Reporting Life Changes: Changing Marketplace Plans

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Let’s Get Started

Multiple Plans, Multiple Choices

There are times when consumers will want or need to change health plans. As an assister, you can help consumers change from one plan to another at HealthCare.gov. In this module, you’ll help a married couple report two life changes and select a new plan within the same or in a different metal level health plan category. Before you start, you should refer to SOP 13 - Update a Federally-facilitated Marketplace Account for information on reporting life changes and changing health plans.
What You Need to Know

Useful Information

Changing Plans – What Consumers Need to Know

Outside of Open Enrollment, consumers can only change plans if they have a life event that qualifies them for a Special Enrollment Period (SEP). Consumers may be eligible for an SEP for certain life events, including loss of qualifying health coverage, changing their primary place of living, getting married, having a baby, or adopting a child. Most people who qualify for an SEP through the Marketplace and want to change plans may have a limited number of metal level health plan categories to choose from (instead of all four metal levels and Catastrophic coverage, if eligible) during their SEP. If eligible consumer wants to change Marketplace plans during an SEP, they may need to select a new plan within the same plan category as their current plan. If these consumers want to change to a plan in a different category, they may need to wait until the next Open Enrollment Period. You can find more information on changing health plans and metal level health plan categories at HealthCare.gov/coverage-outside-open-enrollment/changing-plans/.

Assister Dialog: When you help consumers compare qualified health plans (QHPs), remember to show all of the QHP options they're eligible for. You should never provide recommendations about which plan or plans consumers should select.

Before we start helping our married couple, let’s practice answering some general consumer questions you may encounter.

Question: Can I change plans online or by phone?
Answer: Yes. You can log into your Marketplace account online or contact the Marketplace Call Center to select a new plan.

Question: Do I have to qualify for a Special Enrollment Period to change my health plan?
Answer: Yes. Outside of Open Enrollment, you can only change health plans if you experience a qualifying life event and are eligible for an SEP. For more information about SEPs, visit HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period/ and review Special Enrollment Period (SEP) Overview for the Federally-facilitated Marketplace.

Question: Can I change to a Marketplace plan in a different metal level health plan category if I am determined newly eligible for cost-sharing reductions (CSRs)?
Answer: Yes, in certain situations. If you are not already enrolled in a Silver plan and are newly determined eligible for CSRs, you can change to a Silver plan to use your CSRs. If you choose not to enroll in a Silver plan, you cannot use your CSRs, and you must choose a plan within your current metal level, if available. For more information, visit Healthcare.gov/coverage-outside-open-enrollment/changing-plans/.
What You Need to Do

Enrollees may have to change their plan with some life change events. In this scenario, you will help Kareem and Sue Wallace report a life change and select a new Marketplace plan.

Kareem and Sue Wallace, a married couple, are enrolled in a Silver plan without financial assistance. They just had a baby, Paul, and they want to enroll Paul in their Marketplace plan. Kareem and Sue need to add Paul to their Marketplace application and enroll Paul in their current Silver plan.

Scenario Directions: Let’s help Kareem and Sue add Paul to their Marketplace application. Select Report a life change to begin.
Scenario Directions: Next, select the correct radio button for Kareem and Sue’s life event and then select Continue.
Scenario Directions: After Kareem and Sue review their pre-screening questions and personal information, the “Who needs health coverage?” screen appears. Select the button to add Paul’s information to the application. Then select Save & continue.
Scenario Directions: Review Paul's information on this screen and then use the dropdowns to indicate how he is related to Kareem and Sue. Then select Save & continue.
Scenario Directions: After Kareem and Sue add Paul’s information, the “Tax relationships” screen appears. Kareem and Sue will file a 2021 joint federal income tax return and will claim Paul as their dependent. Select the buttons to answer the questions. Then select Save & Continue.

"Tax relationships" screen. There are three questions. 1. "Will Kareem file a 2020 joint federal income tax return with Sue?"
2. "Will Kareem and Sue claim any dependents on their 2020 federal tax return?"
3. "Who will Kareem and Sue claim as a dependent on their 2020 federal tax return?"
Great job! You’ve successfully helped Kareem and Sue add Paul to their Marketplace application. When consumers update or change their application information, the Marketplace verifies the new information and re-determines each applicant’s eligibility for coverage and financial assistance. Let’s review their eligibility results. Select View Eligibility Notice (PDF).
### Eligibility Notice PDF Table

<table>
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<tr>
<th>Household Member(s)</th>
<th>Results</th>
<th>Next Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Important:</strong> You must submit documents. This notice includes deadlines and details.</td>
<td><strong>Until March 15, 2021, you’re eligible to buy a 2021 Marketplace plan through a Special Enrollment Period.</strong></td>
<td><strong>Choose a plan.</strong></td>
</tr>
<tr>
<td>Kareem Wallace, Sue Wallace, Paul Wallace</td>
<td>• Eligible to buy a 2021 Marketplace plan, including a Catastrophic plan. • Eligible for advance payments of the premium tax credit to help pay for a Marketplace plan. You can use up to this much of the tax credit: • 1,034.00 each month, which is $12,408.00 for the year, for your tax household. • This is based on the yearly household income of $60,000.00 – the amount that you put on your application, or that came from other recent information sources.</td>
<td>• Choose a plan by March 15, 2021 and pay your first month’s premium. • By May 2, 2021, send documents to confirm • Kareem Wallace, Sue Wallace’s household income. • By May 14, 2021, send documents to confirm: • Kareem Wallace, Sue Wallace’s citizenship. • Your current coverage is available. Continue to enrollment and confirm this coverage.</td>
</tr>
</tbody>
</table>
Good news! The Wallace household qualifies for a newborn SEP with a plan category limitation. Use the eligibility notice PDF to answer the following questions.

Question: By what date does the Wallace household need to choose a plan under this SEP?
   a. March 7
   b. March 15
   c. April 12
   d. April 7

Answer: B. March 15. The Wallace household needs to choose a plan by March 15.

Question: Does anyone in the household need to submit additional documents?
   a. Yes
   b. No

Answer: A. Yes. They will need to submit additional documents.

Question: What does this household member need to confirm?
   a. Citizenship
   b. Household income
   c. Birth of a child
   d. A and B
   e. All of the above

Answer: A and B. The Wallace household needs to submit verification of household income and citizenship.

Assister Tip: For more information about SEPs, visit Healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/ and review Special Enrollment Period (SEP) Overview for the Federally-facilitated Marketplace. For information about when and how to submit documents, visit Healthcare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period/ and Healthcare.gov/tips-and-troubleshooting/uploading-documents/.

Question: Can we all change to a new plan if our household size increases due to the birth of a child?
   a. Yes
   b. No

Answer: B. No. Generally, no one on the current plan can change to a new plan for an increase in household size due to a birth.
Kareem and Sue can choose to:

1. Add their child to their current plan, or
2. Add their child to a separate health plan group and enroll the child in any plan.

Health Plan Groups - Option 1:
Assister Tip: The exception is if their current health plan’s rules do not allow them to add new household members. In that case, they can enroll together in a new plan in the same metal level as their current plan. If no other plans are available in their current metal level, they can choose a new plan that is one metal level up or down from their current plan. For more information about SEPs, visit HealthCare.gov/coverage-outside-open-enrollment/changing-plans/. For more information about Marketplace plan category limitations, visit Healthcare.gov/coverage-outside-open-enrollment/changing-plans/.

Let’s continue to enrollment. Select Continue to Enrollment.
Kareem, Sue, and Paul were initially enrolled in a Silver plan, but that plan’s rules will not allow them to add a new household member. They scroll through the plan options available in their area and there are no Silver plans. Only Bronze, Gold, and Platinum plans are available in their area.

Question: What metal level plans could the Wallace household choose in this scenario? (Select all that apply)

- Gold
- Bronze
- Platinum

Answer: Gold and Bronze. The Wallace household is currently enrolled in a Silver health plan. Since no other Silver health plans are available, they can enroll together in a category that’s one level up or one level down (i.e., a Bronze or Gold plan). They can’t enroll in a Platinum plan, which is two metal levels up from a Silver plan. For more information about SEPs, visit Healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/. For more information about Marketplace plan category limitations, visit HealthCare.gov/coverage-outside-open-enrollment/changing-plans/.
Scenario Directions: The Wallace family has narrowed their options down to two Bronze plans. They decide to enroll in the Bronze plan with the lowest premium.

“Compare plans” Screen Plan Comparison Table

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Graybar Insurance Preferred Bronze 5250</th>
<th>Good Life Insurance Best Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$34.25 Including a $1,034.00 tax credit Was $1,068.25</td>
<td>$68.75 Including a $1,034.00 tax credit Was $1,102.75</td>
</tr>
<tr>
<td>Deductible</td>
<td>$7,900 Individual total $15,800 Family Total</td>
<td>$3,900 Individual total $7,800 Family Total</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$7,900 Individual total $15,800 Family Total</td>
<td>$7,900 Individual total $15,800 Family Total</td>
</tr>
<tr>
<td>Estimated total yearly costs</td>
<td>Add</td>
<td>Add</td>
</tr>
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Question: Which Bronze plan did the Wallace family choose?

Answer: Graybar Insurance Preferred Bronze 5250. Kareem and Sue want to enroll in this Bronze plan because it has the lowest monthly premium.

Good job on those scenarios! Continue to the Wrap Up section or you can go through the scenarios again.
Wrap Up  
Some Final Thoughts

Congratulations! You have completed Changing Marketplace Plans.
My assister was so helpful. Now I understand how to report a life change and select a new plan!

Many consumers are overwhelmed by the information and choices available through the Marketplace.

1. As an assister, remember that you can help consumers navigate their Marketplace accounts, report life changes, and change their existing plans.
2. When you help consumers compare QHPs, remember to show them all of the QHP options they’re eligible for.
3. You should never provide recommendations about which plan or plans consumers should select.