

## CA Insurance Agency Urges Consumers to Enroll in Covered California by March 31st Deadline

Written by Australian Business

---



( [PRLEAP.COM](http://PRLEAP.COM) ) [Southern California-based insurance agency](#) , Benefit Packages, urges Californians to apply for coverage through Covered California, the state's health insurance exchange, by the March 31st deadline in order to avoid a penalty.

Most Californians are required to have insurance in 2014 or pay a penalty on their 2015 tax return of \$95, or one percent of their income, whichever is greater. The requirement is referred to as the individual healthcare mandate and is part of the Affordable Care Act (ACA) enacted by the Obama Administration. The ACA aims to reduce the numbers of uninsured Americans and provide affordable options for coverage.

Benefit Packages is an exchange-certified agency whose agents are specially trained on the complexities of the Affordable Care Act and the healthcare mandate. The company is in a unique position to help both individuals and businesses obtain coverage through the state's health insurance exchange.

The deadline to apply for coverage was originally January 1, 2014, but due to technical glitches with the federal health exchange website, the date was extended to March 31st. Eligible participants who are enrolled in coverage on or before March 31st with an effective date of no later than May 1st will not face a penalty when they file their 2015 tax return.

Many consumers will qualify for tax breaks or cost-sharing subsidies to help cover the cost of coverage through the state and federal exchanges. Eligibility is based on income, and individuals who earn between 138% and 400% (\$11,490 and \$45,960, respectively, in 2013) of the federal poverty level (FPL), and those whose employer-based plan exceeds 9.5% of their gross income may qualify for subsidized coverage through Covered California.

Benefit Packages works with several of the insurance carriers offering coverage through Covered California and urges consumers to apply by the March 31st deadline in order to avoid a penalty. Visit the company's website at <http://www.benefitpackages.com/> or call 1-800-356-3615 for assistance with enrollment.

About Benefit Packages Benefit Packages is an independent California insurance agency

## CA Insurance Agency Urges Consumers to Enroll in Covered California by March 31st Deadline

Written by Australian Business

---

representing several well-known, reputable health insurance carriers, including Anthem Blue Cross and Blue Shield of California. The Better Business Bureau-accredited agency prides itself on its personalized, expert service and commitment to finding clients affordable insurance, whether through the state's health insurance exchange or a private plan.