

# Questions and Answers: Helping Consumers with Payment and Eligibility Issues

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## **Q1: Can a consumer make a payment through the Marketplace?**

A1: No The Marketplace does not accept payments directly. However at the end of the plan selection process, the Marketplace may display a button that redirects the consumer to the issuer's website to make a payment if the issuer offers this service. If the redirect process does not work or if this ability is not offered, the consumer must contact their issuer to make a payment. If you have trouble, please call your insurance company. They will be able to help you make a payment. Please share with us any names of plans that are telling individuals that payment must be made through the Marketplace so we can reach out and clarify any confusion.

## **Q2: May consumers age 65 and older who are not eligible for Medicare, including legally present immigrants, obtain coverage through the Marketplace and receive premium tax credits?**

A2: Yes. Consumers age 65 and older who are not eligible for Medicare may apply for and receive coverage through the Marketplace if they are otherwise eligible for coverage through the Marketplace. A consumer's eligibility for premium tax credits is determined by income and household size.

