

# Reporting Life Changes: Types of Qualifying Life Events

Microlearning Transcript



## Changing Marketplace Plans

### Let's Get Started

Change is a part of life.

Inevitably, you'll work with consumers who have experienced a variety of life changes.

Let's say a consumer...

- Got a new job or lost a job

- Experienced a birth or death in the family

- Recently married or divorced

These changes can affect a consumer's Marketplace eligibility, costs, or the plan options available to them.

It's your duty as an assister to help consumers report these changes to the Marketplace.

In this module, you'll help consumers identify which life changes require them to update their Marketplace account profile and which require them to update their existing Marketplace applications.

Before you start, review the items below.

### **Standard Operating Procedures (SOP) 13**

[SOP 13 - Update a Marketplace Account](#) provides information on updating a Marketplace account profile and application at HealthCare.gov.

### **Life Changes**

You might find Exhibit 4 – Life Changes in SOP 13 particularly useful while completing this module or helping consumers. It's a great quick reference guide that lists life events and corresponding potential updates consumers should report as a life change on their Marketplace application.

### What You Need to Know

#### Account Changes vs. Application Changes

Consumers may need your help updating their account information or communication preferences, such as changing their password or opting to receive Marketplace notices in the mail.

In these instances, a consumer only needs to log into their Marketplace account and update their Marketplace account profile.

For life changes that may affect consumers' eligibility for coverage or financial assistance (i.e., premium tax credits and cost-sharing reductions), such as a change in residence, immigration

status, or loss of health coverage, consumers need to report a life change and update their Marketplace application.

As an assister, you should help consumers identify whether the change they need to report requires updating their account profile or reporting a life change on their application.

### What You Need to Do

Update a Marketplace account?

Update a Marketplace application?

Do nothing?

Here are some real-world scenarios you may encounter when working with consumers. Read each one and determine whether the consumer should update their Marketplace account, update their Marketplace application, start a new application, or do nothing (i.e., they don't need to report the change).

Jeremy wants to update his email address and make it his preferred method for receiving Marketplace communications. What does Jeremy need to do?

- A. Update his Marketplace account profile
- B. Update his Marketplace application
- C. Start a new Marketplace application
- D. Nothing

Correct answer: A

Consumers can change their contact information and communication preferences by updating their Marketplace account profile.

Jiang is enrolled in Marketplace coverage with financial assistance. She receives a raise at work and needs to report an increase in her income.

Which of the following does Jiang need to do?

- A. Update her Marketplace account profile
- B. Update her Marketplace application
- C. Start a new Marketplace application
- D. Nothing

Correct answer: B

Consumers who are receiving financial assistance with their Marketplace coverage must report any change in income by updating their Marketplace application. Updates to an application may affect a consumer's eligibility for financial assistance, Special Enrollment Periods (SEPs), or

other health coverage options (e.g., Medicaid). For more information, visit [HealthCare.gov/reporting-changes/why-report-changes](https://www.healthcare.gov/reporting-changes/why-report-changes).

#### Assister Tip

Always make sure consumers understand the importance of reporting changes in household income as soon as, but no later than, 30 days after they happen.

If they report changes on time, they'll receive the maximum benefits they are eligible for and avoid receiving excess advance payments of the premium tax credit (APTC).

Updating their income change as soon as it occurs will reduce their chances of owing money to the Internal Revenue Service (IRS) when they file federal income tax returns at the end of a coverage year.

Jay moves to another state to live closer to his family. Which of the following does Jay need to do? (choose two)

- A. Update his Marketplace account profile
- B. Update his Marketplace application
- C. Start a new Marketplace application
- D. Nothing

Correct answer: A and C

No matter where consumers move to, they should update their Marketplace account profile with their new address.

Because Jay moved to a different state, he must terminate the coverage in the state he moved from and start a new Marketplace application in his new state, if he wants to continue Marketplace coverage.

It's very important that consumers report moves out of state within 30 days after the move so they can start a new Marketplace application and enroll in a plan in the new state without a break in coverage. These consumers must also terminate any existing coverage in the state they are leaving because they are no longer eligible for it.

For next steps and additional information, visit [HealthCare.gov/reporting-changes/when-you-move](https://www.healthcare.gov/reporting-changes/when-you-move).

Emmanuel is enrolled in Marketplace coverage with financial assistance. His younger sister, 19-year-old Marianne, is starting college in the fall. Emmanuel will help pay for Marianne's tuition and will newly claim her as a dependent when he files his federal income tax return for the upcoming year. Which of the following does Emmanuel need to do?

- A. Update his Marketplace account profile
- B. Update his Marketplace application
- C. Start a new Marketplace application
- D. Nothing

Correct answer: B

Emmanuel should report this life change by updating his Marketplace application. A consumer's tax household includes the tax filer, their spouse, and their tax dependents. In this case, adding Marianne as a dependent might change Emmanuel's household size and eligibility for financial assistance. For more information, visit [HealthCare.gov/reporting-changes/why-report-changes](https://www.healthcare.gov/reporting-changes/why-report-changes).

## Wrap Up

Congratulations! You have completed Types of Qualifying Life Events

As you learned, consumers may need to update their Marketplace account profile or their Marketplace application when they experience a life change.

Remember, you can always refer to the following resources for more information about reporting life changes.

- [SOP 13 - Update a Marketplace Account](#)
- [HealthCare.gov](https://www.healthcare.gov)
- [Marketplace.cms.gov](https://www.marketplace.cms.gov)

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