

Federally- facilitated Marketplace Assister Curriculum: Marketplace Eligibility and Application Assistance

U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES

Centers for Medicare & Medicaid Services

Center for Consumer Information & Insurance
Oversight

November 2016

Table of Contents

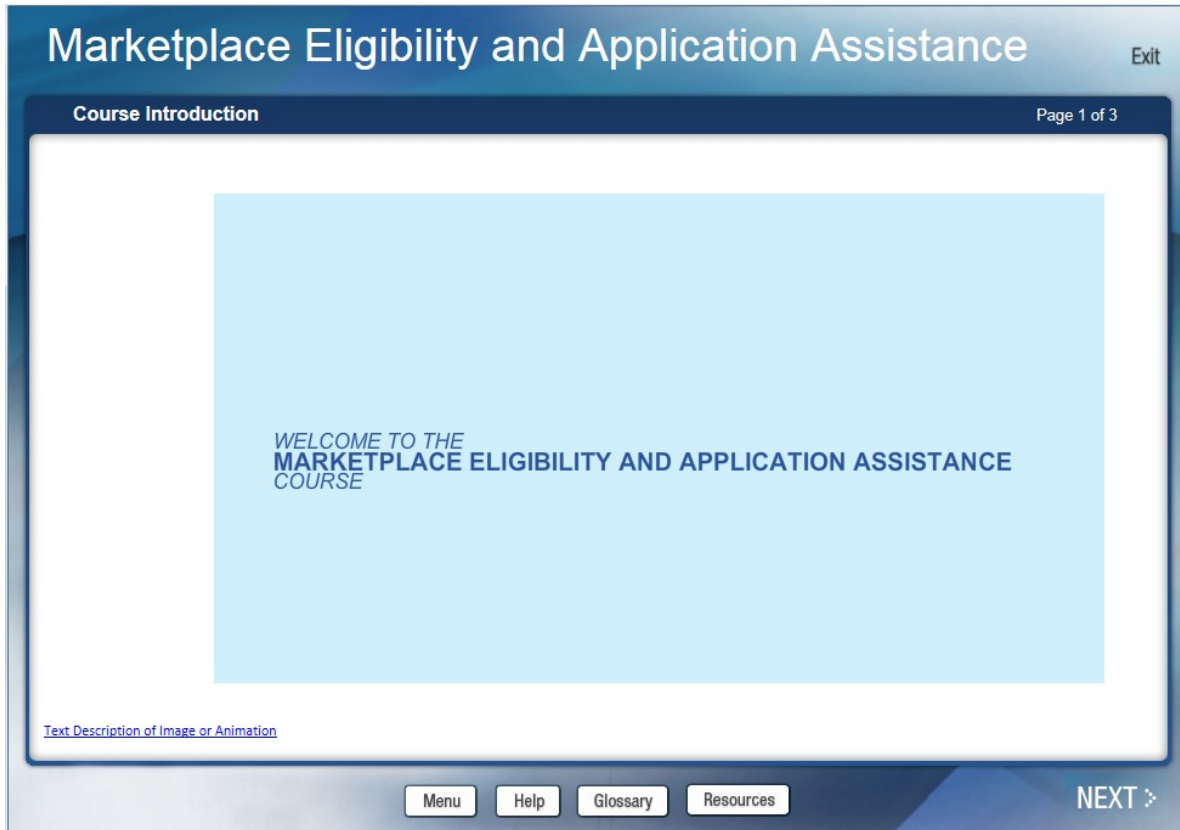
Marketplace Eligibility and Application Assistance	1
Course Introduction Module	1
Course Title.....	1
Course Overview	2
Introduction to Eligibility and Enrollment in the Individual Marketplace	4
Introduction.....	4
Job-based Health Coverage.....	5
Coverage Outside Consumers' Jobs	6
Eligibility for Health Coverage in the Marketplace	8
Special Circumstances for Eligibility for Health Coverage	9
Knowledge Check	10
Health Coverage in the Marketplace	12
Overview of the End-to-End Eligibility and Enrollment Process	14
Knowledge Check	16
Key Points	17
Preparing to Apply Module.....	18
Introduction.....	18
Meet Eda and Dominique	19
Assess Consumers' Needs	20
Educate Consumers on the Application and Verification Processes	22
Verification Process.....	24
Federal Agencies Involved in Eligibility Determinations.....	26
Knowledge Check	27
Help Consumers Gather Supporting Documentation	29
Permanent Resident Card, or Green Card (I-551)	29
Re-entry Permit (I-327).....	29
Refugee Travel Document (I-571)	30
Employment Authorization Card (I-766	30
Machine Readable Immigrant Visa (with temporary I-551 language)	30
Temporary I-551 Stamp (on passport or I-94/I-94A).....	30

Arrival/Departure Record (I-94/I-94A)	30
Arrival/Departure Record in Foreign Passport (I-94)	30
Foreign Passport	30
Certificate of Eligibility for Nonimmigrant Student Status (I-20)	30
Certificate of Eligibility for Exchange Visitor Status (DS2019).....	30
Notice of Action (I-797)	30
Additional Types of Supporting Documents	31
Tribal Identification Card	31
Document from a Tribe that declares an individual is a member of an Indian Tribe	31
Office of Refugee Resettlement (ORR) eligibility letter	31
Application Inconsistencies	32
Provide Supporting Documents	33
Knowledge Check	34
Meet Julie, Joe and Johnny	36
Assess Julie's Needs.....	38
Knowledge Check	40
Key Points	42
Account Creation and Application Completion Module.....	43
Introduction.....	43
Application Methods.....	44
Preparing to Help with the Application.....	46
More Information about Consumers Consent	47
Overview of the Account Creation Process.....	48
Personally Identifiable Information (PII) Considerations When Creating an Account	50
Information Needed to Create an Account.....	51
Knowledge Check	52
Overview of the End-to-End Eligibility and Enrollment Process	53
Identity Verification with Experian	55
Julie Creates an Account	57
Complete Julie's Account Creation	58
Helping with Identity Verification	59
Identity Verification Failure.....	60
Upload Documents to Verify Identity	62

Overview of the Application Process	63
Information Collected During Application Process	65
Knowledge Check	67
Helping Consumers with the Verification Process	68
Best Practices for Submitting Supporting Documentation	69
Information Verification Steps.....	70
Information and Income Verification.....	72
Knowledge Check	74
Income Verification	76
What Counts as Income	78
What Doesn't Count as Income.....	79
Meet Alex, Josephine, and Aunt Ronna	80
Help Applying and Paying for Coverage	81
Help Applying and Paying for Coverage	83
Offer to Help Aunt Ronna.....	84
Family and Household Information	85
Additional Information.....	87
Income.....	89
Deductions and Income Wrap-Up.....	90
Additional Information.....	92
Review and Sign the Application.....	94
Communication Preferences and Authorized Representatives.....	96
Key Points	97
Marketplace Eligibility and Application Assistance Resources	98

Marketplace Eligibility and Application Assistance

Course Introduction Module



Course Title

Welcome to the Marketplace Eligibility and Application Assistance Course

The screenshot shows a presentation slide titled "Marketplace Eligibility and Application Assistance" with an "Exit" button in the top right. The slide is labeled "Course Introduction" and "Page 2 of 3". The main heading is "Course Overview". The text welcomes the user to the course, explaining it provides training to assist consumers with the eligibility and application process through the Individual Federally-facilitated Marketplace. It includes an overview of the end-to-end eligibility and enrollment process, as well as step-by-step guidance for helping consumers create Marketplace accounts and complete eligibility applications. A paragraph explains that job-based health coverage can be available through consumers' employers, their spouses' or parents' employers, retiree coverage, or through Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. Children and young adults up to age 26 (or older according to state laws) qualify for coverage through their parents' plans if their parents' employers offer dependent coverage. Employers typically pay a portion of the cost for job-based coverage to help make it more affordable for employees and their families. A note states that in this lesson, "you" refers to the following types of assisters: Navigators in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions; Non-Navigator assistance personnel in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions; and Non-Navigator assistance personnel in State-based Marketplaces and State Partnership Marketplaces that are funded with Marketplace Establishment Grant funds. A note clarifies that in some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning. The slide concludes by stating that the course concludes with an exam and that the user should click "NEXT" to begin. At the bottom, there are buttons for "Menu", "Help", "Glossary", "Resources", and navigation arrows labeled "BACK" and "NEXT".

Marketplace Eligibility and Application Assistance

Exit

Course Introduction Page 2 of 3

Course Overview

Welcome to the course on Marketplace Eligibility and Application Assistance! This course provides training to help you assist consumers with the eligibility and application process through the Individual Federally-facilitated Marketplace. It includes an overview of the end-to-end eligibility and enrollment process, as well as step-by-step guidance for helping consumers create Marketplace accounts and complete eligibility applications.

Job-based health coverage can be available through consumers' employers, their spouses' or parents' employers, retiree coverage, or through Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. Children and young adults up to age 26 (or older according to state laws) qualify for coverage through their parents' plans if their parents' employers offer dependent coverage. Employers typically pay a portion of the cost for job-based coverage to help make it more affordable for employees and their families.

In this lesson, "you" refers to the following types of assisters:

- Navigators in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions
- Non-Navigator assistance personnel in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions
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Note: In some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning.

This course concludes with an exam.

Click **NEXT** to begin.

Menu Help Glossary Resources < BACK NEXT >

Course Overview

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Note: In some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning. This course concludes with an exam.

Introduction to Eligibility and Enrollment in the Individual Marketplace

The screenshot shows a training interface with a blue header bar. The main title 'Marketplace Eligibility and Application Assistance' is in white. Below it, a sub-header 'Introduction to Eligibility and Enrollment in the Individual Marketplace' is in white. The page number 'Page 1 of 10' is in the top right. The main content area has a white background. It starts with the title 'Introduction' in bold. The text says: 'You're responsible for helping consumers apply for and enroll in health coverage through the Marketplace. To do this, you need to understand the eligibility and enrollment process.' Below this, it says 'This training will provide you with the skills to:' followed by a bulleted list: 'Identify health coverage options for consumers through the Marketplace', 'Summarize the process for determining consumers' eligibility for health coverage through the Marketplace and for insurance affordability programs', and 'Help consumers through the end-to-end eligibility and enrollment process'. Below the list, it says 'Click **NEXT** to continue.' To the right of the text is an image of a person in a suit with their hands clasped. Overlaid on the image is a box titled 'My Role:' with a list: '-Identify health coverage options', '-Summarize the process for determining eligibility', and '-Help with enrollment'. At the bottom of the interface is a navigation bar with buttons for 'Menu', 'Help', 'Glossary', and 'Resources'. On the right side of the navigation bar are the controls '< BACK' and 'NEXT >'.

Marketplace Eligibility and Application Assistance Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace Page 1 of 10

Introduction

You're responsible for helping consumers apply for and enroll in health coverage through the Marketplace. To do this, you need to understand the eligibility and enrollment process.

This training will provide you with the skills to:

- Identify health coverage options for consumers through the Marketplace
- Summarize the process for determining consumers' eligibility for health coverage through the Marketplace and for insurance affordability programs
- Help consumers through the end-to-end eligibility and enrollment process

Click **NEXT** to continue.

My Role:

- Identify health coverage options
- Summarize the process for determining eligibility
- Help with enrollment

Menu Help Glossary Resources < BACK NEXT >

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Marketplace Eligibility and Application Assistance

Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace

Page 2 of 10

Job-based Health Coverage

Consumers can get health coverage in a variety of ways, including through their employers (job-based coverage), through the individual market, or through public coverage programs.

Job-based health coverage can be available through consumers' employers, their spouses' or parents' employers, retiree coverage, or through Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. Children and young adults up to age 26 (or older according to state laws) qualify for coverage through their parents' plans if their parents' employers offer dependent coverage. Employers typically pay a portion of the cost for job-based coverage to help make it more affordable for employees and their families.

If employers offer coverage, their employees can't be turned away or charged higher premiums because of their health status. This protection is called nondiscrimination. However, employers may refuse or restrict coverage for other reasons (e.g., part-time employment), as long as the reason is unrelated to employees' health status and is applied consistently to all employees.

Small employers may be able to use a Small Business Health Options Program (SHOP) Marketplace, which is covered in greater detail later in this training curriculum, to offer health coverage to their employees.

The diagram shows a person from behind, standing with hands on hips, looking at three arrows pointing upwards to three boxes: 'Job-based Coverage', 'Individual Market Policy', and 'Public Coverage Programs'. The title 'Ways to get health coverage' is at the bottom of the diagram.

Menu Help Glossary Resources

BACK NEXT

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Marketplace Eligibility and Application Assistance

Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace

Page 3 of 10

Coverage Outside Consumers' Jobs

Generally, consumers with access to job-based coverage that meets affordability and minimum value standards aren't eligible for help paying for coverage through the Marketplace (although they are be eligible to buy coverage through the Marketplace without financial assistance).

Consumers may be eligible to get coverage through the Marketplace, which allows consumers to:

- See if they qualify for public health coverage programs, including Medicaid and CHIP
- See if they're eligible to get health coverage for themselves and/or their families through qualified health plans (QHPs) through the Marketplace
- See if they're eligible for programs to help lower the cost of a QHP and covered services, like advance payments of the premium tax credit and cost-sharing reductions

Consumers must meet certain eligibility requirements to qualify for these health coverage options.

Here's a [key tip](#) you should remember about affordable job-based coverage and the minimum value standard.



MenuHelpGlossaryResources

< BACKNEXT >

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Consumers must meet certain eligibility requirements to qualify for these health coverage options.

Here's a key tip you should remember about affordable job-based coverage and the minimum value standar.

Key Tip

Whether consumers qualify for lower costs through the Marketplace based on their income depends on the coverage their employer offers. Consumers won't be able to get lower costs if their job-based coverage is considered affordable and meets minimum value. Remember, to be affordable, employees' share of the annual self-only premium must not exceed 9.66% of their household income, and to meet the minimum value standard, the health coverage plan must cover no less than 60% of total allowed benefit costs for a standard population, and meet certain other requirements.

Consumers' employers, as well as a plan's Summary of Benefits and Coverage (SBC), can tell them whether the insurance plan they offer meets minimum value and provide them with information to determine if the plan is considered affordable to them.

Marketplace Eligibility and Application Assistance

Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace Page 4 of 10

Eligibility for Health Coverage in the Marketplace

Consumers may ask you if they qualify to enroll in a QHP through the Marketplace. To be eligible to enroll in a QHP through the Marketplace, consumers:

- Must live in the United States (U.S.) and meet the residency requirements for the Marketplace service area where they want to get coverage
- Must be U.S. citizens or U.S. nationals, or non-citizens who are lawfully present in the U.S. for the entire time they plan to have health coverage
- Can't be incarcerated (unless pending the disposition of charges, that is, being held without having been formally convicted of a crime)



Other health coverage programs, such as Medicaid and CHIP, have different eligibility requirements that will be covered later in this training.

We can help consumers gather and submit these documents. It's important to note that all information consumers share with assisters is kept private and will only be used for the purpose of providing authorized help to the consumer, including helping the consumer apply for coverage through the Marketplace and for insurance affordability programs. Make sure to tell consumers that when you're helping them.

Menu Help Glossary Resources < BACK NEXT >

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The screenshot shows a presentation slide with a blue header and footer. The header contains the title 'Marketplace Eligibility and Application Assistance' and an 'Exit' button. The slide content is titled 'Introduction to Eligibility and Enrollment in the Individual Marketplace' and is labeled 'Page 5 of 10'. The main heading is 'Special Circumstances for Eligibility for Health Coverage'. The text discusses Medicare coverage, job-based coverage, and eligibility for premium tax credits. The footer includes buttons for 'Menu', 'Help', 'Glossary', 'Resources', and navigation arrows labeled '< BACK' and 'NEXT >'.

Marketplace Eligibility and Application Assistance

Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace

Page 5 of 10

Special Circumstances for Eligibility for Health Coverage

Consumers with Medicare may ask you for help understanding their health coverage options. Generally, if consumers have Medicare coverage, they're not able to get health or dental coverage through the Marketplace. It's against the law for someone to sell consumers individual market health coverage, including coverage through the Marketplace, when they know that coverage will duplicate consumers' Medicare coverage. This is true even if consumers only have Medicare Part A or only Medicare Part B. Qualified consumers can get Marketplace coverage before their Medicare coverage begins and then terminate the Marketplace coverage once their Medicare coverage starts. Special considerations for Medicare beneficiaries are covered later in this training.

Consumers with access to job-based coverage can explore health coverage options through the Marketplace. However, if affordable job-based coverage that meets MV is available to these consumers, they may not qualify for lowering the costs of their monthly premiums and savings on out-of-pocket costs, even if their income would qualify them otherwise. Consumers with access to job-based coverage may be eligible for programs to help lower their costs if their job-based coverage isn't affordable or doesn't meet the minimum value standard.

Note, regardless of affordability and minimum value, if consumers are actually enrolled in job-based coverage, they aren't eligible for the premium tax credit or cost-sharing reductions.

Menu Help Glossary Resources < BACK NEXT >

Special Circumstances for Eligibility for Health Coverage

Consumers with Medicare may ask you for help understanding their health coverage options. Generally, if consumers have Medicare coverage, they're not able to get health or dental coverage through the Marketplace. It's against the law for someone to sell consumers individual market health coverage, including coverage through the Marketplace, when they know that coverage will duplicate consumers' Medicare coverage. This is true even if consumers only have Medicare Part A or only Medicare Part B. Qualified consumers can get Marketplace coverage before their Medicare coverage begins and then terminate the Marketplace coverage once their Medicare coverage starts. Special considerations for Medicare beneficiaries are covered later in this training.

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Note, regardless of affordability and minimum value, if consumers are actually enrolled in job-based coverage, they aren't eligible for the premium tax credit or cost-sharing reductions.

Marketplace Eligibility and Application Assistance Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace Page 6 of 10

Knowledge Check

John is a 29-year-old single man who doesn't have health coverage. He heard from his neighbor, Tina, that some people can get health coverage through the Marketplace. John asked you for more details about eligibility for health coverage through the Marketplace.

You tell John that he would be eligible for health coverage through the Marketplace if he meets which of the following criteria?

Select **all that apply** and then click **Check Your Answer**.

- ☐ A. He is a United States (U.S.) citizen or U.S. national, and lives in the U.S.
- ☐ B. He is at least 30 years old and has no pre-existing medical conditions
- ☐ C. He is a U.S. citizen, but is living permanently in a foreign country
- ☐ D. He is a non-U.S. citizen who will be lawfully present in the U.S. for the entire time he plans to have health coverage

[Check Your Answer](#)

Complete the Knowledge Check to enable NEXT button

Menu Help Resources < BACK NEXT >

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- C. He is a U.S. citizen, but is living permanently in a foreign country
- D. He is a non-U.S. citizen who will be lawfully present in the U.S. for the entire time he plans to have health coverage

Feedback: The correct answers are A and D. You should tell John that to qualify for health coverage through the Marketplace, consumers must be U.S. citizens or U.S. nationals, or non-citizens who are lawfully present in the U.S. for the entire time they plan to have health coverage. Consumers can't be incarcerated (other than pending disposition of charges). Consumers aren't eligible for coverage through the Marketplace if they're permanently living in

a foreign country, even if they're U.S. citizens. John's age and medical history don't affect his eligibility when he applies for health coverage through the Marketplace.

Marketplace Eligibility and Application Assistance

Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace

Page 7 of 10

Health Coverage in the Marketplace

The Marketplace determines consumers' eligibility for:

- QHP enrollment through the Marketplace
- Advance payments of the premium tax credit
- Cost-sharing reductions

Also, depending on the state in which consumers reside, the Marketplace may either determine consumers' eligibility for Medicaid or CHIP, or make an initial assessment of eligibility for those programs and have the state make the final determination. If the consumer requests a full Medicaid eligibility determination, the Marketplace will transfer the consumer's application to the state agency for a final determination.



- If the state in which consumers reside only authorizes the Marketplace to make an initial eligibility assessment for Medicaid or CHIP and the Marketplace assesses consumers potentially eligible for Medicaid or CHIP, these consumers' applications are transferred to their states' Medicaid or CHIP agencies for final eligibility determinations.
- If the state in which consumers reside authorizes the Marketplace to make a final determination for Medicaid or CHIP, these consumers' applications will be transferred to their states' Medicaid or CHIP agencies to be enrolled in coverage if the Marketplace determines that the consumer is eligible for Medicaid or CHIP.

Note, regardless of the state in which a consumer resides, consumers can apply to enroll in health coverage through the Marketplace without applying for insurance affordability programs (i.e., the premium tax credit, cost-sharing reductions, Medicaid, and CHIP).

Menu Help Glossary Resources < BACK NEXT >

Health Coverage in the Marketplace

The Marketplace determines consumers' eligibility for:

- QHP enrollment through the Marketplace
- Advance payments of the premium tax credit
- Cost-sharing reductions

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Marketplace Eligibility and Application Assistance

Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace

Page 8 of 10

Overview of the End-to-End Eligibility and Enrollment Process

You can help consumers submit their eligibility applications and review their eligibility determinations. If consumers are eligible for QHPs through the Marketplace, you can help them compare available health coverage options and enroll in health coverage.

The following graphic shows the end-to-end eligibility and enrollment process through the Marketplace.

Click on each box to view the end-to-end eligibility and enrollment process through the Marketplace

```
graph LR; S1[Step 1: Consumers create a Marketplace account] --> S2[Step 2: Marketplace verifies consumers' identity]; S2 --> S3[Step 3: Consumers complete Marketplace application]; S3 --> S4[Step 4: Marketplace verifies consumers' information]; S4 --> S5[Step 5: Marketplace determines consumers' eligibility]; S5 --> S6[Step 6: Eligible consumers compare and select QHPs]; S6 --> S7[Step 7: Eligible consumers enroll in QHPs]; S4 -.-> S3;
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[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources

< BACK NEXT >

Overview of the End-to-End Eligibility and Enrollment Process

You can help consumers submit their eligibility applications and review their eligibility determinations. If consumers are eligible for QHPs through the Marketplace, you can help them compare available health coverage options and enroll in health coverage.

In Step 1, Consumers create a Marketplace account. You can help consumers create an account through HealthCare.gov. Consumers need to have a valid e-mail address to set up an account. Their e-mail address will be their username for their Marketplace account. They need to provide some basic information, and then choose a password and security questions for added protection in accessing their account. This information should be kept private and not shared by consumers with anyone, including you.

In Step 2, Marketplace verifies consumers' identity. You can explain the identity validation process to consumers. Consumers need to answer questions about information collected from public records to verify their identity.

In Step 3, Consumers complete Marketplace application. You can help consumers gather and submit information about themselves and their families, including income, household members, access to or enrollment in current health coverage, and more. You can explain the verification process to help consumers understand how and why the Marketplace verifies personal information for each consumer applying for health coverage.

In Step 4, Marketplace verifies consumers' information. Marketplace determines consumers' eligibility.

In Step 5, Marketplace determines consumers' eligibility. Eligible consumers compare and select QHPs. If consumers applied for help paying for coverage, the Marketplace also determines their eligibility for advance payments of the premium tax credit and cost-sharing reductions that lower the cost of premiums and out-of-pocket costs when accessing health care services. The Marketplace may either provide initial assessments or final determinations of consumers' eligibility for Medicaid or CHIP. You can help consumers understand what their eligibility determinations mean in terms of the coverage that's available to them.

In Step 6, Eligible consumers compare and select QHPs. Eligible consumers enroll in QHPs. If they're eligible, they also set the advance payments of the premium tax credit amount they'd like to use. You can use the online plan comparison tool to help consumers compare available QHPs.

In Step 7, Eligible consumers enroll in QHPs. You can help consumers who are eligible for QHPs through the Marketplace enroll in the plan they choose. You can also tell them about their premium payment options.

Marketplace Eligibility and Application Assistance Exit

Introduction to Eligibility and Enrollment in the Individual Marketplace Page 9 of 10

Knowledge Check

Manuel comes to you for help getting health coverage through the Marketplace. He believes he qualifies to enroll in a qualified health plan (QHP) through the Marketplace.

Which initial steps in the eligibility and enrollment process should you take to help Manuel?

Select **all that apply** and then click **Check Your Answer**.

- ☐ A. Tell him you can help him once he submits his application.
- ☐ B. Help him complete and submit a Marketplace application.
- ☐ C. Tell him that the Marketplace will make a determination about whether he qualifies to enroll in a QHP through the Marketplace.
- ☐ D. Help Manuel create a Marketplace account online.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

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- B. Help him complete and submit a Marketplace application.
- C. Tell him that the Marketplace will make a determination about whether he qualifies to enroll in a QHP through the Marketplace.
- D. Help Manuel create a Marketplace account online.

Feedback: The correct answers are B, C, and D. You can help Manuel create a Marketplace account online, and complete and submit a Marketplace application. The Marketplace will determine whether he qualifies to enroll in a QHP through the Marketplace, and will assess or determine his eligibility for other programs like Medicaid and the Children's Health Insurance Program (CHIP), if Manuel applied for help paying for coverage.

The screenshot shows a presentation slide with a blue header and footer. The header contains the title 'Marketplace Eligibility and Application Assistance' and an 'Exit' button. The footer contains navigation buttons: 'Menu', 'Help', 'Glossary', 'Resources', '< BACK', and 'NEXT >'. The main content area has a background image of a compass and contains the following text:

Introduction to Eligibility and Enrollment in the Individual Marketplace Page 10 of 10

Key Points

- Consumers can get health coverage through their employers (job-based coverage), through the individual market, or through public health coverage programs.
- The Marketplace determines consumers' eligibility to enroll in QHPs through Marketplace and for programs to lower costs, including the premium tax credit and cost-sharing reductions, as well as determines or assesses consumers' eligibility for Medicaid and CHIP.
- To enroll in a QHP through the Marketplace, the eligibility and enrollment process includes account creation, identity verification, application completion, information verification, eligibility determination, QHP comparison, and enrollment.

Click **NEXT** to continue.

Key Points

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Preparing to Apply Module

Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply

Page 1 of 16


Introduction

The Marketplace verifies the information provided by consumers to determine their eligibility for health coverage through the Marketplace and for insurance affordability programs. You can help consumers gather the necessary documentation and information to apply for health coverage through the Marketplace. You should make sure consumers understand that the Marketplace will need to verify certain information for each person applying for health coverage.

This training will provide you with the skills to:

- Identify consumers' health coverage needs
- Describe the application and verification processes
- List the types of supporting documents consumers may need to provide

Click **NEXT** to continue.



Menu Help Glossary Resources

< BACK NEXT >

Introduction

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Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply Page 2 of 16

Meet Eda and Dominique



Meet Eda and Dominique, who are Assisters in one of the Federally-facilitated Marketplace (FFM) states. Dominique has a lot of experience helping consumers with getting health coverage, and she's helping Eda get up to speed. Click on each character to learn more about them.

- Dominique

- Eda

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources

BACK NEXT

Meet Eda and Dominique

Meet Eda and Dominique, who are Assisters in one of the Federally-facilitated Marketplace (FFM) states. Dominique has a lot of experience helping consumers with getting health coverage, and she's helping Eda get up to speed.

Dominique: Hi, I'm Dominique. I work for an organization that got a grant from the federal government to provide enrollment assistance to consumers. This is my third year helping consumers get health coverage, and I know a lot. I help my colleagues with any questions they may have about providing quality enrollment help.

Eda: Hi, my name is Eda. I recently joined the organization and am looking forward to helping consumers get health coverage. I'm still learning, but my colleague Dominique helps me a lot.

Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply Page 3 of 16

Assess Consumers' Needs

Dominique: Consumers will come to you with different levels of knowledge about health coverage and the Marketplace. You should talk with consumers to make sure they understand key health coverage concepts and features of the Marketplace. You should also have an informal discussion with consumers about their general health coverage needs.

Eda: Thank you, Dominique! I know it's important to understand consumers' needs, so I always ask them:

- If they need additional information about the Affordable Care Act, health coverage, or the Marketplace
- If they have health coverage currently, or if they have access to health coverage through their employer, even if they aren't currently enrolled
- Who needs health coverage, for example, the consumer, the consumer's children or spouse, or the consumer's employees
- What health plan features are most important to them, like affordable premium prices, coverage of certain health care services or prescription drugs, or whether specific doctors are included in their health plan's network
- If they've already started the eligibility application process

Here's a [key tip](#) that you should remember about health plan features.



Click on the [BLUE](#) links(s) to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

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- If they've already started the eligibility application process

Here's a key tip that you should remember about health plan features

Key Tip

Marketplace plans generally must offer a core comprehensive set of benefits. These are called essential health benefits, or EHB.

Definition of Essential Health Benefits

A set of health care service categories that must be covered by certain plans, starting in 2014.

The Affordable Care Act ensures health plans offered in the individual and small group markets, both inside and outside of the Health Insurance MarketplaceSM, offer a comprehensive package of items and services, known as essential health benefits. Essential health benefits must include items and services within at least the following 10 categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

Insurance policies must cover these benefits in order to be certified and offered in the Health Insurance MarketplaceSM. States expanding their Medicaid programs must provide these benefits to people newly eligible for Medicaid.

Marketplace Eligibility and Application Assistance

Exit


Preparing to Apply Page 4 of 16

Educate Consumers on the Application and Verification Processes

Dominique: If consumers are interested in applying for coverage, you should tell them what to expect during the application process. Consumers applying for health coverage through the Marketplace have to complete an eligibility application. The application asks them for information, about the citizenship or immigration status of each individual within the household who's applying for coverage. If consumers are applying for help paying for coverage, the application also asks about household income and whether the consumer is currently enrolled in or has access to other health coverage.

Eda: What happens when the Marketplace gets this information on consumers' applications?

Dominique: When the Marketplace gets consumers' applications, it verifies the information consumers provided to make sure it's correct. If the information consumers provide can't be confirmed, they may be asked to submit documentation supporting the answers they gave about items like their citizenship, immigration status, or income.



We can help consumers gather and submit these documents. It's important to note that all information consumers share with us is kept private and will only be used for the purpose of determining eligibility for coverage through the Marketplace and for insurance affordability programs. Make sure to tell consumers that when you're helping them.

Here's a [key tip](#) you should remember, about getting consumers' consent to access their personally identifiable information in order to help them, and about keeping their personal information secure.

Click on the [BLUE](#) links(s) to enable NEXT button

[Menu](#)
[Help](#)
[Glossary](#)
[Resources](#)

[< BACK](#)
[NEXT >](#)

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Key Tip

One of the first things you should do when helping a consumer is obtain his or her general consent to permit you to access his or her personally identifiable information (PII) to provide assistance.

As a best practice, always return originals or copies of official documents that contain a consumer's PII to consumers and only make copies for yourself or others if necessary to carry out required duties. If consumers mistakenly or accidentally leave behind PII at a facility or enrollment event, store the documents in a safe, locked location, and return PII to consumers as soon as possible.

If a consumer has provided a general consent to permit you to access his or her PII to provide assistance, as well as his or her preferred contact information, keep his or her name and contact information to set up appointments or to follow up with the consumer at later date on application or enrollment issues.

We recommend as a best practice that preferred contact information be documented at the same time that consumer consent is obtained, consistent with your organization's standard consumer consent procedures. PII collected from the consumer, including name, email address, telephone number, application ID number, addresses, or other notes must be stored securely.

Marketplace Eligibility and Application Assistance

Exit

Preparing to ApplyPage 5 of 16

Verification Process


The Marketplace uses the Federal Data Services Hub (the Hub) to check consumers' personal information against trusted data sources. The Hub connects the Marketplace to databases in federal agencies, states, and third parties, when available, to verify consumers' identity, income, and other factors used to determine their eligibility.

The Marketplace will verify the personal information for each consumer applying for health coverage, including:

- Social Security number (SSN) (if applicable)
- Citizenship or lawful presence
- Incarceration status
- [Membership in federally recognized tribe](#) (if applicable)

For consumers who apply for help paying for coverage, the Marketplace also verifies their:

- Eligibility or enrollment in minimum essential coverage, such as job-based coverage, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), TRICARE, Veteran's Health Program, or the Peace Corps
- Current monthly household income and family size for assessing or determining eligibility for Medicaid and CHIP
- Annual household income and family size for determining eligibility for advance payments of the premium tax credit and cost-sharing reductions



Click on the [BLUE](#) link(s) to enable NEXT button

MenuHelpGlossaryResources< BACKNEXT >

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More Information about Membership in a federally recognized tribe

Membership in a federally recognized tribe is verified by providing supporting documentation to the Marketplace.

Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply Page 6 of 16

Federal Agencies Involved in Eligibility Determinations

The two main federal agencies that help determine consumers' eligibility for health coverage through the Marketplace and for insurance affordability programs are the:

- **Department of Health & Human Services (HHS)**, which oversees the Marketplace, as well as Medicare, Medicaid, and CHIP. HHS operates the Federally-facilitated Marketplace and Medicare, while states operate State-based Marketplace, Medicaid, and CHIP.
- **Department of the Treasury**, which includes bureaus like the Internal Revenue Service (IRS). The IRS makes tax decisions related to the premium tax credit and determines eligibility for some exemptions from the individual shared responsibility payment. The Marketplace compares information provided by consumers, like household income, to IRS data, to help determine eligibility for advance payments of the premium tax credit and cost-sharing reductions.

The Marketplace will also verify the information provided by consumers with other federal agencies, including the Social Security Administration (SSA) and the Department of Homeland Security (DHS).



Menu Help Glossary Resources < BACK NEXT >

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- **Department of the Treasury**, which includes bureaus like the Internal Revenue Service (IRS). The IRS makes tax decisions related to the premium tax credit and determines eligibility for some exemptions from the individual shared responsibility payment. The Marketplace compares information provided by consumers, like household income, to IRS data, to help determine eligibility for advance payments of the premium tax credit and cost-sharing reductions.

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Marketplace Eligibility and Application Assistance Exit

Preparing to Apply Page 7 of 16

Knowledge Check

Kelly heard she can apply for health coverage through the Marketplace. You've talked with Kelly about her health coverage needs and have a pretty good idea about what she's looking for in a health plan. You also know that she'd like to know if she's eligible for programs to help lower her costs. She's not sure about next steps and asks you what she can expect from the Marketplace application and verification processes.

Which of the following statements should you tell to Kelly about these processes?

Select **all that apply** and then click **Check Your Answer**.

- ☐ A. The personal information you provide will be used to determine your eligibility for health coverage through the Marketplace.
- ☐ B. It's not necessary for you to complete an eligibility application if you just want to see your eligibility for programs to help lower your costs.
- ☐ C. You need to provide information about your annual health care expenses to the Marketplace to find out if you're eligible for health coverage.
- ☐ D. You need to provide information on your citizenship status or lawful presence for the Marketplace to verify your eligibility for health coverage through the Marketplace.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Knowledge Check

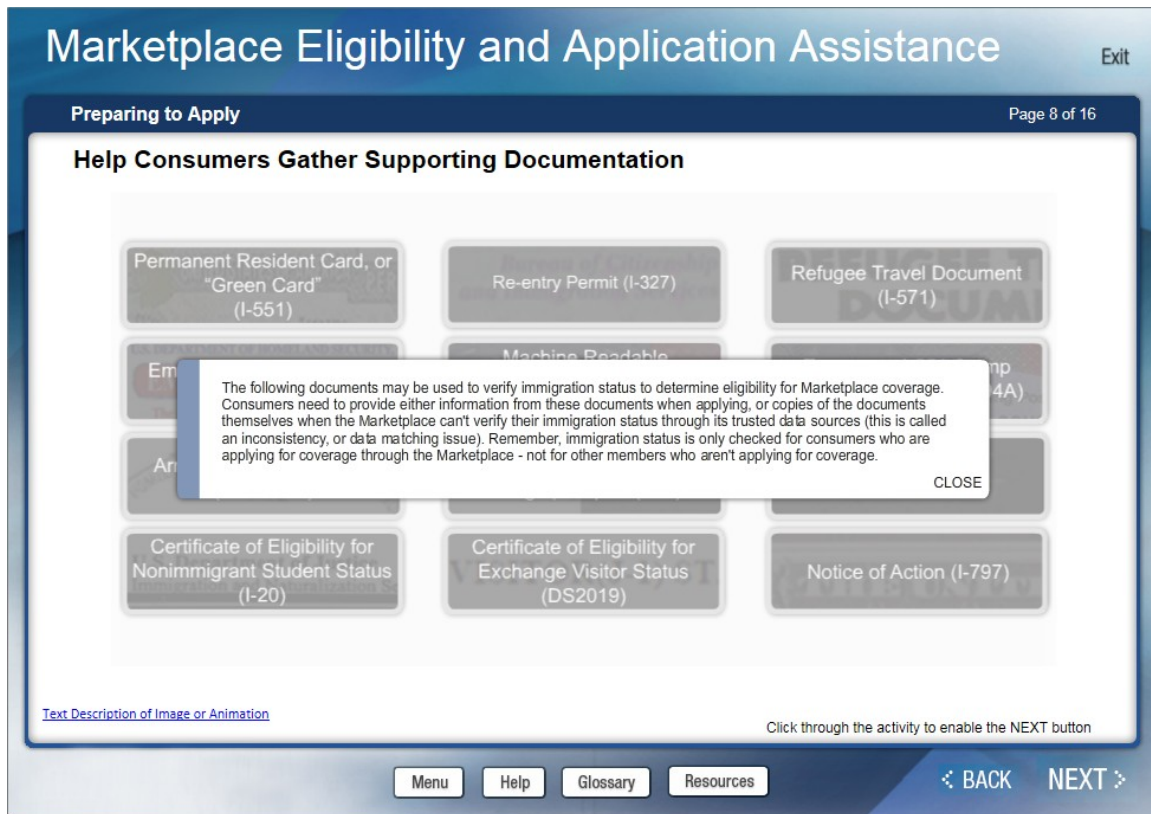
Kelly heard she can apply for health coverage through the Marketplace. You've talked with Kelly about her health coverage needs and have a pretty good idea about what she's looking for in a health plan. You also know that she'd like to know if she's eligible for programs to help lower her costs. She's not sure about next steps and asks you what she can expect from the Marketplace application and verification processes.

Which of the following statements should you tell to Kelly about these processes?

Select **all that apply**.

- A. The personal information you provide will be used Marketplace to determine your eligibility for health coverage through the Marketplace.
- B. It's not necessary for you to complete an eligibility application if you just want to see your eligibility for programs to help lower your costs.
- C. You need to provide information about your annual health care expenses to the Marketplace to find out if you're eligible for health coverage.
- D. You need to provide information on your citizenship status or lawful presence for the Marketplace to verify your eligibility for health coverage through the Marketplace.

Feedback: The correct answers are A and D. You should make sure Kelly knows she'll need to complete an eligibility application to see if she qualifies to purchase coverage through the Marketplace and for programs to help lower her costs. She'll need to provide personal information, including her citizenship status or lawful presence during the application process. The Marketplace will use this information to verify her eligibility for health coverage through the Marketplace. Kelly doesn't need to provide information about her annual health care expenses.



Help Consumers Gather Supporting Documentation

The following documents may be used to verify immigration status to determine eligibility for Marketplace coverage. Consumers need to provide either information from these documents when applying, or copies of the documents themselves when the Marketplace can't verify their immigration status through its trusted data sources (this is called an inconsistency, or data matching issue). Remember, immigration status is only checked for consumers who are applying for coverage through the Marketplace - not for other members who aren't applying for coverage.

Permanent Resident Card, or Green Card (I-551)

Consumers need to enter their alien number (also called the alien registration or USCIS number) and card number (also called the receipt number) from this document. If a card number isn't available and only an alien number is available, consumers may select "Other" as the document type and provide an alien number and a description of the document.

Re-entry Permit (I-327)

Consumers need to enter their alien registration number (also called the USCIS or file number) from this document.

Refugee Travel Document (I-571)

Consumers need to enter their alien registration number (also called the USCIS number) from this document.

Employment Authorization Card (I-766)

Consumers need to enter their alien registration number (also called the USCIS number), card number, expiration date, and category code from this document.

Machine Readable Immigrant Visa (with temporary I-551 language)

Consumers need to enter their alien number (also called the alien registration number or USCIS number), passport number, and country of issuance (nationality) from this document.

Temporary I-551 Stamp (on passport or I-94/I-94A)

Consumers need to enter their alien number (also called alien registration number or USCIS number) from their document.

Arrival/Departure Record (I-94/I-94A)

Consumers need to enter their I-94 number from their document.

Arrival/Departure Record in Foreign Passport (I-94)

Consumers need to enter their I-94 number, passport number, expiration date, and country of issuance from this document.

Foreign Passport

Consumers need to enter their passport number, passport expiration date, and country of issuance from this document.

Certificate of Eligibility for Nonimmigrant Student Status (I-20)

Consumers need to enter their Student & Exchange Visitor Information System (SEVIS) ID from this document.

Certificate of Eligibility for Exchange Visitor Status (DS2019)

Consumers need to enter their SEVIS ID from this document.

Notice of Action (I-797)

Consumers need to enter their alien registration number (also called the USCIS number) or their I-94 number from this document.

For more information, reference the Fact Sheet on "Submitting Supporting Documents" which can be found in the "Resources" section.

Marketplace Eligibility and Application Assistance Exit

Preparing to Apply Page 9 of 16

Additional Types of Supporting Documents

These documents can also be used to verify consumers' immigration status to determine eligibility for health coverage through the Marketplace:

- Documentation indicating membership in a federally recognized Indian tribe or American Indian born in Canada
- Certification from the HHS Office of Refugee Resettlement (ORR)
- HHS ORR eligibility letter (if under 18)
- Documentation indicating withholding of removal (or "withholding of deportation")
- Administrative order staying removal issued by the DHS

Select each box at right to see examples of some of these supporting documents.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

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Tribal Identification Card

A picture Tribal Identification Card can be issued to any currently enrolled Tribal Member (no age requirements)

Document from a Tribe that declares an individual is a member of an Indian Tribe

Office of Refugee Resettlement (ORR) eligibility letter

The screenshot shows a web application interface. At the top, a blue header bar contains the title 'Marketplace Eligibility and Application Assistance' in white text, and an 'Exit' button on the right. Below the header, a dark blue bar contains the text 'Preparing to Apply' on the left and 'Page 10 of 16' on the right. The main content area is white and features the section title 'Application Inconsistencies' in bold. Below this title, there are three paragraphs of text explaining application inconsistencies and the temporary eligibility period. At the bottom of the page, there is a navigation bar with buttons for 'Menu', 'Help', 'Glossary', and 'Resources', along with 'BACK' and 'NEXT' navigation links.

Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply Page 10 of 16

Application Inconsistencies

Sometimes, consumers may enter certain information about themselves and their family that doesn't match information contained in the trusted data sources the Marketplace use for eligibility verification. This is called an application inconsistency, or a "data matching issue."

If there's an application inconsistency, the Marketplace will provide consumers eligibility for health coverage and programs to help lower costs, such as the advance premium tax credit and cost-sharing reductions, based on the information that consumers include and submit in their applications. This eligibility is provided during a temporary "inconsistency period" to allow consumers time to submit documentation to verify the information on their application. Usually, consumers have at least 90 days to resolve a data matching issue before the Marketplace changes an eligibility determination. Consumers get notices explaining how long they have to resolve the issue (either 95, 90, 60, or 30 days). If consumers do not submit sufficient documentation, their eligibility will change, and they could lose their enrollment through the Marketplace or their advance premium tax credit and cost-sharing reductions, if applicable, could change, or be removed entirely.

Consumers who are otherwise eligible can enroll in a QHP through the Marketplace before they get a notice telling them their application inconsistency has been resolved. However, they will be asked to provide additional documents for the Marketplace to resolve the inconsistency. It's important that consumers provide this information to resolve their inconsistencies and ensure that they can continue receiving health coverage and help lowering their costs, if applicable.

Menu Help Glossary Resources < BACK NEXT >

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Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply Page 11 of 16


Provide Supporting Documents

Consumers' notices tell them what kind of additional supporting documents are needed to resolve their application inconsistencies, and the date by which the Marketplace must get it to make a final eligibility determination.

If consumers don't submit information or documents that can resolve their application income inconsistencies, the Marketplace may determine consumers ineligible for the advance premium tax credit and cost-sharing reductions. However, if requested immigration documentation is not submitted, the Marketplace will terminate a consumer's enrollment through the Marketplace.

During an inconsistency period, when consumers enroll and accept advance payments of the premium tax credit, they're acknowledging that those payments are subject to reconciliation during the tax filing process the following year. You can help consumers by making sure they understand this and by helping them gather the supporting documents necessary to resolve their application inconsistencies.

For more information, reference the Fact Sheet on "Submitting Supporting Documents" which can be found in the "Resources" section.



Menu Help Glossary Resources < BACK NEXT >

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Marketplace Eligibility and Application Assistance Exit

Preparing to Apply Page 12 of 16

Knowledge Check

June, a 42-year-old single mom who recently came to the United States (U.S.) from Lebanon and is a lawfully present non-citizen, asks for your help to complete an eligibility application for health coverage through the Marketplace, including for insurance affordability programs. She's prepared to answer all of the questions about her immigration status, income level, and access to other health coverage truthfully and completely. However, she's worried that the Marketplace won't be able to verify her immigration status since she's been in the U.S. for such a short time.

Which of the following statements should you make to June?

Select **all that apply** and then click **Check Your Answer**.

☐ A. You're right to be concerned; you haven't been in the U.S. that long.

☐ B. You'll be notified by the Marketplace if your immigration status can't be verified, and you'll have an opportunity to provide supporting documentation.

☐ C. I can provide you with a list of documents that can be used to verify your immigration status.

☐ D. You aren't a U.S. citizen, so you won't qualify for health coverage through the Marketplace.

[Check Your Answer](#)

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

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Which of the following statements should you make to June?

Select **all that apply**.

- A. You're right to be concerned; you haven't been in the U.S. that long.
- B. You'll be notified by the Marketplace if your immigration status can't be verified, and you'll have an opportunity to provide supporting documentation.
- C. I can provide you with a list of documents that can be used to verify your immigration status.
- D. You aren't a U.S. citizen, so you won't qualify for health coverage through the Marketplace.

Feedback: The correct answers are B and C. You should tell June not to worry, because she'll be notified if the Marketplace can't verify her immigration status. She'll be given 90 days to submit supporting documentation. You should reassure her you can help her gather the necessary documentation to apply for health coverage through the Marketplace, and you can help her identify any supporting documents, should the Marketplace need them. Non-citizens who are lawfully present in the U.S. can qualify to enroll in a qualified health plan (QHP) through the Marketplace.

Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply Page 13 of 16

Meet Julie, Joe and Johnny

Dominique and Eda are getting ready to help a consumer. Julie came for help finding health coverage for her family, including her husband, Joe, and her son, Johnny.

CLOSE

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources BACK NEXT

Meet Julie, Joe and Johnny

Dominique and Eda are getting ready to help a consumer. Julie came for help finding health coverage for her family, including her husband, Joe, and her son Johnny.

Dominique: Eda, are you ready to help Julie? You should introduce yourself, greet Julie, and let her know your role is to help her with the eligibility and enrollment process through the Marketplace. Remember to get Julie's consent to access her personally identifiable information to help her and her family before asking Julie general questions about her family's health coverage needs, and before you begin helping her with the application process.

Eda: Hi, my name is Eda. How may I help you?

Julie: I'd like help finding health coverage for my family, which includes me, my husband, Joe, and my 12-year-old son, Johnny.

Eda: It's my job to help you understand the health coverage options available to you through the Marketplace. I can tell you about your health coverage options, help you complete your application, and answer questions that you may have. I'll provide you with fair, accurate, and impartial information to help you make an informed choice for your family. I'm not affiliated with any health insurance company and am not permitted to recommend a specific plan. I can only provide you with information about your coverage options. I also want to let you know that any personal or financial information you share with me about your family will be kept

confidential and will only be used for the purpose of helping you, including helping you apply for enrollment in health coverage and for insurance affordability programs.

Julie: I really need your help! I've been reading a lot about the Affordable Care Act and I think health coverage could be a good thing for my family. But we've never had health coverage before and I don't know which options are best for us or how to apply.

Marketplace Eligibility and Application Assistance

Exit

Preparing to Apply

Page 14 of 16

Assess Julie's Needs

CLOSE

Julie already told Eda that she's seeking health coverage for herself and her family and that her family doesn't have health coverage, but Eda needs more information about the needs of Julie's family to help her through the eligibility and enrollment process.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu

Help

Glossary

Resources

< BACK

NEXT >

Assess Julie's Needs

Julie already told Eda that she is seeking health coverage for herself and her family and that her family doesn't have health coverage but Eda needs more information about the needs of Julie's family to help her through the eligibility and enrollment process.

Eda: Julie, does your employer offer any health coverage? Are you or any members of your family currently enrolled in any other health coverage programs?

Julie: No, my employer doesn't offer coverage and neither does my husband's employer. None of us are enrolled in any health coverage programs at this time.

Eda: As we start to explore options for you, what's most important for your family when looking for health coverage options? For example, do you already have a doctor you like and want to continue to see? Are there certain prescription drugs and/or health care services that you would like your qualified health plan to cover?

Julie: No, we don't have a regular doctor, and none of us take regular medications or need certain health care services that I can think of right now. However, I'm concerned about the cost of premiums. We can't afford expensive health coverage.

Eda: Let's see what affordable health coverage options are available for you and your family by completing an eligibility application through the Marketplace. The Marketplace will use the personal information you provide to determine whether you're eligible for a QHP through the Marketplace. You can apply just to enroll in a QHP through the Marketplace without financial

Marketplace Eligibility and
Application Assistance Course

Preparing to Apply

assistance, or you can apply to see whether you qualify for the premium tax credit and cost-sharing reductions to lower the cost of a QHP, or for Medicaid or CHIP. I'll help you through each step of the application process.

For Julie and her family, the cost of coverage is of greater importance than being able to see a certain doctor. Consumers may have different priorities and it's your job to help consumers identify them. You'll help consumers keep their priorities in mind as you assist them with each step of the eligibility and enrollment process.

Marketplace Eligibility and Application Assistance Exit

Preparing to Apply Page 15 of 16

Knowledge Check

Julie asks Eda what happens if the information she provides doesn't match the Marketplace's records or they can't find her in other agencies' trusted data source systems.

What should Eda tell Julie?

Select **all that apply** and then click **Check Your Answer**.

- ☐ A. You won't qualify for health coverage because your electronic records don't match. You can try again next year.
- ☐ B. You'll be notified by the Marketplace if there's an inconsistency in your application and you can provide documentation (typically within 90 days) to support your statements.
- ☐ C. You'll be able to enroll in health coverage and get the premium tax credit and cost-sharing reductions, if applicable, during the inconsistency period.
- ☐ D. You'll need to call each federal agency separately to ask them to verify your information before you can enroll in health coverage.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Knowledge Check

Julie asks Eda what happens if the information she provides doesn't match the Marketplace's records or they can't find her in other agencies' trusted data source systems.

What should Eda tell Julie?

Select **all that apply**.

- A. You won't qualify for health coverage because your electronic records don't match. You can try again next year.
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- C. You'll be able to enroll in health coverage and get the premium tax credit and cost-sharing reductions, if applicable, during the inconsistency period.
- D. You'll need to call each federal agency separately to ask them to verify your information before you can enroll in health coverage.

Feedback: The correct answers are B and C. If the Marketplace can't verify Julie's personal information, Julie will receive a notice that indicates there's an inconsistency in her application. Julie will be able to enroll in health coverage, and if applicable, get access to programs to lower her costs while the inconsistency is being resolved by the Marketplace Julie can work directly

with the Marketplace to resolve the inconsistency; she doesn't need to call each federal agency for help.

The screenshot shows a presentation slide with a blue header and footer. The header contains the title 'Marketplace Eligibility and Application Assistance' and an 'Exit' button. The slide itself is titled 'Preparing to Apply' and is 'Page 16 of 16'. The main content area has a background image of a compass rose and contains the following text:

Key Points

- You should ask consumers about their health coverage needs and keep their health coverage priorities in mind throughout the eligibility and enrollment process.
- Consumers need to provide personal information as part of their Marketplace application, including the citizenship or immigration status of each individual within the household who's applying for coverage, and their household income and access to other health coverage (if they'd like to see if they're eligible for programs to help lower their costs). This information will be kept confidential.
- The Marketplace will verify this information using trusted data sources. This is considered confidential information and will only be used to determine consumers' eligibility for health coverage and programs to lower their costs (if they applied) through the Marketplace.
- You should help consumers identify any documents you expect will be necessary to complete the eligibility application before consumers begin their applications.

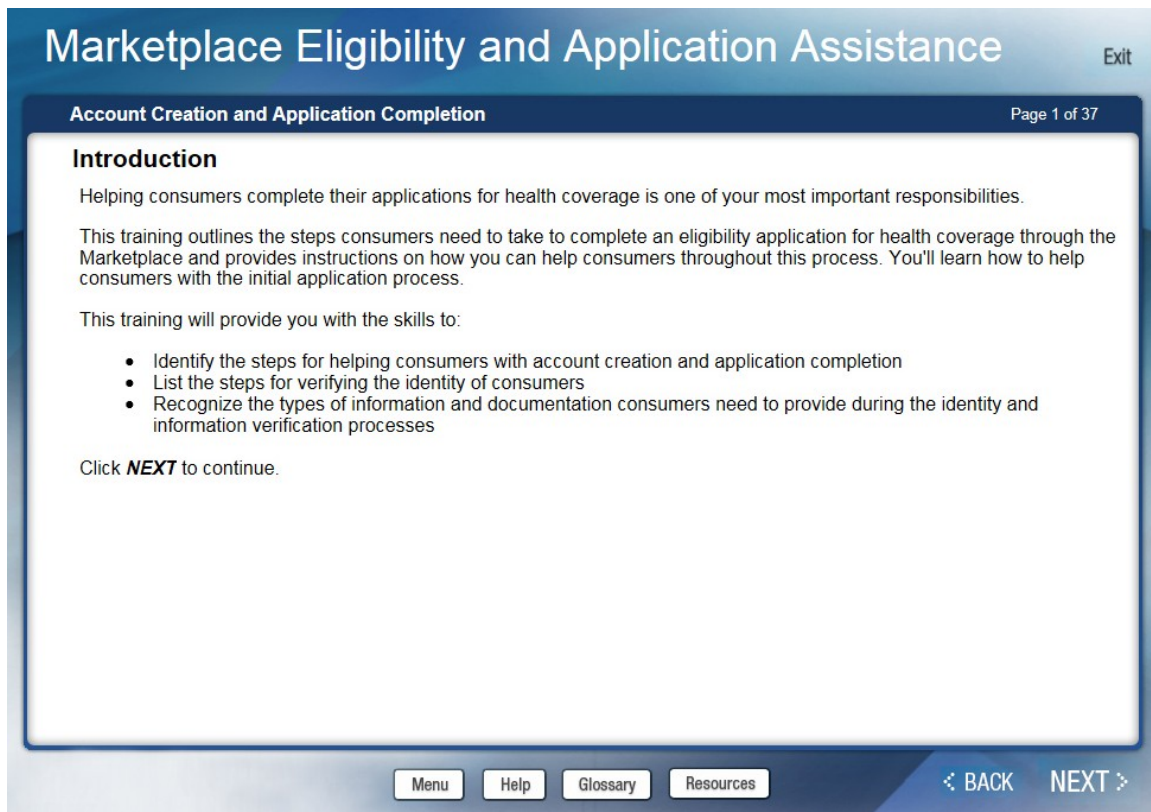
Click **NEXT** to continue.

The footer contains buttons for 'Menu', 'Help', 'Glossary', 'Resources', '< BACK', and 'NEXT >'.

Key Points

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- You should help consumers identify any documents you expect will be necessary to complete the eligibility application before consumers begin their applications.

Account Creation and Application Completion Module



Introduction

Helping consumers complete their applications for health coverage is one of your most important responsibilities.

This training outlines the steps consumers need to take to complete an eligibility application for health coverage through the Marketplace and provides instructions on how you can help consumers throughout this process. You'll learn how to help consumers with the initial application process.

This training will provide you with the skills to:

- Identify the steps for helping consumers with account creation and application completion
- List the steps for verifying the identity of consumers
- Recognize the types of information and documentation consumers need to provide during the identity and information verification processes

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion
Page 2 of 37

Application Methods

Consumers can submit eligibility applications to the Marketplace in several ways:

- Online at HealthCare.gov
- By mail
- In-person, with help from consumer assistance entities
- Over the phone, by calling the Marketplace Call Center at 1-800-318-2596 (TTY:1-855-889-4325)

You should encourage consumers to use the online application process, since it's the fastest way to apply and enroll in health coverage through the Marketplace. Since an e-mail account is required to apply online, make sure consumers know they can create e-mail accounts free-of-charge through various e-mail service providers if they don't already have one. You should tell consumers to make sure they remember their e-mail address and password since they may need to [log in again](#) later. If consumers select e-mail as their preferred communication method, instruct them to check their e-mail regularly because the Marketplace will contact them that way with updates and notices about their application and coverage.

Some consumers may not be familiar or comfortable with how to use computers. You should offer to help them use the computer to create a Marketplace account and apply online. Make sure to explain each step of the process. If consumers don't want to create a Marketplace account online, be understanding and tell them you can help them apply by phone or mail. If consumers apply over the phone or by using the paper application, they won't need to provide an e-mail address unless they want to compare and select a qualified health plan (QHP) online or receive updates and notices from the Marketplace by e-mail.

Click on the [BLUE](#) links(s) to enable NEXT button

Menu Help Glossary Resources

[< BACK](#)
[NEXT >](#)



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account online, be understanding and tell them you can help them apply by phone or mail. If consumers apply over the phone or by using the paper application, they won't need to provide an e-mail address unless they want to compare and select a qualified health plan (QHP) online or receive updates and notices from the Marketplace by e-mail.

More Information about Log in Again

Marketplace accounts to keep their account active since it may be deactivated if the account holder hasn't logged on in some period of time.

Marketplace Eligibility and Application Assistance

Exit


Account Creation and Application Completion Page 3 of 37

Preparing to Help with the Application

Many consumers will need your help with their applications for health coverage through the Marketplace. You'll be better able to help consumers if you can provide any necessary language interpretation assistance or accommodations for a physical, developmental and/or intellectual disability, or cognitive, hearing, speech and/or vision impairment, and you might be required to provide information and services in a manner that is accessible to persons with disabilities and persons with limited English proficiency.

You must get **consumers' consent** before you access their personally identifiable information to help them, including before you assess their health coverage needs or help them with a Marketplace eligibility application or enrollment. You must inform consumers about what your duties and responsibilities are (including that you cannot provide tax or legal advice within your capacity as an assister), and should talk with them about what information you might ask them to share with you, and what you're permitted to do with consumer information, before you help them. You must maintain a record of the consumer's consent for at least six years, unless a different and longer retention period has already been provided under other applicable federal law. The consumer must be permitted to revoke his or her consent at any time. It's a good idea to give consumers a copy of their completed consent forms for their records.

Here's a [key tip](#) you should remember



Click on the [BLUE](#) link(s) to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Preparing to Help with the Application

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Here's a key tip you should remember.

Key Tip

- Although you can't determine consumers' eligibility, it's important for you to describe to consumers what happens at each point in the eligibility and enrollment process, from account creation, to application completion and verification, to enrollment in health coverage.
- It's also important for you to communicate with consumers in a culturally appropriate way, and you might be required to do so. To do so, you should show respect for consumers' cultural diversity and provide information that is easy to understand and relatable, using translated documents when needed.
- Additional information on cultural competency, obtaining consumer consent, privacy and security, and helping consumers with disabilities is covered in detail later in this training.

More Information about Consumers Consent

After receiving consent to help them with their application you should make sure that the information/documents get returned to the consumer at the end of the session and only keep their contact information if they allow you to.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion Page 4 of 37

Overview of the Account Creation Process

Once you've obtained consumers' consent, assessed their needs, and discussed the eligibility and enrollment process, the first step in applying for coverage online is to create an account through the Marketplace.

Marketplace account creation is a two-step process:

1. First, consumers have to provide a limited amount of information (e.g., name, e-mail address) to create a basic log in that will also enable them to begin an application or view QHP options.
2. Second, consumers who want to submit an application, or select and enroll in health coverage through the Marketplace, need to set up a Marketplace account. To set up an account, consumers need to provide additional information and complete an identity verification process to make sure the application process is secure.

It's important to note that consumers may view and compare general health plan information at any time, but complete health plan details (i.e., detailed cost-sharing requirements) are available only after consumers create an account.

Create an account

After you create an account, you can manage your coverage, update your information, and get updates on your coverage.

First name Last name

Your email address will also be your username when you log in.

Email address

Use: 8-20 characters Upper & lowercase letters Number(s)

Password

Retype password

We need you to pick a few questions that only you will be able to answer. If you ever forget your password, we'll ask you these questions to verify your identity.

Pick a question

Answer

Pick a question

Answer

Menu Help Glossary Resources

BACK NEXT

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First name Last name

Your email address will also be your username when you log in.

Email address

Use: 8-20 characters Upper & lowercase letters Number(s)

Password

Retype password

We need you to pick a few questions that only you will be able to answer. If you ever forget your password, we'll ask you these questions to verify your identity.

Pick a question

Answer

Pick a question

Answer

It's important to note that consumers may view and compare general health plan information at any time, but complete health plan details (i.e., detailed cost-sharing requirements) are available only after consumers create an account.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion Page 5 of 37


Personally Identifiable Information (PII) Considerations When Creating an Account

Dominique is observing Eda as she helps Julie with the application process. Eda got Julie's consent, but isn't sure how to proceed. She asks Dominique for help.

Dominique: Eda, the next step is to help Julie create a Marketplace account through HealthCare.gov. To create a Marketplace account and complete an eligibility application, Julie will have to provide personal information. Some of the information she'll be asked to provide is what's called PII. It's very important to reassure her that you consider the information she shares with you to be private and that we and the Marketplace are obligated to protect her information. We'll only use her information as needed to carry out activities authorized by the Marketplace, such as helping her complete the eligibility and enrollment process for health coverage.

Eda: I remember from my certification training that because I work with PII, I need to keep conversations with consumers confidential.

* Note: Privacy and security responsibilities are covered in greater detail later in this training.



Menu Help Glossary Resources < BACK NEXT >

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Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion Page 6 of 37

Information Needed to Create an Account

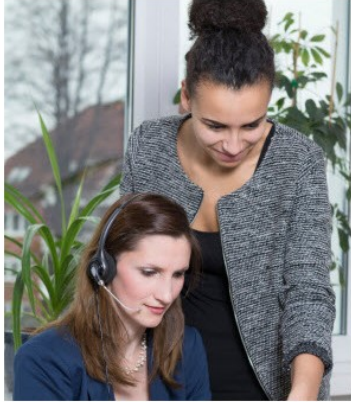
Dominique: You can tell Julie that to create a Marketplace account through HealthCare.gov, she must provide the following information:

- E-mail address (required; this will also be her username)
- Password (required)
- Answers to three security questions (required)
- First name
- Last name (required)

Dominique: The Marketplace will send Julie a message to the e-mail address she provided. Julie will need to log in to her e-mail, open the message from the Marketplace, and click on the link to verify her e-mail address. Once her e-mail address is verified, she can log in to her Marketplace account using this e-mail address as her username.

Eda: What happens if account creation doesn't work for some reason?

Dominique: If you have any trouble helping Julie create her Marketplace account online, you and Julie can conduct a three-way call with the Marketplace Call Center for help. If you and Julie are together in person, you can just call the Marketplace Call Center directly together.



Menu Help Glossary Resources < BACK NEXT >

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The screenshot shows a web interface titled "Marketplace Eligibility and Application Assistance" with an "Exit" link in the top right. Below the title is a dark blue header bar containing "Account Creation and Application Completion" on the left and "Page 7 of 37" on the right. The main content area is white and contains a "Knowledge Check" section. It begins with a paragraph: "Lilly comes to you for help getting health coverage through the Marketplace and says she's ready to apply." This is followed by a bolded question: "Which of the following steps should you take before you help Lilly create an application?" Below the question is the instruction: "Select **all that apply** and then click **Check Your Answer**." There are four multiple-choice options, each with an unchecked checkbox: A. Welcome her and ask for her Social Security number (SSN), tax return, and address right away. B. Reassure her that information she provides to you and the Marketplace is considered private and will be kept safe and secure. C. Obtain her consent to access her personally identifiable information (PII) and discuss the information you might ask her to share with you. D. Tell her you can only help her if she's willing to share her SSN online. At the bottom left of the content area is a blue button labeled "Check Your Answer". At the bottom right, there is a small text note: "Complete the Knowledge Check to enable NEXT button". The footer of the interface is a dark blue bar with four white buttons: "Menu", "Help", "Glossary", and "Resources". On the far right of the footer are two white buttons: "< BACK" and "NEXT >".

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 7 of 37

Knowledge Check

Lilly comes to you for help getting health coverage through the Marketplace and says she's ready to apply.

Which of the following steps should you take before you help Lilly create an application?

Select **all that apply** and then click **Check Your Answer**.

- ☐ A. Welcome her and ask for her Social Security number (SSN), tax return, and address right away.
- ☐ B. Reassure her that information she provides to you and the Marketplace is considered private and will be kept safe and secure.
- ☐ C. Obtain her consent to access her personally identifiable information (PII) and discuss the information you might ask her to share with you.
- ☐ D. Tell her you can only help her if she's willing to share her SSN online.

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Knowledge Check

Lilly comes to you for help getting health coverage through the Marketplace and says she's ready to apply.

Which of the following steps should you take before you help Lilly create an application?

Select all that apply.

- A. Welcome her and ask for her Social Security number (SSN), tax return, and address right away.
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- C. Obtain her consent to access her personally identifiable information (PII) and discuss the information you might ask her to share with you.
- D. Tell her you can only help her if she's willing to share her SSN online.

Feedback: The correct answers are B and C. While it's important to greet consumers, before you can help Lilly create her account and complete her application, you should obtain her consent to access her personally identifiable information (PII) and discuss what information you might ask her to share with you. You'll also need to reassure her that you'll follow privacy and security standards to protect any PII she shares with you and the Marketplace.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application CompletionPage 8 of 37


Overview of the End-to-End Eligibility and Enrollment Process

Eda: Dominique, I'm not sure what to do next. The Marketplace is asking Julie to verify her identity. Should she just follow the system prompts?

Dominique: You're correct! Julie should follow the system prompts for instructions on how to verify Julie's identity in the Marketplace. For most consumers, the Marketplace presents a series of real-time questions related to their personal information. These questions are the same types of questions that may be used when consumers apply for a loan, request a copy of their credit report, or create an account to view their Social Security statement. If consumers have enough credit history for the Marketplace to create questions for them, and they answer the questions accurately, the verification process will be complete and they can move on to the application process.

When consumers aren't able to verify their identity successfully by answering the personal questions, they're prompted to contact the credit reporting company, [Experian](#), by calling the Experian Help Desk at 1-866-578-5409 for identity verification. Experian collects information from consumers, including consumers' Reference ID Number, or Reference Code, a unique identifier provided by HealthCare.gov when consumers' identity verification fails. Experian uses this identifier to attempt successful identity verification.

For more information, reference the Fact Sheet on "Identity Verification through the Marketplace," which can be found in the "Resources" section.



Click on the [BLUE](#) link(s) to enable NEXT button

Menu Help Glossary Resources ◀ BACK NEXT ▶

Overview of the End-to-End Eligibility and Enrollment Process

Eda: Dominique, I'm not sure what to do next. The Marketplace is asking Julie to verify her identity. Should she just follow the system prompts?

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For more information, reference the Fact Sheet on "Identity Verification through the Marketplace," which can be found in the "Resources" section.

More Information about Experian

Experian is a credit reporting company with which the Centers for Medicare & Medicaid Services (CMS) has contracted to help verify consumers' identities to make applying for health coverage through the Marketplace more secure. CMS uses consumer reporting agencies like Experian and Equifax to verify the information on their application.

If consumers check their credit report, they may see an inquiry from CMS titled "CMS Proofing Services." These inquiries are called "soft inquiries" because they're visible only to consumers and won't affect their credit scores. Consumers' Marketplace applications and credit scores won't be affected by inquiries from Experian, Equifax, or CMS. Soft inquiries will be removed from consumers' Experian credit reports after 25 months.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 9 of 37

Identity Verification with Experian

Eda: What happens if the Experian Help Desk can't verify the consumer's identity?

Dominique: The Experian Help Desk can only help with online and phone identity verifications. If consumers can't successfully complete identity verification through the Experian Help Desk, they'll need to mail in documents for review, or upload documents to their HealthCare.gov account. The Experian Help Desk can't help consumers supply those supporting documents.

Consumers can upload or mail paper copies of any of the following documents to verify their identity:

- Driver's license issued by a state or territory
- School identification (ID) card
- Voter ID card
- United States (U.S.) military draft card or draft record
- Military dependent's ID card
- ID card issued by federal, state, or local government
- U.S. passport or U.S. passport card
- Native American tribal document
- Certificate of Naturalization (Form N-550 or N-570) or Certificate of U.S. Citizenship (Form N-560 or N-561)
- Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
- Employment Authorization Document that contains a photograph (Form I-766)
- U.S. Coast Guard Merchant Mariner card
- Foreign passport, or ID card issued by a foreign embassy or consulate that contains a photograph

If consumers can't provide a copy of one of the documents above, they can submit copies of two of these documents:

- Birth certificate
- Social Security card
- Marriage certificate
- Divorce decree
- Employer ID card
- High school or college diploma (including high school equivalency diploma)
- Property deed or title

Also note that the Experian Help Desk can't help with Marketplace account issues like account and password resets.

Menu Help Glossary Resources < BACK NEXT >

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- Driver's license issued by a state or territory
- School identification (ID) card
- Voter ID card
- United States (U.S.) military draft card or draft record
- Military dependent's ID card
- ID card issued by federal, state, or local government
- U.S. passport or U.S. passport card
- Native American tribal document

- Certificate of Naturalization (Form N-550 or N-570) or Certificate of U.S. Citizenship (Form N-560 or N-561)
- Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
- Employment Authorization Document that contains a photograph (Form I-766)
- U.S. Coast Guard Merchant Mariner card
- Foreign passport, or ID card issued by a foreign embassy or consulate that contains a photograph

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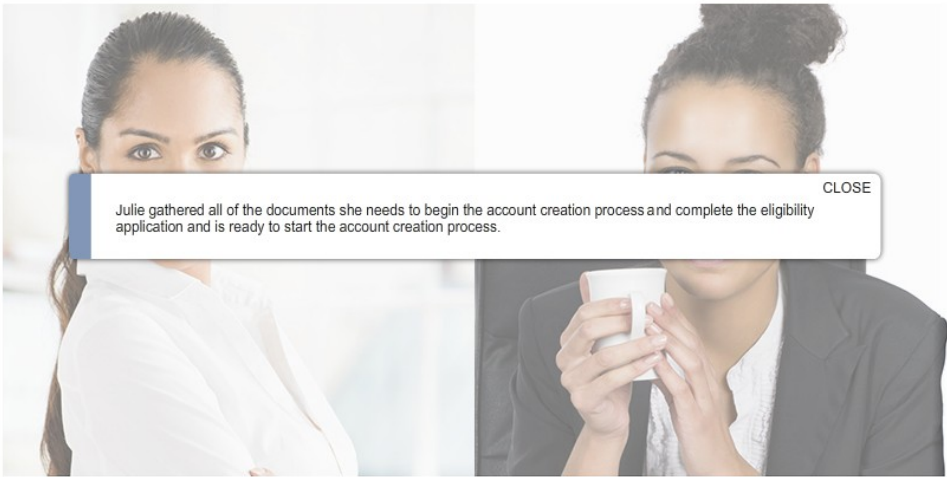
- Birth certificate
- Social Security card
- Marriage certificate
- Divorce decree
- Employer ID card
- High school or college diploma (including high school equivalency diploma)
- Property deed or title

Also note that the Experian Help Desk can't help with Marketplace account issues like account and password resets.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 10 of 37

Julie Creates an Account



[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

[Menu](#) [Help](#) [Glossary](#) [Resources](#) [< BACK](#) [NEXT >](#)

Julie Creates an Account

Julie gathered all of the documents she needs to begin the account creation process and complete the eligibility application and is ready to start the account creation process.

Eda: We're going to begin the Marketplace account creation process. To create a Marketplace account, you will need to type your full first name, last name, and an e-mail address.

Julie: Great, I have my information and I'm ready to provide those answers.

Eda: Okay, now you should create a secure password for your account and then re-enter it. Be sure to remember your password.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 11 of 37

Complete Julie's Account Creation



Eda: Congratulations! Your account has been created. Now, you should log in to your e-mail and verify that your e-mail address is correct.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Complete Julie's Account Creation

Eda: Congratulations! Your account has been created. Now, you should log in to your e-mail and verify that your e-mail address is correct.

Julie: Can I check my e-mail from your computer?

Eda: Yes, of course. Go ahead and log in to your e-mail.

Julie: Okay, I see that I just got an e-mail from the Marketplace. The message asks me to click the link to complete verification.

Eda: Wonderful! Please click the link in the e-mail message to complete the verification process. Then you can return to the log in page on HealthCare.gov, and you can log in using your e-mail address as your username.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 12 of 37

Helping with Identity Verification



Eda: Julie, now that you've created your account, you need to complete your identity verification through your Marketplace account.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Helping with Identity Verification

Eda: Julie, now that you've created your account, you need to complete your identity verification through your Marketplace account.

Julie: Okay, I've logged in to my account. Now what should I do?

Eda: Click on the "My Profile" button, and then click on "Verify Now" to begin identity verification. A new screen that says "Verify Your Identity" will appear. Click the "Get Started" button.

Julie: The Marketplace is asking me for contact information to verify my identity. I'll go ahead and fill out those fields and answer the identity verification questions that I see on the screen.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 13 of 37

Identity Verification Failure

Eda: Okay, the Marketplace will tell you whether your identity is verified. If your identity isn't verified after two tries, you'll see a message with instructions to call Experian Help Desk for help. The message will also show a reference code number to use when calling Experian. If this happens, we should write down your reference code number so we have it handy when we call Experian. Experian will help verify your identity over the phone. Then you can click the "I have verified my identity over the phone" button to complete identity proofing.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Identity Verification Failure

Eda: Okay, the Marketplace will tell you whether your identity is verified. If your identity isn't verified after two tries, you'll see a message with instructions to call Experian Help Desk for help. The message will also show a reference code number to use when calling Experian. If this happens, we should write down your reference code number so we have it handy when we call Experian. Experian will help verify your identity over the phone. Then you can click the "I have verified my identity over the phone" button to complete identity proofing.

Julie: If I have to click that button, what happens next?

Eda: You'll be able to submit updated contact information and upload documents to verify your identity by clicking on the "Upload Documents" button. You only have to electronically upload documents if the system isn't able to verify your identity right away, but if that's the case, you

Your identity wasn't verified.

You won't be able to submit your application for health coverage until your identity is verified.

Call the Experian help desk.

Call (866) 578-5409 and use the code below to verify your identity over the phone. You'll speak to someone who'll ask you more questions. You may have to make changes on the next page based on your call. **You won't see the code again after you leave this page, so please write it down now.**

Your code is: 1967646-JULIE77 **REFERENCE CODE**

I HAVE VERIFIED MY IDENTITY OVER THE PHONE

If you aren't able to call now, [click here to return to My Profile.](#)

will need to do this even if you verify your identity over the phone with Experian. You can also mail documents to the Marketplace, but this takes more time to process. If you do mail them, you should include the barcode page from your Marketplace notice and include it in the same envelope, or write your application ID number (if you have one), your date of birth, and your Social Security number (if you have one) on your documents.

Consumers should not mail original copies of documents – only send copies of these documents to the Marketplace. Keep a copy of anything you mail to the Marketplace for your records.

Upload Documents to Verify Identity

Julie: How do I upload documents? I remember that you gave me a list of the types of documents I may need to provide.

Eda: Right, once you click on “Upload Documents” you’ll select the type of document you’re providing from a drop down menu and then you’ll attach a copy of the document. I can help you do this. If you submit a copy of a phot ID like a drivers license, you may only need to submit that one document. If you’re submitting something other than a phot ID like a Social Security card, you may need to submit two documents in total. For example, you’ll need to submit a copy of your Social Security card and your marriage certificate.

The application provides a list of all of the different types of documents and combinations of documents you can submit for different types of circumstances. You can check the status of any submitted documentation in your Marketplace account profile.

Julie: Okay, we’re in luck! The system says my identify verification was successful.

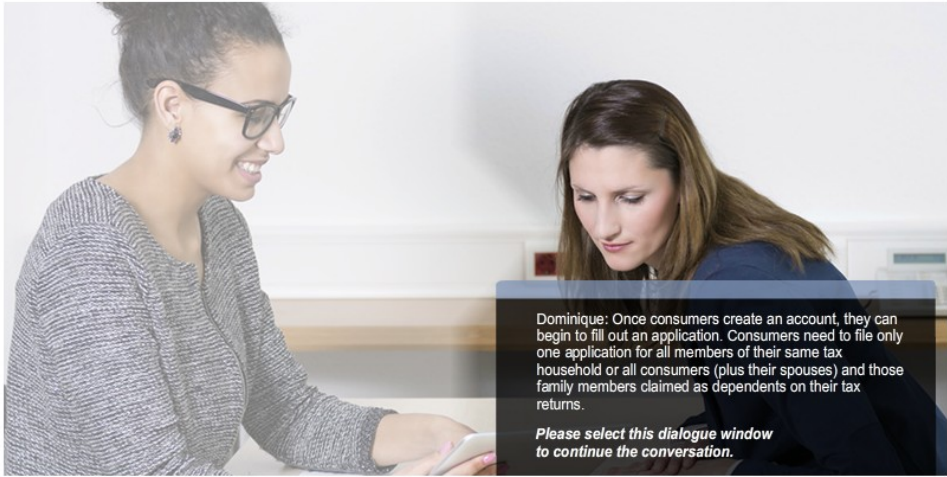
Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion

Page 15 of 37

Overview of the Application Process



Dominique: Once consumers create an account, they can begin to fill out an application. Consumers need to file only one application for all members of their same tax household or all consumers (plus their spouses) and those family members claimed as dependents on their tax returns.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu

Help

Glossary

Resources

< BACK

NEXT >

Overview of the Application Process

Dominique: Once consumers create an account, they can begin to fill out an application. Consumers need to file only one application for all members of their same tax household or all consumers (plus their spouses) and those family members claimed as dependents on their tax returns.

Eda: How do you know who's part of a tax household?

Dominique: If two consumers file their taxes together on the same federal income tax return, they're considered part of the same tax household and only need to submit one eligibility application, but both consumers should be on the application. Consumers who are part of separate tax households – that is, they file their taxes separately – need to fill out separate eligibility applications.

Eda: Which household members should consumers include on their application?
Dominique: If consumers are only applying for coverage through the Marketplace (without any help paying for coverage), only those household members who want coverage should be included on the application.

If consumers are applying for help paying for coverage, the following individuals should be included on the application:

- Themselves and if applicable
- Their spouse
 - applies to legally married couples, whether opposite or same-sex
 - anyone they include on their tax return as a tax dependent (such as children), even if the tax dependents don't live with the consumer or they have their own tax filing requirement
- Tier children who live with them, even if they make enough money to file a tax return themselves
- Anyone they include on their tax return as a dependant, even if they don't live with the consumer
- Anyone else under 21 years of age whom they take care of and who lives with them

Consumers shouldn't include on their application:

- Their unmarried partner
- Their unmarried partner's children, if the children are not the applying consumer's children or tax dependents
- Their parents who live with them, but file their own tax returns and aren't tax dependents of the consumer (and spouse, if they have one)
- Other relatives who file their own tax returns and aren't tax dependents of the consumer (and spouse, if they have one).

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion

Page 16 of 37


Information Collected During Application Process

Dominique: Consumers need to provide the following information on each application they submit:

- Contact information
- Who's applying for coverage
- Whether they'd like to check their eligibility for financial assistance including the premium tax credit, cost-sharing reductions, or other coverage programs to lower the cost of health coverage (including Medicaid and the Children's Health Insurance Program [CHIP])
- Personal information for each applicant (e.g., name, date of birth, relationship to consumers filing the application)
- Family and household structure
- Citizenship or immigration status for each applicant

If applying for help paying for coverage:

- Household income information
- Information regarding access to other health coverage (e.g., job-based coverage)
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[Menu](#)
[Help](#)
[Glossary](#)
[Resources](#)

[< BACK](#)
[NEXT >](#)

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Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 17 of 37

Knowledge Check

Timothy created a Marketplace account and is ready to complete the application process. He wants to apply for help paying for coverage.

Which of the following pieces of information will he need to know to complete his application?

Select **all that apply** and then click **Check Your Answer**.

- ☐ A. Who he'll include on his application for health coverage
- ☐ B. Personal information for each applicant (e.g., name, date of birth, relationship to the consumer filing the application)
- ☐ C. Explanation of pre-existing conditions for all applicants
- ☐ D. Information regarding income

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Knowledge Check

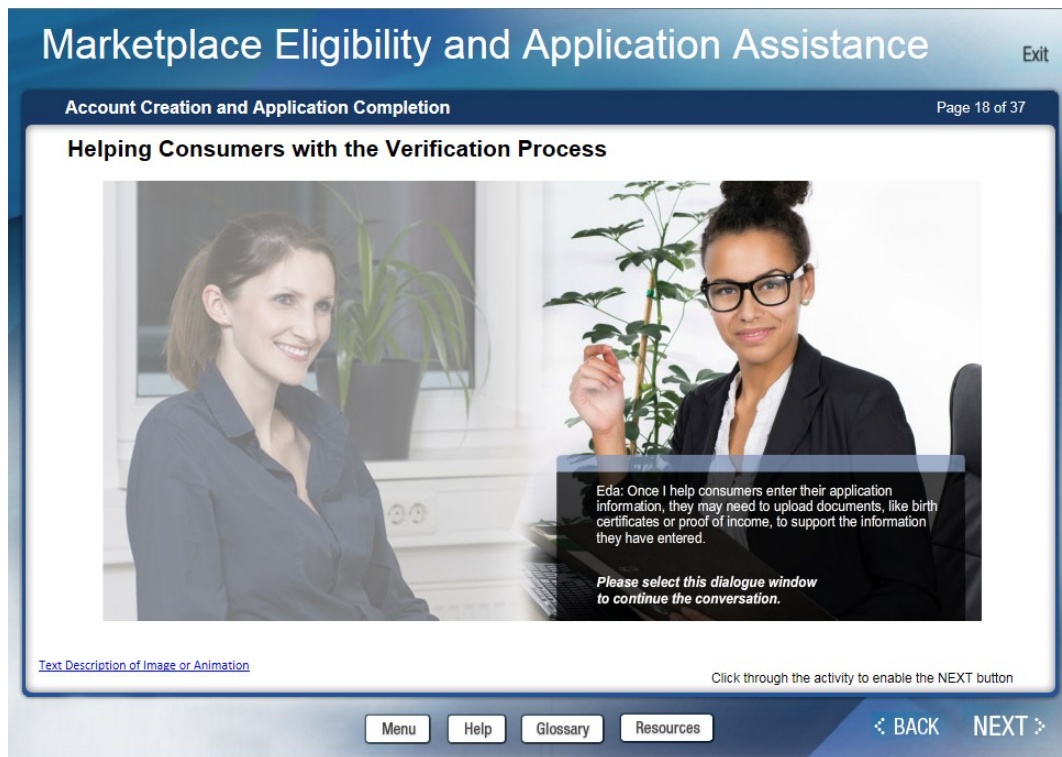
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Which of the following pieces of information will he need to know to complete his application?

Select **all that apply**.

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- B. Personal information for each applicant (e.g., name, date of birth, relationship to the consumer filing the application)
- C. Explanation of pre-existing conditions for all applicants
- D. Information regarding income

Feedback: The correct answers are A, B, and D. Timothy doesn't need to know if he qualifies for Medicaid to complete the application process; in fact, that's something he can find out by applying for programs to lower his costs. Timothy should complete the application and the Marketplace will help determine whether Timothy or members of his family are eligible for other programs. However, he'll need to know which household members he'll include on his application for health coverage, personal information for each applicant, and whether he can get health coverage through either his employer or his spouse's employer.



Helping Consumers with the Verification Process

Eda: Once I help consumers enter their application information, they may need to upload documents, like birth certificates or proof of income, to support the information they have entered.

Dominique: Yes, the Marketplace attempts to verify consumers' application information as part of making an eligibility determination to enroll in a QHP through the Marketplace, and for insurance affordability programs including the premium tax credit, cost-sharing reductions, Medicaid, and CHIP. You're responsible for knowing how the Marketplace processes consumers' applications and how you can help consumers with information verification. Consumers need to follow system prompts to confirm if they'll need to upload copies of supporting documentation.

Eda: How do consumers know what documents to submit?

Dominique: The online application provides consumers with a notice that lists all documents they need to submit along with their application, if the Marketplace isn't able to verify all their information electronically. The notice will tell them which consumers in the household need to submit additional documents, since not all consumers in the household may need to do so. The notice will specifically list the names of the consumers who need to provide additional documents. Outstanding items that require consumers to take action appear in the "To Do List" section of their Marketplace account.

The notice also tells consumers how long they have to provide the requested documentation. Consumers can upload the needed documents immediately, or choose to do so later, as long as they provide the information within the timeframe specified by the Marketplace.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion

Page 19 of 37


Best Practices for Submitting Supporting Documentation

Dominique: If you're helping consumers send requested documents through the mail, please tell them to include the page from their notice with a barcode on it, and offer to help them print it. Including this page in the same envelope as their supporting documentation will help the Marketplace process the documents more quickly.

The Marketplace can still process supporting documents if consumers don't include the page with their barcode, but providing the barcode helps make sure their documents are matched to the right application more promptly. If they don't have a barcode page, they should include their name and application ID on any documentation that they submit by mail.

If you're helping consumers upload documents through HealthCare.gov, it's not necessary for consumers to include the barcode page. Consumers can find out what documents they need to submit by logging into their Marketplace account, clicking on their application, and clicking on "Application Details." Under Qualified Health Plan eligibility, there will be a green VERIFY button with information next to it describing the consumer's inconsistency. Clicking the VERIFY button takes you to where the consumer is given the opportunity to upload and submit a requested document to the Marketplace.

Let consumers know that the Marketplace will contact them before any changes are made to their eligibility.



Menu Help Glossary Resources < BACK NEXT >

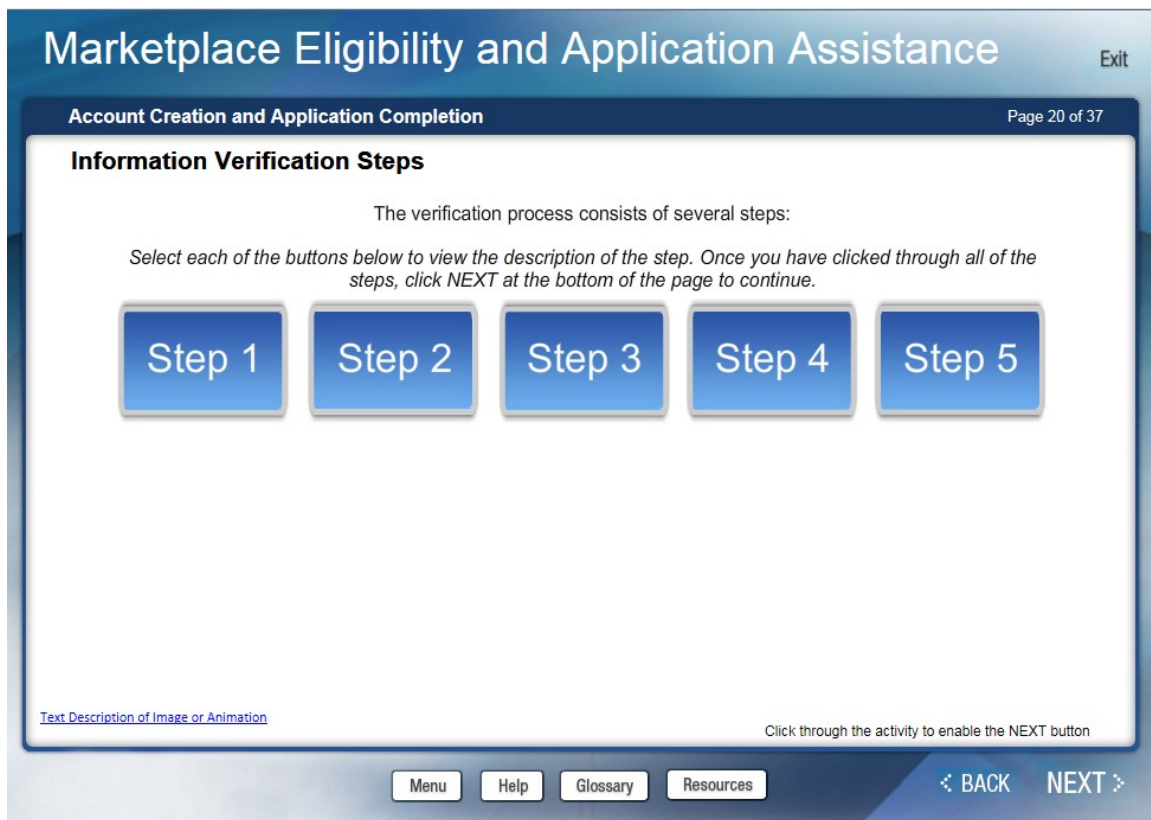
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Let consumers know that the Marketplace will contact them before any changes are made to their eligibility.



Information Verification Steps

The verification process consists of several steps:

Step 1: Consumers provide their personal information to the Marketplace through the eligibility application.

Step 2: The Marketplace verifies consumers' information against the trusted data sources using the Hub.

Step 3: If the information consumers provided matches the information from the trusted data sources, no additional steps are required. Among other things, in order to "match," consumers must enter their name and document numbers exactly as they appear on their documents (such as Social Security Card or immigration documents). Other types of information, like income, for example, can be close estimates, but don't have to be exact. If the information can't be verified, the Marketplace asks consumers to provide documents supporting the information in their application.

Step 4: Consumers generally have 90 or 95 days to provide supporting documentation. If they don't provide it, the Marketplace may cancel a consumers' premium tax credit or cost sharing, or terminate their enrollment through the Marketplaces.

Step 5: When the verification process is complete, the Marketplace makes a final determination about consumers' eligibility for enrollment in a QHP through the Marketplace and, if applicable,

for programs for lowering costs, including advance payments of the premium tax credit and cost-sharing reductions.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion
Page 21 of 37

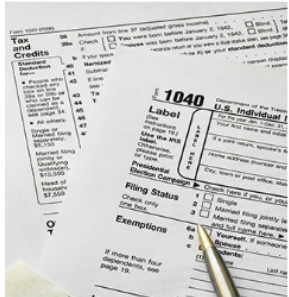
Information and Income Verification

Eda: Dominique, based on what you told me, when consumers' information hasn't been verified completely, they can still get health coverage through the Marketplace while the inconsistency is being resolved. Can they also get help lowering their costs?

Dominique: Yes, even if consumers' application information can't be verified at first, consumers will be provided eligibility during the inconsistency period based on the information they provide. Consumers can choose and enroll in QHPs through the Marketplace, and if otherwise eligible apart from the inconsistency, may get advance payments of the premium tax credit and/or cost-sharing reductions. However, you should tell consumers that once the Marketplace makes a final eligibility determination, they may need to pay back any advance payments of the premium tax credit they got during the inconsistency period if the Marketplace determines they're not eligible for the premium tax credit or are eligible for a lower amount than they were getting.

Remember, Eda, if consumers' information can't be verified against trusted data sources, such as the Social Security Administration (SSA), Internal Revenue Service (IRS), consumers get a message from the Marketplace asking them to submit supporting documentation that proves that the information in their application is correct.

The message includes any additional information about documentation these consumers must submit and the timeframe for submitting it. It's your job to describe the eligibility verification process to consumers so they understand why they're being asked for supporting documentation. If the information consumers put on their application can be verified, then the verification process occurs in real-time. If consumers need to submit additional information, the verification process will take longer, but they'll receive an eligibility notice allowing them to enroll in coverage while they gather the documents needed to verify the original attestation from the consumer.



Menu Help Glossary Resources

◀ BACK
NEXT ▶

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The message includes any additional information about documentation these consumers must submit and the timeframe for submitting it. It's your job to describe the eligibility verification process to consumers so they understand why they're being asked for supporting documentation. If the information consumers put on their application can be verified, then the verification process occurs in real-time. If consumers need to submit additional information, the verification process will take longer, but they'll receive an eligibility notice allowing them to enroll in coverage while they gather the documents needed to verify the original attestation from the consumer.

The screenshot displays a web-based interface titled "Marketplace Eligibility and Application Assistance" with an "Exit" link in the top right. Below the title bar, a sub-header reads "Account Creation and Application Completion" and "Page 22 of 37". The main content area is titled "Knowledge Check" and contains the following text: "You've been helping Mary with her Marketplace application and she asks you what the Marketplace is going to do with her information." This is followed by the question: "What do you tell Mary about what the Marketplace will do with her information?" and the instruction: "Select **all that apply** and then click **Check Your Answer**." Below the question are four multiple-choice options, each with an unchecked checkbox: A. Explain that if the Federal Data Services Hub (the Hub) can't verify her information right away, Mary can upload supporting documentation immediately to complete the information verification process quickly. B. Tell Mary she needs to call the Marketplace Call Center for help. C. Tell Mary that the Marketplace compares the information she provided with trusted data sources using the Hub for verification. D. Tell Mary that if her information matches the information provided by the Hub, no further information verification steps are necessary and the Marketplace will make an eligibility determination. A "Check Your Answer" button is located below the options. At the bottom right of the content area, a small note says "Complete the Knowledge Check to enable NEXT button". The footer of the interface includes a navigation bar with buttons for "Menu", "Help", "Glossary", and "Resources", along with "< BACK" and "NEXT >" buttons.

Knowledge Check

You've been helping Mary with her Marketplace application and she asks you what the Marketplace is going to do with her information.

What do you tell Mary about what the Marketplace will do with her information?

Select **all that apply**.

- A. Explain that if the Federal Data Services Hub (the Hub) can't verify her information right away, Mary can upload supporting documentation immediately to complete the information verification process quickly.
- B. Tell Mary she needs to call the Marketplace Call Center for help.
- C. Tell Mary that the Marketplace compares the information she provided with trusted data sources using the Hub for verification.
- D. Tell Mary that if her information matches the information provided by the Hub, no further information verification steps are necessary and the Marketplace will make an eligibility determination.

Feedback: The correct answers are A, C, and D. You should tell Mary that the Marketplace compares the information she provides with trusted data sources using the Hub. If Mary's information matches the information provided by the Hub, her verification process is complete and the Marketplace can determine her eligibility to enroll in a qualified health plan (QHP)

through the Marketplace, and for programs to help lower her costs if she applied for help paying for coverage. If her information can't be verified, she'll be asked to submit supporting documents to verify her eligibility information such as a pay stub or proof of citizenship. You can help her do so.

Exit

Marketplace Eligibility and Application Assistance

Page 23 of 37

Account Creation and Application Completion

Income Verification

Eda: When consumers fill out the income section of the application, what do they need to include?

Dominique: If consumers are applying for programs to lower their costs, they'll need to estimate their household's income for the calendar year for which they're seeking benefits by adding together all of the money they expect members of their household to make. You should help them enter income for the individuals listed on the application. To receive an eligibility determination for financial assistance, consumers will need to enter information for both individuals who are and are not applying for coverage on the application. For example, if a consumer is applying for coverage just for his spouse and his children, he will need to enter his income as well as the income of his spouse and children.

Additional examples of information to include to apply for financial assistance:

- The consumer and the consumer's spouse, if they're [married](#) and will file a joint tax return
- Their children who live with them, even if they make enough money to file a tax return themselves as long as they are still considered a tax dependent
- Anyone they include on their tax return as a tax dependent, even if they don't live with the consumer
- Anyone else under 21 years of age whom they take care of and who lives with them

Click on the [BLUE](#) links(s) to enable NEXT button

Menu
Help
Glossary
Resources

◀ BACK
NEXT ▶

Income Verification

Eda: When I help consumers fill out the income section of the application, what do they need to include?

Dominique: If consumers are applying for programs to lower their costs, they'll need to estimate their household's modified adjusted gross income for the calendar year by adding together all of the money they expect members of their household to make. You should help them enter income for the individuals listed on the application. To receive an eligibility determination for financial assistance, consumers will need to enter information for both individuals who are and are not applying for coverage on the application. For example, if a consumer is applying for coverage just for his spouse and his children, he will need to enter his income as well as the income of his spouse and children.

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- Anyone they include on their tax return as a tax dependent, even if they don't live with the consumer

- Anyone else under 21 years of age whom they take care of and who lives with them

More Information about Married Consumers

In general, married spouses must file a joint tax return to receive the premium tax credit and cost-sharing reductions. There is one exception to this general rule – consumers who are victims of domestic violence do not have to file a joint return, as contacting their spouse may be dangerous or restricted by court order.

Marketplace Eligibility and Application Assistance


Exit

Account Creation and Application Completion Page 24 of 37

What Counts as Income

For each of the following sources, help consumers project what their tax household income will be this year:

- Job
- Self-employment
- Social Security benefits
- Unemployment
- Retirement
- Pension
- Capital gains
- Investment income
- Rental or royalty income
- Farming or fishing income
- Alimony received
- Cash Support
- Scholarship
- Other income



The Marketplace also needs to know if consumers have any tax-exempt Social Security, interest, or foreign income. This information is used automatically to calculate modified adjusted gross income, or MAGI, to see if consumers qualify for programs to lower their costs of health coverage.

Menu Help Glossary Resources < BACK NEXT >

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Marketplace Eligibility and Application Assistance


Exit

Account Creation and Application Completion Page 25 of 37

What Doesn't Count as Income

Consumers shouldn't include the following sources of income when estimating their household income:

- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Proceeds from loans, like student loans, home equity loans, or bank loans

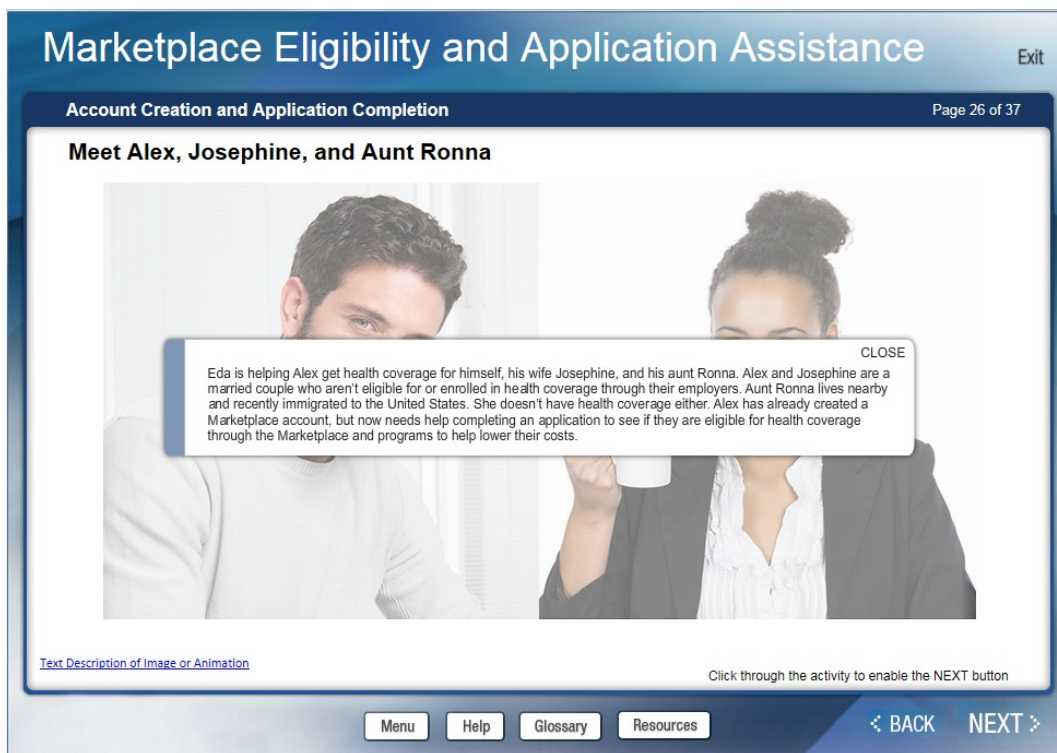


Menu Help Glossary Resources < BACK NEXT >

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Meet Alex, Josephine, and Aunt Ronna

Eda is helping Alex get health coverage for himself, his wife Josephine, and his aunt Ronna. Alex and Josephine are a married couple who aren't eligible for or enrolled in health coverage through their employers. Aunt Ronna lives nearby and recently immigrated to the United States. She doesn't have health coverage either. Alex has already created a Marketplace account, but now needs help completing an application to see if they are eligible for health coverage through the Marketplace and programs to help lower their costs.

Eda: Now that you've created your account and are logged in to HealthCare.gov, let's start the application process. You'll want to select "Start A New Application or Update an Existing One" since that's what we're going to do today. We'll walk through the "Start your application" portion of the application first.

Alex: Thank you. I selected "Start A New Application or Update an Existing One" since I need to find health coverage for myself, my wife Josephine, and my aunt Ronna. I'm ready to begin the "Start your application" section of the application.

Eda: Next, let's enter your contact information. The Marketplace will verify the validity of your home address with the U.S. Postal Service. Let me know when you're done.

Help Applying and Paying for Coverage

Eda: Okay, we're ready to go to the next step. This step asks whether you're getting help completing your application.

Alex: Great, I'd like to complete this section.

Eda: Once you identify if you're getting help with your application you'll be asked to enter a security response to ensure that only those who have permission can access your application.

Alex: Okay, sounds good.

Eda: After you complete this step you'll be asked whether you'd like to see if you qualify for programs to lower your health care costs (e.g., Medicaid, CHIP, premium tax credits, and cost-sharing reductions).

Consumers don't have to complete this part of the application if they don't want to participate in programs to help lower their costs. They can just apply to see if they qualify to buy a QHP through the Marketplace without help lowering their costs.


Alex: I'm concerned about being able to afford our monthly premiums and would like to see if we're eligible for lower premiums and cost-sharing so I would like to complete this section.

Eda: Okay, then you will indicate that on the "Help paying for coverage" page of the application.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 28 of 37

Help Applying and Paying for Coverage



[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Help Applying and Paying for Coverage

Eda: Now, you need to list everyone who'll be applying for coverage on this application.

Alex: Sure. I'd like to apply for myself, my wife Josephine, and my Aunt Ronna.

Eda: Does your aunt file her federal income taxes separately from you and Josephine?

Alex: Yes, aunt Ronna files her own tax return. Josephine and I file jointly.

Marketplace Eligibility and Application Assistance


Exit

Account Creation and Application Completion Page 29 of 37

Offer to Help Aunt Ronna

Eda: Since Aunt Ronna files her own taxes, she needs to fill out her own application for health coverage if you aren't her designated authorized representative. I'd be happy to help her. Before you leave today, let's set up a time for me to help her complete her application. In the meantime, let's focus today on completing the application for you and Josephine.

Alex: Thank you. I want to make sure all three of us are able to get coverage through the Marketplace, so that sounds like a good plan.



Menu Help Glossary Resources < BACK NEXT >

Offer to Help Aunt Ronna

Eda: Since Aunt Ronna files her own taxes, she needs to fill out her own application for health coverage if you aren't her designated authorized representative. I'd be happy to help her. Before you leave today, let's set up a time for me to help her complete her application. In the meantime, let's focus today on completing the application for you and Josephine.

Alex: Thank you. I want to make sure all three of us are able to get coverage through the Marketplace, so that sounds like a good plan.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 30 of 37

Family and Household Information

Family & household
We need to know about everyone who is applying for health coverage and their relationships to each other.
All fields are required unless they're marked optional.

You may need:
> Social Security numbers
> Document numbers for any people with eligible immigration status

NEXT

Eda: Great! Now you need to list your family and household information. Remember, you may need information like Social Security numbers and dates of birth for you and Josephine.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Family and Household Information

Eda: Great! Now you need to list your family and household information. Remember, you may need information like Social Security numbers and dates of birth for you and Josephine.

Eda: First, you'll need to tell the Marketplace whether you are a U.S. citizen, a U.S. national, or have an eligible immigration status.

Alex: Yes, I am a U.S. citizen.

Eda: Now, you'll answer a few questions about whether you're married, live with your spouse, file your taxes jointly.

Alex: I've got those questions covered.

Eda: The application will also ask you whether you claim any dependents on your federal income tax return. Remember, these dependents include any individuals you claim as a dependent on your tax return, even if they make enough money to file tax returns themselves.

Alex: Josephine and I don't have any dependents. None of those situations apply to us.

Eda: You can choose whether to provide the Marketplace with optional information on your race and ethnicity.

Alex: Sure, I'll answer those questions.

Eda: We're almost done with this section. You'll need to enter your Social Security number now.

Alex: All set. I've typed it in and moved to the next question.

Eda: Great! The last question in this section will ask how Josephine is related to you since the two of you are applying for health coverage on the same application.

Alex: I see. I'll put that Josephine is my spouse.

Eda: Very good. Now we're ready to move on to the next section.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 31 of 37

Additional Information

Eda: We're almost done with these questions about your household. The Marketplace will ask you for some additional information about the consumers on your application. These questions are optional and you don't have to answer them if you don't want to. If you do choose to answer them, these questions help the Marketplace provide you with materials that are matched to the information you provide. This makes it easier for you to get answers to your questions about the Marketplace and health coverage in general.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Additional Information

Eda: We're almost done with these questions about your household. The Marketplace will ask you for some additional information about the consumers on your application. These questions are optional and you don't have to answer them if you don't want to. If you do choose to answer them, these questions help the Marketplace provide you with materials that are matched to the information you provide. This makes it easier for you to get answers to your questions about the Marketplace and health coverage in general.

Alex: Can you provide more details about the types of optional questions I'll be asked?

Eda: Let's walk through these questions together and you can choose whether to answer them. First, the Marketplace asks you to identify each consumer's race and ethnicity. You've already answered this question for yourself.

Alex: Sure, I'll answer that for Josephine.

Eda: The next question asks whether anyone on your application has a physical disability or mental health condition.

Alex: I'll answer that question too.

Eda: Are you or Josephine American Indian or Alaska Native? If so, you can tell the Marketplace here.

Alex: No, that doesn't apply to either of us.

Eda: The next question asks if anyone on your application is pregnant.

Alex: Okay, that doesn't apply to us at this point either.

Eda: You may also be asked whether anyone on your application was ever in foster care.

Alex: Josephine was in foster care so I'll indicate that on the application.

Eda: Good news! We've finished with this set of questions. You should review the summary of your family and household information to make sure the information is correct.

Alex: Okay, everything looks correct to me. Thank you.

Key Tip Optional Questions

Consumers need to understand that these optional questions are important for making sure they're determined eligible for the maximum level of benefits for which they qualify.

For example, a pregnancy could make a consumer eligible for Medicaid or CHIP because pregnancy Medicaid and CHIP are available to women at higher income levels. The Marketplace asks optional questions related to consumers' long term care needs and whether they have any disabilities to flag if consumers might be eligible for Medicaid based on criteria other than their modified adjusted gross income (MAGI), and the answers to these questions could affect the health benefits for which consumers' are eligible.

Consumers' status as members of a federally recognized tribe affects their eligibility for cost-sharing reductions that lower their health coverage costs.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 32 of 37

Income

We ask for current information for everyone in your family and household to make sure you get the most benefits possible.

All fields are required unless they're marked optional.

You may need:

- > Pay stubs
- > W-2 forms
- > Information about income

NEXT

Eda: Okay, next we need to enter income information for you and Josephine, since you'd like help paying for coverage.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources

BACK NEXT

Income

Eda: Okay, next you need to enter income information for you and Josephine, since you'd like help paying for coverage.

Alex: Josephine and I both work for non-profit organizations. Our combined annual income is about \$50,000 this year. I guess it'll be about the same next year.

Eda: It's important that you accurately project your modified adjusted gross income for your household so the Marketplace can determine your eligibility for financial assistance. This is the point at which the Marketplace application asks you to identify your sources of income, so it can verify your income to see if you qualify for programs to help lower your costs.

Alex: Josephine and I don't have any sources of income besides the salaries we earn from our non-profit jobs.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 33 of 37

Deductions and Income Wrap-Up

[Learn more about Income](#)

Job	Retirement	Rental or royalty income
Self-employment	Pension	Farming or fishing income
Social Security benefits	Capital gains	Alimony received
Unemployment	Investment income	Other income

Job: XAYS26 LLC \$4,133.85 Monthly [EDIT](#) [REMOVE](#)

[+](#) ADD INCOME FOR MARTIN P IV

[^](#) EDIT

Does Alex Swanson pay for any of these deductions?

[Learn more about deductions](#)

Alimony Student loan interest Other

If Alex Swanson pays for certain things that can be deducted on an income tax return, telling us about them could make the cost of health insurance a little lower.

☐ Yes

☒ No

[SAVE & CONTINUE](#)

Eda: Okay, do you have any deductions for income such as alimony, student loan interest, or other things on your tax return? If so, telling the Marketplace about them could help lower your costs.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#) Click through the activity to enable the NEXT button

[Menu](#) [Help](#) [Glossary](#) [Resources](#) [BACK](#) [NEXT](#)

Deductions and Income Wrap-Up

Eda: Okay, do you have any deductions for income such as alimony, student loan interest, or other things on your tax return? If so, telling the Marketplace about them could help lower your costs.

Alex: No, I don't have any of those deductions.

Does Alex Swanson pay for any of these deductions?

[Learn more about deductions](#)

Alimony Student loan interest Other

If Alex Swanson pays for certain things that can be deducted on an income tax return, telling us about them could make the cost of health insurance a little lower.

☐ Yes

☒ No

[SAVE & CONTINUE](#)

Eda: Great, we're almost done with the income section. The Marketplace will summarize and provide an estimate of your annual modified adjusted gross income based on what you've provided in your application. Let's review the summary to make sure all the information you entered is accurate and that the projection of your annual modified adjusted gross income is correct. This is important because the advanced payment of the premium tax credit is adjusted according to your projected income and needs to be reconciled on your tax return. Does this amount accurately represent what you think your adjusted gross income will be for 2016?

Alex: Yes, this accurately represents what Josephine and I think our income will be.

Marketplace Eligibility and Application Assistance Exit

Account Creation and Application Completion Page 34 of 37

Additional Information

Additional information
Review and update the information you previously entered about your family and household. Any updates will help us continue to match you with the best available programs to lower your health coverage costs. All fields are required unless they're marked optional.

You may need:

- > Information about or updates to current health coverage for anyone on the application.
- > Information not previously provided about any job-related coverage you or your family may be able to get, even if you're not enrolled.
- > If you're eligible for coverage from an employer, you'll need information about the plans your employer offers. See below for more information.

How can I get my employer's coverage information?
You can use the [Employer Coverage Tool](#) to get the information you'll need. Download the form and take it to your employer to complete.

Eda: Now that we've completed the section on income, the Marketplace application asks you for additional information, like your employer or your wife's employer.

Please select this dialogue window to continue the conversation.

[Text Description of Image or Animation](#)

Click through the activity to enable the NEXT button

Menu Help Glossary Resources < BACK NEXT >

Additional Information

Eda: Now that we've completed the section on income, the Marketplace application asks you for additional information, like your employer or your wife's employer.

Alex: Okay, that makes sense. Can we walk through these questions together?

Eda: Sure. This first question asks whether you have health coverage now. Even if you aren't enrolled in job-based coverage, you'll need to tell the Marketplace whether you could be; that is, whether your employer offers coverage for which you're eligible, but not enrolled.

Alex: Josephine and I don't have any health coverage currently, or even any offers of coverage.

Eda: Okay, you'll want to select "None of these" when the Marketplace asks you whether you're enrolled in any of the programs listed here.

Alex: Right. I'll select that answer since we aren't enrolled in any of the programs listed in this section of the Marketplace application.

Eda: Okay, the Marketplace may ask you for additional details about your relationship to the other people you've included on your application.

Alex: None of the relationships listed here apply to us.

Eda: Now, you can tell the Marketplace whether anyone on your application recently lost their health coverage.

Alex: Okay, that doesn't apply to us either. Neither one of us recently lost our health coverage.

Eda: The Marketplace may also ask if you expect anyone on your application to lose their health coverage in the next 60 days. However, since you and Josephine don't currently have coverage, that question doesn't apply to you.

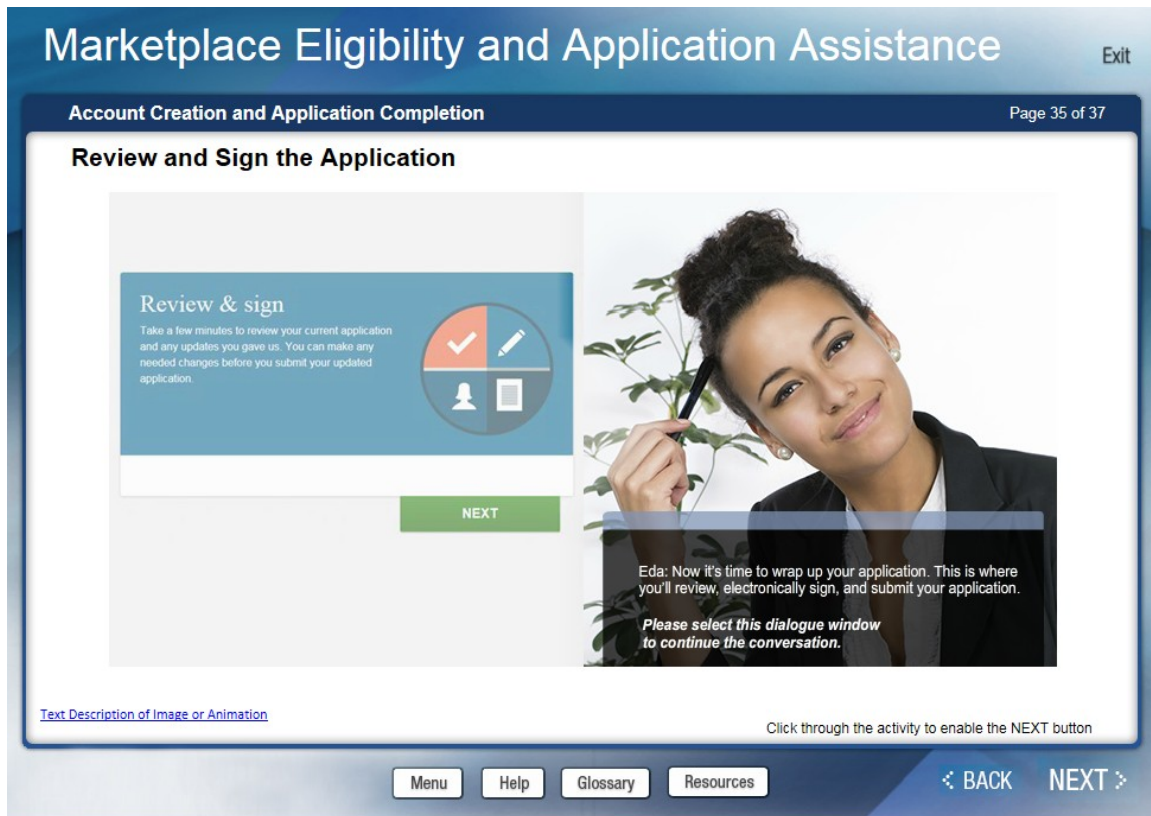
Alex: Okay. We can move right along then.

Eda: If anyone on your application was recently married, you can indicate that here.

Alex: Josephine and I have been married for a few years now, so I'll answer "None of these people."

Eda: The last question in this section asks whether any of the people on your application have been released from detention or jail recently. Remember, your responses to these questions help the Marketplace determine whether anyone on your application qualifies for a special enrollment period, which would allow you to enroll in health coverage outside of the Marketplace's normal Open Enrollment period.

Alex: Okay, I've completed all of the questions in this section. Thank you for your help going through them.



Review and Sign the Application

Eda: Now it's time to wrap up your application. This is where you'll review, electronically sign, and submit your application.

Alex: Okay, great! Let's look it over.

Eda: First, you should confirm that your household contact information is correct. You should also make sure that you've correctly identified everyone in your household who's applying for coverage.

Alex: It looks like my contact information is correct, and Josephine and I are both listed here.

Eda: Take a look at this next section and make sure that you've correctly identified your relationship to Josephine. Also, double check that your answers to the questions about whether you have health coverage are correct.

Alex: Yes, those look good to me.

Eda: Great! You should review your application one last time from top to bottom before we move on to the final questions.

Alex: I gave my application one last top-to-bottom look. What else should I do to be able to submit it?

Eda: The Marketplace is going to ask you to agree or disagree to a few statements before you sign and submit the application. The first two statements relate to Medicaid. The first statement

asks if you agree to give permission to the State Medicaid Agency to pursue money from third parties. The second statement asks if you agree that if a child on this application has a parent living outside of the home, you'll cooperate with the agency that collects medical support from an absent parent. The third statement asks you if you agree that no one on this application is incarcerated.

Alex: Yes, I agree to all three of those statements.

Eda: Thank you, Alex. Finally, to make it easier to determine your eligibility for help paying for health coverage in future years, the next question asks if you agree to allow the Marketplace to use income data, including information from tax returns you file in the future, for the next five years. Five years is the maximum number of years you're allowed to opt for this option. The Marketplace will send you a notice and let you make changes, and you can opt out at any time.

Alex: Yes, I agree.

Eda: Thank you, Alex. Before you can electronically apply your signature to the application, do you agree that the information provided on this application is true to the best of your knowledge, subject to penalty of perjury and other applicable laws?

Alex: Yes, I agree that all information included in my application is accurate.

Eda: Thank you, Alex. You should now apply your electronic signature to the application and submit it for review. You've completed the Marketplace application. The next step will be to get your eligibility results.

Alex: Thank you for your help with the application.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion Page 36 of 37

Communication Preferences and Authorized Representatives

Eda: You're welcome. I'm happy to help. I should also let you know that you can change your communication preferences with the Marketplace at any time. For example, if you no longer wish to get Marketplace notifications by e-mail, you can indicate you'd like to get them by mail instead.

Alex: Okay, great! I'll stick with e-mail for now, but it's good to know that I can change my preference at any time.

Eda: You can also designate an authorized representative at any time. An authorized representative is someone who you may designate to communicate with the Marketplace on your behalf about your application. Currently, the call center is the only way a consumer can designate an authorized representative.

Alex: Okay, thank you for showing me how to do that.



Menu Help Glossary Resources < BACK NEXT >

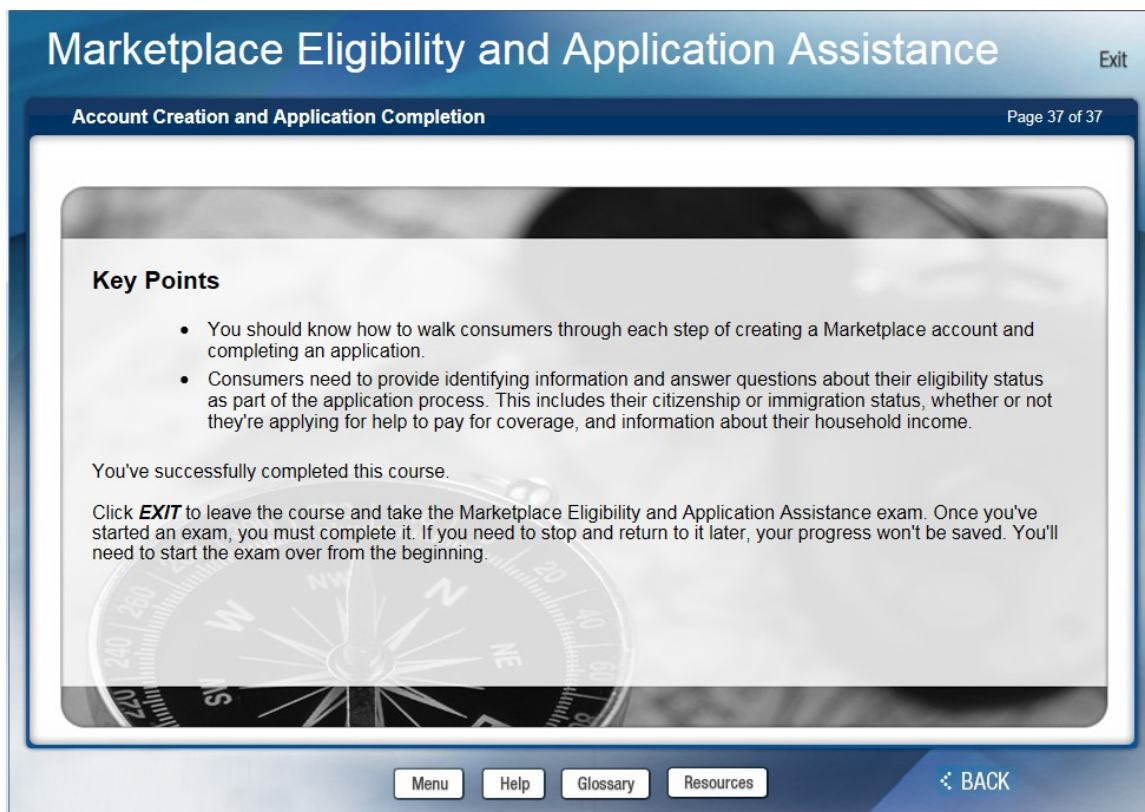
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The screenshot shows a software interface for a course titled "Marketplace Eligibility and Application Assistance". At the top right is an "Exit" button. Below the title bar, it says "Account Creation and Application Completion" and "Page 37 of 37". The main content area has a background image of a compass rose. It features a "Key Points" section with two bullet points, a confirmation message "You've successfully completed this course.", and a paragraph about the "EXIT" button. At the bottom, there are buttons for "Menu", "Help", "Glossary", "Resources", and a "BACK" button with a left arrow.

Marketplace Eligibility and Application Assistance

Exit

Account Creation and Application Completion Page 37 of 37

Key Points

- You should know how to walk consumers through each step of creating a Marketplace account and completing an application.
- Consumers need to provide identifying information and answer questions about their eligibility status as part of the application process. This includes their citizenship or immigration status, whether or not they're applying for help to pay for coverage, and information about their household income.

You've successfully completed this course.

Click **EXIT** to leave the course and take the Marketplace Eligibility and Application Assistance exam. Once you've started an exam, you must complete it. If you need to stop and return to it later, your progress won't be saved. You'll need to start the exam over from the beginning.

Menu Help Glossary Resources < BACK

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You've successfully completed this course.

Marketplace Eligibility and Application Assistance Resources

Fact Sheet on Submitting Supporting Documents

A resource that provides details on the process of submitting supporting documentation for a Marketplace application.

<https://marketplace.cms.gov/technical-assistance-resources/submitting-supporting-documents.pdf>

Fact Sheet on Identity Verification through the Marketplace

A resource that provides additional information on the identity verification process for consumers applying for coverage through the Marketplace.

<https://www.healthcare.gov/how-we-use-your-data/>

Helping Consumers with Eligibility and the Application Process

A Q&A sheet that explains specific eligibility and application issues in detail. Helping Consumers with Eligibility and the Application Process:

<https://marketplace.cms.gov/technical-assistance-resources/eligibility-and-application-process.pdf>

Saving on Monthly Premiums

Information for consumers interested in finding out more about the premium tax credit, available through the Marketplace.

<https://www.healthcare.gov/will-i-qualify-to-save-on-monthly-premiums/>

Saving on Out of Pocket Costs

Information for consumers interested in finding out more about cost-sharing reductions through the Marketplace.

<https://www.healthcare.gov/will-i-qualify-to-save-on-out-of-pocket-costs/>