



# Helping Consumers Apply at HealthCare.gov: Recap, Knowledge Check, & Questions Answered



## *2021 Assister Readiness Webinar Series*

*November 2020*

*The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law. This communication was produced and disseminated at U.S. taxpayer expense.*

# Marketplace Update

## 2021 Assister Certification Training Modules Now Available!

We are pleased to invite assisters to complete the 2021 Assister Certification Training. In preparation for the 2021 Marketplace Open Enrollment Period (OEP), which runs from November 1, 2020 to December 15, 2020, the Centers for Medicare & Medicaid Services (CMS) has updated the Assister Certification Training curriculum.

- [New users can register through the CMS portal.](#)
- [Existing users can log in through the CMS portal.](#)
- If you experience issues or have questions about the assister training, please email [MLMShelpdesk@cms.hhs.gov](mailto: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](mailto:CMS_FEPS@cms.hhs.gov).



# Marketplace Update (Cont.)

## Update on Premiums and Plan Choices for the 2021 Open Enrollment Period

- The average premium for the second-lowest-cost Silver plan on HealthCare.gov for a 27 year old will drop by two percent for the 2021 coverage year.
- Twenty-two more issuers will participate in states that use the Federal Health Insurance Exchange platform in 2021 when considering only states using HealthCare.gov in both Plan Year (PY) 2020 and PY 2021, bringing the total to 181 issuers.
- [2021 Health Insurance Exchange Premium Landscape Issue Brief](#)
- [2021 Plan Landscape Data](#)
- [2021 Health Insurance Exchange Public Use Files](#)

# Marketplace Update (Cont.)

## 2021 Open Enrollment Period HealthCare.gov Scheduled Maintenance Windows

- Every year, CMS establishes scheduled HealthCare.gov maintenance windows that provide periods of time when CMS and its partners can make updates to HealthCare.gov 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 during this upcoming OEP are:
  - **Sunday, November 1, 2020, early morning** to make final preparations ahead of the OEP to ensure the HealthCare.gov website runs smoothly for consumers.
  - **Sundays, 12:00AM to 12:00PM** (maximum time allotted), except on November 1 and December 13, 2020.

# 2021 Assister Readiness Webinar Series

- The 2021 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 2021 OEP.
- This LIVE webinar recaps content from *Week 1: Helping Consumers Apply at HealthCare.gov*, checks for understanding, and provides assisters a chance to ask questions.



# Assister Readiness Webinar Overview

## Week 1

### Helping Consumers Apply at HealthCare.gov

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

## 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

# Preparing to Apply

# Assessing Consumers' Needs

- Before assisting consumers, it is important to:
  - Obtain consent to access consumers' personally identifiable information (PII).
  - Know rules about receiving consent to obtain PII.
  - Understand how to properly create, collect, disclose, access, maintain, use, and store PII.
- Ask questions to assess consumers' needs.
  - Do they need additional information on health coverage or the Marketplace?
    - Educate consumers about essential health benefits (EHB) and financial assistance.
  - Do they have health coverage or an offer of minimum essential coverage currently?
  - Who needs coverage?
  - What is most important?
  - Have they started the application?



# Helping Consumers Compare Plans with the Window Shopping Tool

The [Window Shopping Tool](#) helps consumers compare plans and offers decision support features. It can:

- Show consumers whether doctors, medical facilities, and prescription drugs they use are covered by available qualified health plans (QHPs) in their area.
- Estimate consumers' total costs during a plan's coverage year based on how much care they might use.



**Please Note:** Consumers do not need to create a Marketplace account to use the Window Shopping Tool.

# Helping Consumers Determine Whether They Qualify for Financial Assistance

The [Savings Estimator Tool](#) provides an estimate of the cost savings consumers may be eligible for through the Marketplace or through low-cost or free Medicaid coverage. This estimate is based on a consumer's income, household size, and primary place of living.

Saving money on health insurance ✉ EMAIL 🖨 PRINT

## Income levels & savings

- Income levels & savings
- How to save on your monthly insurance bill with a premium tax credit**
- Cost-sharing reductions

Here we tell you if your income is in the range to save. Then we'll show you **how much** you'll save.

**IMPORTANT: 2021 information coming soon**

This page applies to **2020 Marketplace savings**. New cutoffs for 2021 (slightly higher due to inflation) will appear November 1. Until then, this tool provides a good idea of whether you'll save for 2021.

- 1. How many people are in your household?**

Include yourself, your spouse if married, and anyone you'll claim as a tax dependent in 2020 — even if they don't need coverage.

Choose
- 2. What state do you live in?**

Select your state
- 3. What is your estimated household income for 2020?**

Select the most likely range. Not sure? Pick one now to see results, then change it to see different results.

Select your income range

**SUBMIT**

# Documents and Information Consumers Should Bring to an Appointment

- For everyone in the household:
  - Employer information
  - Income information [if consumers wish to apply for advance payments of the premium tax credit (APTC), cost-sharing reductions (CSRs), Medicaid, or the Children's Health Insurance Program (CHIP)]
  - Information on how they'll file their taxes
- For household members applying for coverage:
  - Home and mailing addresses, if applicable
  - Information about any existing health coverage or offers of health coverage through their job or someone else's job
  - Social Security Numbers\* and citizenship/immigration document information
  - Their personal information, such as a driver's license
  - Other documents that may be needed for identity (ID) verification

**Please Note:** If consumers already have a Marketplace account, they should bring their email address and password to the appointment.

\*It is recommended that consumers also provide SSNs for non-applicants, if applicable. This helps the Marketplace verify household income and prevent data matching issues (DMIs).

# Key Tips for Preparing to Apply

- Help consumers create a Marketplace account and verify their identity, and explain the eligibility and enrollment process through the FFM's to them.
- Help consumers upload documents to verify their citizenship and immigration status, if needed.



# Preparing to Apply Resources

- **Marketplace.cms.gov:**
  - [CMS' sample consumer consent form](#) and [fact sheet on how to obtain consent](#)
  - [Fact sheet on how to handle consumer PII](#)
  - [Fact sheet on helping consumers assess their coverage needs](#)
- **HealthCare.gov:**
  - [Savings Estimator Tool](#)
  - [Window Shopping Tool](#)
  - [How to upload documents](#)
  - [Income Calculator Tool](#)

# Creating and Submitting Applications

# Assisting with Account Creation



- Consumers must provide:
  - Email address (you can help consumers create one)
  - Password
  - Answers to three security questions
  - First and last name

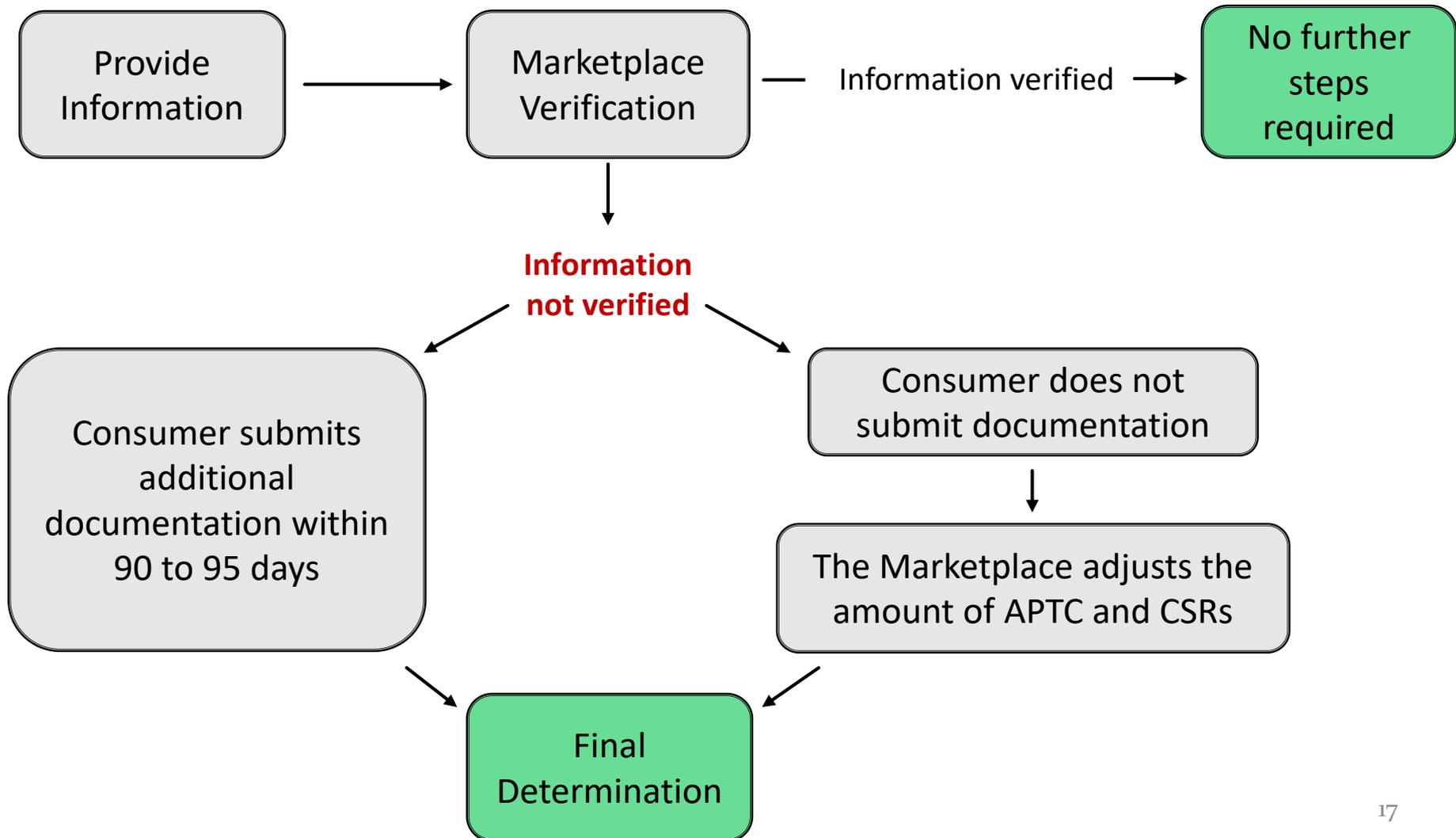
**Please Note:** Remind consumers to check their email for messages or notices from HealthCare.gov. The Marketplace occasionally sends notices through the U.S. Postal Service as well.

# Assisting Consumers Who Applied for Coverage by Phone

- Consumers who have not yet received an eligibility notice and application ID can:
  - Contact the FFM Call Center to check on their application status.
  - Start a new online application if necessary.
- Consumers who have received an eligibility notice and application ID can:
  1. Create a Marketplace account or log into their existing account
  2. Navigate to the “My Applications & Coverage” screen
  3. Select **Find my application**
  4. Enter their application ID number, coverage year, and state



# Overview of the Marketplace Application Process



# Identity Verification

- Consumers may need to upload documents to verify their identity.
  - Steps to upload documents:
    1. Select **Upload documents**
    2. Select the type of document(s) from the drop-down list
    3. Attach a copy of the document(s)
- Note that consumers can also mail in copies of their documents.
  - If consumers encounter a data matching issue (DMI), they can review what documents are needed by reviewing their eligibility determination or logging into their Marketplace account.



# Comparing Employer-sponsored Coverage, COBRA, and Marketplace Coverage

- Consumers with an offer of employer-sponsored coverage (ESC)
  - Employer Coverage Tool
  - If offered affordable ESC that meets the minimum value standard:
    - Generally ineligible for the premium tax credit (PTC) and CSRs through the FFMs
  - Consumers who will be enrolled in ESC when their Marketplace plan will begin are ineligible for the PTC and CSRs, regardless of whether the plan is affordable or meets the minimum value standard.
- Consumers with an offer of COBRA coverage
  - Consumers already enrolled in COBRA coverage may be able to change from COBRA to a Marketplace plan if it's still within 60 days of when they lost their non-COBRA, job-based coverage; if their COBRA is ending (other than because of a failure to pay premiums); if their COBRA costs change because their former employer stops contributing and they must pay full cost; if they have experienced a decrease in household income; or during Open Enrollment.
    - May be eligible for APTC and CSRs if not enrolled in COBRA when their Marketplace plan begins

# What Counts as Income on a Marketplace Application

- If consumers indicate they want help paying for coverage:
  - The application asks for current monthly household income information and an estimate of annual income for the coverage year.
  - The application indicates which types of income consumers should include:

## What Counts as Income?

- Federal taxable wages from a job (including salary, wages, commissions, and tips)
- Self-employment income
- Unemployment compensation, including federal pandemic unemployment compensation as a result of the Coronavirus Disease 2019 (COVID-19) public health emergency
- Alimony received (for divorces or separations finalized **before** January 1, 2019)
- Capital gains
- Excluded (untaxed) foreign income
- Farming or fishing income
- Investment income, including tax-exempt interest
- Pension
- Rental or royalty income
- Retirement
- Taxable and non-taxable Social Security benefits
- Taxable scholarships, awards, or fellowship grants

## What Doesn't Count as Income?

- Alimony received (for divorces or separations finalized **on or after** January 1, 2019)
- Child support
- Economic Impact/Stimulus Payments received from the IRS during the COVID-19 public health emergency
- Gifts
- Proceeds from loans, like student, home equity, or bank loans
- Supplementary Security Income (SSI)
- Veterans' disability payments
- Workers' compensation

# What Counts as Income on a Marketplace Application (Cont.)

- If consumers indicate they want help paying for coverage (Cont.):
  - Consumers can use pay stubs, tax returns, and/or adjusted gross income from last year to estimate income for this year.
  - Make sure consumers know to update their applications with any changes in income throughout the year.
- **Changes due to the Coronavirus Disease 2019 (COVID-19):**
  - Consumers **need to** report federal pandemic unemployment compensation received as a result of the COVID-19 public health emergency.
  - Consumers **do not need to** report Economic Impact/Stimulus Payments received from the IRS during the COVID-19 public health emergency.



# Estimating Annual Income

- Consumers can use the new **[Income Calculator Tool](#)** at HealthCare.gov to help calculate each household member's yearly income.
- The link to this tool is also available in the income section of the application.

## Calculate yearly income

Use this tool to help calculate each household member's yearly income.

### **i** If income has changed or may be hard to estimate

We know some people's income and expenses may change throughout the year or be hard to estimate. Use this tool for help making the best estimate. If you or your household members' income changes after you submit an application, come back to the Marketplace and update your application. This will help make sure you're getting the right amount of savings.

#### Household member's name

Optional

#### Income

\$0.00

If this person gets this income at different times during the year, enter it as multiple income sources.

[Add Income Source](#)

#### Expenses

\$0.00

Add student loan interest, alimony, educator expenses, or IRA contributions this person pays, if any.

[Add Expense](#)

#### Net expected income for coverage year

\$0.00

##### What to do next

1. Write down the "net expected income for coverage year," or download and save the PDF.



When filling out your application, you'll be shown the expected yearly income. If the amount shown is different than this amount, select "No" when asked if the amount is correct or seems right. Then, enter the amount shown above.

[Print](#)

[Download PDF](#)

2. Select "Clear Form" to calculate the income of another household member.

[Clear Form](#)

# Creating and Submitting Applications

## Resources

- **Marketplace.cms.gov:**

- [Fact sheet on identity proofing](#)
- [Information on the appeals process](#)
- [Helping consumers resolve data matching issues \(DMIs\) and 5 Things Assistants Should Know about Data Matching Terminations](#)
- [How to report income information on a Marketplace application](#)
- [How to treat alimony](#)

- **HealthCare.gov:**

- [Information on how Marketplace applicants can appeal an eligibility determination](#)
- [How to estimate income](#)
- [Income Calculator Tool](#)
- [Information on COBRA coverage](#)

# Application Assistance Simulation

# Family and Household Section of the Application

- Information about the following people may be required on the application:
  - The tax filer
  - Their spouse, if they have one
    - **Important exception:** Victims of spousal domestic abuse or spousal abandonment do not need to indicate they're married on their Marketplace application
  - Any tax dependents
  - Anyone else under 19 years of age who the consumer lives with and takes care of
  - Children in the household, even if the child files their own tax return



# Entering Applicants' Immigration Status

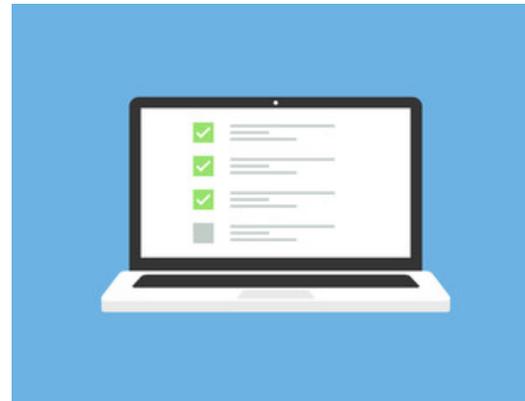
- Common immigration documents:
  - Permanent Resident Card, or “Green Card” (I-551)
  - Foreign Passport
  - Employment Authorization Card (I-766)
- Help consumers identify and enter immigration status information from their documents to their application:
  - Alien number (or USCIS number)
  - Card number (or receipt number)
  - Category code
  - Country of issuance
  - Expiration date
  - Passport number



# Summary of Application Assistance Simulation

## Application Assistance Tips:

- Pay special attention to help-drawer links; they assist with completing the application.
- If the consumer files taxes, they must use the same information about their tax-filing household when applying for coverage through the Marketplace.
- Some questions are optional, but more information can help the process go more smoothly.



# Summary of Application Assistance Simulation (Cont.)

## Role as the assister:

- Inform consumers that they should check their email, regular mail, and HealthCare.gov account for notices from the Marketplace.
- Once consumers have created an account, they can maintain their Marketplace account by using self-service options.
- Guide the consumer through key considerations when comparing QHPs. You must not provide advice on what coverage meets the consumers' needs and budget.
- Be sure to review the application summary with the consumer carefully for accuracy.
- Assist consumers with resolving Special Enrollment Period verification issues (SVIs) and data matching issues (DMIs).
- Remind consumers to update their HealthCare.gov application if any information changes (such as income or household size).

# Summary of Application Assistance Simulation Resources

- **HealthCare.gov**

- Who to include in a household
- Complete list of documents consumers can use to verify their immigration status
- How to report a life change to 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).