

# Creating and Submitting Applications – Video Transcript

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2020  
Assister Readiness  
— Webinar Series —

**This document is a transcript of the Marketplace Assister Technical Assistance Webinar.**

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## Disclaimer

Hi, and Welcome to today's Assister Readiness Webinar Series training video. Let's get started.

- This presentation is intended as training and technical assistance for Marketplace assisters, including Navigator grantees and certified application counselors.
- In this lesson, the terms "Federally-facilitated Marketplace," "FFM," and "individual market FFM" include FFMs where the state performs plan management functions and State-based Marketplaces using the federal platform.
- This presentation is not a legal document.
  - Each video module summarizes complex statutes and regulations and does not create any rights or obligations.
  - Complete and current legal standards are contained in the applicable statutes and regulations.
  - Members of the press should contact the CMS Media Relations Group at [press@cms.hhs.gov](mailto:press@cms.hhs.gov).

The 2020 Assister Readiness Webinar Series is designed as a supplement to the web-based Assister Certification Training.

This series is being delivered in two weekly installments to familiarize assisters with the online Marketplace application process ahead of the 2020 Open Enrollment Period.

Each weekly installment includes three pre-recorded educational modules and a LIVE webinar that recaps the week's topics, checks for understanding, and gives assisters a chance to ask questions.

- Week 1
  - Helping Consumers Apply at HealthCare.gov
  - Preparing Consumers to Apply
  - Creating and Submitting Applications
  - Application Assistance Simulation
  - LIVE Recap with CMS SME Q&A
- 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 with CMS SME Q&A

## Introduction

Let's go into a little more detail about the application process. Helping consumers complete a Marketplace application is one of your most important duties as an assister. In this training we will cover:

### Application Methods

The health coverage application methods that are available to consumers.

### Information Verification

The steps in the information verification process.

### Creating a Marketplace Account

The process for creating a Marketplace account.

### Applying for Coverage

The information required and the process of applying for coverage.

### Assister Role in Application Completion

Common issues assisters may face when they help consumers apply for coverage.

## Application Methods

Consumers can submit eligibility applications to an FFM in several ways:

- **Online** at HealthCare.gov
- **By mail**
- **In person**, with help from consumer assistance entities like you
- **Over the phone** by calling the FFM Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)

Generally, you will assist consumers with the online application process at HealthCare.gov. This is the fastest and easiest way to apply for and enroll in coverage. Since an email account is required to apply online, remember to tell consumers that they can create an email account free of charge through various email service providers if they don't already have one. You can assist consumers with this process if they ask for help. Consumers will need to remember their email address and password to access their Marketplace account later on.

Before consumers link their email account to their Marketplace application, verify that they can successfully log into the email account. This is very important. If they cannot log in, they won't be able to proceed with the online application process.

If consumers select email as their preferred communication method, let them know that it's important to check their email regularly for updates about their Marketplace application and coverage. Consumers can also access email notices by logging into their Marketplace accounts. You should remind consumers to watch their U.S. postal mail as well, even if they select email as their preferred communication method. Occasionally, the FFMs send important information through the postal service.

Some consumers may not be familiar or comfortable with using computers. You can help them create a Marketplace account and apply online. You should explain each step of the process. If consumers don't want to create a Marketplace account online, you can help them apply by phone or mail.

If consumers apply over the phone or by using the paper application, they won't need to provide an email address unless they want to compare and select a qualified health plan (QHP) online or receive updates and notices from an FFM by email.

## Application Process

We will now review the steps for the online application process in the FFMs.

### Step 1: Provide Information

Consumers provide their personal information to the FFMs using the online eligibility application.

### Step 2: Verify Information

The FFMs verify consumers' information against trusted data sources using the Hub.

### Step 3: Information Match:

If the information consumers provided matches the information from trusted data sources, no additional steps are required. Consumers must enter their name and document numbers exactly as they appear on their documents (such as Social Security cards or immigration documents) to ensure a smooth application process. Other types of information, like income, can be close estimates. If an FFM cannot verify a consumer's information, it will ask the consumer to provide documents supporting the information the consumer provided in their application.

### Step 4: Supporting Documents

Consumers generally have 90 or 95 days to provide supporting documents. If consumers fail to provide supporting documents on time, the FFMs may adjust the amount of advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs) they are eligible to receive or terminate their enrollment.

### Step 5: Final Determination

When the verification process is complete, the FFMs make a final determination about consumers' eligibility to enroll in a QHP, Medicaid, or CHIP. If consumers are eligible to enroll in a QHP, the FFMs also indicate whether they are eligible for APTC and CSRs and indicate the amount each applicant is eligible for.

## Preparing to Help with the Application

Many consumers need assisters' help with their applications and each of them will have different needs. Consumers with limited English proficiency may need language assistance, and consumers with physical, developmental and intellectual disabilities, or with cognitive, hearing, speech, and vision impairments may need other accommodations.

When assisting consumers with these needs, follow the requirements that apply to your assister type to ensure you are providing information and services in a manner that is accessible.

Be sure to explain your duties and responsibilities to each consumer that you assist, and let them know that you cannot provide tax or legal advice within your capacity as an assister. You should let consumers know what types of information you might ask them to share with you and explain what you're permitted to do with the information. You or your organization should maintain a record of each consumer's consent for at least six years, unless a different and longer retention period has already been provided under other applicable federal law. Additionally, consumers must be permitted to revoke their consent at any time. It's a good idea to give them a copy of the record of their consent for their records, such as a completed consent form.

Here are some additional things you should consider when helping consumers.

- Although you cannot determine consumers' eligibility, it's important for you to tell them what happens at each point in the eligibility and enrollment process (from account creation to application completion and verification to enrollment in coverage).
- As a best practice, all assisters should communicate with consumers in a manner that is culturally appropriate and some types of assisters are required to do so.
  - The *Cultural Competence and Language Assistance* course in the Marketplace Learning Management System (MLMS) addresses national standards for Culturally and Linguistically Appropriate Services (CLAS) in health and health care.
  - It also describes best practices for assisters when engaging consumers from diverse and underserved populations. You should show respect for consumers' cultural diversity and provide information that is relatable and easy to understand, using translated documents when needed.
- The *Privacy, Security and Fraud Prevention Standards* course in the MLMS provides more in-depth information about privacy and security practices.

## Overview of the Account Creation Process

Once you've obtained consumers' consent, assessed their needs, and discussed the eligibility and enrollment process, it's time for the consumer to create a Marketplace account at HealthCare.gov.

At this point, consumers have two options:

1. Consumers who only wish to preview QHP options do not need to create an account but must provide a limited amount of information so the Marketplace can estimate which plans and prices the consumer would see if he or she should apply to buy coverage.
  - a. A consumer may be asked about his or her county and state of residence, age, household size and income, or other optional details so the Marketplace can provide a more accurate list of available plans and prices.
2. Many consumers you assist will want to proceed to submitting an application, selecting a QHP and enrolling in coverage. In that case, they'll need to set up a Marketplace account.

You should tell consumers that they can view and compare general health plan information at any time, but they must create a Marketplace account and complete an application to verify eligibility, plan availability, and prices.

## PII Considerations When Creating an Account

When you assist consumers with account creation, it's important to reassure them that any information they share with you or an FFM at HealthCare.gov will be private and protected.

You may only use PII as needed to carry out activities authorized by the FFMs, such as helping consumers complete the eligibility and enrollment process.

## Information Needed to Create an Account

When creating a Marketplace account at HealthCare.gov, consumers must provide the following required information:

- First name
- Last name
- Email address
- Password
- Answers to three security questions

The FFM will send a message to the email address provided. Consumers will need to open this message and select the link to verify their email address. Once the email address is verified, they can log into their Marketplace account using this email address as their username.

## Helping Consumers who Applied by Phone Continue their Applications Online

Consumers who apply for coverage over the phone may need your assistance with continuing their application online.

First, you should verify that they received an eligibility notice and Application ID. Consumers will receive the notice:

- By mail,
- By phone, or
- In their Marketplace account, if they have one.

## Assisting Consumers who Applied by Phone and Received an Eligibility Notice

Consumers who have a Marketplace account should:

1. Log into their account
2. Navigate to the **My Applications & Coverage** screen
3. Select their most recent application under the “Your existing applications” section
4. Select **Eligibility & appeals** from the left-hand menu
5. Select **View Eligibility Notice (PDF)** to download and read their notice

## Assisting Consumers who Applied by Phone and Received an Eligibility Notice

If consumers have not received an eligibility notice when you meet with them, you can advise that they contact the FFM Call Center to determine if their eligibility results are ready. If they are, the Call Center can provide their Application ID number so they can continue the process online.

If they did not complete an application, help them start a new online application

## Helping Consumers Locate an Existing Application Online

Once consumers have their Application ID, they will need to create a Marketplace account or log into their existing account with their username and password to continue their application online.

After logging in, consumers should:

- Navigate to the **My Applications & Coverage** screen;
- Select **Find my application** under the “Need to find your application?” section; and
- Enter their Application ID number, coverage year, and application state.

Consumers will now have access to their Marketplace account online. They can view, compare, and choose from the plans available to them before enrolling in coverage.

## Helping with Identity Verification

When consumers log into HealthCare.gov for the first time, they'll need to provide specific information before they can enroll in coverage and get help with costs. Identity (or ID) proofing is an important part of this process.

During ID proofing, the FFMs ask questions based on consumers' personal and financial histories that only they are likely to know. You should tell consumers that this process helps prevent someone else from creating a Marketplace account and applying for health coverage in their name without their knowledge.

To begin ID proofing, consumers should select **My Profile** and select **Verify Now**. When the "Verify Your Identity" screen appears, they should select **Get Started**.

Then, the FFMs ask consumers for contact information and other questions about their personal history to verify their identities. Consumers should complete the necessary fields and answer the identity verification questions on the screen.

## Identity Verification with Experian

If the FFMs cannot verify consumers' identities, it means they couldn't match all of the information consumers provided with the information available in records used for this process.

Note: Experian is a contractor that helps the FFMs with ID proofing. The Experian Help Desk cannot help consumers with the same things that you and the FFM Call Center can help with. For example, the Experian Help Desk cannot help consumers supply supporting documents or resolve Marketplace account issues (such as account and password resets).

### Single documents to verify identity.

Consumers can upload or mail paper copies of any of these documents to verify their identities.

- Driver's license issued by a state or territory
- School ID card
- Voter ID card
- U.S. military draft card or draft record
- Military dependent's ID card



- ID card issued by federal, state, or local government
- U.S. passport or U.S. passport card
- Native American tribal document
- Certificate of Naturalization (Form N-550 or N-570) or Certificate of U.S. Citizenship (Form N-560 or N-561)
- Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
- Employment Authorization Document that contains a photograph (Form I-766)
- U.S. Coast Guard Merchant Mariner card
- Foreign passport, or ID card issued by a foreign embassy or consulate that contains a photograph

### **Multiple documents to verify identity**

If consumers cannot provide a copy of one of the documents we already mentioned, they can submit copies of two of these documents:

- Birth certificate
- Social Security card
- Marriage certificate
- Divorce decree
- Employer ID card
- High school or college diploma (including high school equivalency diploma)
- Property deed or title

### **Identity Verification Failure**

The FFMs will indicate whether they could verify consumers' identities. If an FFM cannot verify a consumer's identity after two tries, the consumer will see a message with instructions to call the Experian Help Desk as well as a reference code number to provide.

If Experian helps verify a consumer's identity over the phone, the consumer can select the **I Have Verified My Identity Over the Phone** button to complete ID proofing. They will be directed to submit updated contact information and to upload documents that verify their identity by selecting the **Upload Documents** button.

Consumers only have to upload documents electronically if the system is unable to verify their identity right away. Consumers need to do this even if they verify their identity over the phone with Experian.

Consumers can also mail documents to the FFMs but this takes more time to process. If consumers mail documents, they should mail copies and keep the original documents. They should include their name, date of birth, and Social Security Number on each page of their copies. They can mail their documents to the following address:

Health Insurance Marketplace®  
465 Industrial Blvd

London, KY 40750-0001

Information is typically processed within 7 to 10 business days once the FFM's receive documents, if not sooner. If a consumer's identity still isn't verified, the consumer may need to submit more information.

## Upload Documents to Verify Identity

To upload documents:

- Select Upload Documents
- Select the type of document(s) from the drop-down list
- Attach a copy of the document(s)

Earlier we listed single and multiple documents consumers can use to verify their identities.

For example, if consumers submit a copy of a photo ID like a driver's license, they may only need to submit that one document. If they submit a document like a Social Security card that is not a photo ID, they may need to submit additional documents.

The application provides a list of different types of documents and combinations of documents consumers can submit for different circumstances. Consumers can check the status of any documents they submit in their Marketplace account profile.

## Who to Include On an Application

Consumers only need to file one application for all members of their same tax household, meaning all applicants plus their spouses and anyone they claim as dependents on their federal income tax returns.

Consumers who are in separate tax households may need to submit separate eligibility applications.

### **How do you know who is included in a tax household?**

Consumers who file taxes using the same federal income tax return are part of the same tax household and only need to submit one eligibility application.

Typically, a tax household includes a tax filer; their spouse, if married and filing jointly; and any tax dependents, like children, who the tax filer claims.

Consumers who are in separate tax households may need to submit separate eligibility applications.

### **Which household members should consumers include on their applications?**

If consumers are not applying for help paying for coverage, they should only include those household members who want coverage on their applications.

If consumers are applying for help paying for coverage, the FFM may need information about other individuals in the applicant's household, even if they are not applying for coverage. The FFM may ask for information about the following individuals:

- The consumer and any additional household members applying for coverage

- Members of the applicants' tax household who are not applying for coverage, including:
  - Any applicants' spouses
    - Applies to legally married couples, whether opposite or same-sex
  - Anyone included on an applicant's tax return as a tax dependent
    - Includes tax dependents who don't live with the applicant, tax dependents who are not the applicant's son or daughter, and tax dependents who have their own tax filing requirement
  - Anyone who claims an applicant as a tax filer
    - Includes tax filers who don't live with the applicant and tax filers who are not the applicant's parent

In certain situations, the FFM may need to ask for additional information about other individuals who are not applying for coverage and are not on an applicant's tax return, including:

- Parents, children, or siblings who live with an applicant, even if they aren't on the same tax return
- Anyone under 19 who an adult applicant lives with and takes care of

Also, the FFM asks applicants about their marital status. Generally, consumers who are married but who will not file a joint return with their spouse are not eligible for tax credits. There are two exceptions:

- Consumers who are legally married but considered unmarried for tax purposes and plan to use the Head of Household tax filing status should still indicate that they are married on their Marketplace application, and they will remain eligible for financial assistance through the Marketplace.
- Married victims of domestic violence or spousal abandonment who are applying for coverage separately from their spouse and filing taxes separately may be determined eligible for financial assistance through the Marketplace by indicating that they are not married on their Marketplace application.

## Information Collected During the Application Process

Consumers need to provide the following information on each application they submit:

- Contact information
- Who's applying for coverage
- Whether they'd like to check their eligibility for financial assistance, including APTC and CSRs or other coverage programs (i.e., Medicaid and the Children's Health Insurance Program (CHIP), and the Basic Health Program (BHP), if applicable)
- Personal information for each applicant (e.g., name, date of birth, relationship to consumers filing the application)
- Family and household structure

- Citizenship or immigration status for each applicant

If applying for help paying for coverage:

- Household income information
- Information regarding access to other coverage (e.g., job-based coverage)

## Application Inconsistencies

Earlier, we mentioned that inconsistencies called data matching issues (or DMIs) may occur when an FFM's trusted data sources do not have a consumer's most up-to-date information. Consumers may still enroll in coverage during temporary "inconsistency periods" but they'll receive a notice that asks them to provide the FFM with documents to support what they put on their application. If consumers do not provide appropriate information to resolve the inconsistency, they may lose that coverage and any financial assistance they were receiving.

Consumers may still enroll in coverage during temporary "inconsistency periods" but they'll receive a notice that asks them to provide the FFM with documents to support what they put on their application. If consumers do not provide appropriate information to resolve the inconsistency, they may lose that coverage and any financial assistance they were receiving.

## Provide Supporting Documents

Consumers' eligibility notices tell them what additional supporting documents the FFMs need to resolve any application inconsistencies and describe how long they have to submit those documents.

If consumers don't submit documents on time, the FFMs may:

- Determine consumers ineligible for APTC and CSRs.
- Terminate consumers' enrollment through the Marketplaces.

If consumers choose to enroll and accept APTC during an inconsistency period, they must acknowledge that those payments are subject to reconciliation when they file taxes. You should help consumers understand this and help them gather the documents they need to resolve their application inconsistencies.

When consumers encounter a DMI, they usually have 90 or 95 days to submit supporting documents depending on the inconsistency type. For more information about how DMIs affect consumers, visit the tip sheet called *5 Things Assisters Should Know about Data Matching Terminations* at <https://marketplace.cms.gov/technical-assistance-resources/data-matching-terminations.pdf>

## Best Practices for Submitting Supporting Documents

If consumers encounter a DMI, they can find out what documents they need to submit by:

1. Logging into their Marketplace account
2. Selecting their application
3. Selecting **Application Details**. Under "Qualified Health Plan Eligibility,"
4. Selecting the green **Verify** button with information next to it describing any inconsistencies

5. Selecting the **Verify** button gives consumers the opportunity to upload and submit a requested document(s) to the FFM.

You should let consumers know that the FFMs will contact them before making any changes to their eligibility.

If you're helping consumers send requested documents through the mail, you should tell them that the Marketplace can process their documents faster if they include the bar code page from their eligibility notice along with their supporting documents. You can offer to help them print the bar code page.

If consumers don't have a bar code page, they should include their name and application ID number at the top of any documents that they submit by mail.

## Income Approximation

It's important for consumers to list their income accurately in the account information section.

Here's what counts as income on a Marketplace application.

- Job
- Self-employment
- Social Security benefits
- Unemployment compensation
- Retirement
- Pension
- Capital gains
- Investment income
- Rental or royalty income
- Farming or fishing income
- Alimony received (for divorces or separations finalized **before** January 1, 2019)
- Other taxable income such as prizes, gambling winnings, etc.

In addition to the types of income listed here, remember that the FFMs also need to know if consumers collect tax-exempt Social Security, interest, or foreign income to calculate under modified adjusted gross income (MAGI) counting rules.

And here's what does NOT count as income on a Marketplace application:

- Alimony received (for divorces or separations finalized **on or after** January 1, 2019)
- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation

- Proceeds from loans, like student, home equity, or bank loans

## Alimony: An Important Change when Estimating Income on a Marketplace Application

The Tax Cuts and Jobs Act of 2017 made important changes to how consumers should treat alimony when reporting their income:

- For divorces and separations finalized **before** January 1, 2019, alimony should be reported on the Marketplace application as income or as a deduction.
  - This means that alimony payments to a former spouse will continue to be tax deductible and alimony payments received from a former spouse will continue to be reported as income.
- For divorces and separations finalized **on or after** January 1, 2019, alimony should not be reported on the Marketplace application as income or as a deduction.
- If a divorce or separation is modified on or after January 1, 2019, and the modification expressly provides that the alimony rule in the Tax Cuts and Jobs Act's amendment applies to this modification, then alimony should not be reported on the Marketplace application as income or a deduction.

For more information, visit the job aid *How Consumers Should Treat Alimony When Applying for Coverage through the Marketplace* at <https://marketplace.cms.gov/technical-assistance-resources/how-to-treat-alimony.pdf>.

## Consumers with an Offer of Employer-Sponsored Coverage

Consumers who are eligible for employer-sponsored coverage may ask you whether they should apply for Marketplace coverage instead.

- To help consumers determine whether their offer of employer-sponsored coverage is affordable and meets the minimum value standard, encourage them to ask their employers to fill out the [Employer Coverage Tool](#) worksheet.

Consumers can also use this tool themselves to collect the information the Marketplace needs to assess their offer of employer-sponsored coverage.

- Remember, consumers who are offered affordable employer-sponsored coverage that meets the minimum value standard are generally ineligible for the premium tax credit and cost-sharing reductions through the FFMs.

### Minimum Value

An eligible employer-sponsored plan provides minimum value only if it pays at least a 60 percent share of the total allowed costs of benefits under that plan, and the benefits under the plan include substantial coverage of inpatient hospital services and physician services. Most employer-sponsored plans meet the minimum value standard.

### Affordable

Affordability is calculated by comparing an employee's share of the annual premium for self-only coverage to the employee's annual household income.

In order to be considered affordable, for plans beginning in 2020, the yearly self-only premium for the lowest-cost plan offered to the employee that meets the minimum value standard must not exceed 9.78% of the employee's household income for the tax year.

- Consumers need to provide this premium even if they're not currently enrolled in the coverage offered by their employer so that the FFM can determine whether the offer of coverage is affordable.
- Consumers will be asked to enter the premium for the lowest-cost self-only plan offered by their employer, meaning a plan that covers the employer only. The consumer should enter the self-only premium even if they could enroll in a family plan that has a different premium.
- This premium is the amount the employee would have to pay for coverage, not the plan's total premium.
- Consumers can take the Employer Coverage Tool to their employer if they're uncertain about their premium amount or whether their plan meets the minimum value standard.

## Consumers With an Offer for COBRA Coverage

Consumers who lose employer-sponsored coverage may be offered COBRA continuation coverage by their former employer.

- Consumers generally have a 60-day Special Enrollment Period (SEP) after losing job-based coverage, during which they can enroll in a Marketplace plan if they decide not to take COBRA coverage.
- Consumers who are already enrolled in COBRA coverage may be able to change from COBRA to a Marketplace plan during Open Enrollment.

When assisting these consumers, visit [HealthCare.gov/unemployed/cobra-coverage/](https://www.healthcare.gov/unemployed/cobra-coverage/) for more information.

## Key Points

You should know how to guide consumers through each step of creating a Marketplace account and completing an application.

Consumers need to provide identifying information and answer questions about their eligibility status as part of the application process.

This includes their citizenship or immigration status, information about their household income if they're applying for help paying for coverage, and their current coverage status.

## Conclusion

Congratulations on completing the *Creating and Submitting Applications* module of the Assister Readiness Webinar Series!

Please proceed to the next Week 1 module, *Application Assistance Simulation*.

Also, feel free to visit the Assister Readiness Webinar Series Resources listed here, including training materials for Navigators and other assisters and the assister webinars webpage.

If you have topical questions about this presentation:

- Navigators please contact your Project Officer directly.
- CACs please email the CAC Inbox at [CACquestions@cms.hhs.gov](mailto:CACquestions@cms.hhs.gov).

Training materials for Navigators and other assisters: <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>

Assister webinars: <https://marketplace.cms.gov/technical-assistance-resources/assister-webinars.html>

We will host a LIVE webinar to recap the content presented in this week's modules and answer your questions. Check your email for information on the day and time of the event.

We hope you will join us then!