

# Application Assistance Simulation – Video Transcript

---



2020  
Assister Readiness  
— Webinar Series —

**This document is a transcript of the Marketplace Assister Technical Assistance Webinar.**

## Table of Contents

Disclaimer.....	3
Introduction .....	4
FFM Account Creation and Application Process .....	4
FFM Application: Account Creation .....	4
FFM Application: Identity Verification .....	4
FFM Application: Get Started.....	5
FFM Application: Get Started – Screening Questions.....	5
FFM Application: Get Started - Who Needs Coverage.....	5
FFM Application: Get Started- Social Security Number .....	6
FFM Application: Get Started- Immigration Status.....	6
FFM Application: Get Started- Verify Eligibility Status .....	6
FFM Application: Income .....	7
FFM Application: Income: Adding Alimony Payments.....	7
FFM Application: Additional Information - Employer-sponsored Coverage and the Marketplace .....	8
FFM Application: Additional Information .....	9
FFM Application: Review & Sign .....	9
FFM Application: Summary and Next Steps.....	9
FFM Application: Data Matching Issue .....	9
Key Points.....	10
Conclusion.....	11

## Disclaimer

Hi, and Welcome to today's Assister Readiness Webinar Series training video. Let's get started.

- This presentation is intended as training and technical assistance for Marketplace assisters, including Navigator grantees and certified application counselors.
- In this lesson, the terms "Federally-facilitated Marketplace," "FFM," and "individual market FFM" include FFMs where the state performs plan management functions and State-based Marketplaces using the federal platform.
- This presentation is not a legal document.
  - Each video module summarizes complex statutes and regulations and does not create any rights or obligations.
  - Complete and current legal standards are contained in the applicable statutes and regulations.
  - Members of the press should contact the CMS Media Relations Group at [press@cms.hhs.gov](mailto:press@cms.hhs.gov).

The 2020 Assister Readiness Webinar Series is designed as a supplement to the web-based Assister Certification Training.

This series is being delivered in two weekly installments to familiarize assisters with the online Marketplace application process ahead of the 2020 Open Enrollment Period.

Each weekly installment includes three pre-recorded educational modules and a LIVE webinar that recaps the week's topics, checks for understanding, and gives assisters a chance to ask questions.

- Week 1
  - Helping Consumers Apply at HealthCare.gov
  - Preparing Consumers to Apply
  - Creating and Submitting Applications
  - Application Assistance Simulation
  - LIVE Recap with CMS SME Q&A
- Week 2
  - Helping Consumers Enroll at HealthCare.gov
  - Assisting Consumers with Enrollment
  - Plan Comparison and Selection Simulation
  - Redetermination, Re-enrollment, and Changes in Circumstances
  - LIVE Recap with CMS SME Q&A

## Introduction

In previous modules, we provided important information and tips for helping consumers create a Marketplace account and complete an online application in the FFMs. Let's review a scenario to demonstrate how you can walk consumers through this process. We will cover:

### Application Process

The process of applying for health coverage.

### Data Matching Issue

The steps for resolving a data matching issue.

### Assister Role in the Application Process

The role of an assister in helping consumers complete the application process.

## FFM Account Creation and Application Process

Let's pick up our meeting with Lori Gomez, who we assisted in a previous module. Again, I will play the assister in this scenario.

Lori and her husband John Gomez are married with no children. Lori is a U.S. citizen and John is a permanent U.S. resident. They live in Delaware and expect to earn a combined household income of \$35,000 this year.

The Gomez family has already compared health plans and prices using the Window Shopping Tool at HealthCare.gov. Now it's time to walk them through the account creation and application process.

## FFM Application: Account Creation

Hi again Lori. When you're ready to apply for coverage, you'll navigate to the "Create an account" screen at HealthCare.gov.

This screen will ask you to select your state from a drop-down list; then, the FFM will send a message to your email address. You will need to open this message and select the link to verify your email address. Then you can log into your Marketplace account at HealthCare.gov using your email address as your username.

## FFM Application: Identity Verification

Next, you will begin the identity verification process by selecting **My Profile**. Lori, did you notice the warning, "Identity wasn't verified" that appears under your name? Select **Verify Now** to begin.

The FFMs will ask for your contact information and questions about your personal and financial history that only you would know to verify your identity.

This process helps prevent someone else from creating a Marketplace account and applying for health coverage in your name without your knowledge.

Once you successfully verify your identity, you can apply for coverage.

## FFM Application: Get Started

Okay, let's get started with your application! As you proceed through the application, make sure to read ALL of the text on each screen to provide the most accurate and complete information.

## FFM Application: Get Started – Screening Questions

First, you'll need to answer a few screening questions about your household. This information helps you decide whether or not to apply for help paying for coverage.

If you and John file your taxes together using the same federal income tax return, you're considered part of the same tax household and only need to submit one eligibility application.

A household usually includes the tax filer, their spouse if they have one, and their tax dependents.

**One tax household usually = one eligibility application.**

If you file taxes, you must use the same information about your tax-filing household when applying for coverage through the Marketplace.

Lori, I recommend that you apply for help paying for coverage. If you do, the Marketplace will determine your eligibility for advance payments of the premium tax credit and cost-sharing reductions that could help make coverage more affordable.

If you answer Yes, the application will ask you to provide information about your household income and indicate whether each person on the application is currently enrolled in or has access to other health coverage, such as job-based coverage.

If you file taxes, you must use the same information about your tax-filing household when applying for coverage through the Marketplace.

Key Tip:

Remember, a household usually includes the tax filer, their spouse if they have one, and their tax dependents.

Great, Lori! Now that you've completed the screening questions, let's continue with the Family & Household section. I will point out which information is optional and which is required as we proceed.

## FFM Application: Get Started - Who Needs Coverage

Now it's time to answer some basic questions about yourself.

Lori, the next sections will require you to confirm your home and mailing address, contact information, preferred language, and contact preferences.

Once you reach this screen, you should select **Add a person who needs coverage** to add John to your Marketplace application. Check all the information you entered for accuracy. If you need to make changes, select the **Edit** button.

When everything is accurate, select **Save & Continue**.

## FFM Application: Get Started- Social Security Number

Lori, after confirming additional household questions about marital status, tax relationships among applicants, and parent or caretaker status, you will need to enter your Social Security Number. You should also confirm that the name listed matches the name on your social security card.

Anyone on the application who is applying for coverage should enter their Social Security Number here, if they have one, so they can proceed with completing their application.

This question is optional for members of your tax household who are not applying for coverage and you can proceed without entering their Social Security Numbers. However, you may have to submit additional documents later to verify their identities.

Select **Save & Continue**.

## FFM Application: Get Started- Immigration Status

On this screen, you should select **No** since John is not a U.S. citizen or U.S. national.

A second question will appear and you should select the check box next to John's name to indicate that he is a permanent U.S. resident.

Select **Save & continue** to add additional information about John's immigration status.

## FFM Application: Get Started- Verify Eligibility Status

Since John is a permanent U.S. resident, he has eligible immigration status. Select **Yes, John has eligible status**. Next, you should select **I-551 (Permanent Resident Card, "Green Card")** from the **Document type** drop-down list and select **Save & continue** to enter John's I-551 document information.

Consumers should know all questions about immigration status are optional. However, entering more information from their documents reduces the likelihood that a data matching issue (or DMI) will occur.

Now we'll enter John's **Alien number** (also called an alien registration number or USCIS number), which is generally between seven and nine digits long. The Alien number is listed under the heading **A#** or **USCIS#** on John's card.

Next, you'll enter John's card number, which is listed on either the front or back of the card. Card numbers start with three letters and end with 10 numbers.

The last information you should enter is the card expiration date, which is listed next to the heading **Card Expires**.

Lori, at this point the application will ask you to confirm whether John's name is spelled exactly as it appears on his Green Card. If it is, select **Yes**.

For the last question on this screen, John does not have any of the document types or statuses listed so he should select **None of these**.

Once you select **Save & Continue**, the Marketplace will attempt to verify John's immigration status and eligibility.

## FFM Application: Income

If you apply for help paying for coverage when you fill out a Marketplace application, you need to estimate how much income you think each household member will earn this year. You can use your tax return or pay stubs to help you estimate. If you know your adjusted gross income from last year, it may be helpful to use that amount as a starting point to estimate your new adjusted gross income for this year. Otherwise, make your best estimate if you're not sure. The application will walk you through the types of income you should include and those you shouldn't include.

Be sure to read ALL of the text on each screen as we complete this section.

Income can come from a job, Social Security benefits, and several other sources as listed on this screen. Since you have a job, select **Job (like salary, wages, commissions, or tips)** from the drop-down menu and provide the requested information.

Continue to fill out your income information on this screen by listing your employer, selecting how often you get paid, entering the amount you get paid, and providing your company's phone number.

Select **Save & continue**

John needs to input his information the same way you did, Lori.

You mentioned John's income might change during the year. If it changes, John should update his estimated annual income. Otherwise, if he makes more than he reported on his Marketplace application, he may have to pay back some or all of the advance payments of the premium tax credit he received during the year.

If he makes less than he reported, he could qualify for more savings than he claimed during the year. He can contact the Marketplace to update his income information as often as necessary.

If someone in the household's income changes during the year, that person needs to estimate his or her annual income by adding previously-earned income during the year to any new income the person anticipates earning for the remainder of the year.

Select **Save & continue** to proceed.

## FFM Application: Income: Adding Alimony Payments

The Tax Cuts and Jobs Act of 2017 made important changes to how consumers should treat alimony when reporting their income. Let's take a quick look at how you can assist consumers who need to add alimony payments to their Marketplace applications.

Lori's neighbor, Ana, works part time as a home health aide and was covered under her ex-husband's employer-sponsored coverage. She finalized her divorce during the summer of 2018 and now needs to apply for her own coverage. Let's walk Ana through the process of adding the alimony she receives to her Marketplace application.

Since Ana works part time, she should select **Job (like salary, wages, commissions, or tips)** from the drop-down menu and enter her income.

Next, she should select **Add another income source** for Ana on the Review Ana's income and expenses screen.

Ana finalized her divorce in 2018, so she should include her alimony payments as income on her Marketplace application and select **Save & continue**.

Consumers who finalized their divorce on or after January 1, 2019 should not include alimony on their Marketplace application.

On the last screen of the “Income” section, Ana should see the income from her part-time job and from the alimony she receives from her ex-husband.

After reviewing this information carefully, Ana should select **Yes** to indicate the information is correct.

## FFM Application: Additional Information - Employer-sponsored Coverage and the Marketplace

After consumers complete the “Income” section of the online application, the last section they’ll complete is the “Additional Information” section. This section asks several questions to determine consumers’ current coverage status and whether they are eligible for a Special Enrollment Period.

Neither Lori nor John have employer-sponsored coverage, so let’s take a quick look at how John’s best friend, Roger, would answer the “Current coverage” question in this section.

Roger works full time as a defense contractor and is enrolled in coverage through his employer. He claims his son, Peter, as his tax dependent; however, Peter isn’t covered under his employer-sponsored plan. Roger wants to apply for coverage through the Marketplace to determine whether he can enroll both household members in affordable coverage.

When Roger reaches the “Current coverage” screen, he should select the check box next to his name and select **Save & continue** to provide additional information about his current coverage.

On the next screen, Roger will see a list of coverage types. He should select **Coverage through a job (or another person’s job, like a spouse or parent)**, then select **office (Roger’s job)** to indicate he has coverage under his current job. Roger should enter information about his employer-sponsored coverage through the **Add an employer** button.

Now Roger can fill out the remainder of the “Additional Information” section and submit his application.

Now that we’ve finished helping Roger, let’s return to Lori and help her fill out the “Additional Information” section for herself and her husband John.

Since Lori and John told us that they’re not currently enrolled in coverage, we need to know whether either of their jobs will offer them coverage.

Lori, your offer of coverage through your job at Farmers, Inc. does not extend to John, and John’s job does not offer coverage either of you. You should select the check box next to your name then select **Save & continue**.

Next, select the check box next to **Farmers, Inc. (Lori’s job)** to confirm this is the employer offering you coverage.

This screen will determine whether Lori’s offer of coverage from Farmers, Inc. is affordable and meets the minimum value standard. If consumers are unsure whether their offer of coverage meets the minimum value standard, they can have their employer fill out the Employer Coverage Tool.

Lori, since you know your offer of coverage meets the minimum value standard, enter the amount you would have to pay for coverage for yourself only if you were to enroll in the lowest-cost plan offered to you by your employer.



Based on this information and the income information you and John entered earlier in the application, the Marketplace will calculate whether your offer of coverage is affordable. In this case, your yearly premium exceeds 9.78% of your annual household income, so your offer of coverage is considered unaffordable and you're still eligible for the premium tax credit.

Neither you nor John lost qualifying health coverage two months prior to starting this application, so you should leave the check boxes blank and select **Save & continue**.

The last question in the "Additional Information" section lists qualifying life changes that would qualify consumers for a Special Enrollment Period. Again, since neither of you experienced any of these within the past two months, select the check box next to **None of these changes** and select **Save & continue**.

### FFM Application: Additional Information

Lori, you will need to complete the next series of questions before reviewing and submitting your application.

Neither you nor John lost qualifying health coverage two months prior to starting this application, so you should leave the check boxes blank and select **Save & continue**.

The next question asks whether you or John will lose qualifying health coverage within the next two months. Since neither you nor John expect to lose coverage, leave the check boxes blank and select **Save & continue**.

The last question in the "Additional Information" section lists qualifying life changes that would qualify consumers for a Special Enrollment Period. Again, since neither of you experienced any of these within the past two months, select the check box next to **None of these changes** and select **Save & continue**.

### FFM Application: Review & Sign

Before Lori and John submit their application, be sure they review their application summary carefully and use the **Edit** button to make any necessary changes.

They should read ALL of the text on this screen before selecting **Save & continue**.

Once Lori and John confirm that their information is accurate and complete, they must attest to the information they provide for each applicant under penalty of perjury and other applicable laws.

Finally, Lori can electronically sign and submit her Marketplace application.

### FFM Application: Summary and Next Steps

Lori, now that your application is submitted, you will be able to immediately see whether you and John qualify for advance payments of the premium tax credit and cost-sharing reductions.

You can then enroll in a plan and pay your first month's premium or binder payment.

### FFM Application: Data Matching Issue

Before we move on to selecting a plan, it looks like John has a data matching issue (or DMI). Let's talk about how you can resolve it. DMIs occur when there is a difference between information you listed on a Marketplace application and information from the Marketplace's trusted data sources. This DMI

occurred because the Marketplace could not verify John's immigration documents during the application process. Let's get started with uploading John's documents.

From the **My Applications & Coverage** screen, select your most recent application under the "Your existing applications" section. Then, select **Applications details** from the left-hand menu.

This page provides information about resolving data matching issues and deadlines for providing documents to the Marketplace. Select the **Upload Documents** button to continue.

This page lists the acceptable documents that can be used to verify a consumer's identity.

Not every document consumers may want to upload is included in the drop-down menu. If consumers need to upload a document that is not listed, they should select **Other**.

For John, we will select the **Permanent Resident Card or Alien Registration Receipt Card (Form I-551)** from the list.

John has scanned his Permanent Resident Card and converted it into a PDF document. To proceed, choose the **Select file to upload** button and upload the file to the Gomez family's Marketplace account.

A green check mark will appear next to the document name to indicate that John successfully uploaded his document.

A message will appear stating that John's identity is being verified and his identity verification results will be emailed to him. Once Lori and John select a plan and the Marketplace verifies John's identity, they can begin to use their new coverage.

Now that we have helped Lori and John apply for coverage and resolved John's DMI, let's review some key points.

## Key Points

- You should be prepared to guide consumers through several key considerations as they complete the Marketplace application process at HealthCare.gov.
- Make sure consumers are clear about your role and how you can help. You must not provide advice on what coverage consumers can and cannot afford, and you cannot make financial decisions for them in your role as an assister.
- After consumers have created an account at HealthCare.gov, they can maintain their Marketplace account using self-service options.
- You should be able to help consumers resolve DMIs.
- Consumers should make sure their Marketplace application summary is accurate and complete; otherwise, they should update the application to correct any inaccuracies before proceeding.

## Conclusion

Congratulations on completing the *Application Assistance Simulation* module of the Assister Readiness Webinar Series!

Please proceed to the Week 2 module, *Assisting Consumers with Enrollment*.

Also, feel free to visit the Assister Readiness Webinar Series Resources listed here, including training materials for Navigators and other assisters and the assister webinars webpage.

If you have topical questions about this presentation:

- Navigators please contact your Project Officer directly.
- CACs please email the CAC Inbox at [CACquestions@cms.hhs.gov](mailto:CACquestions@cms.hhs.gov).

Training materials for Navigators and other assisters: <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>

Assister webinars: <https://marketplace.cms.gov/technical-assistance-resources/assister-webinars.html>

We will host a LIVE webinar to recap the content presented in this week's modules and answer your questions. Check your email for information on the day and time of the event.

We hope you will join us then!