

Processing applications: Multi-tax households



Webinar for Navigators, Enrollment Assistance Personnel and Certified Application Counselors

Reminder: This webinar will be conducted using “VOIP” technology. Please check your computer settings in advance to ensure that your speaker volume is adjusted appropriately. *If you cannot hear audio through your computer speakers, please refer to the Alternate Audio tab on the left side of the webinar screen.*

January 17, 2014

Agenda

- Welcome
- Updates from CMS
- Grab Bag FAQs
- Deep Dives
 - Multi-tax households
 - Tips for Assisting Consumers with Applications
- Question and Answer Session

**Note the slide presentation will not begin advancing until the Deep Dive Session*

The Issue: Multiple Tax Households

- Families who are seeking help paying for coverage – advance payments of the premium tax credit, cost sharing reductions, Medicaid or CHIP
- For eligibility, the Marketplace will ask for each applicant's tax filing status and who will be on their 2014 tax return.
- Some households file more than one tax return (Examples: Domestic partners, Parents with children who file taxes)
- Current system limitations prevent people on separate tax returns from enrolling in a plan together

The Solution

- **Step 1:** Determine whether the application filer is applying for help paying for coverage. If yes, continue to 2.
- **Step 2:** Determine if they are filing more than one tax return. If yes, continue to 3.
- **Step 3:** Assist them by either calling the call center OR helping them complete separate applications

Determining a multi-tax household

- Identify the people in the household and their plans for filing taxes for 2014
 - Do you plan on filing a federal income tax return for 2014?
 - If married, do you plan to file jointly with your spouse?
 - Will you claim any dependents?
 - Does anyone file taxes separately?
- Figure out the people on the different tax returns and whether there's more than one
- If more than one, call the call center OR assist with submitting separate applications

Completing separate applications

- Submit one application per tax household
 - Need separate user accounts for each application
- List each tax household as applicants on only ONE application
 - List the other household members as non-applicants on the application
- Each application group will be on their own health plan policy, but can still select the same plan, if they choose to.

Scenario 1

- Two domestic partners (Jane and Joe) and their two children (Sue and Billy) are applying for help paying for health coverage.
- Jane claims Sue as a dependent on her tax return. Joe claims Billy as a dependent on his tax return.
- Application 1: Jane is the application filer
 - List Jane and Sue as applying for coverage
 - List Joe and Billy as non-applicants
- Application 2: Joe is the application filer
 - List Joe and Billy as applying for coverage
 - List Jane and Sue as non-applicants

Scenario 2

- Mary lives with her 18 year old child Julie.
- Mary and Julie file separate tax returns. Mary does not claim Julie as a dependent on her return.
- Application 1: Mary is the application filer
 - List Mary as applying for coverage
 - List Julie as a non-applicant
- Application 2: Julie is the application filer
 - List Julie as applying for coverage
 - List Mary as a non-applicant

Key points to remember

- Identify how a household plans to file taxes
- If the household plans to file more than one tax return, call the call center for help OR submit separate applications for each.



Tips for Assisting Consumers with Applications



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Online Application Tips

- For financial assistance, include people on the same tax return and family members who live together on the application
- Include everyone in the household, even if they don't need health coverage
- Most questions are required; labeled optional if not
- Best to check information is correct before moving to next page to avoid going backwards or editing information
- Do not click buttons multiple times; the system often pings data sources between pages and may take a few seconds depending on volume

Don't Forget: Assister Information

GET STARTED

- ✓ Privacy policy
- ✓ Contact information
- 3 Help applying for coverage**
- 4 Help paying for coverage
- 5 Who needs coverage

FAMILY & HOUSEHOLD

ADDITIONAL INFORMATION

REVIEW & SIGN

EDIT

Help applying for coverage

Tell us if you're getting help from one of these people

- Navigator
- Certified application counselor
- Non-Navigator assistance personnel
- Agent or broker
- None of these people

First name **Middle** *optional* **Last name** **Suffix** *optional*

Susan Smith Select...

Organization name *optional* **ID number** *optional*

Community Center Northeast NDNAVA0000000

SAVE & CONTINUE

Questions and Answers

- CMS staff are available to answer questions.
- Please type your questions in the area provided below.