



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



2021 Assister Readiness Webinar Series

November 2020

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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.
- 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.



Marketplace Update (Cont.)

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 documents 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's IT Support Department if you suspect correspondence from FFMProducer-AssisterHelpDek@cms.hhs.gov is being erroneously blocked.

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 2: Helping Consumers Enroll 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

Assisting Consumers with Enrollment

Consumers' Eligibility Results

- The Marketplace assesses or determines eligibility for:
 - Coverage through the Marketplace.
 - Financial assistance through the Marketplace.
 - Coverage through Medicaid and the Children's Health Insurance Program (CHIP).
 - Special Enrollment Periods (SEPs), if applicable.
- Help consumers review their Eligibility Determination Notices (EDNs)

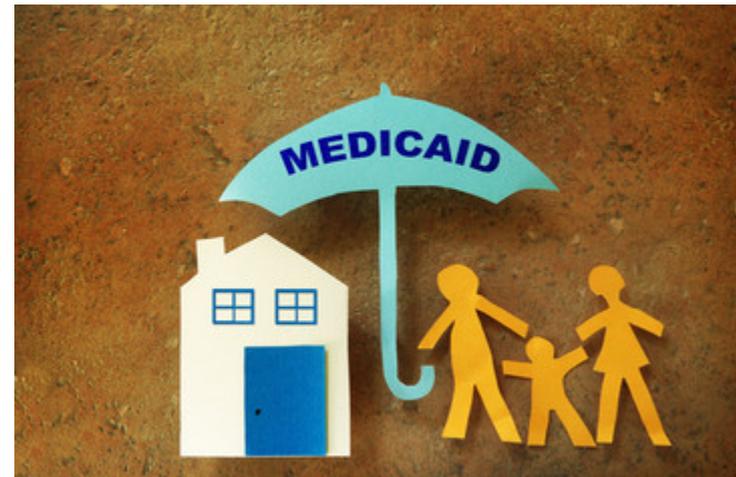
Advance Payments of the Premium Tax Credit

- Selecting the amount of advance payments of the premium tax credit (APTC) to use:
 - All
 - Some
 - None



Medicaid and CHIP Eligibility

- Medicaid and CHIP assessment or determination
 - Modified adjusted gross income (MAGI)
 - Assessment versus determination
 - Medicaid expansion



SEP Eligibility

- Consumers enrolling in a Marketplace plan during an SEP for any of the following triggering events may be directed to provide supporting documents:
 - Loss of qualifying health insurance coverage;
 - Change in primary place of living;
 - Certain Medicaid or CHIP denials;
 - Adoption, placement for adoption, placement for foster care, or child support or other court order;
 - Marriage; and
 - When an off-Marketplace enrollee experiences a decrease in household income and new determination of eligibility for APTC.

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 and 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 of each household member enrolled in health coverage
 - Base premium
 - Amount of APTC applied to base premium, if applicable
 - 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 Form 1095-A



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

- Consumers are required to report any changes that may affect their eligibility for qualified health plan (QHP) coverage, APTC, and cost-sharing reductions (CSRs) within 30 days of the change.
- SEP screener tool
- Many of these changes could affect consumers' eligibility for QHP coverage or APTC and CSRs.

Changes Consumers Should Report to the Marketplace

- New permanent address in a new zip code or county where new QHPs are available
- Change in disability status
- Change in citizenship or immigration status
- Change in status as an American Indian/Alaska Native (AI/AN) or tribal member
- Incarceration or release from incarceration
- Eligibility for or enrollment in Medicare coverage
- Eligibility for or enrollment in Medicaid or CHIP coverage
- A change in household income
- Changes to whether a person is offered coverage through a job, or to the coverage that someone is already offered through a job
- Birth or adoption of a child
- Marriage or divorce
- Changes in tax filing status and who is included in the tax return as a tax filer or dependent

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

The screenshot shows the HealthCare.gov website interface. At the top, the logo "HealthCare.gov" is on the left, and "Español" and "Log in" are on the right. Below the logo is a navigation bar with links: "Get Coverage", "Keep or Update Your Plan", "See Topics -", and "Get Answers". A search bar with the text "Search" and a "SEARCH" button is also present. The main content area features a large banner with the text "Open Enrollment is here - and ends Dec 15". Below this text are two green buttons: "TAKE THE FIRST STEP TO APPLY" and "LOG IN TO RENEW/CHANGE PLANS". At the bottom of the banner, there is a link: "Looking for coverage for a small business? [Learn more](#)". The background of the banner shows a young man smiling.

Redetermination, Re-enrollment, and Changes in Circumstances 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.