

Steve Shorr

From: Steve Shorr
Sent: Saturday, November 1, 2014 7:03 AM
To: redacted
Subject: Medi-Cal vs Silver 94? Federal Poverty Level?
Attachments: Job Aid_Program Eligibility by FPL_v2.0_9.4.13.pdf

Thanks for sending an e-mail back to me.
This is my case:

I got married on October 15th 014. I don't have marriage certificates yet.

****Steve's Response] It's public record, probably online somewhere.*

neither me , nor my wife has insurance.

she is 26 weeks pregnant. Check this link on the AIM program

****Steve's Response] Please review the other emails we've sent you. I will resend.*

i have not done my 2013 taxes yet.

****Steve's Response] The point is, what will be the MAGI – Line 37*

<http://individuals.healthreformquotes.com/subsidy-calculation/income-magi-definition/>

I am self employed, and she is not working.

I will probably show around \$19,000 of income for 2013 and slightly higher for 2014.

****Steve's Response] That probably won't get you Silver 94. The real issue is what will be the income for 2015?*

I was told silver 94 is the best one for us.

****Steve's Response] I don't like when people ask the "best." Also, I do not care what anyone else tells you, unless it's in writing. Even then, there are just too many errors flying around. Just look at this issue of how much income gets one into Silver 94 vs Medi-Cal.*

Question:

Is silver 94 the best one?

****Steve's Response] NOT for you, based on the information – income above.*

Here's the Silver Level chart <http://individuals.healthreformquotes.com/metal-levels/enhanced-silver/>

All Metal Levels <http://individuals.healthreformquotes.com/metal-levels/>

Program Eligibility by Federal Poverty Level (FPL)

Household Size	Premium Assistance (PA) Eligible under 5-year bar	Program Eligibility by Federal Poverty Level					
		Eligible for Medi-Cal (MAGI)				Eligible for Premium Enhanced Silver Plan	
		< 100%	100%	133%	138%	150% 94	200% 87
1	\$0 - \$11,669	\$11,670	\$15,521	\$16,105	\$17,505	\$23,340	\$29,100
2	\$0 - \$15,729	\$15,730	\$20,921	\$21,708	\$23,595	\$31,460	\$39,300
3	\$0 - \$19,789	\$19,790	\$26,321	\$27,311	\$29,685	\$39,580	\$49,400

Here's everything I have on Medi-Cal. I suggest you contact them directly. It may be faster than using Covered CA. <http://individuals.healthreformquotes.com/medi-cal/>

[Los Angeles](#) here's the toll free # 866-613-3777 or just [Enroll ONLINE \(Paper\)](#)

On the other hand, my quote engine does say that you qualify for Silver 94. I don't think so, being as it's 135% of Federal Poverty Level

Census Information							Estimated Eligibility		
Number of Family Members: 2		Household Income: \$21,000		Max % of Income: 3.12% : \$54.56		Mo			
Tax Filing Status: Married Filing Jointly		FPL: 135.40%		Benchmark Rate: \$657.90		Co			
Name	DOB	Zip Code	Gender	Tobacco		QHP	Medicaid	CHI	
SMITH	1962	913	M	No		✓	✗	n/	
	1975	913	F	No		✓	✗	n/	

I will resend you the quote. Go to the bottom and you can play with the income and add in a child...

since my wife is pregnant should we look at income for 2 or 3?

*****Steve's Response** It's all based on MAGI The AIM program counts the child (d) ... A taxpayer's family means the individuals for whom a taxpayer properly claims a deduction for a personal exemption under [section 151](#) for the taxable year. Family size means the number of individuals in the family. Family and family size may include individuals who are not subject to or are exempt from the [penalty \[mandate\]](#) under section [5000A](#) for failing to maintain [minimum essential coverage](#). on form 1040 what line should we look for income?

*****Steve's Response** 37

34	Tuition and fees. Attach Form 8917.	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 35			36
37	Subtract line 36 from line 22. This is your adjusted gross income			37

(2) ... Modified adjusted gross income means adjusted gross income (Line 37 above, [26 USC §62](#)) increased by—

(i) Amounts excluded from gross income under [section §911; \[foreign income\] Form 2555](#)

(ii) **Tax-exempt interest** (Line 8b above) [\[IRS Coursework\] \[Form 8815 Interest Income Investing Answers.com\]](#) [the taxpayer receives or accrues during the taxable year; and

what would you need from us to finalize our health insurance?

****Steve's Response] A tax return, showing enough income to qualify.*

do we need to pay you?

****Steve's Response] Covered CA does. Medi-Cal does not.*

can you attach you application with your e-mail?

****Steve's Response] Sign and return this*

form http://www.steveshorr.com/individual_and_family/Covered.CA/AUTHORIZATION%20TO%20DELEGATE%20AGENT.pdf

Then you can go onto Covered CA's website and see what their calculator says.

Thanks again name redacted

From: "Steveshorr@cox.net" <Steveshorr@cox.net>

To: redacted

Sent: Friday, October 31, 2014 6:03 PM

Subject: Thanks for Visiting Us

Hi, name redacted

Thank you for using our website, www.SteveShorr.com and www.HealthReformQuotes.com I wanted to follow up with you and see if you had any questions or need more details.

Open Enrollment starts 11.15.2014 for GUARANTEED Issue coverage starting or renewing 1.1.2015. There are Mandatory Health Care with Tax Penalties for those individuals that do not have

coverage. We can also help you with subsidies through **Covered CA** at no additional fee or hours waiting on hold.

We have put together some plans that should meet your needs and your budget. Please review the quote by clicking on the link below. Please call 310.519.1335 or email us @ SteveS@SteveShorr.com if you have any questions or need anything clarified; like how to obtain the [full brochure](#) on each plan or what is the difference between an [HMO](#), [PPO](#), [Metal Levels](#) or how [income subsidies work](#).

We have over [25 years of experience](#) in helping individuals, families and small groups find affordable health insurance.

We offer the lowest rates legally available. You will not get lower rates on the same plan through another agent or directly through the Insurance Company or Covered CA. The Insurance Companies and Covered CA pay us, for efficiency, savings in time, money and service.

Best Regards,

Steve

P.S. If you are not in California, you can get quotes [here](#).

Steve Shorr Insurance - 1027 W. 11th Street # 3 San Pedro, CA 90731

Phone: 310-519-1335

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