

Hi, my name is Dan. 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 (i.e., Navigator grantees, certified application counselors (CACs), and other assisters).

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 on 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.
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The 2019 Assister Readiness Webinar Series is designed as a supplement to the web-based Assister Certification Training.

This month-long series will be delivered in weekly installments to help ensure that assisters are ready to serve Marketplace consumers during the 2019 open enrollment period. Each weekly installment will include several pre-recorded educational modules and a corresponding LIVE Friday webinar that will recap the week's topics, check for understanding, and give assisters a chance to ask questions.

Hi, my name is Bonnie, and I'll be guiding you through today's training.

Let's review how you can walk consumers through each step of creating a Marketplace account and completing an application.

#### **Application Process**

Demonstrate the process for applying for health coverage.

#### **Data Matching Issue**

Demonstrate the steps for resolving a data matching issue.

#### **Role of the Assister**

Demonstrate the role of the assister in helping consumers complete the application process.

Let's pick up our meeting with Lori. Lori's husband John has joined us now...Again, I will play the assister in this scenario. Lori and John are married with no children. Lori is a U.S. citizen and John is a permanent U.S. resident. They live in Illinois 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.

First, you'll need to navigate to the "Create an account" screen at HealthCare.gov and select your state.

After you fill out this screen, 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.

Next, you need to verify your identity and answer a few screening questions about your household. This information helps the FFM determine whether you should complete a streamlined or more detailed application.

For the “Verify your identity” and contact information screen, add Lori’s information, then have the learner click the Continue button to show the next screen.

Select - Single, 0 for the number of dependents, they make 35,000 a year so you will select the “Less than button”, Yes to getting help with coverage, for the Answer some questions section copy the screenshot answers. Ask the learner to select the Continue button.

Now, you’ll need to enter some basic information to complete the **Get Started** section.

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.

Since 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.

Check this screen to make sure everyone applying for coverage is listed correctly on the application.

Key Tip:

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

Great, Lori! Let’s continue with the **Family & Household** section. I will point out which information is optional and which is required as we proceed.

As you proceed through the application, make sure to read ALL of the text on the various screens to provide the most accurate and complete information.

You’ll need to complete the entire **Family & Household** section in one session; otherwise, the application might not save the information.

Select **Next**

Pay special attention to any messages about completing the application.

Select **OK**

Lori, now it's time to answer some basic questions about yourself.

Select **Save & Continue**

If you know your Social Security number you can enter it here.

While it is optional, entering it now will ensure that the application process goes as smoothly as possible.

Select **Save & Continue**

Lori, you can proceed without entering your Social Security number. However, you may have to provide it or submit additional documents later to verify your identify.

Select **Continue Without SSN**

Lori, continue answering questions about your family and household.

Notice that these questions are optional. However, it is always best to enter as much information as possible on the application.

Select the play button to start the video, then select **Continue** to proceed.

When you complete all of the **Family & Household** questions, a summary of your household's information will appear.

Check all the information you just entered for accuracy. If needed, use the **Edit** button to make changes.

When everything is accurate, select **Save & Continue** to move forward to the **Income** section of the application.

Select **Save & Continue**.

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.

Make sure to read ALL of the text on the screens as we complete this section.

Select **Next**

Income can come from a job, Social Security benefits, and several other sources as listed on this screen.

Since you have a job, select **Yes** and provide the requested information.

Select **Yes**

Select the drop-down menu to indicate the type of income to add.

On this screen you indicated your income was from a job, listed your employer, and entered how much you are paid each year.

Select **Job**

Review the information listed in the income summary carefully. You can make changes by selecting the **Edit** button. Once the information is correct, you can move to the next screen in the income section.

Select **Save & Continue**

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

Select **Yes**

John should update his estimated annual income if his income changes. If he makes more than he reported on his Marketplace application, he could have to pay back some or all of the advance payments of the premium tax credit he took during the year.

If he makes less, 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 the **Next** arrow to continue.

Lori, here is a summary of your information:

The Gomez family is below 250 percent of the federal poverty level. They qualify for advance payments of the premium tax credit and cost-sharing reductions.

It looks like John has a data matching issue, or DMI. 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 try to resolve John's DMI. First, you should open your current application, go to your application details, and select the **Upload Documents** button.

To resolve this DMI, you will need to upload the appropriate documents. Select this link if you want to review the documents that can be used for identity verification.

John's identity wasn't verified so we need to upload a document to verify his identity. Let's get started.

Select **Upload Documents**

This is the My Profile page. John needs to select the area labeled **Applications Details** to begin the process.

Select **Applications Details**

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

Select **Upload Documents**

This page lists the acceptable documents that can be used to verify identity.

Select the **Document Type** dropdown menu

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

Select **Permanent Resident Card or Alien Registration Receipt Card**

John has scanned his Permanent Resident Card and turned it into a PDF document that he can upload. Select **File to Upload**

If John uploaded his document successfully, a message will appear indicating the document type and the name of the document.

A green banner will also appear that says "Success! Your files were uploaded successfully."

Select **Finish**

A message will appear stating that your identity is being verified. Your identity verification results will be emailed to you.

Select **Next** at the bottom right of the screen to continue.

Before Lori and John leave your meeting, make sure they review and sign their Marketplace application. They will be able to view a full summary of all information they provided before signing it. Consumers need to review their application summaries carefully to make sure all information they provided is truthful and accurate. Remind them that they must attest to the information they provide for each applicant under penalty of perjury and other applicable laws.

- You should know how to guide consumers through key considerations while they are comparing QHPs through the FFMs.
- 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; otherwise, they should update the application to correct any inaccuracies before proceeding.

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

Please proceed to the next Week 3 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 can email the CAC Inbox at [CACquestions@cms.hhs.gov](mailto:CACquestions@cms.hhs.gov).