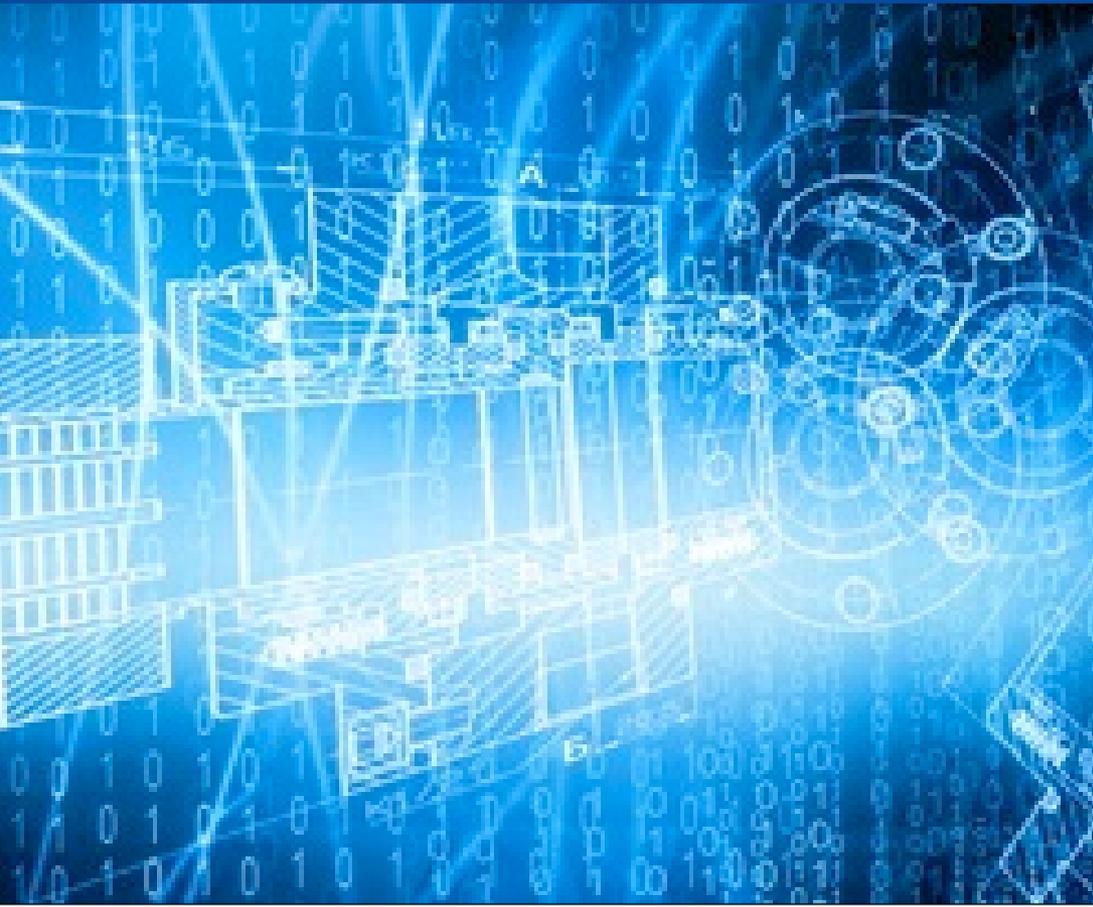




Complex Case Role-play: Assisting Consumers with Removing Deceased Family Members from a Marketplace Application



December 2017

This presentation does not create any rights or obligations. It is not a legal document and is intended only as a summary of applicable requirements. The law is fully stated in the applicable statutes and regulations. This presentation was produced and disseminated at U.S. taxpayer expense.

Scenario Description

This scenario reviews:

- ✓ How to remove a deceased family member from a Marketplace application;
- ✓ Options available to consumers; and,
- ✓ Other important issues that should be remembered when helping consumers take this action.

Ending Marketplace Coverage for Someone Who Has Passed Away

- It's important to report the death of an enrollee as soon as possible so the deceased's coverage can be terminated and premium tax credits and other savings can be adjusted for remaining plan members.
- If a consumer is the household contact and someone on their plan dies, they can end coverage for the deceased enrollee online or they can call the Marketplace Call Center. If they end their coverage online, they must still contact the Call Center to report the date of death.
- Any household member 18 years of age and over who is on the Marketplace application can contact the Call Center to report the date of death and update the coverage for the remaining household members.
- If consumers are not on a Marketplace application but would like to remove a deceased enrollee, they must first obtain approval from the Marketplace.
- More information can be found at <https://www.healthcare.gov/how-to-cancel-a-marketplace-plan/>

Scenario Description

- Phillip and Vivian, husband and wife, are enrolled on a Marketplace application together. Phillip, passed away a month ago. Ashley, Phillip and Vivian's daughter, has come to an assister, Toni, for help removing her father from their 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.

Scene 1



Questions

1. How could this interaction between Toni and Ashley be handled better?
2. What should Toni have said instead?
3. Is there anything that Toni did well?

Scene 2



Questions

1. What else should Toni discuss with the consumer?
2. What else might Ashley need to know?
3. What did Toni do right?

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 advanced payments of the premium tax credit and cost-sharing reductions 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.

Resources

- For guidance for issuers on the termination of a consumer's enrollment in the Federally-facilitated Marketplace due to death, visit: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR-RemovalDuetoDeath-102414-5CR-102414.pdf>
- For more information on how to cancel a Marketplace plan, visit: <https://www.healthcare.gov/how-to-cancel-a-marketplace-plan/>
- Marketplace mailing address for coverage removal:
Health Insurance Marketplace
ATTN: Coverage Removal
Dept. of Health and Human Services
465 Industrial Blvd.
London, KY 40750-0001
- Marketplace Call Center: 1-800-318-2596