



The Patient Protection and Affordable Care Act of 2010, amended by the Health Care and Education Reconciliation Act of 2010, are referred to collectively as the “Affordable Care Act.”

This session focuses on enhancements to HealthCare.gov.

This training module was developed and approved by the Centers for Medicare & Medicaid Services (CMS), the federal agency that administers Medicare, Medicaid, the Children’s Health Insurance Program (CHIP), and the Federally-facilitated Health Insurance Marketplaces.

The information in this module was correct as of October 2015.

This CMS National Training Program product isn’t a legal document. Official legal guidance is contained in the relevant statutes, regulations, and rulings.

Marketplace Account Background

- Enhancements to improve success rate and reduce time required for account creation
 - Organized on 1 page to easily enter the consumer's information
 - Consumers' email addresses are their usernames
 - No need to create a separate username

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The website is designed to help consumers apply for coverage, compare plans, and sign up for private health insurance through the Marketplace. This website also provides consumers with the information needed to make choices that are right for them and their families.

As part of an ongoing process to improve the overall online consumer experience on HealthCare.gov, and reduce the rate of people leaving the site before successfully creating an account, CMS has kept the streamlined process for account creation to only one page. This presentation will illustrate the streamlined process and walk assisters through the simple steps of creating a Marketplace account.

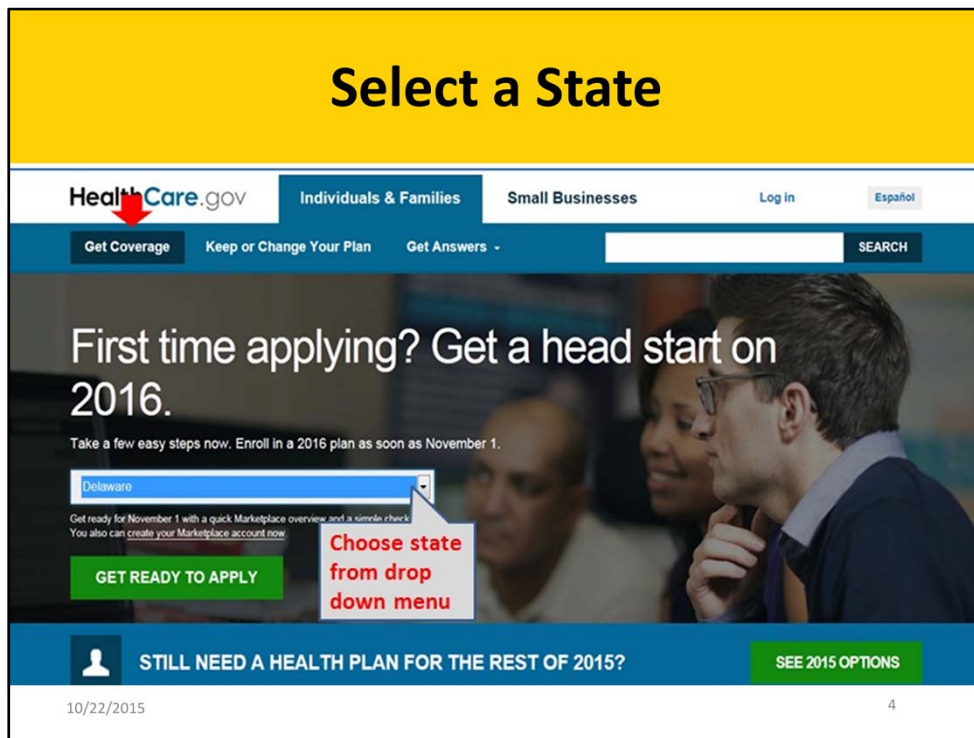


The paths for Individuals & Families and Small Businesses (SHOP) are clearly defined and separate (note, this presentation concerns procedures for Individuals & Families applying for coverage). Likewise, the tabs within the “Individuals & Families” page are set up to help guide the different consumers/families coming to the Marketplace.

Get Coverage is the choice for people coming to the Marketplace for the first time to get coverage.

Keep or Change Your Plan is for people who already have Marketplace coverage and are returning to re-enroll in coverage through their current plan (if it’s still available) or change their plan.

Get Answers provides helpful content that’s organized by audience and the topics that are important to them. In addition, consumers can quickly access information specific to special populations, like immigrants, military veterans, young adults, and people with disabilities.



Start with the Get Coverage tab and select the consumer's state from the drop down menu. In this example, we select Delaware, which is served by a Federally-facilitated Marketplace. If a consumer lives in a state served by a Federally-facilitated Marketplace (including a State Partnership Marketplace), he or she will use this website to view, compare and enroll in a plan. If a consumer's state runs its own Marketplace (a State-based Marketplace), the message will display the name of the consumer's state's Marketplace and provide a direct link to its website. Once the consumer chooses his or her state, click APPLY to continue.

Streamlined Process

- Email address is also the username
- Once the fields are complete, select “Create Account”

The screenshot shows a 'Create an account' form with the following fields and status:

- First Name: Richard ✓
- Last Name: Chen ✓
- Email Address: rchen11985@yopmail.com ✓
- Phone Number: [Redacted] ✓
- Password: [Redacted] ✓
- Confirm Password: [Redacted] ✓
- Security Questions:
 - What is your favorite radio station? station ✓
 - What was your favorite toy when you were a child? toy ✓
 - What is your favorite cuisine? cuisine ✓
- Agreement: I understand and agree with the HealthCare.gov privacy policy.

At the bottom, there are two buttons: a green 'CREATE ACCOUNT' button and a blue 'I ALREADY HAVE AN ACCOUNT' button. A red arrow points to the 'CREATE ACCOUNT' button.

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Consumers should enter their information on this page and click CREATE ACCOUNT.

Additional Improvements

The screenshot shows a 'Create an account' form with the following fields and annotations:

- First name: Richard ✓
- Last name: Chen ✓
- Email address: rchen11985@yopmail.com ✓ (Red arrow 1 points to the domain)
- Checkbox: I want to have news and updates sent to this email address. (Optional) ✓
- Password: [Redacted] ✓ (Red arrow 2 points to the password field)
- Confirmation: [Redacted] ✓ (Red arrow 3 points to the confirmation field)
- Security questions: ✓
 - What is your favorite radio station? station ✓
 - What was your favorite toy when you were a child? toy ✓
 - What is your favorite cuisine? cuisine ✓
- Checkbox: I understand and agree with the HealthCare.gov privacy policy.
- Buttons: CREATE ACCOUNT (green), I ALREADY HAVE AN ACCOUNT (blue)

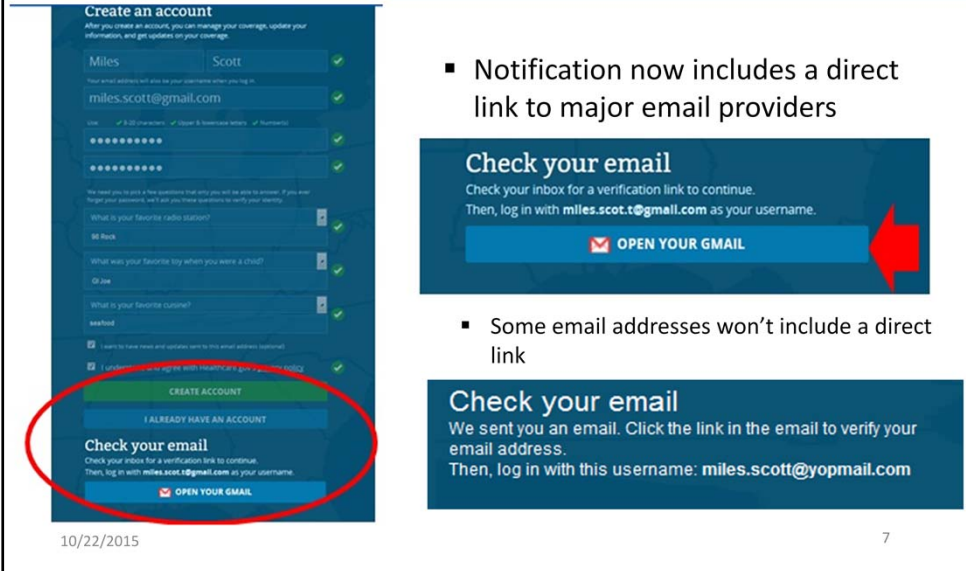
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1. Consumers' email addresses are their usernames
2. Real-time verification of email typos
3. Green checkmarks that dynamically pop up as consumers successfully complete each section and meet password criteria

1. Email address is now automatically set as the username—consumers no longer need to use a separate username.
2. The system also provides real-time verification. For example, consumers will get a message that suggests “gmail.com” if user accidentally types “gnail.com,” and as consumers create a password it validates as their type whether their password meets the requirements (8-20 characters in length, mix of upper & lower case letters, numbers, and can include symbols).
3. Green checkmarks dynamically pop up as consumers complete each section and their password meets each criterion.

Now Notification on Same Page



The image shows a mobile app interface for creating an account. The screen is titled "Create an account" and contains several input fields for personal information, including name, email address, and password. A red circle highlights the "Check your email" notification box at the bottom of the form, which includes a "CHECK YOUR EMAIL" button. To the right of the main form, there are two example notification boxes. The top one is titled "Check your email" and says "Check your inbox for a verification link to continue. Then, log in with miles.scot.t@gmail.com as your username." It features a blue button with a red arrow pointing to it that says "OPEN YOUR GMAIL". The bottom one is also titled "Check your email" and says "We sent you an email. Click the link in the email to verify your email address. Then, log in with this username: miles.scott@yopmail.com".

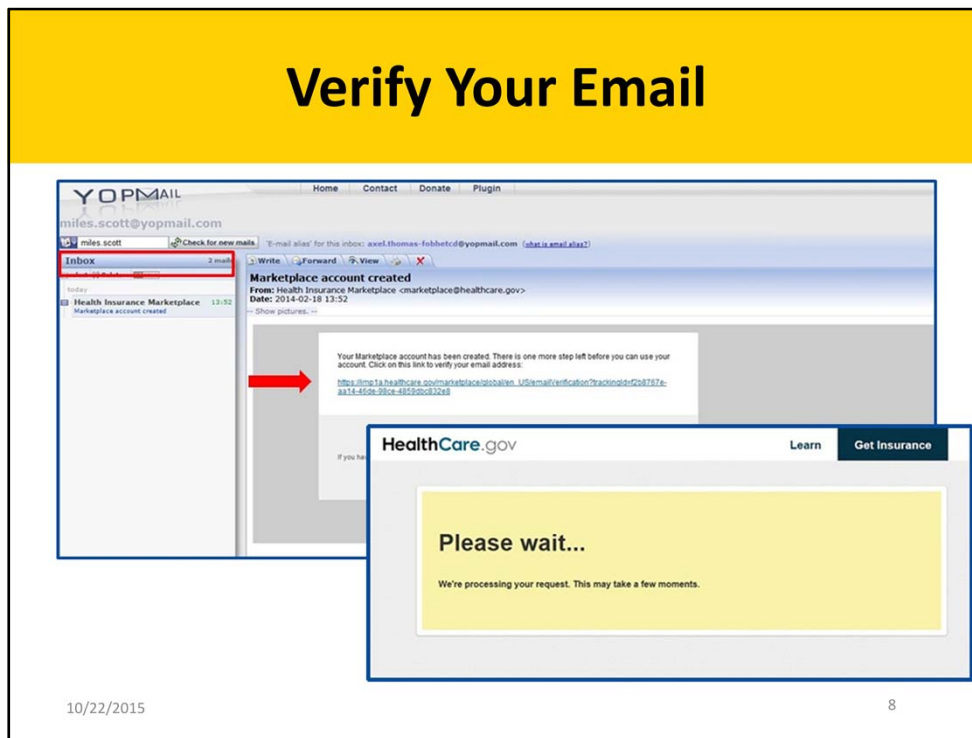
- Notification now includes a direct link to major email providers
- Some email addresses won't include a direct link

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Once consumers click Create Account, a “Check your email” message will display on the same page with a reminder to check their email and click the verification link to continue their application.

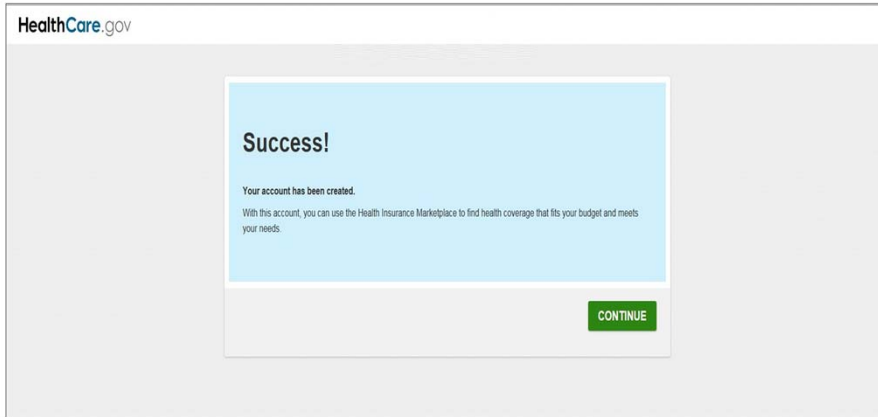
An added enhancement is the direct link to open the email in the same “Check your email” message. This will work for major email providers like Yahoo, Hotmail, Gmail, etc. Some email addresses won't include a direct link to email (just the “Check your email” message and reminder to check your email and direction to click the verification link in the email message that has been sent).

Verify Your Email



Once consumers check their email, they should see an email from “Health Insurance Marketplace” with the subject line “Marketplace account created.” When consumers click the verification link in the email, they’ll see the “Please wait” screen while they finish creating their account. Then, their account will be created.

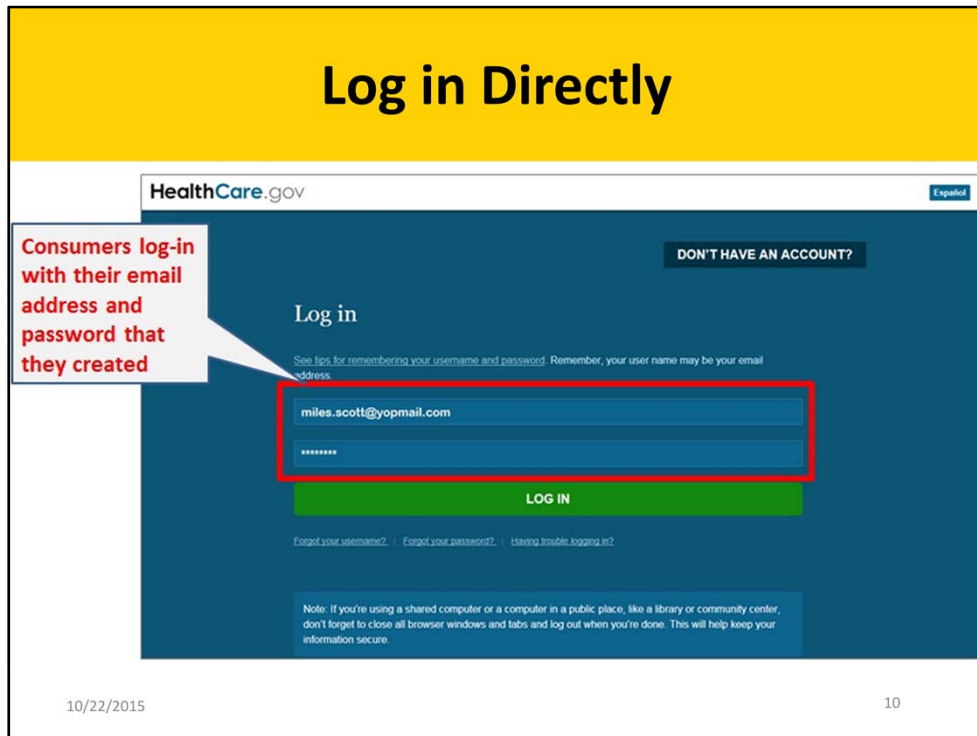
Your account has been created!



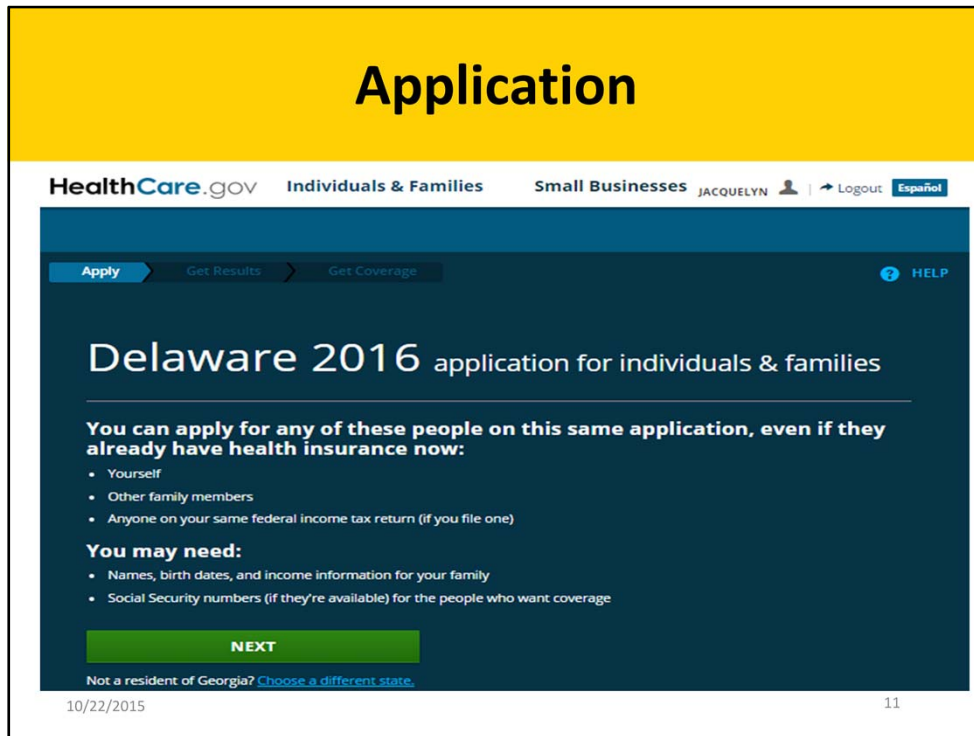
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The account has been created! Proceed by clicking on the green “Continue” button to log in for the first time.

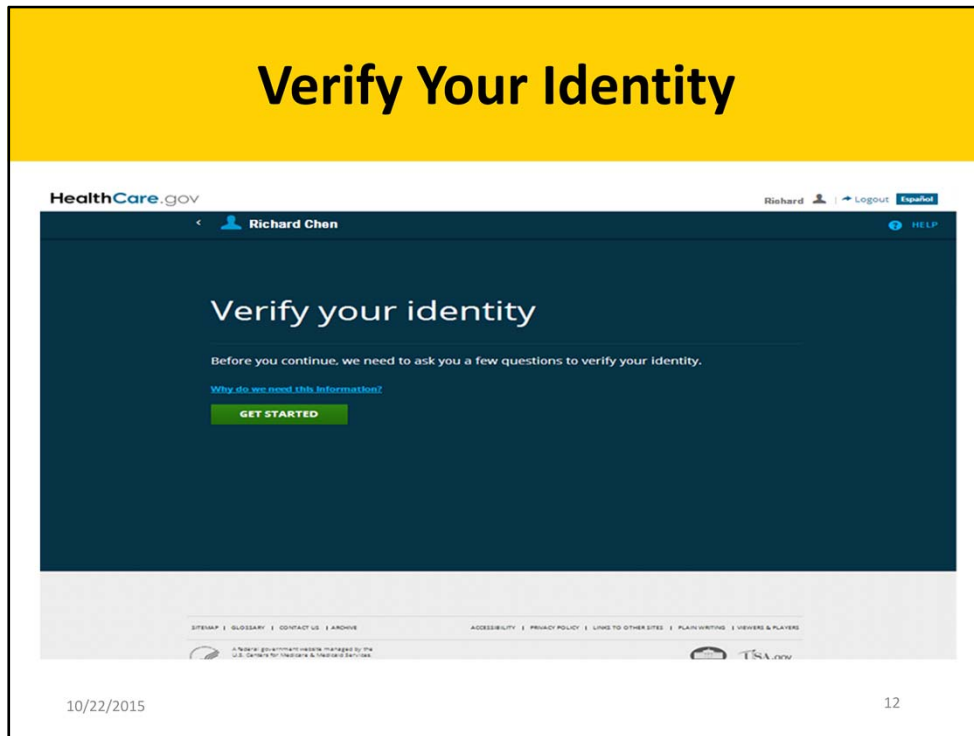


Now that the account is created, consumers can log in to the Marketplace with their username and password to apply for coverage and shop for plans.



Once consumers have created an account and logged into their Marketplace account at HealthCare.gov, they'll be asked to verify their identity before they begin the application process.

Verify Your Identity



The consumer must verify their identity, also referred to as **ID proofing**, to submit an online application for Marketplace coverage.

This is the page for entering the application filer’s information to verify identity. Consumers complete the “Enter Your Information” page, including their name, phone number, date of birth, address, and Social Security Number (SSN). Then, click Continue.

Note, although providing a SSN for the application filer can help expedite the ID proofing process, application filers who aren’t applying for coverage for themselves, and all individuals who don’t have a SSN, aren’t required to provide one to the Marketplace.

Once consumers click “Questions Loaded” on the “Verify your identity & contact information” page, a set of four questions will display. Consumers will answer these questions to verify their identities and help protect their personally identifiable information. The exact questions will depend on their particular situations. Questions may ask about things such as the county they live in, a previous address, a current or previous employer, or a previous phone number.

Once they’re finished answering the questions, consumers should click the “Verify My Identity” button. If they pass the identify proofing process, the next page will appear.

Identity is Verified/ Privacy & Use of Your Information

Your identity has been verified

You can now fill out your application for health coverage through the Marketplace.

Privacy & the use of your information

We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof. We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

[Learn more about your data](#), or view the [Privacy Act Statement](#).

I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.

[TAKE ME TO THE APPLICATION](#)

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The “Privacy & Use of Your Information” page lets consumers know how the information they entered will be used and that data from other sources will be accessed to verify their information. Integrated systems will check their eligibility by retrieving information from other Federal agencies including the Social Security Administration and the Department of Homeland Security. If they applied for help paying for coverage through insurance affordability programs, these integrated systems will also retrieve information from certain additional agencies, including the IRS, state Medicaid and Children’s Health Insurance Program (CHIP) agencies, and other trusted data sources.

If they wish to continue with the application process, consumers should check the box to indicate that they agree to have their information used and retrieved from these trusted data sources to verify the information provided on their application. Then, click the “Take Me to the Application” button.

Resources

- **Marketplace tips and troubleshooting:**
<https://www.healthcare.gov/apply-and-enroll/tips-and-troubleshooting/>
- **Application process assistance:**
<https://marketplace.cms.gov/technical-assistance-resources/application-process-assistance.html>
- **ID Proofing explanation:**
<https://www.healthcare.gov/help/verifying-your-identity/>