

# 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

30107

Name (optional)

Email (optional)

Phone number (optional)

**See plans and prices**

DISCLAIMER: By submitting your information you agree that Erica Reece 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 ⓘ Sex ⓘ

61 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

calculator icon 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
- Cheaper hospital visits
- Cheaper prescriptions
- Lower deductibles
- Lower out-of-pocket max

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 i

**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 i

Change in primary place of living i

Change in eligibility i

Enrollment / plan error i

Offered an individual coverage HRA or QSEHRA i

Other situations i

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 lab or test
 1 specialist visit	 0 hospital visit
 8 prescription drugs	 0 emergency room visit

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

 2 doctor visits	 2 labs or tests
 3 specialist visits	 1 hospital visit
 34 prescription drugs	 0 emergency room visit

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

 3 doctor visits	 9 labs or tests
 9 specialist visits	 3 hospital visits
 62 prescription drugs	 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	<span>Add</span>
Oronde Smith, MD Emergency Medicine 4600 Spotsylvania Pkwy, Fredericksburg, VA	<span>Add</span>
Stacie Smith, ARNP Nurse Practitioner 12100 Kain Rd, Glen Allen, VA	<span>Add</span>
Marjorie Smith, PMHNP Clinical Nurse Specialist (Psych/Mental Health) 3932 Springfield Rd, Glen Allen, VA	<span>Add</span>
Wendy Smith, LCSW Social Worker (Clinical)	<span>Add</span>

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 →."

YOUR INFO

SAVINGS

PERSONALIZE



## 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

Atorvastatin: Atorvastatin Oral Suspension  
Branded / Oral Suspension

Add

Lipitor: Atorvastatin Oral Tablet  
Branded / Oral Tablet

Add

Back

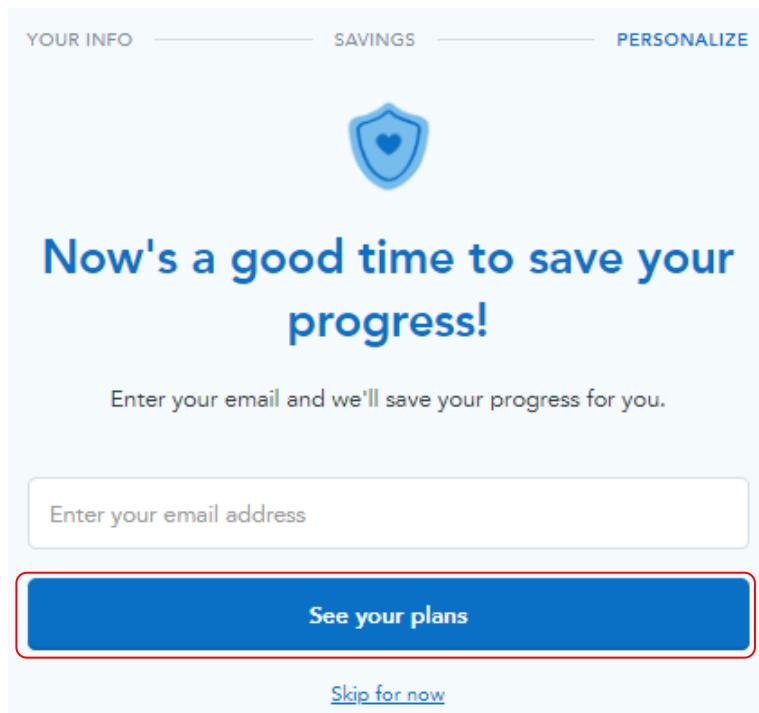
Skip this step →

Continue



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

Click "See your plans."



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		Anthem HealthKeepers Silver DED 350 Tiered PCP S05 - HMO		
Offered by HealthKeepers, Inc.		SILVER + CSR ★★★★☆		
Monthly premium		Deductible (Health + Rx)	Your estimated all-in	\$1,656
\$45.18		\$350	Out-of-pocket max	\$3,075
<small>was \$625.18</small>			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 <a href="#">lowest</a> 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.

Most affordable
Lowest premium
All plans

Estimated savings: \$780/mo

Cost sharing reduction: 5%

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:  Medium

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
\$0.00	\$0	\$4,500
<small>was \$773.83</small>	<small>was \$773.83</small>	<small>Your estimated all-in</small>
		\$3,465
		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

Monthly premium	Deductible (Health + Rx)	Your estimated all-in
\$0.00	\$5,000	\$5,611
<small>was \$744.96</small>	<small>was \$744.96</small>	<small>Out-of-pocket max</small>
		\$7,450
		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 5500 - HMO EXPANDED BRONZE

Monthly premium	Deductible (Health + Rx)	Your estimated all-in
\$0.00	\$5,500	\$5,187
<small>was \$687.13</small>	<small>was \$687.13</small>	<small>Out-of-pocket max</small>
		\$9,450
		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 5800 - HMO EXPANDED BRONZE

Monthly premium	Deductible (Health + Rx)	Your estimated all-in
\$0.00	\$5,500	\$5,187
<small>was \$687.13</small>	<small>was \$687.13</small>	<small>Out-of-pocket max</small>
		\$9,450
		Doctor visits
		\$30
		Generic drugs
		35% after deductible

[Compare 3 plans](#) Clear X

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 5500
	<a href="#">Enroll</a>	<a href="#">Enroll</a>	<a href="#">Enroll</a>
Lowest premium			
Summary			
Monthly Premium	\$0.00 <small>was \$714.56</small>	\$0.00 <small>was \$723.89</small>	\$0.00 <small>was \$687.19</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... <small>● Covered (see formulary)</small>	Amlodipine 10 Mg / Atorvastatin 40... <small>● Prescription not covered</small>	Amlodipine 10 Mg / Atorvastatin 40... <small>● 35% after deductible</small>
Resources	<a href="#">Plan details</a> <a href="#">Summary of Benefits</a>	<a href="#">Plan details</a> <a href="#">Summary of Benefits</a> <a href="#">Prescription Directory</a> <a href="#">Brochure</a>	<a href="#">Plan details</a> <a href="#">Summary of Benefits</a> <a href="#">Prescription Directory</a>

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