

Account Creation

Module 1: Helping Consumers Use the Income Calculator, Window Shopping Tool, and Savings Estimator Tool

Let's Get Started

Consumers may have questions about the features and costs of different qualified health plans (QHPs) in their area.

These questions may include:

Can I afford coverage?

What plans are available in my area?

Can I compare plans and physician networks?

Many individuals and families ask themselves these questions without realizing that HealthCare.gov has online tools and resources to help them.

Before consumers apply for Marketplace coverage,

the [Savings Estimator Tool](#) and [Window Shopping Tool](#) at HealthCare.gov can help them learn about the features and costs of different qualified health plans (QHPs) in their area.

Consumers can also use the [Income Calculator](#) to estimate their annual household income for the year they're applying for coverage, an amount they'll need to know if they wish to apply for savings on Marketplace coverage.

In this module, you'll help a married couple calculate their annual household income and estimate their eligibility for financial assistance. You'll also help a family browse and compare plan options in their area before they begin a Marketplace application.

Objectives

After completing this module, you should be able to:

- Help consumers calculate their annual household income using the Income Calculator.
- Inform consumers how to estimate their eligibility for financial assistance.
- Assist consumers to browse and compare plan features and costs in their area using the Savings Estimator Tool and Window Shopping Tool at HealthCare.gov before beginning a Marketplace application.

You should refer to [HealthCare.gov](https://www.healthcare.gov) for information on application tools.

What You Need to Know

Useful Information

Did you know?

Before consumers begin a Marketplace application, the Savings Estimator Tool and Window Shopping Tool at HealthCare.gov can help them learn about the features and costs of different qualified health plans (QHPs) in their area.

The [Income Calculator](#) helps consumers calculate each household member's yearly income.

The [Savings Estimator Tool](#) provides consumers with a quick view of income levels that qualify for savings. Individuals may qualify at different levels.

The [Window Shopping Tool](#) lets consumers answer a few questions to see available QHP options in their area and provides estimated prices based on their projected income.

Assister Tip: Remind consumers they will find out exactly how much they'll save and pay for a plan when they complete a Marketplace eligibility application.

What You Need to Do

Here are some scenarios you may encounter when working with consumers. Select the correct options in each scenario to help consumers calculate their annual household income, estimate their eligibility for financial assistance, and compare plan options.

Isabella and Mateo Morales

Income Calculator

Isabella and Mateo Morales, a married couple who live in Wisconsin, are exploring their health care options during Open Enrollment and want to use the Savings Estimator Tool to find out if they may be eligible for financial assistance with a Marketplace plan.

Before they can use the Savings Estimator Tool, they need help determining their annual household income using the Income Calculator. They expect their income to change during the upcoming coverage year.

Let's help Isabella and Mateo use the Income Calculator to determine their annual household income for the year they want health coverage.

Isabella:

Isabella is a part-time nurse and expects to start a new nursing job with more hours in May. Her income from January 1-April 24 is \$2,500 per month. To enter her January through April income in the [Income Calculator tool](#), Isabella first enters her full name, then selects the Add Income Source button.

Next, Isabella selects her income type and amount, and chooses how often she receives it from the drop-down menu.

Income type: Job (like salary, wages, commissions, or tips)

Income amount: \$2,500

How often: Monthly

Next, Isabella enters the dates she will receive this income and selects Calculate to proceed to the next screen.

Income start date: January 1, of the coverage year.

Income end date: April 24, of the coverage year.

The next screen displays the calculated annual income for January to April. Because Isabella will work a different job from May 5 to December 31, she needs to add her second source of income. She selects Add Income Source.

Isabella enters the following information for her monthly income May 5 – December 31, then selects Calculate.

Income type: Job (like salary, wages, commissions, or tips)

Income amount: \$4,573

How often: Monthly

Income start date: May 5, of the coverage year

Income end date: December 31, of the coverage year

Isabella's combined expected income for the coverage year is \$45,493.94.

Isabella does not have any of the expenses listed, so she does not need to enter any information in that section.

She should now record her "net expected income for the coverage year" or download and save the PDF to capture this amount, then select Clear Form at the bottom of the screen to restart the calculator to estimate Mateo's income.

Mateo:

Mateo is a school bus driver who doesn't have an income during the summer months. His income is \$1,428 per month from January 5 – May 30 and August 28 – December 20.

Mateo repeats the same process to calculate his annual income.

When he's finished, he adds his total with Isabella for their combined annual household income.

Savings Estimator Tool

Next up is the [Savings Estimator Tool](#). We'll help Isabella and Mateo determine whether they may be eligible for savings on Marketplace coverage using their total net expected household income.

To get started, Isabella and Mateo choose the state they live in, the number of people in their household, and their household income range from each dropdown menu. Lastly, they select the Get next steps below button to proceed.

State: Wisconsin

How many people in household? 2

Estimated income range: \$51,100-\$81,760

Isabella and Mateo's results display under "Next steps." Good news! Isabella and Mateo may qualify for a Marketplace plan with lower monthly premiums.

Isabella and Mateo can proceed to preview plans in their area or create a Marketplace account by selecting one of those options linked within the Next steps section.

Assister Tip: Remember, these tools only provide estimates. Remind Isabella and Mateo they will use their estimated income when they fill out a Marketplace application and will then learn exactly how much they will save.

Abadi Family

Now, let's help the Abadi family use the Window Shopping Tool. Khalil is 43, his wife Layla is 39, and they plan to file their taxes using the "Married Filing Jointly" status. Their daughter Malika is 12, and their son Omar is 8. The Abadi family lives in New Hampshire and will earn \$75,000 during the coverage year.

Window Shopping Tool

First, Khalil Abadi goes to the [Window Shopping Tool](#) and enters the family's ZIP code and chooses the county from the drop-down menu.

ZIP code: 03076

He selects "Hillsborough County, New Hampshire" from the drop-down menu.

Next, Khalil selects "Start" to answer questions about the Abadi household and income.

The first question asks who's in Khalil's household. Khalil selects the answer to indicate that his household consists of himself and other people, and then selects Continue.

The next question asks whether Khalil is married. Khalil indicates that he and Layla are married. Then selects Continue.

Next, Khalil answers the questions about tax dependents and selects Continue. Khalil and Layla will claim their two children, Malika and Omar, as dependents on their federal income tax return.

Now we'll answer questions about each household member. Let's start with Khalil.

Khalil enters his age and selects the appropriate options to answer the questions. Then selects Continue.

Age: 43

Sex: Male

Select any of these that apply to you:

- Eligible for health coverage through a job, Medicare, Medicaid, or CHIP
- Legal parent or guardian of a child under 19 (claimed as a tax dependent)
- Pregnant. Don't include a baby as a dependent until it's born.
- Tobacco user. Used tobacco products 4 or more times per week on average during the past 6 months (not including ceremonial uses)

Khalil selects Legal parent or guardian of a child under 19 (claimed as a tax dependent).

Since all four household members need to answer those questions, Layla, Malika, and Omar also need to fill out their information as a spouse and dependents.

Khalil selects Continue to proceed to the next screen. On the next screen, Khalil reviews and confirms the information he entered. If he needs to make any corrections, he selects "Edit" next to the appropriate household member. Khalil selects Confirm to proceed to the next screen.

Now Khalil will enter his household income of \$75,000 and select Continue to review his results.

The results indicate Malika and Omar may be eligible for Medicaid or the Children's Health Insurance Program (CHIP), and Khalil and Layla may be eligible for advance payments of the premium tax credit (APTC).

Now we'll help Khalil review plans available in his area, sort them by premium, metal level, health plan categories, or plan type, and compare plans.

To start, he selects View Plans.

Assister Tip: The "Estimated savings overview" is only an estimate. Khalil and Layla must fill out a Marketplace application to determine exactly how much they'll save and any household member's eligibility for Medicaid or CHIP.

Khalil's in luck! There are 45 health plans available in his area! If he's interested in dental-only plans, he can review them from the "Plan type" drop-down menu.

Plans are sorted by premium, from lowest to highest, but Khalil would like to only review Silver plans. To filter plans by metal level, he selects Add filters.

Assister Tip: By applying filters, Khalil can sort plans not only by metal level, but also by other factors, such as cost range, plan types, and providers.

Khalil selects Silver under Health plan categories, then selects Apply filters to proceed to the next screen.

There are 18 Silver plans available in Khalil's area. Khalil wants to compare the first two Silver plans listed. First, he selects the check box next to "Compare" below the quality rating for the first plan listed on the Compare plans screen. Next, he selects the check box next to "Compare" below the quality rating for the second plan listed. Finally, Khalil selects "Compare 2 plans" above the plan listings.

The plans Khalil selected to compare are displayed side by side. Khalil can compare additional details by using the scroll bar and selecting the down arrow after each item in the list below the Highlights section on the Compare Plans screen.

To return to the list of plans, Khalil would navigate to the bottom of the page, and select Back to Plans.

Great job! You helped Isabella and Mateo use the Income Calculator and Savings Estimator Tool, and you helped the Abadi family use the Window Shopping Tool to browse and filter plans in their area.

Continue to the Wrap Up section or go through the scenarios again.

Wrap Up

Congratulations! You have completed Helping Consumers Use the Income Calculator, Window Shopping Tool, and Savings Estimator Tool.

Many consumers are overwhelmed by the information and choices available through the Marketplace. As an assister, remember that you can help consumers estimate income, determine whether they may be eligible for help paying for coverage or for Medicaid and CHIP, and compare plans, all without creating a Marketplace account.

When using these tools, remind consumers they will find out exactly how much they'll save and pay for a plan when they complete a Marketplace eligibility application.

Remember: When you help consumers compare QHPs, review all the QHP options they're eligible for. You should never provide recommendations about which plan, or plans consumers should select.

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