

POLICY BEAR

ACA Enrollment Guide 2025

CRITICAL DEADLINE ALERT

FIRST DEADLINE

December 15, 2024

Last day to enroll for January 1, 2025 coverage

FINAL DEADLINE

January 15, 2025

Final enrollment deadline (coverage starts February 1, 2025)

Miss these dates = No coverage until 2026 (unless you qualify for Special Enrollment)

Your Complete Step-by-Step Roadmap

At Policy Bear, we understand that choosing health insurance feels overwhelming. You're not just picking a plan – you're protecting your family's financial future. This guide eliminates confusion and gives you confidence to make the right choice for your situation.

Do You Even Need ACA Coverage?

✓ Do you have employer health insurance?

If YES → You probably don't need ACA coverage

✓ Are you eligible for Medicare?

If YES → You don't need ACA coverage

✓ Do you qualify for Medicaid?

If YES → You don't need ACA coverage

✓ Are you a veteran with VA benefits?

If YES → You may not need ACA coverage

✓ Are you under 30 and healthy?

Consider catastrophic plans for lower premiums

Before You Start – What You Actually Need

INCOME VERIFICATION

- Tax return (most recent)
- Pay stubs (last 4 weeks)
- W-2 forms
- 1099 forms

SELF-EMPLOYED

- Bank statements
- Profit/loss statements
- Business tax returns

OTHER INCOME

- Social Security benefits
- Unemployment benefits
- Alimony payments

PERSONAL INFORMATION

- Social Security numbers (all family members)
- Birth certificates
- Immigration documents

CURRENT INSURANCE

- Policy numbers
- Coverage details
- Termination dates

MEDICAL INFORMATION

- Current medications
- Preferred doctors
- Specialists you see

Step 1: Determine Your Financial Assistance

IMPORTANT: Use Your 2025 Expected Income

Accurate income reporting is crucial for determining your tax credits and avoiding repayment issues. Use your expected 2025 income, not your 2024 income.

2025 Federal Poverty Level Guidelines

Household Size	100% FPL	400% FPL	Monthly Income Range for Tax Credits
1 person	\$14,580	\$58,320	\$1,215 - \$4,860
2 people	\$19,720	\$78,880	\$1,643 - \$6,573
3 people	\$24,860	\$99,440	\$2,072 - \$8,287
4 people	\$30,000	\$120,000	\$2,500 - \$10,000

Enhanced Subsidies

Even if your income is over 400% of the Federal Poverty Level, you may still qualify for tax credits if the cost of the benchmark plan exceeds 8.5% of your household income.

Silver Plan Bonus

If your income is between 100-250% of the Federal Poverty Level, Silver plans offer additional cost-sharing reductions that lower your deductibles, copays, and coinsurance.

Step 2: Choose Your Plan Type (Made Simple)

Bronze Plans

Monthly Premium: \$200-\$400

Deductible: \$6,000-\$8,000

Cost Sharing: 40%

Best for: Healthy individuals who want lower monthly premiums and are comfortable with higher out-of-pocket costs.

Silver Plans

Monthly Premium: \$350-\$500

Deductible: \$3,000-\$5,000

Cost Sharing: 30%

Best for: Balanced coverage. Especially valuable if you earn less than 250% FPL due to cost-sharing reductions.

Gold Plans

Monthly Premium: \$450-\$650

Deductible: \$1,500-\$3,000

Cost Sharing: 20%

Best for: People who use healthcare regularly and want predictable costs with lower deductibles.

Platinum Plans

Monthly Premium: \$550-\$800

Deductible: \$500-\$1,500

Cost Sharing: 10%

Best for: Maximum coverage for those who want the lowest out-of-pocket costs and use healthcare frequently.

Step 3: Check Your Doctors & Medications

CRITICAL: Verify Before You Buy

Always verify your doctors and medications are covered BEFORE enrolling. This is the #1 mistake people make that costs them thousands of dollars.

Network Verification Checklist

- Primary care physician
- Specialists you see regularly
- Preferred hospital

- Urgent care facilities
- All prescription medications

How to Check Networks

- 1 Visit the insurance company's website
- 2 Look for "Find a Doctor" or "Provider Directory"
- 3 Enter your zip code and select your plan
- 4 Search for your doctors by name or specialty
- 5 Check the plan's drug formulary for your medications
- 6 Call the doctor's office to confirm they accept the plan

Pro Tips

- Provider directories can be outdated - always call to confirm
- Check if your medications require prior authorization
- Consider generic alternatives if your preferred brand isn't covered
- Some plans have tiered networks with different costs

Step 4: Calculate Your Real Costs

2025 Out-of-Pocket Maximums

\$9,200

Individual Maximum

\$18,400

Family Maximum

True Cost Calculator

Monthly Premium: \$____

Annual Deductible: \$____

Expected Doctor Visits per Year: ____

Monthly Prescription Costs: \$____

Your Estimated Annual Costs

Monthly Premiums × 12: \$____

Deductible: \$____

Doctor Visits: \$____

Prescriptions × 12: \$____

Total Annual Cost: \$____

Step 5: Apply on HealthCare.gov

1 Create Your Account

Visit HealthCare.gov and click "Get Coverage." You'll need to provide your email address, create a username and password, and verify your identity.

Tip:

Choose a password you'll remember - you'll need to log in again to make changes or renew your coverage.

2 Complete Your Application

Enter information for everyone in your household who needs coverage. This includes income, household size, and any current health coverage.

Important:

Be accurate with your income estimate. Too low and you'll owe money back at tax time. Too high and you'll miss out on savings.