

## Steps For Preparing To Shop In The Health Insurance Marketplace

1. Fill in the following information for each person you'll want to cover on your health insurance plan. Remember that children can stay on a parent's health insurance plan until they turn 26, even if the child does not live with the parent. While an adult child can stay on the parent's health insurance, in some cases it is better to have separate coverage.

| Name  | Social Security Number | Birthdate      |
|-------|------------------------|----------------|
| _____ | _____ - _____ - _____  | ____/____/____ |
| _____ | _____ - _____ - _____  | ____/____/____ |
| _____ | _____ - _____ - _____  | ____/____/____ |
| _____ | _____ - _____ - _____  | ____/____/____ |

2. Which of these statements best reflects your geographic coverage needs?

- We travel infrequently and would mostly access medical care close to home.
- We spend extended periods of time away from home. (In this case, you'll want to look closely at out-of-pocket costs associated with medical care outside your health plan's primary service areas).

3. If there are specific medical providers—either primary care physicians or specialists—that you or a member of your household prefer to see, list them here:

| Provider Name | Location | Specialty (if any) | Phone Number |
|---------------|----------|--------------------|--------------|
| _____         | _____    | _____              | _____        |
| _____         | _____    | _____              | _____        |
| _____         | _____    | _____              | _____        |
| _____         | _____    | _____              | _____        |

4. Each health plan covers prescription medicines differently. If there are specific name brand or generic medicines that someone in your household takes regularly, list them here. It will be important to verify that your medications are covered and to assess any difference in co-pays.

| Prescription Name | Dosage | Treats What Condition? | Current Co-Pay For This Drug |
|-------------------|--------|------------------------|------------------------------|
| _____             | _____  | _____                  | _____                        |
| _____             | _____  | _____                  | _____                        |
| _____             | _____  | _____                  | _____                        |
| _____             | _____  | _____                  | _____                        |

5. How To Estimate Your Income

Bring along your W-2, pay-stub, tax return, etc. and we can help you compute this. To apply for a Marketplace subsidy, we must estimate your Modified Adjusted Gross Income (MAGI) for 2017. Generally, we can use Adjusted Gross Income (AGI) for this estimate. If you know your 2016 AGI, use that and take into account any expected changes. Another way to estimate AGI is to add the following items for all the people in your household, based on what you think they will receive in 2017. Non-taxable Social Security benefits (Form 1040 Line 20a minus 20b), and a few other less common things needed to be added to AGI to compute MAGI. Remember, taxable distributions from retirement plans count as income! **UNDER- OR OVER-ESTIMATING INCOME CAN CREATE PROBLEMS WHEN YOU FILE TAXES!** Other kinds of income to include when estimate your 2017 income are: rental income, interest, dividends, capital gains, annuities, alimony, and some retirement and pensions.

- Wages
- Salaries
- Tips
- Net income from any self-employment or business
- Unemployment compensation
- Social Security payments

6. Set a rough budget for the amount of the monthly premium and out-of-pocket costs (including prescriptions) your household can afford. Be sure to check co-pays on prescriptions and account for these in your budget.

Monthly Budget: \_\_\_\_\_

7. Most insurance companies will accept multiple forms of payment for monthly premiums, including direct withdrawal from a checking or savings account, online payments and credit cards. What is your preferred method of payment?

- Withdrawal from checking account number: \_\_\_\_\_
- Withdrawal from savings account number: \_\_\_\_\_
- Pay online through my bank
- Credit card: \_\_\_\_\_ Expiration: \_\_\_\_\_ / \_\_\_\_\_
- Other form of payment (Check with the plans you're considering to learn options.)

8. Your appointment with Affordable Health Insurance Advocates, LLC is with \_\_\_\_\_ at \_\_\_\_\_ AM / PM on \_\_\_\_\_, \_\_\_\_\_ at 1500 N. Casaloma Dr. Suite 411, Appleton, WI 54911.