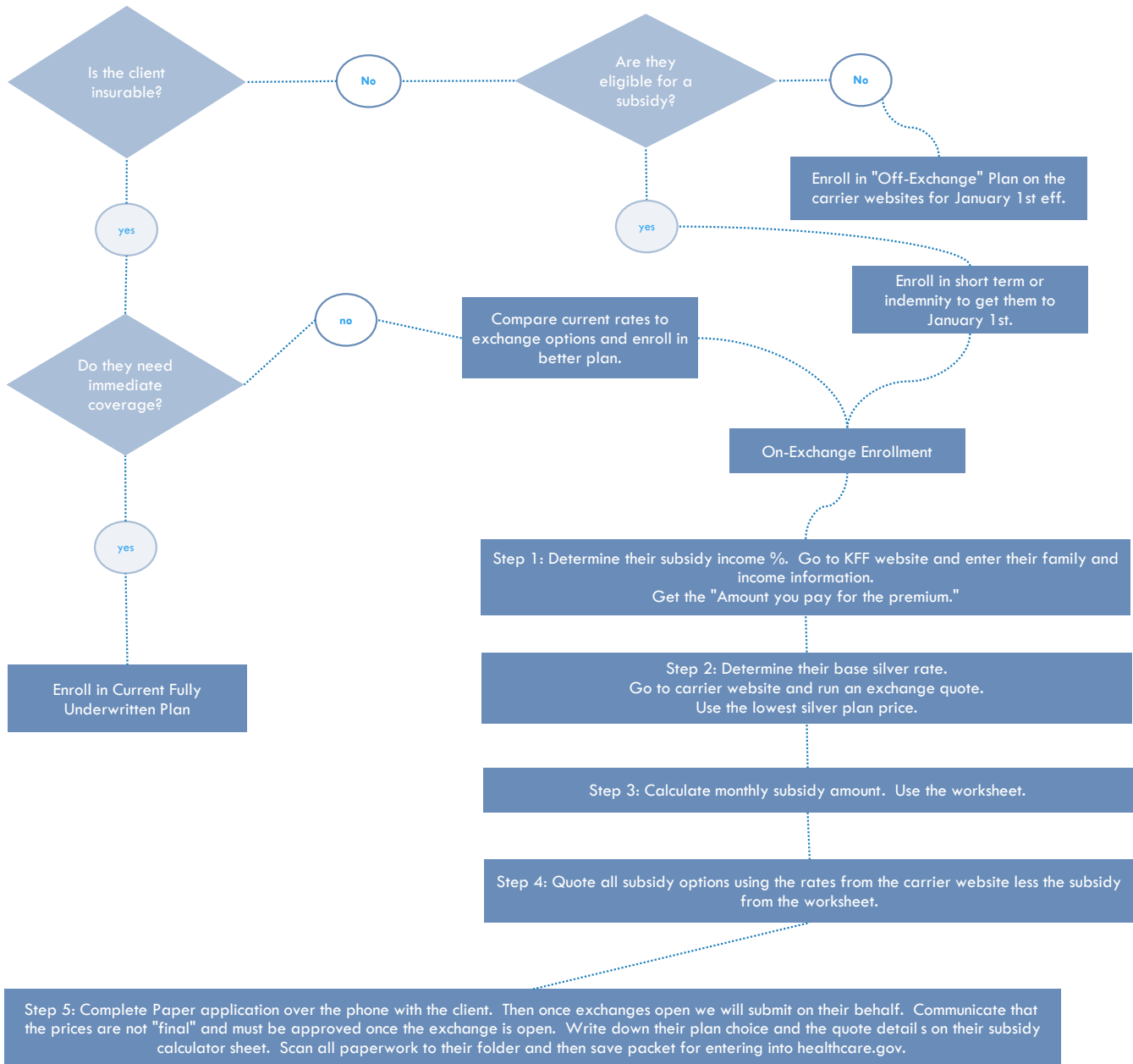


Client Flowchart

Enrolling clients during open enrollment



Is the client insurable?

No

Are they eligible for a subsidy?

No

yes

yes

Enroll in "Off-Exchange" Plan on the carrier websites for January 1st eff.

Enroll in short term or indemnity to get them to January 1st.

Do they need immediate coverage?

no

Compare current rates to exchange options and enroll in better plan.

On-Exchange Enrollment

yes

Enroll in Current Fully Underwritten Plan

Step 1: Determine their subsidy income %. Go to KFF website and enter their family and income information. Get the "Amount you pay for the premium."

Step 2: Determine their base silver rate. Go to carrier website and run an exchange quote. Use the lowest silver plan price.

Step 3: Calculate monthly subsidy amount. Use the worksheet.

Step 4: Quote all subsidy options using the rates from the carrier website less the subsidy from the worksheet.

Step 5: Complete Paper application over the phone with the client. Then once exchanges open we will submit on their behalf. Communicate that the prices are not "final" and must be approved once the exchange is open. Write down their plan choice and the quote details on their subsidy calculator sheet. Scan all paperwork to their folder and then save packet for entering into healthcare.gov.