



Your Local Covered California Experts

At Armstrong Fairway Insurance Agency, we understand health insurance and the Covered CA system can be an overwhelming. We are here to help you every step of the way.

Here is a list of FAQ's we get asked on a regular basis:

If I already have an existing Covered CA account, can I have Armstrong Fairway listed as my agent?

Yes! It's a simple as 1, 2, 3.

1. Go to CoveredCA.com to login and click on "Find Local Help or Get Help".
2. Click on "Find an Agent" and type in "Armstrong Fairway Insurance"
3. You'll see "Casey Armstrong" come up, click on her name and click on "Select Agent" and e-sign stating you'd like to delegate Armstrong Fairway Insurance as your agent.

Once you've done that, we have access to your account and are able to assist you throughout the enrollment process and throughout the year.

If I don't qualify for premium assistance, do I have to get coverage through Covered CA?

Coverage is available outside of the exchange (Covered CA). They may have larger networks of doctors. You can call our agents and we can discuss your options.

Do I qualify for a premium assistance on Covered CA?

Your estimated Modified Adjusted Gross Income (MAGI) for 2017 is used to determine eligibility. (Usually line 37 of your taxes will give you a good idea, but remember the subsidy is based on future estimated income)

		PREMIUM ASSISTANCE											
		ENHANCED SILVER PLANS								AMERICAN INDIAN/ALASKA NATIVE PLANS			
		SILVER 94		SILVER 87		SILVER 73							
		100%	±138%	>138%	150%	200%	>213%	250%	±266%	>266%	300%	±322%	400%
HOUSEHOLD SIZE	1	\$11,880	\$16,394	\$16,395	\$17,820	\$23,760	\$25,305	\$29,700	\$31,600	\$31,601	\$35,640	\$38,253	\$47,520
	2	\$16,020	\$22,107	\$22,108	\$24,030	\$32,040	\$34,123	\$40,050	\$42,613	\$42,614	\$48,060	\$51,584	\$64,080
	3	\$20,360	\$27,820	\$27,821	\$30,240	\$40,320	\$42,941	\$50,400	\$53,625	\$53,626	\$60,480	\$64,915	\$80,640
	4	\$24,300	\$33,534	\$33,535	\$36,450	\$48,600	\$51,760	\$60,750	\$64,638	\$64,639	\$72,900	\$78,246	\$97,200
	5	\$28,440	\$39,247	\$39,248	\$42,660	\$56,880	\$60,578	\$71,100	\$75,650	\$75,651	\$85,320	\$91,576	\$113,760
	6	\$32,560	\$44,960	\$44,961	\$48,870	\$65,160	\$69,396	\$81,450	\$86,662	\$86,663	\$97,740	\$104,907	\$130,320
	7	\$36,730	\$50,687	\$50,688	\$55,095	\$73,460	\$78,235	\$91,825	\$97,701	\$97,702	\$110,190	\$118,270	\$146,920
	8	\$40,890	\$56,428	\$56,429	\$61,335	\$81,780	\$87,096	\$102,225	\$108,767	\$108,768	\$122,670	\$131,665	\$163,560
each additional person, add		\$4,160	\$5,741	\$5,742	\$6,240	\$8,320	\$8,861	\$10,400	\$11,066	\$11,067	\$12,480	\$13,396	\$16,640

Some of your income, like child support, workers compensation and Veteran's disability payment should NOT be included.

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17072 Silica Dr. #103
 Victorville, CA 92395
 (760) 245-2561 • Fax (760) 245-2637
www.armstrong-fairway.com

License #0129627



I think I may be eligible for Medi-Cal. Where should I go to apply?

We can complete an application for you through Covered CA, you may go to your local County Offices or go online to www.c4yourself.com.

My spouse's employer offers coverage, am I still eligible for a subsidy on Covered CA?

Chances are, no, you are not eligible. In 2013, the IRS issued a ruling that if the employee was paying less than 9.5% for coverage for themselves (self only), it is deemed "affordable" even though coverage to add on the family could be as high as \$1000 a month. We know this is a huge problem, we will keep you posted on any changes in this ruling.

My children are on Medi-Cal or my spouse is on Medicare, why do I have to give their date of birth and social security info?

If they are part of your household and you report them on your taxes, we need everyone's information, regardless if they are enrolling or not. As you can see above on the income grid, your subsidy is based on your total income and the number of people in the household.

If I over-estimated my income in 2016 and took too much subsidy, what will happen?

This will be worked out when you do your taxes for 2016. If you owe back part of the subsidy, you will have to pay the difference on your taxes.

If I under-estimated my income in 2016 and should have taken more subsidy, will I ever see that money?

Same as above, but you will receive a credit on your 2016 taxes.

I am self-employed. How do I calculate the income that I should report?

Calculate your taxable income. Total income minus the cost of doing business. We also recommend you speak to your tax professional for clarification on what should be reported if you are unsure.

What if I get a raise or a new job in 2017?

Call your agent or log into your account with Covered CA and report the income change. More than likely, because you have more income, your monthly premiums will go up, but it's better than getting a large tax bill next year. Ultimately, the responsibility lies on you to report any income changes.

What are enhanced benefits?

If your income falls under 250% of Federal Poverty Level, you may qualify for Enhanced Benefits. These benefits lower your co-pays, deductibles and out of pocket maximums and help you with out of pocket expenses.

Does my doctor take plans through Covered CA?

This is one of the most frequent questions that we get at Armstrong Fairway. We can look them up for you and see if they take any of the plans under Covered CA, but we always recommend that you call the doctor yourself and ask as well. The reason for this is, we can't tell from the online sites when their contracts are ending or if they are planning to terminate. If you are purchasing a PPO plan, it is very important to ask them if they are a "Preferred Provider" under that plan. Every doctor will say yes if asked if they take a PPO plan, because they all do. But, it makes a big difference if they are contracted as a Preferred Provider or not.

What are the deadlines to get my application in if I want coverage for 2017?

December 15.....for coverage beginning on January 1
January 15.....for coverage beginning on February 1
January 31.....for coverage beginning on March 1
Open enrollment ends on January 31st, you will no longer be able to apply for coverage after this date.

What is the penalty for not getting coverage in 2017?

2.5% of your yearly household income or \$695 for each adult and \$347.50 for each child, whichever is greater. The penalty will be capped at the national average premium for the lowest-cost Bronze plan available through all of the marketplaces.

Again, we know this can seem daunting, but know we are available throughout the entire process and are happy to take the time to answer any questions you may have. Call us today, or schedule an appointment to come in and speak to one of our knowledgeable agents, (760) 245-2561. You can also email our agents directly:



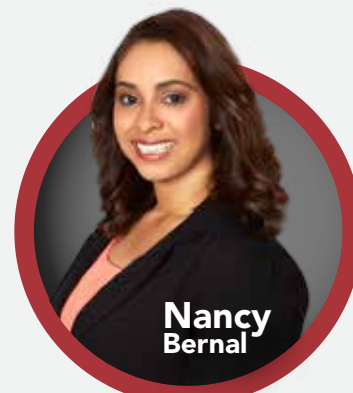
**Casey
Armstrong**

Casey@armstrong-fairway.com



**Mimi
Rosas**

Mimi@armstrong-fairway.com



**Nancy
Bernal**

Nancy@armstrong-fairway.com