The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was produced and disseminated at U.S. taxpayer expense.
Why Report a Life Change?

Consumers with Marketplace coverage must report certain life changes because:

- Life changes can make a difference in the kind of coverage for which consumers qualify.
  - If this is the case, consumers may be eligible for a Special Enrollment Period (SEP) to change their Marketplace plan outside of Open Enrollment, or they may be determined or assessed as eligible for Medicaid or the Children’s Health Insurance Program (CHIP).

- Life changes can also make a difference in the amount of advance payments of the premium tax credit (APTC) or cost-sharing reductions a consumer is eligible for and may impact the amount of premiums they pay.
When to Report a Life Change

- A consumer should report a life change to the Marketplace as soon as possible.
  - Regulations require consumers to report changes affecting eligibility information on their application within 30 days of the change.

- If these changes qualify consumers for an SEP to make changes to their coverage, in most cases, they have 60 days from the life event to make changes.
How to Report a Life Change

Consumers can report these changes two ways:

1. **Online**: Consumers can visit HealthCare.gov and log in to their Marketplace account (or create an account if they don’t have one). Select their submitted application; then, select “Report a life change” from the menu on the left.

2. **By phone**: Contact the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
Knowledge Check

When life changes occur, consumers have (how many) days to report these changes to the Marketplace.

(Fill in the blank)
When life changes occur, consumers have **30** days to report these changes to the Marketplace.

(Fill in the blank)
After a Consumer Reports a Life Change

After consumers report changes to the Marketplace, they’ll receive a new eligibility notice that explains:

- Whether they qualify for an SEP that allows them to make changes to their coverage.
- Whether they’re eligible for a different amount of financial assistance based on their new income, household size, or other changed information.
- Whether they are eligible for a different kind of coverage, such as Medicaid or CHIP.
Steps to Report a Life Change

To report a life change, consumers should take the following steps to update their application online.

1. Log into their HealthCare.gov account.
2. Choose the application they want to update.
3. Click "Report a life change" on the left-hand menu.
4. Read through the list of changes and click "Report a life change" to get started.
5. Select the kind of change they want to report.
6. Navigate through their application and report any changes to their income, household members, address, new health coverage offers, and other information.
Steps to Report a Life Change (Cont.)

- Once consumers finish reporting their life change, they will receive new eligibility results explaining their options to change plans.

  **Important:** For changes to take effect, consumers must complete all steps on their To-Do list, including the option to complete enrollment (if provided).

- For more information about reporting life changes, visit [https://www.healthcare.gov/reporting-changes/how-to-report-changes/](https://www.healthcare.gov/reporting-changes/how-to-report-changes/).
When a consumer reports a life change and receives an eligibility notice, what information will this notice provide?

A. If the consumer qualifies for an SEP.
B. If the consumer is eligible for a different kind of coverage, such as Medicaid.
C. If the consumer is eligible for a different amount of financial assistance.
D. All of the above.
When a consumer reports a life change and receives an eligibility notice, what information will this notice provide?

A. If the consumer qualifies for an SEP.
B. If the consumer is eligible for a different kind of coverage, such as Medicaid.
C. If the consumer is eligible for a different amount of financial assistance.
D. All of the above.
Scenario 1 (Part 1)

- Meet Andre and Mary, a couple who just got married on 8/12/2018.
- Andre knows he needs to add Mary to his Marketplace application because he is receiving financial assistance and his family size (and perhaps household income) has changed.
- He needs to log in to his Marketplace account to report a life change.
Consumers Report Changes From Within Their Accounts

- Andre should visit HealthCare.gov and log into his Marketplace account to add Mary to his application.
- He should select his most recent application under “Your Existing Applications” on the screen.
Andre will select “Report a Life Change” from the left navigation bar.

Next, he will select “Report a Life Change” at the bottom of the screen.
After Andre selects “Report a Life Change,” he will select the type of change he wants to report.
Andre should continue through his application process by filling out the portion of the application that needs to be updated.
In this scenario, Mary does not have another offer of health coverage (such as through her employer), and she wants to be added to Andre’s Marketplace plan.

Andre will need to add Mary in the “Who needs coverage” section.
Andre has a new job offer and they are relocating to Delaware.
Question

What do you think Andre’s next steps should be?
Andre still needs to “Report a Life Change” much like scenario one.
There is a significant difference from the previous scenario's life change because Andre is moving to a new state.

He needs to complete a new application in the new state.
If, at the end of the year, Andre has received more APTC than he is eligible for based on his final 2018 income, he may have to pay money back when he files his federal income tax return.

That’s why it’s important that consumers report income changes as soon as they happen and adjust the amount of tax credit received in advance. This helps avoid the possibility of having to repay excess APTC to the IRS through the tax filing process.
Resources

Reporting a Life Change: