



live free of "what if"

Individual Insurance Quote Request

1. Coverage Information

Today's Date		Date Coverage is to Begin	
# in Household*		Expected Annual Household Income*	\$

* Your household information is optional. This will allow us to estimate if you qualify for a Federal subsidy. Only include those in your household who would be claimed on your taxes in 2014 as dependents. SEE CHART ON NEXT PAGE FOR HOUSEHOLD INCOME LEVELS THAT QUALIFY FOR FEDERAL SUBSIDIES.

2. Your Information

Name		County	
Street Address		Phone	
City, State Zip		Fax	
E-mail Address		Birthdate	
Have you used nicotine products regularly in the last 6 months (defined as 4 or more times a week, excluding religious or ceremonial use)?			<input type="checkbox"/> Yes, I am a smoker <input type="checkbox"/> No, I am not a smoker

3. Your Dependent's Information – note anyone you wish to cover

Dependent	Name	Birthdate	Smoker?
Spouse			<input type="checkbox"/> Yes <input type="checkbox"/> No
Child #1			<input type="checkbox"/> Yes <input type="checkbox"/> No
Child #2			<input type="checkbox"/> Yes <input type="checkbox"/> No
Child #3			<input type="checkbox"/> Yes <input type="checkbox"/> No
Child #4			<input type="checkbox"/> Yes <input type="checkbox"/> No
Child #5			<input type="checkbox"/> Yes <input type="checkbox"/> No

Include additional children on the back of this form.

4. Your Insurance Needs

Medical plan deductibles range from \$500 to \$6500 per person. What is the maximum deductible you would want per person?	\$
Prices can vary substantially. What is the maximum cost you would be able to afford?	\$
Would you like to see Health Savings Account qualified plans?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Fax or scan completed form to Karla Stevens
 Fax: 206.770.6509
 Email: Karla@ghbinsurance.com
 Questions? Call me at GHB Insurance 800.789.5011





TYPICAL QUESTIONS ABOUT INDIVIDUAL COVERAGE



What options do I have to obtain medical coverage?

There are state programs (such as Medicaid) for those who qualify, or individual medical options available both inside our State’s Exchange and outside direct to insurance carriers. There are more than 35 plans available to most individuals looking for medical coverage.

How do I know if I should purchase from the State Exchange or the Private Market?

It’s all about your household income and family size. If your expected 2014 family household income falls within the following ranges, you may qualify for assistance.

- Above 400% of the Federal Poverty level: You won’t receive assistance – we recommend the Private Market
- 250% - 400% of the Federal Poverty level: You may qualify for a premium subsidy*
- 249% - 138% of the Federal Poverty level: You may qualify for a premium subsidy AND a cost share reduction*
- Below 138% of the Federal Poverty level: You will qualify for Medicaid (through the new expansion program)

Family Size	400% of 2013 FPL	Family Size	250% of 2013 FPL	Family Size	138% of 2013 FPL
1	\$45,960	1	\$28,725	1	\$15,856
2	\$62,040	2	\$38,775	2	\$21,404
3	\$78,120	3	\$48,825	3	\$26,951
4	\$94,200	4	\$58,875	4	\$32,499
5	\$110,280	5	\$68,925	5	\$38,047
6	\$126,360	6	\$78,975	6	\$43,594
7	\$142,440	7	\$89,025	7	\$49,142
8	\$158,520	8	\$99,075	8	\$54,689

**** If you have access to group medical insurance (through your employer or your spouse’s employer) that is affordable and meets the minimum value test, you may not be eligible to receive a subsidy.***

What is the deadline for completing the enrollment process?

If you purchase coverage inside the Exchange, you will need to apply AND PAY for your plan by the 23rd of the month, for an effective date of the 1st of the following month. For example, you will need to pay for coverage by December 23rd if you want to be covered as of January 1st.

If you purchase coverage outside the Exchange, the deadline will depend on the insurance carrier you choose. Typically you will need to apply for coverage by the 15th of the month prior to the date you want your coverage to begin. You would then be sent a bill for your first payment.

MORE QUESTIONS? Call GHB Insurance at (800) 789-5011