



Complex Case Role Play: Assisting Consumers with Removing Deceased Family Members from a Marketplace Application

This scenario reviews how to remove a deceased family member from a Marketplace application, the options available to consumers, and other important issues an assister should remember when helping consumers take this action. The easiest way to remove a deceased individual from an application is for the remaining individual(s) on the application who are over 18 years old to contact the FFM Call Center. However, there is also a process for individuals that are not on the application to remove the deceased family member.

Scenario

- ☞ Phillip and Vivian, husband and wife, are enrolled on a Marketplace¹ application together. Phillip, the subscriber, passed away a month ago. Ashley, Phillip and Vivian's daughter, has come to an assister², Toni, for help removing her father from the health plan.
- ☞ Ashley is not on the Marketplace plan with her mom and dad and is an adult over the age of 18. She has a copy of her father's death certificate.

Script

Scene 1

Toni: Good Afternoon. How may I help you?

Ashley: Good Afternoon. My father passed away a few weeks ago and I'd like help ending his health insurance coverage. I also need to make sure that my mother stays covered. I have the death certificate with me in case you need proof.

Toni: Oh, ok. I'm so sorry for your loss. There are a few ways that we can remove your father from a Marketplace application.

Ashley: (*interrupting the assister*) I'll need to keep my mother enrolled. She's really upset right now so I would like to know if this is something that I can do on her behalf.

Toni: Do you know who the subscriber on the account is?

Ashley: What is a subscriber?

Toni: On each Marketplace application, there is a subscriber. The subscriber is the official policyholder. There is always only one subscriber even if other members of the family are enrolled on the plan. For instance, your father may have been the subscriber and your mother and any other dependents, such as yourself, would be associated to the subscriber as a part of the enrollment group.

¹ The term Marketplace in this document refers to the Federally-facilitated Marketplace (FFM).

² A Navigator, non-Navigator assistance personnel, or certified application counselor (CAC) in an FFM.



Ashley: Ok, I think that makes sense. It's only my mom and dad on the plan but I'm not sure which one of them is the subscriber. Can I tell who the subscriber is by looking online at my dad's Marketplace account? I created the account for him.

Toni: Yes, we can (*assister turns computer to consumer*). Please log into your father's account.

Ashley: (*logs into account*)

Toni: Thank you. Here you can see that your father is the subscriber on the account. It is easier for your mother to take care of this matter herself since she is still enrolled with him on the policy. She can contact the Marketplace Call Center and notify them of his passing and they can end his coverage back to the last day he was on the plan.

Narrator Break

How could this interaction between Toni and Ashley be handled better? What should the assister have said instead? Is there anything that the assister did well?

Hints

- ☞ The assister explains who a subscriber is but does not explain why it is important to know who the subscriber is and how that may impact Vivian's plan options and costs.
- ☞ The assister could walk Ashley through the options so Ashley can end her father's coverage or the assister could walk Ashley and her mother through the options, highlighting the pros and cons of each approach.

Scene 2

Ashley: So, I cannot end my father's coverage for my mother?

Toni: Because you are not on the application, there is a multi-step process involved to terminate your father's insurance. You stated you have the death certificate with you?

Ashley: Yes, it's right here.

Toni: Okay, great. As I said, because you are not on the application, you will have to send the Marketplace documentation of proof of death such as a copy of this death certificate. I have their contact information here on this card (*hands Ashley a card*). When you send the death certificate, make sure to include a cover note with your father's information, including his: full name, date of birth, Marketplace application ID (if you know it), and his Social Security Number (if you know it). Also, make sure to include your contact information (including your name, address, and phone number) since you are submitting the documentation. Including your information allows you to receive authorization on the account so the Marketplace will know to contact you.

After the Marketplace receives the copy of your father's death certificate, someone from the Marketplace Call Center will contact you. He or she will assist you with performing the steps that you need to complete to terminate your father's coverage back to the date of his death.



Ashley: This sounds complicated. You said there are multiple ways to terminate his coverage. Is there an easier way? Can I do this online?

Toni: You cannot terminate his coverage online, but, another option is for you to help your mother do it online. Since you are not on the application, you don't have authority to make this change for your mother online. However, you can help your mother report this life change and update her Marketplace application online. There is one big drawback to this method—if you help your mother make this change online, the termination date for your father's coverage will be the day you terminated his coverage online or a day in the future. You will still need to have your mother call the Marketplace Call Center to terminate your father's coverage back to the date of his death.

It's important to terminate back to the date of his death so that your mother is not responsible for any unnecessary premium payments or advanced payments of the premium tax credit (APTC) paid on your father's behalf.

Ashley: Ok, still sounds pretty complicated.

Toni: Yes, I understand. The easiest option, if she is up to it, is for your mom to simply call the Marketplace Call Center. Because your mother is over 18 and she is included on the application, she can call the Call Center to report your father's death. She will be able to update the application and terminate your father's coverage back to the date of his death in one call.

Ashley: But what about the documentation and the call back from the Call Center? Will she have to do all of that too?

Toni: Nope. Because she is over 18 and on the application she does not have to send in documentation and she will be able to request the changes when she calls the Call Center.

This information is on Healthcare.gov under "How to cancel your Marketplace plan." Click on "You're ending coverage because someone on your Marketplace application died" to find information on how your mother can terminate your father's coverage or click on "You're ending coverage for somebody who has died and is NOT on your Marketplace application" if you want to help your mother make the updates online.

Ashley: Ok, let me just review our options here. One, I can send in my father's death certificate and wait to get a call back from the Call Center. This is the only way that I can handle this myself since I am not on the application. Two, I can assist my mother with making the changes online but we'll still have to wait for a call back from the Call Center to make sure the termination date is correct. Or, three, I can just have my mom call the Marketplace Call Center and request the cancellation; there is no documentation needed since she is over 18 and on the Marketplace application.

Tony: You've got it! Is there anything else I can assist you with today?

Ashley: This is helpful. I think I will sit with my mom and have her call the Call Center. One last question—will this affect my mother's premium since my father is no longer on the plan?

Toni: Yes, most likely. When your mom calls the Call Center, she should update her income information along with removing your father from the plan. She may qualify for premium tax credits and other cost savings or qualify for a different amount in premium tax credits, especially if your father was a source of



your family's annual household income. Also, depending on the plan your parents are enrolled in, your mom may have to choose a new plan or have other plan options available to her.

Ashley: Ok, thank you. This has been extremely helpful.

Toni: No problem. I'm happy to help and please give me a call or stop back by if you have any other questions. I am sorry for your loss and I hope you get this worked out soon.

Ashley: Thank you. Bye.

Narrator Break

What else should the assister discuss with the consumer? What else might she need to know? What did the assister do right?

Hints

- ☞ The assister knew the different ways the consumer could take action, the pros and cons of each approach, and she provided detailed information on the steps to end Ashley's father's coverage whether she or her mother was ending the coverage.
- ☞ The assister gave Ashley the FFM Call Center's contact information.
- ☞ Because it wasn't necessary for the assister to see the death certificate in order to do her job, the assister did not look at it and, therefore, protected the consumer's personally identifiable information (PII).
- ☞ The assister should explain that, at the end of the year, the mother's APTC will be reconciled with the annual household income that includes her husband's income before he died.



Resources and Tips

☞ Remember to ask a consumer if the family member's death will result in a change in family income. Changes in household size and/or household income may change the amount of APTC and cost-sharing reductions (CSRs) for which the consumer qualifies.

☞ Always ask who the subscriber is and whether the person requesting the change is on the application; the answer will determine what options are available to end the coverage.

☞ <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR-RemovalDueToDeath-102414-5CR-102414.pdf>

☞ <https://www.healthcare.gov/how-to-cancel-a-marketplace-plan/>

☞ Mailing Address for the Marketplace:

Health Insurance Marketplace
ATTN: Coverage Removal
Dept. of Health and Human Services
465 Industrial Blvd.
London, KY 40750-0001

FFM Call Center phone number: 1-800-318-2596