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**SOP 3 — CREATE AN ACCOUNT**

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This information is intended only for the use of entities and individuals that are certified to serve as Navigators or certified application counselors in a Federally-facilitated Marketplace. The terms “Federally-facilitated Marketplace” and “FFM,” as used in this document, include FFMs where the state performs plan management functions. Some information contained in this manual may also be of interest to individuals helping consumers in State-based Marketplaces and State-based Marketplaces on the Federal Platform.
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A. Introduction

As an assister, you can help consumers create an account to access the Marketplace online, submit an application for health coverage, and select a qualified health plan (QHP). Standard Operating Procedure (SOP) 3 provides guidance on how to assist a consumer with creating a Marketplace account.

B. Procedures

1. Create an Account

To assist consumers with creating an account, complete the following required steps:

**Step 1.** Consumers will first encounter the screen shown below in Exhibit 1 when creating their account. To assist consumers with providing the required information, you should:

a. Instruct consumers to enter the following information:
   i. First name (ensure that consumers use their given first name and not a nickname to be consistent with their Marketplace applications);
   ii. Last name;
   iii. Email address, which will also be the consumer’s username; and
   iv. Password.

b. Explain to consumers that they must choose three security questions and provide answers to protect their accounts from unauthorized access. Assist consumers with selecting security questions to protect their account.

c. Advise the consumer that they must review the HealthCare.gov privacy policy and terms and conditions, select the “I understand and agree with the HealthCare.gov privacy policy and terms and conditions” check box, and select “Create Account.”

Things You Should Know

- Consumers may change their Marketplace account passwords at any time, but consumers cannot change their usernames. If consumers need additional password or username assistance, direct them to the Marketplace Call Center.
Step 2. Once consumers select “Create Account,” a “Check your email” message will display on the same page with a reminder to select the verification link found in their email inbox to activate their account.

Consumers cannot proceed with applying for coverage through the Marketplace before verifying their email address and activating their account.

a. Once consumers check their email, they will find an email from the sender “marketplace@healthcare.gov;” the subject line of the email will read “Verify your HealthCare.gov account.”
b. Instruct consumers to select the link in the email to verify their email address, as shown in Exhibit 2. When they select the link, HealthCare.gov may display the “Please wait” screen while the Marketplace finishes creating the account, and then the account will be processed.

Exhibit 2—Marketplace Account Verification E-mail

![HealthCare.gov email](attachment:image)

Thanks for taking the first step toward getting health coverage!

To finish creating your HealthCare.gov account, verify your email address now.

[Verify my email address]

---

c. Once consumers successfully verify their account, HealthCare.gov will display the screen shown in Exhibit 3.

Exhibit 3—Marketplace Account Created Screenshot

![Account created screenshot](attachment:image)

Your account is ready

You successfully verified your email address. Next, log in to start your application.

[CONTINUE TO LOGIN]
2. Troubleshooting

Consumers may receive error messages during the account creation process. Exhibit 4 provides reasons for errors encountered and steps to assist consumers in resolving the errors.

Exhibit 4—Account Errors and Action Items

<table>
<thead>
<tr>
<th>Error/Condition</th>
<th>Explanation &amp; Discussion</th>
<th>Action Items</th>
</tr>
</thead>
</table>
| A profile already exists for that user               | • Explain that if consumers have previously created an account, it is stored in the Marketplace and consumers can access the account with the correct login information.  
  • Consumers can only create one account.  
  • Explain that consumers may have mistakenly entered information that belongs to another consumer’s account.                                                | • Assist consumers with ensuring their login information is correct and that they do not have an existing account.  
  • Consumers should contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) or use the system prompts on HealthCare.gov to retrieve login information if an account already exists. |
| An account cannot be created with the information entered | • Explain that the Marketplace requires consumers to enter information in a valid format.  
  • Explain that the system identifies each piece of information that is missing or invalid so consumers can correct the information.  
  • Explain that consumers have the option to cancel the account creation activity.                                                                 | • Help consumers review each piece of information that the system has identified as missing or invalid.  
  • Help consumers correct the information or show them how to cancel the entire account creation activity.                                                                          |

C. Next Steps

1. If consumers would like to submit a Marketplace application or select a QHP, refer to SOP 4—Verify Identity and Resolve Potential Data Matching Issues to complete the identity verification process required before beginning these eligibility and enrollment activities.

2. If consumers would like to perform account maintenance activities (e.g., reset password), refer to SOP 13—Update a Marketplace Account.

3. For more help answering consumers’ specific questions, refer to the Frequently Asked Questions in Appendix A.
Appendix A: Frequently Asked Questions (FAQs)

The FAQs below are designed to help assisters answer consumers’ specific questions on creating an account for the Individual Marketplace.

FAQ 1. Why do I need an account?
   Answer: An account allows you to electronically submit your application, compare and select QHPs, view the status of your application, and complete other Marketplace-related activities.

FAQ 2. Can I set up multiple accounts?
   Answer: No, you are only able to create one account.

FAQ 3. What if I do not have an email account?
   Answer: You may create an email account with an email service provider of your choice, or submit a paper application or call the Marketplace Call Center to apply for Marketplace coverage.

FAQ 4. What if my password is not accepted?
   Answer: If you are still unable to create a password after confirming you have followed the requirements, contact the Marketplace Call Center for further assistance.

FAQ 5. What if my username is not accepted?
   Answer: Your username is your email address. If your email address is already associated with a Marketplace account, you will not be able to create a new account using the same email address. You should try another email address or contact the Marketplace Call Center for further help.

FAQ 6. Can I still set up an online account after I mail in my paper application?
   Answer: If you have submitted a paper application and wish to set up an online account, you should contact the Marketplace Call Center to obtain an application ID number after you receive your eligibility notice in the mail, if available. You should then go to the HealthCare.gov website and create an online Marketplace account. After logging into your account, select the “Find my application” hyperlink on the My Applications & Coverage screen and then enter your application ID number that is linked to the paper application you submitted. Please remember that all information - first name, last name, city, state, and zip code - for the person listed as the household contact on the original application must be an exact match for the contact information used for creating an account on HealthCare.gov. From here, you will be able to view your eligibility determinations and continue with the enrollment process.

FAQ 7. Should I make sure to remember or keep a secure record of my username, password, and application ID once they are created?
Answer: Yes. You will need your username and password each time you log in to HealthCare.gov, and you may need your application ID for certain Marketplace activities (e.g., submitting supporting documents, filing an appeal).

### Appendix B: Support Resources

If consumers require assistance that is outside of assister activities, refer consumers to other organizations and resources as appropriate. Exhibit 5 provides a list of external resources.

#### Exhibit 5—External Resources

<table>
<thead>
<tr>
<th>Resource</th>
<th>Contact Information</th>
<th>What does this resource do?</th>
<th>How should consumers use this resource?</th>
</tr>
</thead>
</table>
| Marketplace Call Center | 1-800-318-2596 TTY: 1-855-889-4325 (all languages available) | The Marketplace Call Center provides assistance to consumers who need information or want to enroll in health coverage through an FFM. | • To get answers to questions while applying for health coverage using the online or paper application.  
• To apply for health coverage over the phone. |
| HealthCare.gov      | HealthCare.gov                           | This website allows consumers to access information about the Patient Protection and Affordable Care Act to enroll in health coverage through an FFM. | • To find out about health coverage options available through an FFM.  
• To apply for health coverage online.  
• To get real-time answers to questions using the online chat function. |