



ACA Handbook  
2025

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## Introduction to ACA

If you are not familiar with ACA, here are some links that can help explain the basics:

[What is ACA? And Should you be Selling It?](#)

[Alabama Health Guidance ACA Original Training Videos](#)

[What is the Health Insurance Marketplace](#)

[Healthcare.gov Quick Guide](#)

- **The first step to becoming an ACA Health Insurance agent is to complete Marketplace Training. The link below will guide you through that process.**  
[Registration and Training for Marketplace Agents](#)

## Chapter 1: HealthSherpa

- After you complete the FFM Training, please email your FFM certificate to [heather@alabamahealthguidance.com](mailto:heather@alabamahealthguidance.com) to get a HealthSherpa account set up that is specific to Alabama Health Guidance and BCBSAL.  
*Note: In order to get contracted you must be exclusive to BCBSAL for Marketplace Insurance.*
- Initial Health Sherpa Login  
[Getting Started with HealthSherpa Video](#)
- Integrating with FFM  
[FFM Account Integration](#)
- HealthSherpa has several resources to help you. You can find them by clicking on the question mark in the top right hand corner of your HealthSherpa dashboard. The links are also included here:

## [Agent Help Center](#)

[Agent Training](#) - There are recorded webinars here that cover a broad range of topics.

HealthSherpa Agent Support Phone Number: 888-684-1373

- Creating your Landing Page

[Creating a Landing Page Video](#)

[Creating Your Landing Page](#)

[Using Your Direct Link](#)

- Quoting and comparing plans

*Note: In most cases, a household includes the tax filer, their spouse (if applicable), and any tax dependents, even if they don't require health coverage. The Marketplace requires you to include the estimated income for all household members when determining eligibility for savings*

[Quoting and Comparing Plans](#)

[Quoting Video](#)

There are Bronze, Silver, and Gold Plans offered from BCBSAL. If someone qualifies for a cost share reduction, it will only apply to the Silver Plans.

Here is a link to a video that explains a little more about Cost Share Reduction:

[Cost Share Reduction Video](#)

- Adding Doctors and Drugs

[Adding Doctors and Drugs Video](#)

The following note applies to: Blue Cross **Select** Silver, Blue Cross **Select** Gold, Blue Cross **Standardized** Bronze, Blue Cross **Standardized** Silver, Blue Cross **Standardized** Gold, and Blue **Saver Silver**.

*Choosing and designating a Primary Care **Select** physician for you and your covered family members is required for participation in this plan. If you do not designate a Primary Care Select physician, no benefits are payable under the plan.*

[BCBSAL Find a Provider](#)

Use the link below to designate a Primary Care Doctor:

[PCP Designation Link](#)

- Starting a new application and the application Process  
[Searching Marketplace and Starting an Application](#)  
[The Application Process Video](#)
- Consents  
[Managing Consents with HealthSherpa](#)  
[Compliance and Consent Slideshow](#)

*Note: Advocate has a Recording Line for agents to use. You can find the link to it in your Advocate Portal. If you prefer to record the consents.*

- CMS Changes and Invalid Action  
[Invalid Action Error](#)
- Renewing a Plan  
[Renewal Pathways](#)

## Chapter 2: Enrollment Periods

- **Open Enrollment**

**November 1:** Open Enrollment starts — first day you can enroll in, renew, or change health plans through the Marketplace for the coming year. Coverage can start as soon as January 1.

**December 15:** Last day to enroll in or change plans for coverage to start January 1.

**January 1:** Coverage starts for those who enroll in or change plans by December 15 and pay their first premium.

**January 15:** Open Enrollment ends — last day to enroll in or change Marketplace health plans for the year. After this date, you can enroll in or change plans only if you qualify for a Special Enrollment Period.

**February 1:** Coverage starts for those who enroll in or change plans December 16 through January 15 and pay their first premium.

- **Special Enrollment Periods**

Outside of Open Enrollment, you can only enroll in or change Marketplace plans if you qualify for a Special Enrollment Period based on certain life changes or your estimated household income. Click the link below to read more about the Special Enrollment Periods.

[Special Enrollment Opportunities](#)  
[SEP Reference Chart](#)

- **Low- Income Special Enrollment Period**

The Low-Income SEP allows eligible individuals with income below certain thresholds to enroll in ACA-compliant health plans **year-round**.

Individuals with incomes that do not exceed 150% of the FPL can enroll in or change Marketplace health plans at any time throughout the year.

## **Poverty Guidelines Chart**

**The incomes highlighted in Yellow would be eligible for a low-income SEP.**

**2024 POVERTY GUIDELINES for 2025 ACA Enrollments  
48 CONTIGUOUS STATES (ALL STATES EXCEPT ALASKA AND HAWAII)  
ANNUAL**

Household Family Size	100%	138%	150%	200%	250%	300%	350%	400%
1	\$15,060	\$20,783	\$22,590	\$30,120	\$37,650	\$45,180	\$52,710	\$60,240
2	\$20,440	\$28,208	\$30,660	\$40,880	\$51,100	\$61,320	\$71,540	\$81,760
3	\$25,820	\$35,632	\$38,730	\$51,640	\$64,550	\$77,460	\$90,370	\$103,280
4	\$31,200	\$43,056	\$46,800	\$62,400	\$78,000	\$93,600	\$109,200	\$124,800
5	\$36,580	\$50,481	\$54,870	\$73,160	\$91,450	\$109,740	\$128,030	\$146,320
6	\$41,960	\$57,904	\$62,940	\$83,920	\$104,900	\$125,880	\$146,860	\$167,840
7	\$47,340	\$65,330	\$71,010	\$94,680	\$118,350	\$142,020	\$165,690	\$189,360
8	\$52,720	\$72,754	\$79,080	\$105,440	\$131,800	\$158,160	\$184,520	\$210,880
9	\$58,100	\$80,178	\$87,150	\$116,200	\$145,250	\$174,300	\$203,350	\$232,400
10	\$63,480	\$87,603	\$95,220	\$126,960	\$158,700	\$190,440	\$222,180	\$253,920
11	\$68,860	\$95,027	\$103,290	\$137,720	\$172,150	\$206,580	\$241,010	\$275,440
12	\$74,240	\$102,452	\$111,360	\$148,480	\$185,600	\$222,720	\$259,840	\$296,960
13	\$79,620	\$109,876	\$119,430	\$159,240	\$199,050	\$238,860	\$278,670	\$318,480
14	\$85,000	\$117,300	\$127,500	\$170,000	\$212,500	\$255,000	\$297,500	\$340,000

For more information on yearly income guidelines and thresholds use the link below:

[Income Guidelines and Thresholds](#)

## Chapter 3

### Calculating Household Income

#### Income and Household Information

- **Whose Income Should I include?**

For most people, a household consists of:

- The tax filer
- Their spouse if they have one
- Their tax dependents, **including those who don't need coverage**

The Marketplace counts estimated income of **all** household members.

- **What counts as household income?**

When you fill out a Marketplace application, you'll need to estimate the household income for the year.

- Marketplace savings are based on your **expected household income for the year you want coverage, not last year's income**. The Marketplace uses a number called "modified adjusted gross income (MAGI)" to determine if you qualify for savings.
1. MAGI doesn't appear as a line on your tax return. For many people, their MAGI is the same as or very close to their adjusted gross income (AGI). This is the figure on IRS Form 1040, line 11 of your federal income tax return.

**Count** these income types:

- Alimony from divorces and separations finalized **before** January 1, 2019
- Capital gains
- Excluded (untaxed) foreign income
- Federal taxable wages (from your job)
- Investment income
- Rental and royalty income
- Retirement or pension income
- Self-employment income
- Social Security
- Social Security Disability Income (SSDI)
- Tips
- Unemployment compensation

**Don't** count these income types:

- Alimony for divorces and separations finalized **on or after** January 1, 2019
- Child support
- Child Tax Credit checks or deposits (from the IRS)
- Gifts
- Proceeds from loans (like student loans, home equity loans, or bank loans)
- Supplemental Security Income (SSI)



- Veterans' disability payments
- Worker's compensation

Common Types of Income and Their Inclusion in MAGI			
Income Type	Included as Income?	Notes	Tips
Wages and Salaries	Yes	Include total earnings from all jobs	Remember to include tips and bonuses if applicable. If you anticipate a raise, adjust the estimate accordingly.
Self-Employment Income	Yes	Include net income after expenses	Keep records of business expenses. Consider seasonal fluctuations when estimating self-employment income.
Unemployment Benefits	Yes	Full amount received	Include any federal unemployment assistance programs. Be mindful of expiring benefits.
Social Security Benefits	Only certain types	Include nontaxable benefits, exclude SSI	For Social Security retirement or disability benefits, include only the taxable portion. Exclude Supplemental Security Income (SSI).
Tax-Exempt Interest	Yes	All tax-exempt interest counts	Review any tax-free municipal bond interest. This type of income must be included in MAGI even though it's tax-exempt.
Foreign Income	Yes	Exclude if taxed abroad	If foreign income is excluded for tax purposes, it still needs to be added back for MAGI purposes. Verify with a tax professional if needed.
Gifts and Inheritances	No	Do not include	Gifts and inheritances are not considered income. However, income earned from inherited assets, like interest or dividends, may count.
Retirement Distributions	Yes, for certain types	Include taxable distributions from IRAs, pensions, and annuities	If you're drawing from retirement accounts like IRAs or 401(k)s, include any taxable withdrawals. For Roth IRAs, tax-free distributions are excluded.
Alimony (Post-2018)	No	Exclude if divorce finalized after 2018	Under current tax law, alimony payments for divorces finalized after 2018 are not taxable income, so they're excluded from MAGI.
Alimony (Pre-2019)	Yes	Include if divorce or separation was finalized before January 1, 2019	Alimony payments from divorces finalized before 2019 are taxable to the recipient and should be included as income.
Rental Income	Yes	Include net rental income after expenses	Track rental income and expenses closely. If rental properties are a side business, ensure expenses are accurately accounted for to lower net income.
Capital Gains	Yes	Include any taxable capital gains	If selling stocks or other investments, account for capital gains, especially if you plan to sell assets this year. Remember that long-term gains are taxed differently from short-term gains.
Child Support	No	Do not include	Child support payments you receive are not considered taxable income and do not count toward MAGI. However, if you pay child support, it cannot be deducted from your income for MAGI purposes.

**Table 1:**  
**Examples of Taxable and Non-Taxable Income**  
*(See IRS Publication 525 for details and exceptions)*

Examples of Taxable Income	
Wages, salaries, bonuses, commissions	Jury duty fees
Annuities	Military pay
Awards	Military pensions
Back pay	Notary fees
Breach of contract	Partnership, estate, and S-corporation income
Business income/Self-employment income	Pensions
Compensation for personal services	Prizes
Debts forgiven	Punitive damages
Director's fees	Unemployment compensation
Disability benefits (employer-funded)	Railroad retirement—Tier I (portion may be taxable)
Discounts	Railroad retirement—Tier II
Dividends	Refund of state taxes
Employee awards	Rents (gross rent)
Employee bonuses	Rewards
Estate and trust income	Royalties
Farm income	Severance pay
Fees	Self-employment
Gains from sale of property or securities	Non-employee compensation
Gambling winnings	Social Security benefits (portion may be taxable)
Hobby income	Supplemental unemployment benefits
Interest	Taxable scholarships and grants
Interest on life insurance dividends	Tips and gratuities
IRA distributions	
Examples of Non-Taxable Income	
Aid to Families with Dependent Children (AFDC)	Meals and lodging for the employer's convenience
Child support received	Payments to the beneficiary of a deceased employee
Damages for physical injury (other than punitive)	Payments in lieu of worker's compensation
Death payments	Relocation payments
Dividends on life insurance	Rental allowance of clergyman
Federal Employees' Compensation Act payments	Sickness and injury payments
Federal income tax refunds	Social Security benefits (portion may be taxable)
Gifts	Supplemental Security Income (SSI)
Inheritance or bequest	Temporary Assistance for Needy Families (TANF)
Insurance proceeds (accident, casualty, health, life)	Veterans' benefits
Interest on tax-free securities	Welfare payments (including TANF) and food stamps
Interest on EE/I bonds redeemed for qualified higher education expenses	Workers' compensation and similar payments

The link below answers commonly asked questions about calculating household income:  
[FAQ's about Estimating Household Income](#)

Household Members and Their Inclusion		
Relationship	Include in household?	Notes
Dependent children, including adopted and foster children	Yes	Include any child you'll claim as a tax dependent, regardless of age.
Children, shared custody	Sometimes	Include children whose custody you share only during years you claim them as tax dependents.
Non-dependent child under 26	Sometimes	Include them only if you want to cover them on your Marketplace plan.
Children under 21 you take care of	Yes	Include any child under 21 you take care of and who lives with you, even if not your tax dependent.
Unborn children	No	Don't include a baby until it's born. You have up to 60 days after the birth to enroll your baby.
Non-dependent child or other relative living with you	No	Include them only if you'll claim them as tax dependents.
Dependent parents	Yes	Include parents only if you'll claim them as tax dependents.
Dependent siblings and other relatives	Yes	Include them only if you'll claim them as tax dependents.
Spouse	Yes	Include your legally married spouse, whether opposite sex or same sex. In most cases, married couples must file taxes jointly to qualify for savings.
Legally separated spouse	No	Don't include a legally separated spouse, even if you live together.
Divorced spouse	No	Do not include a former spouse, even if you live together.
Spouse, living apart	Yes	Include your spouse unless you're legally separated or divorced.
Spouse, if you're a victim of domestic abuse, domestic violence, or spousal abandonment	Not required	In these cases, you don't have to include your spouse. See rules for victims of domestic abuse, domestic violence, or spousal abandonment.
Unmarried domestic partner	Sometimes	Include an unmarried domestic partner only if you have a child together or you'll claim your partner as a tax dependent.
Roommate	No	Don't include people you just live with — unless they're a spouse, tax dependent, or covered by another exception in this chart.

## • Documents to confirm your household income

You may be asked to submit documents to verify a consumer's income. The documents you submit to the Marketplace to confirm your household income must show a yearly income amount that closely matches the yearly income amount you entered on your application. For example, if you have a different job than you had last year, send the Marketplace recent pay stubs from your new job, instead of last year's tax return or W2.

- **1040 federal or state tax return.** Must contain your first and last name, income amount, and tax year. If you file Schedule 1, you must submit it with your 1040.
- **Wages and tax statement** (W-2 and/or 1099, including 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099SS, 1099INT). Must contain your first and last name, income amount, tax year, and employer name (if applicable).
- **Pay stub.** Must contain your first and last name, income amount, and pay period or frequency of pay with the date of payment. If a pay stub includes overtime, tell us the average overtime amount per paycheck.
- **Self-employment ledger documentation** (can be a Schedule C, the most recent quarterly or year-to-date profit and loss statement, or a self-employment ledger). Must contain your first and last name, company name, and income amount. If you're submitting a self-employment ledger, include the dates covered by the ledger, and the net income from profit/loss.
- **Social Security Administration Statements** (Social Security Benefits Letter). Must contain first and last name, benefit amount, and frequency of pay.
- **Unemployment Benefits Letter.** Must contain your first and last name, source/agency, benefits amount, and duration (start and end date, if applicable).
- **[Or, complete a written explanation form](#) (PDF, 126 KB).** To submit this form, select "Other" from the drop-down menu when you're on the upload screen in the application.

## Documents to confirm self-employment income

- 1040 SE with Schedule C, F, or SE (for self-employment income)
- 1065 Schedule K1 with Schedule E
- Tax return
- Bookkeeping records
- Receipts for **all** allowable expenses
- Signed time sheets and receipt of payroll, if you have employees
- Most recent quarterly or year-to-date profit and loss statement
- **[Or, complete a written explanation form](#)** (PDF, 126 KB). To submit this form, select "Other" from the drop-down menu when you're on the upload screen in the application.

## Documents to confirm unearned income

- Annuity statement

- Statement of pension distribution from any government or private source
- Worker's compensation letter
- Prizes, settlements, and awards, including court-ordered awards letter
- Proof of gifts and contributions
- Proof of inheritances in cash or property
- Proof of strike pay and other benefits from unions
- Sales receipts or other proof of money received from the sale, exchange, or replacement of things you own
- Interests and dividends income statement
- Loan statement showing loan proceeds
- Royalty income statement or 1099-MISC
- Proof of bonus/incentive payments
- Proof of severance pay
- Pay stub indicating sick pay
- Letter, deposit, or other proof of deferred compensation payments
- Pay stub indicating substitute/assistant pay
- Pay stub indicating vacation pay
- Proof of residuals
- Letter, deposit, or other proof of travel/business reimbursement pay
- [Or, complete a written explanation form](#) (PDF, 126 KB). To submit this form, select "Other" from the drop-down menu when you're on the upload screen in the application.

[Get more details for other income situations](#) (PDF, 1 MB).

## Chapter 4:

# Who is Eligible for Marketplace

People in these groups can get coverage through the Marketplace if they're eligible:

- United States (U.S.) citizens
- U.S. nationals
- Lawfully present immigrants

United States (U.S.) citizens and U.S. nationals can get Marketplace coverage and may qualify for premium tax credits and other savings on Marketplace plans.

## U.S. citizens

A U.S. citizen is someone who was born in the U.S or U.S. territories (except for American Samoa), or who was born outside the U.S. and:

- Became naturalized as a U.S. citizen
- Became a U.S. citizen through the naturalization of his or her parent(s)
- Became a U.S. citizen through adoption by U.S. citizen parents, if certain conditions are met
- Acquired citizenship at birth because he or she was born to U.S. citizen parent(s)
- Became a U.S. citizen by operation of law (a law that allows certain individual's citizenship)

## U.S. nationals

A U.S. national is someone who's a U.S. citizen or owes permanent allegiance to the U.S. In nearly all cases, non-citizen U.S. nationals are people born in American Samoa or abroad with one or more American Samoan parents under certain conditions.

## Lawfully present immigrants

Lawfully present immigrants can get Marketplace coverage and may qualify for premium tax credits and other savings on Marketplace plans.

The term "lawfully present" includes immigrants who have:

- "Qualified non-citizen" immigration status



- Humanitarian statuses or circumstances (including Temporary Protected Status, Special Juvenile Status, asylum applicants, Convention Against Torture, victims of trafficking).
- Valid non-immigrant visas.
- Legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals). [Get a full list of immigration statuses eligible for Marketplace coverage.](#)

You may be asked to verify a consumer’s citizenship or immigration status. The links below provide information on the documents that may be used.

[Documents to Confirm US Citizenship](#)

[Documents to confirm Immigration Status](#)

[Reference Guide to Immigration Documents](#)

## Unaffordable Employer Coverage

If you have job-based insurance now or get an offer for job-based insurance, you won’t qualify for savings on a Marketplace plan if the job-based plan is considered “affordable” and meets minimum standards. Most job-based plans meet these standards. However, you can still enroll at full price.

**For 2025, a job-based health plan is considered affordable if the employee’s share of the monthly premium for the lowest-cost plan is less than 9.02% of household income.**

• **For Employees:** Affordability is determined solely by the premium for self-only (individual) coverage.

• **For Families:** If a person is offered job-based coverage through a household member’s employer, affordability is based on the premium required to cover the **entire household**. If the premiums for the employee and household exceed 9.02% in 2025, the family may qualify for savings through a Marketplace plan. If only the dependents’ premiums are unaffordable, only the household members—not the employee—may qualify for these savings.

[Affordable Coverage Defined](#)

[Family Glitch Article](#)

Use this worksheet to help you gather information about employers that offer traditional health coverage to anyone on your Marketplace application.

[Employer Coverage Tool](#)

## Chapter 5:

# Blue Cross Blue Shield of Alabama

## BCBSAL Marketplace Brochure

- Metal Levels

### CHOOSE YOUR METAL LEVEL

ACA-compliant plans are tiered into four basic categories. These categories, or metal levels, contain different levels of coverage. It is important to compare the different plans in these different metal levels to make sure you get the right plan at the right price to meet your individual healthcare needs.

Typically, plans with more coverage have higher monthly premiums.

**Gold Plans (4 available)** have higher monthly premiums, but typically include the most comprehensive benefits which may lower your out-of-pocket costs if you have a lot of medical expenses.

**Silver Plans (7 available)** do not offer coverage as comprehensive as Gold Plans but are available with a lower monthly premium. These plans must be selected if you qualify for and intend to use a Cost-Sharing Reduction (CSR). CSRs are considered “extra savings” that can help you save on your out-of-pocket for medical expenses.

**Bronze Plans (3 available)** typically offer the lowest possible monthly premium for a standard health insurance plan. However, these plans include higher out-of-pocket expenses for medical care than our Gold or Silver Plans.

**Catastrophic Coverage (1 available)** is only available to people under 30 years old or who qualify because of certain hardships. These plans typically have a very low monthly premium. However, they have a high deductible which must be met before any coverage kicks in. These plans may be able to offset some of the financial hardships associated with a sudden, catastrophic illness or injury requiring complex care.

- EPO vs PPO



### **Exclusive Provider Organization (EPO)**

An EPO is a type of health insurance plan where services are covered only if you visit doctors, specialists and hospitals within a designated network. If you choose to use an out-of-network provider, services are not covered (except for accidents and emergencies).

Our EPO network is serviced by the Blue High Performance Network® (BlueHPN®), which is a network developed by Blue Cross to connect members with hospitals and doctors who provide high-quality, more affordable care in your community. This network is available for members in the seven-county Birmingham Metropolitan Statistical Area (MSA).

### **Preferred Provider Organization (PPO)**

A PPO is a type of health insurance plan that has a network of "preferred" healthcare professionals that you can choose from throughout the nation. If you choose to use a non-preferred provider, you will usually pay more.

- PCP Designation Requirements

#### **Primary Care Physician**

A doctor who provides your primary medical care and oversees all of your necessary healthcare services. Blue Saver® Silver EPO and Blue Standardized Silver EPO require each member of your plan to designate a Primary Care Physician within the Blue High Performance Network®. To find a Primary Care Physician, visit [AlabamaBlue.com/FindADoctor](https://alabamablue.com/FindADoctor) and enter a search location within the results view and select "BlueHPN Primary Care Physicians" from the Network/Plan drop-down.

#### **Primary Care Select Physician**

A doctor who provides your primary medical care and oversees all of your necessary healthcare services. Blue Value Gold and Blue Value Silver give you the option of choosing a Primary Care Select Physician and a discounted copay when you use that physician. Blue Cross Select Gold, Blue Cross Select Silver, Blue Saver® Silver, Blue Standardized Gold, Blue Standardized Silver and Blue Standardized Bronze require each member on the plan to designate a Primary Care Select Physician. To find a Primary Care Select Physician, visit [AlabamaBlue.com/FindADoctor](https://alabamablue.com/FindADoctor), enter a search location within the results view and select "Primary Care Select Physicians" from the Network/Plan drop-down.

Designate a PCP for your consumer by using this link:

[Primary Care Physician Designation Link](#)

Search the Blue Cross Network using this link:

[Find a Doctor Link](#)

Doctors in the “Select” network will have:



A Nurse Practitioner **cannot** be designated as a PCP. The supervising physician will need to be designated as the PCP.

- More detailed information about each plan can be found on the summary of benefits by clicking this link:

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Coverage Period: 01/01/2025 - 12/31/2025

Blue Cross BlueShield of Alabama Blue Cross Select Silver: 94% Cost Sharing Coverage For: Individual + Family Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-350-7437 or visit us at [AlabamaBlue.com/bb/2025css-94.pdf](http://AlabamaBlue.com/bb/2025css-94.pdf). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms, see the Glossary. You can view the Glossary at [AlabamaBlue.org/sbcglossary](http://AlabamaBlue.org/sbcglossary) or call 1-855-350-7437 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 / individual or \$0 / family in-network. \$5,600 / individual or \$11,200 / family out-of-network.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. In-network <a href="#">preventive services</a> , outpatient hospital services, inpatient hospital services, most <a href="#">physician services</a> , some pediatric dental services and drugs are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .

- The Agent Portal can be used to view ACA Status and Commissions

[BCBSAL Agent Portal Link](#)

## Additional Resources

### Websites:

[Alabama Health Guidance ACA Training Page](#)

[Alabama Health Guidance YouTube Channel](#)

[CMS ACA FAQ's](#)

[Beyond the Basics](#)

[CMS Agent Resources](#)

[CMS General Resources](#)

[Peek Training](#)

**Group Me:**

Group me is an app that you download and join our BCBSAL ACA Group. Using this app, you can post questions to our team of agents.

[Group Me Join Link](#)



**Phone Numbers:**

Alabama Health Guidance 256-648-5710

Heather Fowler 256-810-5920