

Health Sherpa Instructions

[Health Sherpa](#)


Enter your zip code, then click “See plans”:

Easily find an affordable health plan

Enter your info to compare plans

[See plans and prices](#)

DISCLAIMER: By submitting your information you agree that Erica Reese may contact you at the above-listed email or phone number. I understand that consent is not a condition of purchase.



Select the appropriate county, then click “Continue”:

[YOUR INFO](#) — [SAVINGS](#) — [PERSONALIZE](#)

Which county are you in?

Your zip code and county determine which plans are available.

☐ Cherokee

☐ Forsyth

☒ Pickens

Unsure about your county? [Check here.](#)

[Back](#) [Continue](#)


Fill in the appropriate information for everyone to be included in the plan:

Age, Gender, and check any of the boxes that apply. Once completed click "Continue."

YOUR INFO

SAVINGS

PERSONALIZE



Who needs health coverage?

You can apply for yourself or anyone who lives with you.

You

Age ⓘ

61

Sex ⓘ

Male

Female

Select any that apply

☐ Tobacco user ⓘ

☐ Pregnant ⓘ

☐ Eligible for coverage through a job, Medicaid, CHIP, or Medicare ⓘ

Add my spouse

Add a dependent

Back


Continue

If there are others in your household but they are NOT going to be on the plan, then add them in the appropriate box. Indicate if they are under age 19 or not. Add your estimated household income BEFORE taxes, then click "Continue."

YOUR INFO

SAVINGS

PERSONALIZE



Your household information

How many people are in your tax household?

2

-

+


Are any household members who aren't applying for coverage under age 19?

☐ Yes

☒ No

Estimate your 2024 household income (before taxes)

\$ 38700

 Include the estimated income of **anyone** you file taxes with or claim on your taxes. If you'd like to know what types of income to include or need help estimating, use our [income calculator](#).

Back


Continue

The next screen is informative only and you can click "Continue."

YOUR INFO

SAVINGS

PERSONALIZE




You may qualify for 2 kinds of savings!

You may save this much on your premium:

\$780/month

✔ This means you'll see plans as low as \$0 per month

This is an initial estimate. You'll see your exact savings when you apply.



You may also qualify for a Cost Sharing Reduction!

This means Silver plans will be an especially good value.

✔ Cheaper doctor visits

✔ Lower deductibles

✔ Cheaper hospital visits

✔ Lower out-of-pocket max

✔ Cheaper prescriptions

Back

Continue


Typically, on this next page you will select the:

"Lost or losing health coverage," then click "Continue" (Based on date of: 25 June 2024)


It's currently Special Enrollment


During Special Enrollment, you need a [Qualifying Life Event](#) to enroll


Select your Qualifying Life Event

☒ Lost or losing health coverage 


Important: to be eligible to enroll right now, you must have lost health coverage in the last 60 days (since 11/17/2025) or be losing it in the next 60 days (before 3/17/2026).


☐ Change in household size 

☐ Change in primary place of living 

☐ Change in eligibility 

☐ Enrollment / plan error 

☐ Offered an individual coverage HRA or QSEHRA 

☐ Other situations 

☐ None of the above

Back

Continue

Select the amount of health care coverage. The default is “Medium” and I generally leave it there, click “Continue.”

YOUR INFO


SAVINGS


PERSONALIZE


How much healthcare do you think your family will use in 2024?


A guess is fine—this will not affect your prices and will not limit how much you can use.


☐ I expect to use a **Low** amount of healthcare services:


 1 doctor visit

 1 specialist visit


 8 prescription drugs


 1 lab or test


 0 hospital visit


 0 emergency room visit


☒ I expect to use a **Medium** amount of healthcare services:


 2 doctor visits

 3 specialist visits


 34 prescription drugs


 2 labs or tests


 1 hospital visit


 0 emergency room visit


☐ I expect to use a **High** amount of healthcare services:


 3 doctor visits

 9 specialist visits

 62 prescription drugs

 9 labs or tests

 3 hospital visits

 1 emergency room visit

[Why do we ask for this?](#)

This will help us select your **Recommended Plan**

Back


Continue

On this page you would add any doctors, specialists, or hospitals that you want to try and have included in your plan. Click “Add” after provider that you would like to include, then click “Continue.” Or if you have none, click “Skip this step →.”

YOUR INFO

SAVINGS

PERSONALIZE



Do you have any preferred doctors, pharmacies, or hospitals?

You'll be able to see which plans they accept. ⓘ

smith

Clear

Aracoma Smith, LCSW Social Worker (Clinical)
3715 Latimers Knoll Ct Ste 103, Fredericksburg, VA

Add

Oronde Smith, MD Emergency Medicine
4600 Spotsylvania Pkwy, Fredericksburg, VA

Add

Stacie Smith, ARNP Nurse Practitioner
12100 Kain Rd, Glen Allen, VA

Add

Marjorie Smith, PMHNP Clinical Nurse Specialist
(Psych/Mental Health)
3932 Springfield Rd, Glen Allen, VA

Add

Wendy Smith, LCSW Social Worker (Clinical)

Add

Back

Skip this step →

Continue

Add your prescription drugs on this page, be sure to select the correct medication, dosage, and type (i.e., tablet vs. capsule, etc.) Click “Add.” Once added if you have multiple people on the plan you will need to indicate who the medication belongs to... once you have completed entering your medication click “Continue.” If you don’t have any medications, choose “Skip this step →.”



Do you take any prescription drugs?

You'll be able to see which plans cover your drugs, and how much they'll charge you. ⓘ

ator

Clear

Amlodipine / Atorvastatin Oral Tablet
Generic / Oral Tablet

Add

Atorvastatin / Ezetimibe Oral Tablet
Generic / Oral Tablet

Add

Atorvaliq: Atorvastatin Oral Suspension
Branded / Oral Suspension

Add

Lipitor: Atorvastatin Oral Tablet
Branded / Oral Tablet

Add

Back

Skip this step →

Continue

Amlodipine / Atorvastatin Oral Tablet

Generic / Oral Tablet

Supply duration

12 Months ▾

Applicant

Primary (Female, 61) ▾

Dosage

Amlodipine 10 Mg / Atorvastatin 40 Mg Oral Tablet ▾


DO NOT add any personal information until or unless you are ready to enroll in a plan!!!

Click "See your plans."

YOUR INFO

SAVINGS

PERSONALIZE



Now's a good time to save your progress!

Enter your email and we'll save your progress for you.

See your plans

[Skip for now](#)

When you reach this page, you will select the far-right button at the top of the page to be able to view "All plans."

Most affordable

Lowest premium

All plans

We found the most affordable plan for you!

Out of all [69 plans](#), we estimate this plan will be the least expensive for your coverage needs. [See why](#)

Most affordable plan

**Anthem HealthKeepers**
Offered by HealthKeepers, Inc.

Anthem HealthKeepers Silver DED 350 Tiered PCP S05 - HMO

SILVER + CSR ★★★★★

| | | | |
|---|--------------------------|-----------------------|-----------------|
| Monthly premium | Deductible (Health + Rx) | Your estimated all-in | \$1,656 |
| \$45.18 | \$350 | Out-of-pocket max | \$3,075 |
| was \$625.18 | | Doctor visits | \$5 |
| | | Generic drugs | \$10 per script |
| Aracoma Smith, LCSW | | Takes this plan | |
| Amlodipine 10 Mg / Atorvastatin 40 Mg Oral Tablet | | \$10 per script copay | |

View plan details

Enroll in this plan

We've estimated affordability based on your expected use of healthcare this year:

| Your expected use Set to Medium  | Sticker price On average  | What insurance pays | What you pay |
|--|---|---------------------|--|
| 2 Doctor visits | \$244 | \$234 | \$10 |
| 3 Specialist visits | \$661 | \$267 | \$394 |
| 2 Labs or tests | \$2,240 | \$1,680 | \$560 |
| 12 Prescriptions | \$2,105 | \$1,985 | \$120 |
| 1 Hospital Visits | \$120 | \$90 | \$30 |
| 0 Emergency Room Visits | — | — | — |
| 12 Monthly premiums | | | \$542 |
| Total estimate | | | \$1,656 per year \$138/month on average This is the lowest estimate of all 69 plans |

From this page you can use the various filters on the left-hand side to narrow your search parameters to view only the plans that meet your requirements. Check the "Compare" buttons in

the lower left-hand corner of the individual plans to view them side-by-side. Then click the “Compare # plans” in the lower right-hand corner of the page to view.

5

Most affordable

Lowest premium

All plans

Estimated savings
\$780_{mo}

Cost sharing reduction
CSH

Monthly premium max
\$313

Max total deductible
\$8200

Providers

☐ Aracoma Smith, LCSW
Edit doctors and hospitals

Prescriptions

☐ Amlodipine / Atorvastatin Oral Tablet
Edit prescriptions

Usage estimate

☐ Low
☒ Medium
☐ High

Carriers

☐ Aetna CVS Health
☐ HealthKeepers, Inc.
☐ Kaiser Foundation Health
☐ Plan of the Mid-Atlantic States, Inc.
☐ Optima Health
☐ Oscar Insurance Company
☐ UnitedHealthcare

Metal levels

☐ Catastrophic
☐ Bronze
☐ Expanded Bronze
☐ Silver
☐ Gold
☐ Platinum

Networks

☐ HMO
☐ EPO

69 plans

Lowest Premium

Lowest premium plan

United Healthcare

UHC Bronze Copay Focus - HMO

EXPANDED BRONZE ★★★★★☆

| | | | |
|-------------------------|-------------------|-----------------------|---------|
| Monthly premium | Health deductible | Drug deductible | \$4,500 |
| \$0.00 | \$0 | Your estimated all-in | \$3,465 |
| was \$773.69 | | Out-of-pocket max | \$9,450 |
| | | Doctor visits | \$60 ⓘ |
| | | Generic drugs | \$25 |

Aracoma Smith, LCSW

Takes this plan

Amlodipine 10 Mg / Atorvastatin 40 Mg Oral Tablet

Prescription not covered

☒ Compare

Plan details

Enroll now

Lowest premium plan

oscar

Bronze Simple HSA - EPO

EXPANDED BRONZE Not Rated

| | | | |
|-------------------------|--------------------------|-----------------------|-----------------------|
| Monthly premium | Deductible (Health + Rx) | Your estimated all-in | \$5,611 |
| \$0.00 | \$5,000 | Out-of-pocket max | \$7,450 |
| was \$744.96 | | Doctor visits | \$40 after deductible |
| | | Generic drugs | \$3 after deductible |

Aracoma Smith, LCSW

Takes this plan

Amlodipine 10 Mg / Atorvastatin 40 Mg Oral Tablet

Covered (see formulary)

☒ Compare

Plan details

Enroll now

Lowest premium plan

Anthem HealthKeepers

Anthem HealthKeepers Bronze DED \$500 - HMO

EXPANDED BRONZE ★★★★★☆

| | | | |
|-------------------------|--------------------------|-----------------------|----------------------|
| Monthly premium | Deductible (Health + Rx) | Your estimated all-in | \$5,187 |
| \$0.00 | \$5,500 | Out-of-pocket max | \$9,450 |
| was \$687.43 | | Doctor visits | \$30 |
| | | Generic drugs | 35% after deductible |

Aracoma Smith, LCSW

Takes this plan

Amlodipine 10 Mg / Atorvastatin 40 Mg Oral Tablet

35% after deductible

☒ Compare

Plan details

Enroll now

Lowest premium plan

Anthem HealthKeepers

Anthem HealthKeepers Bronze DED \$800 - HMO

EXPANDED BRONZE ★★★★★☆

Compare 3 plans

Convenient comparison showing premium, deductible, primary care physician, specialists, generic drugs, etc. along with resources that will allow you to dig deeper into the “Plan details” and the “Summary of Benefits”

| | Oscar Insurance Company Bronze Simple HSA | UnitedHealthcare UHC Bronze Copay Focus | HealthKeepers, Inc. Anthem HealthKeepers Bronze DED \$500 |
|---|---|---|---|
| | Enroll | Enroll | Enroll |
| | | Lowest premium | |
| Summary | | | |
| Monthly Premium | \$0.00 <small>was \$214.06</small> | \$0.00 <small>was \$273.85</small> | \$0.00 <small>was \$487.43</small> |
| Deductible | \$5,000 per person | \$0 per person | \$5,500 per person |
| Max OOP | \$7,450 per person | \$9,450 per person | \$9,450 per person |
| Estimated All-in | \$5,611 | \$3,465 | \$5,187 |
| Overall Rating | Not Rated | ★★★★☆ | ★★★★☆ |
| Network | EPO | HMO | HMO |
| Primary Care | \$40 after deductible | \$60 | \$30 |
| Specialist | \$80 after deductible | \$150 | 35% after deductible |
| Generic Drugs | \$3 after deductible | \$25 | 35% after deductible |
| Laboratory Outpatient and Professional Services | \$10 after deductible | \$20 | 35% after deductible |
| Emergency Room | 50% after deductible | \$2000 | 50% after deductible |
| Urgent Care Centers or Facilities | \$100 after deductible | \$100 | \$60 |
| Hospital Stay | 50% after deductible | \$3000 per day | 35% after deductible |
| Providers who take this plan | Aracoma Smith | Aracoma Smith | Aracoma Smith |
| Prescriptions | Amlodipine 10 Mg / Atorvastatin 40... ● Covered (see formulary) | Amlodipine 10 Mg / Atorvastatin 40... ● Prescription not covered | Amlodipine 10 Mg / Atorvastatin 40... ● 35% after deductible |
| Resources | Plan details Summary of Benefits | Plan details Summary of Benefits Prescription Directory Brochure | Plan details Summary of Benefits Prescription Directory |

Once you've decided on which plan you would like to go with you can either "Enroll" directly from this page or use the "< Back" link in the top left-hand corner of the page to go back to the "plan view", you can also enroll there...

If you get stuck somewhere in the enrollment process, you can call the 800 number:

(888) 684-1373