

System Update:
Anonymous Shopping for Prior Years
(May 2019)



### **Changes to Health Coverage Tax Tool**

In previous years, YHI has provided the Health Coverage Tax Tool to calculate the Second Lowest Cost Silver Plan (SLCSP) and Lowest Cost Bronze Plan (LCBP) excel spreadsheet for consumers on YHI's website for Internal Revenue Service (IRS) and tax exemptions.

The SLCSP Excel spreadsheet will no longer be available on the YHI website and is being added to the Anonymous Shopping tool to include the prior year to calculate the SLCSP and LCBP. To calculate SLCSP and LCBP for plan years 2015-2017, use the spreadsheets available on the <u>Health Coverage Tax Tool</u> web page.

#### **Definitions:**

**Second Lowest Cost Silver Plan (SLCSP)** - The second-lowest priced health insurance plan in the Silver category that applies to the consumer. Consumers need to know the second lowest cost Silver plan (SLCSP) premium to figure out their final premium tax credit. The SLCSP premium is listed on the 1095-A form (in the consumer's secure inbox).

Lowest Cost Bronze Plan (LCBP) –To claim an exemption based on coverage being unaffordable, consumers need to know the premiums of two health plans available to their family for the year: the lowest cost Bronze plan and the second lowest cost Silver Plan (SLCSP). This number is required to fill out tax form 8965.

## **Anonymous Shopping Additions**

Drop down option for "Coverage Year," will allow consumers to select the current year OR past year including the "Effective Date" to select at the time of enrollment.

Shopping feature will include all previous requirements for offering available plans and eligibility, including income, number of household members and ages, gender, Native American/Alaska Native status, and tobacco.

Consumers must select **Seeking Coverage** to accurately shop.

\*If using this tool to determine SLCSP, do **NOT** enter **Check for Savings** as it will not accurately reflect the SLCSPs.

## To view plans for a previous year:

Find Out How Much Insurance May Cost In 2018

In this section:

All labels marked \* are required

You can view your selected favorite health and dental plans for

coverage year 2018 from start of

The cost of health and dental insurance depends on where you live, how many people are in your

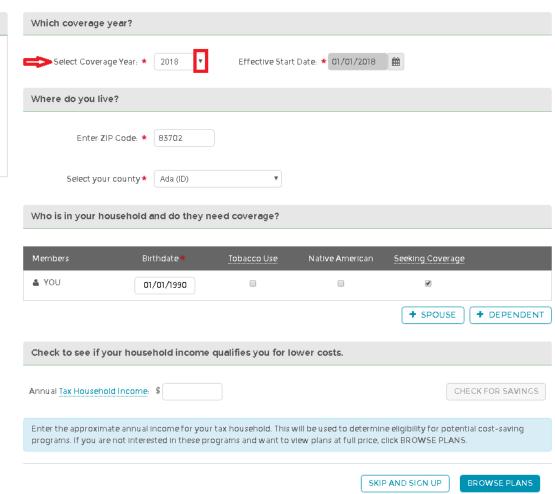
household, and income.

open enrollment.

#### 1. YourHealthIdaho.org

- Login
- Start Shopping.

2. Select a previous year in Select Coverage Year.



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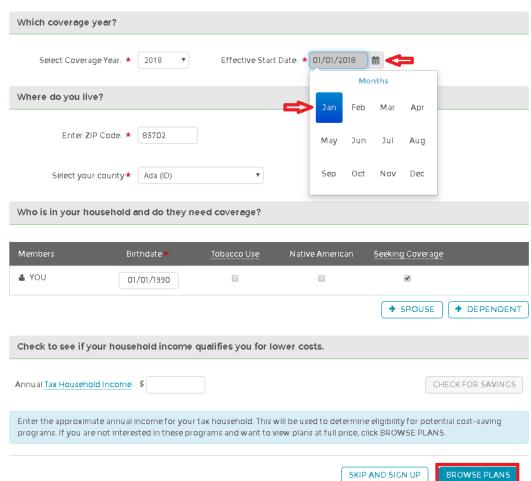
open enrollment.

3. Click the **Month** which aligns with the

**Effective Start Date** 

4. Enter the consumer's information.

Click Browse Plans

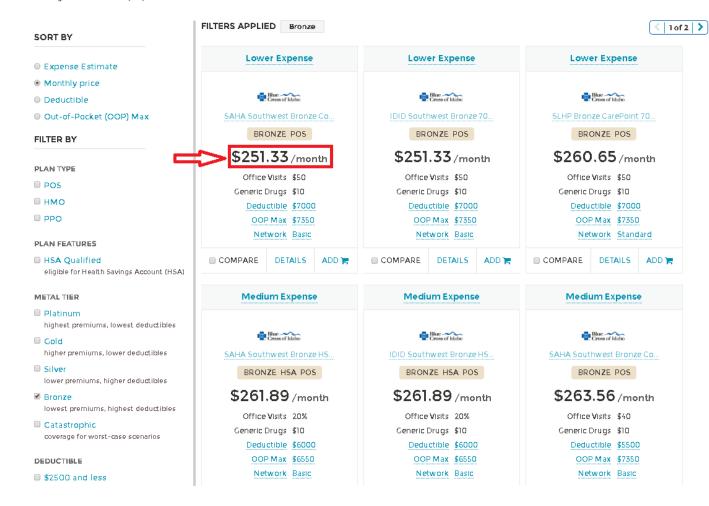


### Browse plans or compare them

for 1 adult in ZIP code 83702. Edit Family Info Coverage will start on 01/01/2018

#### **Filters**

- a. Sort by **Monthly Price**.
- b. Filter Bronze.
- c. Select the plan on the top left for LCBP\*.

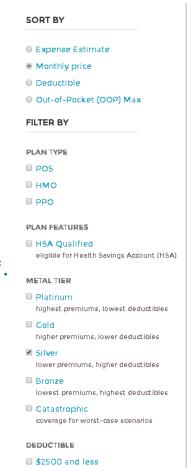


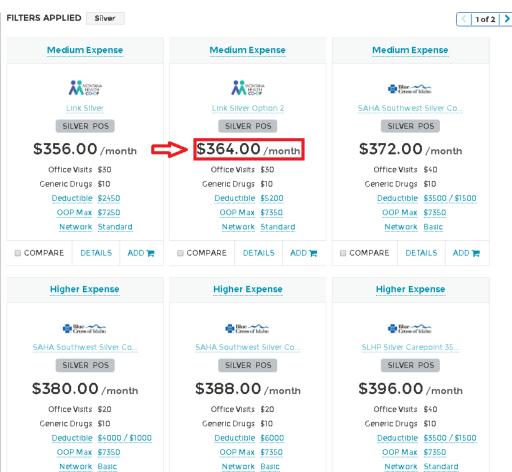
### Browse plans or compare them

for 1 adult in ZIP code 83702. Edit Family Info Coverage will start on 01/01/2018

#### **Filters**

- a. Sort by **Monthly Price**.
- b. Filter by **Silver**.
- c. Select the plan second from the top left for SLCSP\*.





# **Questions?**

Email <u>outreach@yourhealthidaho.org</u> for more information or support in using the tool.

# Version History

Team	Date	Reviewer	Comments
SME Team	5/13/2019	SR, TL, FN,	
		NF	
Security	5/14/2019	MF	
Proof	5/13/2019	MM	

Version	Date	Updater	Comments
V5	3/14/2019	SR	