Helping Consumers Enroll at HealthCare.gov
Recap, Knowledge Check & Questions Answered

2020 Assister Readiness Webinar Series
2020 Assister Certification Training Modules

Now Available!

We are pleased to invite assisters to take the 2020 Assister Certification training. In preparation for the 2020 Marketplace Open Enrollment Period, which runs from November 1, 2019 to December 15, 2019, the Centers for Medicare & Medicaid Services (CMS) has updated the Assister Certification Training curriculum.

- New users registration
- Existing users login
- If you are having issues or have questions about training, please email MLMShelpdesk@cms.hhs.gov
- For assistance resetting your CMS Enterprise Portal password please contact the Marketplace Service Desk (MSD) at 855.267.1515 or CMS_FEPS@cms.hhs.gov.
Tips for Identity Verification

- Ensure you’re initially sending your ID Validation request for assistance to the correct helpdesk (FFMProducer-AssisterHelpdesk@cms.hhs.gov).

- Provide all requested documentation in the form and format requested by the helpdesk to avoid delays in processing.

- Requests for assistance should come from the user encountering issues, and not another individual or proxy from their organization.

- Once the helpdesk has received your documents, the processing time is approximately 7-10 business days. Keep an eye out for follow up correspondence requesting supplemental information.

- Check your spam or junk folder regularly for correspondence from FFMProducer-AssisterHelpdesk@cms.hhs.gov.
  
  - Add this email address to your contact list to avoid missing time-sensitive correspondence from the helpdesk.

  - Confer with your organization IT Support Department if you suspect correspondence from FFMProducer-AssisterHelpdesk@cms.hhs.gov is being erroneously blocked.
Every year, CMS establishes scheduled maintenance windows that provide periods of time when CMS and its partners can make updates or resolve issues.

CMS anticipates the actual maintenance periods will be shorter while we work to minimize disruption for consumers.

Potential/maximum scheduled HealthCare.gov maintenance windows for this upcoming Open Enrollment period are:

- **Friday, November 1, 2019, early morning** to make final preparations ahead of the start of the Open Enrollment period to ensure the website runs smoothly for consumers

- **Sundays, 12:00AM to 12:00PM** (maximum time allotted), except on December 15, 2019
The 2020 Assister Readiness Webinar Series is designed as a supplement to the web-based Assister Certification Training.

This series has been delivered in two weekly installments to help ensure assisters are ready to serve Marketplace consumers during the 2020 Open Enrollment Period.

This LIVE webinar recaps content from *Week 2: Helping Consumers Enroll at HealthCare.gov*, checks for understanding, and provides assisters a chance to ask questions.
## 2020 Assister Readiness Webinar Series Overview

<table>
<thead>
<tr>
<th>Week 1</th>
<th>Week 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Helping Consumers Apply at HealthCare.gov</td>
<td>Helping Consumers Enroll at HealthCare.gov</td>
</tr>
</tbody>
</table>

- Preparing to Apply
- Creating and Submitting Applications
- Application Assistance Simulation
- LIVE Recap

- Assisting Consumers with Enrollment
- Plan Comparison and Selection Simulation
- Redetermination, Re-enrollment, and Changes in Circumstance
- LIVE Recap
Assisting Consumers with Enrollment
Consumers’ Eligibility Results

- Marketplace assesses or determines eligibility for:
  - Coverage through the Marketplace
  - Financial assistance through the Marketplace
  - CHIP/Medicaid
  - SEPs, if applicable

- Help consumers review their Eligibility Determination Notices (EDNs)
Eligibility for Advance Payments of the Premium Tax Credit:

- Selecting the amount of APTC to use:
  - All
  - Some
  - None
Medicaid and CHIP Eligibility

- Medicaid Children’s Health Insurance Program (CHIP) assessment or determination
  - Modified adjusted gross income (MAGI)
  - Assessment versus determination
  - Medicaid expansion
SEP Eligibility

- Consumers enrolling or changing plans using an SEP for any of the following triggering events will be directed to provide supporting documents:
  - Loss of qualifying health insurance coverage,
  - Change in primary place of living,
  - Certain Medicaid or Children’s Health Insurance Program (CHIP) denials,
  - Adoption, placement for adoption, placement for foster care or child support or other court order,
  - Marriage, and
  - Newly gaining access to an individual coverage Health Reimbursement Account (HRA) or being provided a qualified small employer health reimbursement arrangement (QSEHRA).
Assisting Consumers with Enrollment Resources

- **HealthCare.gov**
  - Advance payments of the premium tax credit
  - Reconciling advance payments of the premium tax credit
  - Resolving Data-Matching Issues (DMIs)
  - Special Enrollment Periods

- **Marketplace.cms.gov**
  - Helping Consumers Resolve Data Matching Issues (DMIs)
  - Medicaid and CHIP (fact sheet)
Plan Comparison and Selection Simulation
Summary of Plan Comparison and Simulation

- Comparing health and dental coverage
  - Filter, sort
  - Side-by-Side Comparison Tool
  - Cost Estimator
  - Summary of Benefits and Coverage (SBC)
  - Uniform Glossary
Consumers’ Health Plan Information

- My Plans & Programs
  - Health plan status
  - Name(s) of each household member enrolled in health coverage
  - Base premium
  - Amount of APTC applied to base premium
  - Monthly premium payments
  - Effective date of coverage

- First Premium Payment
- Grace Period
Locating Tax Documents at HealthCare.gov

- **Form 1095-A**
  - Explains the amount of APTC consumers received during the year to lower their premium costs.

- **Steps to locate tax documents**:
  1. Select existing application
  2. Select *Tax Forms*
  3. Download 1095-A form
Plan Comparison and Selection Simulation Resources

- HealthCare.gov
  - Premium payments, grace periods, and coverage termination

- Marketplace.cms.gov
  - Comparing and selecting plans
  - How to use the Summary of Benefits and Coverage: Webinar and Fast Facts
  - Uniform Glossary in English, Spanish, Tagalog, Chinese, and Navajo
Redetermination, Re-enrollment, and Changes in Circumstances
Consumers Already Enrolled in Marketplace Coverage

- Redetermination
  - Annual
  - Changes in Circumstances
    - Report as soon as possible
- Changing APTC Amounts
  - Change in income
### Reporting a Change in Circumstance (CIC)

- Consumers are required to report any changes that may affect their eligibility for QHP coverage, APTC, and CSRs within 30 days of the change.
- SEP screener tool

<table>
<thead>
<tr>
<th>Changes that could affect consumers’ eligibility for QHP coverage:</th>
<th>Changes that could affect consumers' eligibility for APTC and CSRs:</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ New address or state of residence</td>
<td>▪ A new job or a raise that changes a consumer's household income</td>
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<tr>
<td>▪ Change in disability status</td>
<td>▪ Loss of a job or household income</td>
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<tr>
<td>▪ Change of citizenship or immigration status</td>
<td>▪ A new job that offers different health coverage or doesn't offer any health coverage</td>
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<td>▪ Change in status as an American Indian Alaskan Native (AI/AN) or tribal member</td>
<td>▪ Birth of a child</td>
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<td>▪ Incarceration or release from incarceration</td>
<td>▪ Marriage or divorce</td>
</tr>
<tr>
<td>▪ Eligibility for an SEP</td>
<td>▪ Changes in tax filing status and who is included in the tax return as a tax filer or dependent</td>
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<td>▪ Eligibility for or enrollment in Medicare coverage</td>
<td></td>
</tr>
<tr>
<td>▪ Eligibility for or enrollment in Medicaid or CHIP coverage</td>
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Reviewing Plan Options and Re-enrolling in Coverage

- Return to the Marketplace During Open Enrollment
  - Update application
  - Shop and compare plans
  - Re-enroll

- Open Enrollment Notices
  - Variations of the notice
Redetermination, Re-enrollment, and Changes in Circumstance Resources

- HealthCare.gov
  - How to report a life change to the Marketplace
  - SEP screener tool

- Marketplace.cms.gov
  - Sample annual redetermination and reenrollment notices sent by the Marketplace
Knowledge Check Time!
Assister Questions
Assister Readiness Webinar Series Resources

- **Training materials for Navigators and other assisters**
- **Assister webinars**

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).