Reporting Life Changes: Making Changes to a Marketplace Application

Disclaimer: The contents of this training module 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 training module is intended only to provide clarity to the public regarding existing requirements under the law. This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.
Contents
Let’s Get Started ........................................................................................................................................... 3
What You Need to Know ............................................................................................................................. 4
What You Need to Do ................................................................................................................................ 5
Wrap Up ..................................................................................................................................................... 23
Let’s Get Started

There’s no need to lose sleep over navigating HealthCare.gov to report life changes. In this module, you’ll help consumers navigate HealthCare.gov as they update their Marketplace applications.
What You Need to Know

Useful Information

You should refer to SOP 13 - Update a Federally-facilitated Marketplace Account for information on helping consumers report life changes. Before we get to the scenarios, how prepared are you to help consumers make changes to their Marketplace applications?

Question: Where a consumer lives (can/cannot) affect what coverage they’re eligible for.

Answer: Can. Where a person lives can affect what coverage they’re eligible for. Health coverage programs require people in their programs to be residents in the state where they can get help paying for coverage.

Question: Consumers who move out of state should wait 30 days before reporting their move to the Marketplace. Select true or false.

Answer: False. Consumers should report moves out of state as soon as possible so they can start a new Marketplace application and enroll in a plan in the new state without a break in coverage — and avoid paying for coverage that doesn’t apply in their new state. For more information on how to report a move to a different state, visit HealthCare.gov/reporting-changes/when-you-move/.

Question: To qualify for a change in primary place of living Special Enrollment Period (SEP), consumers must:

a. Only confirm their move

b. Confirm their move and confirm they had qualifying health coverage for one or more days during the 60 days before their move.

Answer: B. Consumers must confirm their move and confirm they had qualifying health coverage for one or more days during the 60 days before their move. For more information on SEPs, visit HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period/.
What You Need to Do

The following scenarios are real-world situations you may encounter when helping consumers report life changes. Select the correct options in each scenario to help consumers update their information at HealthCare.gov.

Ramin and Pearl got married two weeks ago. They just bought a house in a different county within the same state and moved in together. Ramin added Pearl to his Marketplace plan but forgot to update their primary place of living. Let’s help him report this life change.

Scenario Directions: Once Ramin logs into his Marketplace account, you should help him select his current application and navigate to the correct screen to report a life change.

Question: Which button should Ramin select?

Answer: Report a life change
Scenario Directions: Select the correct radio button to help Ramin continue to his Marketplace application, then select **Continue**.

Assister Tip: Consumers can update their application online, by phone, or in person — but not by mail. For more information on how to report changes to the Marketplace, visit [HealthCare.gov/reporting-changes/how-to-report-changes/](http://HealthCare.gov/reporting-changes/how-to-report-changes/).
Scenario Directions: After Ramin reviews his personal information, the “Home Address” screen appears. Let’s update Ramin’s address with the following information and select **Save & continue**:

1034 Whitney Lane

Bear, Delaware 19702
Scenario Directions: Ramin must confirm his new home address and mailing address. Select the best option, then select **Save & continue**.

Note: Sometimes a more detailed address than the one consumers type in may pop up. Generally, this address is verified by the U.S. Postal Service (USPS). Consumers should select it so the Marketplace will have their most accurate address.
Scenario Directions: That’s correct! Next, Ramin should select **Yes** to confirm his new home and mailing address.

If Ramin’s mailing address was different than his home address, he would select **No** on the mailing address screen. Ramin would need to update all fields to match his mailing address and select **Save & continue**. Next, let’s help Ramin confirm Pearl’s address.
Scenario Directions: After Ramin reviews his contact and language preferences, who needs coverage, marital status, and tax relationship, he needs to update Pearl’s address. Review the page, select the correct address for Pearl, then select **Save & continue**.
Scenario Directions: On the “Review everyone’s address” screen, Ramin should confirm their new address is correct and select **Save & continue**.
Scenario Directions: Finally, Ramin will continue through the rest of the application. When he reviews his information, be sure to confirm that Ramin and Pearl’s new address is listed correctly on the “Review your application” screen.

If everything looks okay, select **Save & continue**.
Scenario Directions: Now Ramin is ready to sign and submit the updated application to finish reporting their change in address. He should read the statement then check the box to agree to it. Then type his full name (Ramin Hein) to electronically sign the application.

Fill out this information then select **Sign & submit**.
That’s correct, but hold on, we’re not done yet! No matter where consumers move, they should also update their Marketplace account profile with their new address.

Scenario Direction: You should advise Ramin to navigate to “My Profile” and select **Edit** next to the address field.

Select **Edit**.

My Profile

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Ramin Klein</td>
</tr>
<tr>
<td>Username</td>
<td><a href="mailto:mtest14@yopmail.com">mtest14@yopmail.com</a></td>
</tr>
<tr>
<td>Password</td>
<td>**********</td>
</tr>
<tr>
<td>Email address</td>
<td><a href="mailto:mtest14@yopmail.com">mtest14@yopmail.com</a></td>
</tr>
<tr>
<td>Phone number</td>
<td>2021547416</td>
</tr>
<tr>
<td>Address</td>
<td>1034 Whitney Lane, Bear, DE 19902</td>
</tr>
<tr>
<td>State you live in</td>
<td>Delaware</td>
</tr>
</tbody>
</table>

Congratulations! You have successfully helped Ramin and Pearl.
Scenario Directions: Let’s help another applicant named Andrea, who needs to report a change in her income.

On July 1, Andrea accepted a second job at her university science lab to make extra money while in graduate school. She currently receives advance payments of the premium tax credit (APTC) but needs to update her Marketplace application to determine whether she’ll receive the same amount with a second source of income. Help Andrea report a change in her income.

Use the scroll bar to find and then select **Report a Life Change** to get started.
Scenario Directions: Select the correct radio button to help Andrea continue to her Marketplace application.

Have you had any changes like these?

- You had family changes, like a new baby or a divorce
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You moved to a different state

**Important: Check your income information frequently.** Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

1. **Important:** Select at least 1 item(s)
   - Report a change in my household’s income, size, address, or other information
   - Change the way we send information to you, like by email or paper copies
   - Report a move to a new state

[CONTINUE]
Scenario Directions: Now, let’s review Andrea’s income and expenses. Her primary job at the Science Center is already on her application so you should help her select the correct button to add her second job.

Review Andrea’s income & expenses

Andrea’s income
Job: Science Center
$36,000.00 every year

Add another income source for Andrea

Andrea’s expenses
Add expense for Andrea

Andrea’s net income totals
Andrea’s expected monthly income for 2021
About $3,000.00
We calculated this current monthly income amount based on what you entered for Andrea’s income and expenses. Don’t worry if this isn’t the exact total — we just need a close estimate.

Andrea’s expected yearly income for 2021
About $36,000.00
We calculated this expected yearly income amount based on what you entered for Andrea’s monthly income and expenses. Is this correct?
I’m not sure if this amount is correct.

[ ] Yes
[ ] No

Save & continue

Application ID: 136971668
Scenario Directions: Andrea’s employer for her second job is the University Science Lab. Select the dropdown menu, then select the correct income type from the list.

Select **Save & continue**.
Scenario Directions: Let’s fill out Andrea’s income information. Use the scroll bar to view the entire page.

She provided the following:

- Employer: University Science Lab
- Employer phone number: 301-000-3443
- Wages: Approximately $300 - $850 biweekly
- Start date: July 1

1. Enter her employer name.
2. Enter the maximum amount Andrea might earn each pay period.
3. Select how often she gets paid.
4. Enter her employer phone number.

When you’ve completed all fields, select Save & continue.
Scenario Directions: Now that you’ve helped Andrea add a second job to her application, her total expected net income will appear on this screen.

Question: Based on the information Andrea provided about her second job, how should she answer the next question?

Answer: Andrea should select No to indicate her expected yearly income is not correct. When the Marketplace calculates Andrea’s net income, it assumes the dollar amount Andrea entered for her second job applies to the entire year. However, Andrea started her second job in July, midway through the year, so the Marketplace estimate is not correct.
Scenario Directions: For the second question, Andrea should select Yes to indicate her income is hard to predict.
Scenario Directions: Let’s help Andrea calculate her income. For July 1 – December 31, Andrea will receive 12 bi-weekly payments for her second job, which is a total of $10,200. When she adds that to her income from her first job, her estimated total yearly income is $46,200. Let’s enter this into the blank field then select **Save & continue**.

Great job helping Andrea report her change in income!

She will need to review and submit the rest of her application to receive a new eligibility result, which will include updated information about her APTC eligibility. Remind Andrea that she can always update her income later in the year if her situation changes.
Wrap Up

Some Final Thoughts

Congratulations! You have completed Making Changes to a Marketplace Application.

You have successfully helped two consumers make changes to their Marketplace application.

Check out Module 3 – Terminating a Marketplace Plan and Module 4 – Changing Marketplace Plans to work through more reporting life changes scenarios.

For more information on making changes to a Marketplace application, visit HealthCare.gov/reporting-changes/why-report-changes/.