**New Covered California Special Enrollment Period**

From April 12, 2021 through the end of this year, Covered California will hold a special enrollment period to give uninsured and unsubsidized Californians time to sign up for coverage on the exchange.

We are Certified Covered California Enrollers. We can help answer your questions on eligibility for the new “ARPA subsidy program, a program for those in need” Our assistance is free – no charge.

Don’t wonder “What if”? Please Call Us!

**Contact Information**

Additional Information:

**CREBP COMPARISON**

**ABC PPO** **ACA EPO/PPO**

Largest Provider Network Available Limited Provider Network in CA

PPO plans provide coverage out of network EPO plans provide only emergency coverage out of network. Network may also be only local or regional within CA.

Largest Number of Plan Options to Choose From Limited Number of Plan Options.

Enhanced Life and Dental Benefits Included No Enhanced Benefits

**Kaiser HMO** **ACA Kaiser HMO**

HMO plans available to members outside of network No Plans available to members outside of network

Largest Number of Plan Options to Choose From Limited Number of Plan Options

Special Plan Options for Families and Spouses No Special Plan Options

One premium only for 1 (or many children) Separate premiums for each of 3 children.

Grandfathered Plans No Grandfathered Plans

Lower Out of Pocket Amounts Larger Out of Pocket Amounts

Enhanced Life and Dental Benefits Included No Enhanced Benefits

Additional Information:

**Enrollment, Tax and Deductible Considerations**

**Enrollment Requirements**

 Tax & Financial Documentation

Potential to Recoup Subsidy through Income Tax Adjustment at Tax Filing Date.

Potential Exposure & Scrutiny for last 5 years of Your Tax Returns.

We recommend contacting your Tax Advisor,

**Independent Contractor**

 Exchange Premiums typically are not tax deductible.

We recommend contacting your Tax Advisor.

**W-2 Employees**

We recommend contacting your tax advisor

**Deductible Expenses and Out of Pocket Expenses**

Group Plan incurred expenses do not appear to transfer to ACA plans.