now is over 1 hour wait and hangups and we have a back office workbench into the carrier where we see the progress of your application. underwriter notations, etc. We see this daily and can copy and paste in an email to you.**

Subsidy Eligible? Go to the Connect For Health Colorado Website:

Step 1: First fill out a profile and or logon to Connect For Health Colorado 30-45 minutes. Once you get DENIED for PEAK and approved for a subsidy, that's your spending allotment. The rest is out of your pocket.

Step 2: To choose a broker, login to your account, in the upper right hand corner select "Get Assistance". Then "Find Local Assistance in Your Area" then select "Agent/Broker". Type in my last name and click on my name and follow the prompts to purchase coverage. You'll be asked to select a broker when you select coverage. You may also look up by my zip code **80126**.

Step 3: Enroll in a plan and copy or save the plan and your ID assigned into a .pdf. Once you enroll, notifications are supposed to go to the carrier, then the carrier is supposed to notify the customer...this will be done by a batch system. We are seeing all kinds of things happen with applications inside the exchange and outside the exchange. I am creating redundancy for my clients.

Step 4: Copy and save a screen shot to a word document or .pdf for your records.


Step 5: Then copy and paste what you see there and email it to me, it should look something like this:

Enrollment Id: **Submitted On:** **Effective Date:**

1234890 Jane Mary Doe 12/04/2013 01/01/2014

Plan selected for **Jane Mary Doe**

Costs include Advance Premium Tax Credit of \$96⁹⁸
96.98 USD Tax credit claimed: \$96⁹⁸

Monthly Premium	INSURANCE CARRIER	HEALTH PLAN NAME	POLICY ID	ANNUAL DEDUCTIBLES	EST. OUT OF POCKET COSTS
\$292 ¹⁴ 292.14 USD	 2 Star Rating	myCigna Health Flex 1500 PPO/Silver		\$1,500 ⁰⁰ 1,500.00 USD / Person \$3,000 ⁰⁰ 3,000.00 USD / Family	\$6,350 ⁰⁰ 6,350.00 USD / Person \$12,700 ⁰⁰ 12,700.00 USD / Family

What do we do with this information? We are sending this to our insurance carrier representative and our MGA Warner Pacific Individual coverage case advocate so your app has two redundancies/backups (instead of relying on the CFCHO batch files that may or may not make it to the insurance company).

If you have created an account and selected coverage and could not select me as your broker because you could not figure it out in the system (confusing and clunky), I'll need for you to log into your Connect for Health CO account and click on your coverage and copy the coverage like the example above, in this email, please put your name, address, phone number and email along with the following information:

To ConnectForHealthCO.com and "Insurance Company Chosen"

I hereby authorize Stacey Gilbert, with Consolidated Benefits, Inc. CO ID 159815 ([303-471-9424](tel:303-471-9424)) a Certified Broker with Connect For Health Colorado to be my broker with "Insurance Company Name" for Policy # in my/our family Connect For Health Colorado account # with policy effective date 1/1/14

We understand that Stacey Gilbert will be tracking the processing of our application in underwriting with the insurance company, and has broker access to tools to help me as her client and after purchasing through the marketplace our only option outside of Stacey is directly to the insurance company. We understand there is an overload of applications being processed and the phone lines at the insurance company have wait times 5 times longer than normal because of the deadlines for open enrollment and we feel it's important to have our broker Stacey Gilbert help us with all aspects of our new insurance plan during and after open enrollment.

Thank you

Signature
date

Staff at the Connect For Health CO exchange are not brokers, and they are only able to help you with financial assistance. To discuss insurance you must be a licensed broker. Recently, I received a letter from the head of ConnectForHealthCO.com asking for the availability of brokers to help as they are overloaded with open enrollment. The attitude is that you are on your own once you select coverage when it comes to calling an insurance company (good luck reaching the consumer customer

service in the next 3 months with hour long waits and hang ups.) Much of the CFHCO staff is temporary and will be gone by March.

For those of you who have incomes that are over the amount to qualify for assistance, please call me for a quote outside the marketplace. You have MORE options for coverage and networks outside the exchange.

I am sorry this is such a confusing process for everyone. I do want to also be up front and clarify with you, that as your broker, I get paid a small commission from the insurance company. What most folks don't understand is the rates are filed with the Colorado Insurance department with the commissions built in. It **costs you NOTHING** to utilize my services as your broker.

Stacey

Stacey Gilbert
Consolidated Benefits, Inc
[303-471-9424](tel:303-471-9424)