Helping Consumers Use the Income Calculator, Window Shopping Tool, and Savings Estimator Tool Course

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Let's Get Started

Can I afford coverage? Can we compare plans and physician networks? What plans are available in our area?

Many individuals and families ask themselves these questions without realizing that HealthCare.gov has the 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 for help estimating 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 another family browse and compare plan options available in their area before they begin a Marketplace application.

You should refer to HealthCare.gov for information on application tools.

What You Need to Know

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 QHPs in their area.

1. The Income Calculator helps consumers calculate each household member's yearly income.
2. The Savings Estimator Tool provides consumers with a quick view of income levels that qualify for savings.

   Individuals may qualify at different levels.

3. The Window Shopping Tool lets consumers answer a few quick questions to see available QHP options in their area and provides estimated prices based on their projected income.

Assister Tip

Remind consumers that 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 real-world 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, a married couple who live in Wisconsin, are exploring their health care options during Open Enrollment for 2023 coverage and want to use the Savings Estimator Tool to find out if they may be eligible for financial assistance to help with the cost of 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 coverage year.

Let's help Isabella and Mateo use the Income Calculator to determine their annual household income for 2023, the year they want health coverage.

Select Isabella to get started.

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, 2023, is $2,500/month.

Let's help Isabella enter her January through April income in the Income Calculator.

Add the following information:
- Household member's name: **Isabella Morales**
- Add Income Source: **Job (like salary, wages, commissions…)**

Next, select Isabella's income type, enter her January 1 – April 24 income, and choose how often she receives it from the drop-down menu. Then, enter the dates Isabella will receive this income.
- Income type: **Job (like salary, wages, commissions…)**
- Income amount: **$2,500**
- How often: **Monthly**
- Income start date: **01/01/2023**
- Income end date: **04/24/2023**

Select the **Calculate** button.

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

Select the **Add Income Source** button to add this income.

Enter the following information for Isabella's monthly income for May 5 – December 31.
- Income type: **Job (like salary, wages, commissions…)**
- Income amount: **$4,573**
- How often: **Monthly**
- Income start date: **05/05/2023**
- Income end date: **12/31/2023**

Select the **Calculate** button.

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 write down her net expected income for the coverage year or download and save a PDF, then select the **Clear Form** button.

Mateo is a school bus driver who doesn't have any income during the summer months. His income is $1,428/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.

Isabella and Mateo's net expected household income is **$57,793.17**.

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 they just calculated.

To get started, open the Savings Estimator Tool. Using the following information, enter the state Isabella and Mateo live in, the number of people in their household, and their household income range.

- State: **Wisconsin**
- How many people in household? **2**
- Estimated income range: **$45,775 - $73,240**

Select the **See results** button.

Isabella and Mateo's results appear 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.

Select one of the links in the box to move to the next screen.

Assister Tip

Remember that these tools provide estimates only.

Remind Isabella and Mateo that they will use their estimated income when they fill out a Marketplace application and will then learn exactly how much they will save.

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.

First, go to the Window Shopping Tool and help Khalil Abadi enter the family's zip code and choose the county from the drop-down menu.

- Zip code: **03076**
- Select "**Hillsborough County, NH**" from the drop-down menu

Select the **Continue** button.

Next, select the **Start** button to answer questions about the Abadi household and income.

The first question asks if Khalil is enrolled in a 2022 Marketplace health plan.

Since he is not, select the **Skip** button.

Select the correct radio button for the number of people in the household and select the **Continue** button.

Indicate that Khalil and Layla are married.

Then select the **Continue** button.

Next, answer the questions about tax dependents.

Khalil and Layla will claim their 2 children, Malika and Omar, as dependents on their federal income tax return.

Select the **Continue** button.

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

Select him on the screen.

Enter Khalil's age and select the appropriate buttons.
- Age: **43**
- Sex: **Male**
- Select any that apply: **None of these**

Then select the **Continue** button.

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

On the next screen, Khalil reviews and confirms the household member information he entered.

If he needs to make any corrections, he selects *Edit* next to the household member he needs to make corrections for.

Select the **Confirm** button.

Now Khalil will enter his household income of **$75,000**.

Enter the household income and select the **Continue** button to view Khalil's results.

The results indicate that 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 view plans available in his area, sort them by premium, metal level, health plan categories, or plan type, and compare plans.

To start, select the **View Plans** button.

Assister Tip

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

Khalil's in luck! There are 42 health plans available in his area!

If he's interested in dental-only plans, he can also view dental-only plans from the "Plan type" drop-down menu on the right.

Select Continue to move to the next screen.

Plans are sorted by premium, from lowest to highest, but Khalil would like to view only Silver plans.

To filter plans by metal level, select the **Add filters** button.

Note that the premiums shown reflect the estimated APTC.

Select Continue to move to the next screen.

Assister Tip

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

Select Continue to move to the next screen.

There are 17 Silver plans available in Khalil's area. Khalil wants to compare the first two Silver plans listed.

Select the check box next to "Compare" below the quality rating in each plan details panel for each of the first two plans.

Select the **Compare 2 plans** button above the plan listings.

The plans Khalil selected to compare are displayed side by side.

Khalil can compare additional details by selecting the down arrow after each item in the list below the Highlights section.

Khalil would use the scroll bar to **scroll** to the bottom of the page, and select the **Back to Plans** button.

Khalil can also estimate his total yearly costs and check if doctors, facilities, and drugs are covered by any of the plans in his area by selecting the links on the right side of this screen.

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 available in their area.

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 that 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, show them all of the QHP options they're eligible for. You should never provide recommendations about which plan or plans consumers should select.

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