



Marketplace Online Application Updates

INDIVIDUALS & FAMILIES

The Health Insurance Marketplace is Open!

Enroll now in a plan that covers essential benefits, pre-existing conditions, and more.

Plus, see if you qualify for lower costs.

[APPLY ONLINE](#)

[APPLY BY PHONE](#)

September 2014

This session focuses on the updated online Marketplace application. The shorter, streamlined application will be used by new consumers, who have simple household situations and have not previously applied for Marketplace coverage. This presentation highlights the application updates and illustrates the new flow of the application process.

This training module was developed and approved by the Centers for Medicare & Medicaid Services (CMS), the federal agency that administers Medicare, Medicaid, the Children's Health Insurance Program (CHIP), and the Health Insurance Marketplace.

The information in this module was correct as of September 2014.

This CMS National Training Program product isn't a legal document. Official legal guidance is contained in the relevant statutes, regulations, and rulings.

Online Application Updates

- Streamlined version of the online Marketplace application
 - Improved flow
 - More dynamic
 - Fewer screens to navigate
 - Optimized for mobile users
 - Backward navigation
 - Updated look and feel
- Shorter, smoother, simpler user experience

Marketplace Application Updates

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The online application at HealthCare.gov enables all consumers, regardless of their household situation, to apply for coverage in the Federally-facilitated Marketplace. We've listened to your feedback and have made improvements to the application process to make it easier for you and consumers to use.

Everyone begins the application in the same way. Early in the application process, you answer a set of initial screening questions. The answers determine which questions you're asked later on in the application and how much information you need to fill out. In this way, the online application process is more dynamic and customized to your needs and situation.

The flow of the application has also been improved. After responding to the few screener questions, the consumer may get directed to go down a shorter, more streamlined series of questions which will be used by applicants with simple, household situations. You can enter the same required information more efficiently, in fewer screens and with fewer clicks than before. This makes for a shorter, smoother, simpler user experience and helps you get your eligibility results faster. The existing "traditional" application remains the same and will be there for certain families who have more complex household situations.

The shorter application not only has fewer pages and questions, but it also has the capability of backward navigation and is optimized for mobile users. Backward navigation enables you to easily make changes to previous screens in the application. Mobile capability enables you to access the application from almost anywhere.

We expect about 70% of applicants to use the shorter, updated application; the remaining 30%, who have more complicated household scenarios, will use the traditional Marketplace application.

The updated application begins with "screener" questions that will determine if you can be routed through the shorter application or must go through the more detailed, traditional application. The updated application collects the same information as in the traditional application, but some elements are presented in different ways.

Consumer Experience

- Improved application process is seamless and transparent to users
 - You're guided through the appropriate version of the application based on your answers to a set of screening questions
 - As a user, you won't know anything has changed or that there are different possible pathways based on your specific situation

Marketplace Application Updates

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The improved online application process is designed to be seamless and transparent to users. Everyone begins the application the same way, and your answers to some initial screening questions help guide you through the correct version of the application.

Since you're automatically, dynamically routed to the application that's appropriate for you, you won't know anything has changed or that there are different possible pathways based on your specific situation. As such, you won't need to explain this to consumers.

Expected Timing

- Application updates are being phased in gradually, on a rolling basis
 - Randomly released to an increasing subset of HealthCare.gov users
 - Starting first week in September
 - Continuing until open enrollment
- Since updates are being phased in slowly, you may not see the changes right away, or often
 - Even when fully implemented, you won't see the updated application for every consumer you help

Marketplace Application Updates

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The online application improvements are being phased in gradually over the summer and fall. The shorter, streamlined application will be randomly released to an increasing subset of HealthCare.gov users, beginning the first week in September and continuing until open enrollment on November 15. The improved application will be fully rolled out in time for the upcoming open enrollment period.

This graduated, phased in approach has been used to slowly and successfully rollout other changes to HealthCare.gov. The goal in this approach is make sure everything in the updated application is working properly before being launched to more users.

Since the changes are being phased in slowly, you may not see them right away and, even if you do, you won't see them often. Even when the shorter, streamlined application is fully implemented, you won't see the new version for every consumer you help, although you will see the new screening questions for every new consumer by the fall.

Updated, Streamlined Application Process

- The following slides show an example of the updated, streamlined application process and highlight the differences you'll see
 - In this example, the consumer is eligible for financial assistance
 - Consumers not eligible, or interested in applying, for financial assistance won't see the income-related screen or questions related to determining eligibility for Medicaid or CHIP

Marketplace Application Updates

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The following slides use screenshots to illustrate an example of the new streamlined application process and highlight the differences you'll see between the traditional and shorter versions of the application.

In this example, the consumer is eligible for financial assistance to help lower monthly premium costs. If consumers don't want to check their eligibility for financial assistance, they won't see the "Income Information" screen or questions related to determining eligibility for Medicaid or the Children's Health Insurance Program (CHIP).

Start Application

HealthCare.gov Learn Get Insurance Log in Español

Individuals & Families Small Businesses HELP

Open Enrollment is over

You can still get health coverage for 2014 in special cases, including:

- Marriage, birth, or adoption
- Loss of health coverage
- A move outside your service area
- Applying for Medicaid or CHIP

See the [full list](#) for details. If you think you qualify, start here:

Alabama

APPLY

Not ready to apply? [Learn more.](#)

Same application starting place

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Start a Marketplace application by going to the “Get Insurance” tab on HealthCare.gov and clicking on the “Individuals and Families” section. Right now it shows that open enrollment is over and that you can only get coverage in special circumstances that afford a special enrollment period.

From this page, select the state that you live in. Specific messaging about your state’s Marketplace will display. If you live in a state with a Federally-facilitated Marketplace or State Partnership Marketplace, you can use this website to view, compare and enroll in a plan. If your state runs its own Marketplace (a State-based Marketplace), the message will display the name of the Health Insurance Marketplace that serves your state, and provide a direct link to its website.

After you’ve selected your state, click “Apply” to continue.

Account Creation

Create an account
After you create an account, you can manage your coverage, update your information, and get updates on your coverage.

Richard Chen ✓

Your email address will also be your username when you log in.
rchen11985@yopmail.com ✓

I want to have news and updates sent to this email address. (optional)

Use: ✓ 9-20 characters ✓ Upper & lowercase letters ✓ Numbers
***** ✓
***** ✓

We need you to pick a few questions that only you will be able to answer. If you ever forget your password, we'll ask you these questions to verify your identity.

What is your favorite radio station? ✓
station

What was your favorite toy when you were a child? ✓
toy

What is your favorite cuisine? ✓
cuisine

I understand and agree with the HealthCare.gov privacy policy.

CREATE ACCOUNT

[I ALREADY HAVE AN ACCOUNT](#)

Success!
Your account has been created.
With this account, you can use the Health Insurance Marketplace to find health coverage that fits your budget and meets your needs.

CONTINUE

In the improved online application, account creation is completed on one, long screen, instead of using a separate screen for each section. This requires fewer clicks and makes the account creation process simpler and faster.

There are now 3 parts to the account creation screen:

1. The first part allows you to provide basic information.
2. The second part allows you to create a user name and password, and to select if you want to have updates sent to your email address.
3. The third part allows you to set up security questions to use if you forget your account password. Select a question from the drop down list that can only be answered by you, and type your corresponding answer.

After you've read the HealthCare.gov privacy policy, select the check box next to the statement that says "I understand and agree with the HealthCare.gov privacy policy" and then click the "Create Account" button.

Once you've created an account, you'll get an email notification at the email address you provided. After you read the email, click on the hyperlink to verify your email address. You'll get a notification if your account creation was successful.

Log In

HealthCare.gov Learn **Get Insurance** Español

New to HealthCare.gov? **CREATE ACCOUNT**

Log In
All fields are required unless they're marked optional.

Username
rchen11985@yopmail.com

Password
.....

[Forgot your username?](#) | [Forgot your password?](#)
[Having trouble logging in?](#)

LOG IN

Note: If you are using a shared computer or a computer in a public place, like a library or community center, be sure you close all browser windows and tabs and log out when you're done. This will keep your information secure.

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The log in process has remained the same.

You log in to HealthCare.gov using the username and password you choose during the account creation process. When you log in for the first time, you read the terms and conditions and then select the “I accept” button to proceed.

Now you can begin the application process, get an eligibility determination, and shop for Marketplace coverage.

My Applications & Coverage

HealthCare.gov Learn Get Insurance Richard | Logout Español

Richard Chen

- MY APPLICATIONS & COVERAGE
- MY PROFILE

Richard, what would you like to do?

Need to find your application? Take the next steps here if you applied with a paper application or the Marketplace Call Center, or you were referred by your appropriate state agency. [Find my application.](#)

If you were referred here by your state agency and something's changed since you applied - like your income or family size - select "Apply for new coverage" instead.

Apply for new coverage

IMPORTANT
The 2014 Open Enrollment Period is over. You can enroll in a private health insurance plan through the Marketplace **only** if you qualify for a Special Enrollment Period. You can use the Marketplace application to apply for Medicaid and the Childrens Health Insurance Program (CHIP) at any time. [Learn more about Special Enrollment Periods and your coverage options outside Open Enrollment.](#)

If you think you qualify for a Special Enrollment Period, start an application now.

INDIVIDUALS & FAMILIES

Apply and shop for coverage for me and/or my family

- Find your application
- Update your application
- Apply for new coverage

The “My Applications & Coverage” page has also remained the same, without any significant changes.

Once you log in, you’re directed to this page and can decide what you’d like to do. You can find your application in the system, make updates to your application, or apply for new coverage.

Remember, those using the shorter, streamlined application process will only be new consumers who haven’t previously applied for Marketplace coverage. As such, the only option they’d choose on this page would be “Apply for new coverage.”

The screenshot shows the 'Start Application' page on HealthCare.gov. The page has a yellow header with the text 'Start Application'. Below the header is a navigation bar with 'HealthCare.gov', 'Learn', and 'Get Insurance' tabs. The user is logged in as 'Richard' and can click 'Logout' or 'Español'. A progress bar shows 'Apply' as the current step, followed by 'Get Results' and 'Get Coverage'. The main content area is dark blue and features the heading 'Alabama application for individuals & families'. It includes instructions on who can be included in the application and what information is needed. A green 'NEXT' button is prominently displayed. At the bottom, there is a link for non-residents and a footer with 'Marketplace Application Updates' and the page number '10'.

Start Application

HealthCare.gov Learn Get Insurance Richard | Logout Español

Apply Get Results Get Coverage HELP

Alabama application for individuals & families

You can apply for any of these people on this same application, even if they already have health insurance now:

- Yourself
- Other family members
- Anyone on your same federal income tax return (if you file one)

You may need:

- Names, birth dates, and income information for your family
- Social Security numbers (if they're available) for the people who want coverage

NEXT

Not a resident of Alabama? [Choose a different state.](#)

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Once you've created an account and logged in to your account at HealthCare.gov, you're ready to begin the application process.

Enter Your Information

HealthCare.gov Learn **Get Insurance** Richard | Log out

Individuals & Families Small Businesses **HELP**

Verify your identity & contact information
Tell us about yourself. Use your complete name as it appears on your legal documents (like your driver's license or Social Security card). [Why do I need to verify my identity?](#)

Richard Middle Chen Suffix ▾

Phone number Date of birth
 444-444-4444 Home ▾ 06/06/1985 Male ▾

135 Catoma ST Apt./Ste. #
 Montgomery Alabama ▾ 36104

Social Security Number (SSN) ●
 317-20-1469

QUESTIONS LOADED

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- Previously the “Contact Information” page
- Collects same information with improved flow

Complete the “Enter Your Information” page, including your name, phone number, date of birth, address, and Social Security Number. Then, click Continue.

The identity proofing process now starts with this screen instead of the “Contact Information” screen. This updated screen requires the same information, but in a more streamlined format.

Verify Your Identity

Answer these questions so we can verify your identity
Based on your information, we've put together a few questions that only you'll be able to answer. [Why do I need to verify my identity?](#)

Please select the county for the address you provided.

MIDLAND
ALCONA
MARQUETTE
INGHAM
NONE OF THE ABOVE

According to our records, you previously lived on (PLYMOUTH). Please choose the city from the following list where this street is located.

DILLON
LEADVILLE
LITTLETON
ELIZABETH
ELIZABETH
NONE OF THE ABOVE

Please select the city that you have previously resided in.

WINFIELD
DAYTON
PABBISH
BARAGA
NONE OF THE ABOVE

According to our records, you currently own, or have owned within the past year, on
Please select the vehicle that you purchased or leased prior to March 2013 from the

GMC G-SERIES VAN
GMC SONOMA PICKUP
DODGE RAM VAN
GMC SAFARI VAN
NONE OF THE ABOVE

VERIFY MY IDENTITY

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Same types of questions with a new look and better flow

Once you click “Continue” on the “Enter Your Information” page, a set of four questions will display. Answer these questions to verify your identity and help protect your personally identifiable information.

The new “Verify Your Identity” page displays the same types of questions as before, but with a different look and better flow from the “Enter Your Information” screen.

The exact questions that you’re asked to answer will depend on your situation. Questions may ask about things such as the county you live in, a previous address, a current or previous employer, or a previous phone number.

Once you’re finished answering the questions, click the “Verify My Identity” button. If you pass the identify proofing process, the next page will appear.

Privacy & Use of Your Information

HealthCare.gov Learn Get Insurance Richard | Log out

Individuals & Families Small Businesses HELP

Your identity has been verified
You can now fill out your application for health coverage through the Marketplace.

Privacy & the use of your information

We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof. We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

[Learn more about your data](#), or view the [Privacy Act Statement](#).

I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.

TAKE ME TO THE APPLICATION

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The “Privacy & Use of Your Information” page lets you know how the information you entered will be used, and that data from other sources will be accessed to verify your information. Integrated systems will check your eligibility in real time by retrieving information from other Federal agencies including the IRS, Social Security, and the Department of Homeland Security.

Check the box to indicate that you agree to have your information used and retrieved from data sources for your application. Then, click the “Take Me to the Application” button.

Before You Get Started

HealthCare.gov Learn Get Insurance Richard | Log out

Individuals & Families Small Businesses HELP

Before you get started
Fill in the information below about your household. [Click here](#) if you're not applying for coverage in Alabama.

Are you single or married?
SINGLE MARRIED

How many dependents will be on your 2014 tax return?
Not filing a tax return for 2014? To apply, [click here](#).
Include all of your dependents on your 2014 tax return, even those not applying for coverage. (Note: Don't include yourself or your spouse.)
1

How much income will your household make this year? (optional)
\$82,000 OR LESS MORE THAN \$82,000

Based on your estimated household income in 2014 of less than \$82,000, you may get help paying for coverage. Do you want to answer additional questions to see if you qualify for help paying for coverage?
YES NO

CONTINUE

Marketplace Application Updates

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On the “Before You Get Started” page, you’ll need to enter a bit more personal information, including your marital status and the number of dependents you’ll claim on your next tax return. A number of screens have been consolidated here to streamline the process and make it shorter than in the traditional application.

There’s also an optional question on this page about your income range that can help determine whether you’re likely eligible for financial assistance to help pay for a Marketplace plan. If you’re not interested in getting help paying for coverage, you won’t be asked any additional income information during the application process.

At this point in the traditional application, you would need to enter your contact information and details about your family members applying for coverage. In contrast, at this point in the updated application process, you’ll move on to answer a new set of screening questions to see if you have any of the more complex situations that would require you to fill out the traditional application. If not, you can continue on with the shorter application with a new look and feel.

Answer Some Questions

Answer some questions

Read the questions below, and select "Yes" or "No."

YES NO Does everyone applying for coverage have the same permanent home address AND currently live in Alabama?

YES NO Is everyone applying for coverage a U.S. citizen?

YES NO Does everyone applying for coverage have a Social Security Number (SSN) you can provide?

YES NO Is everyone who's applying for coverage claimed as tax dependents on your federal tax return for 2014, other than yourself and your spouse?
(Select "No" if someone will also be claiming you or your spouse as a dependent on their return.)

YES NO Is everyone who's claimed as a dependent on your tax return your child who's currently 25 or younger and unmarried?

YES NO Are any of these dependents your stepchildren?

YES NO Is anyone applying for coverage currently incarcerated (detained or jailed)?

YES NO Is anyone applying for coverage an American Indian or Alaska Native?

YES NO Is anyone applying for coverage a naturalized or derived citizen? (This usually means a U.S. citizen who was born outside the U.S.)

YES NO Is anyone applying for coverage under a name different than the one on their Social Security card?

YES NO Is anyone applying for coverage eligible for health coverage through their job, someone else's job, or COBRA?
(Select "Yes" if they are now or will be in 2014.)

YES NO Is anyone applying on your tax return pregnant, or have they had a child in the last 60 days?

YES NO Is anyone applying for coverage a full-time student aged 18-22?

YES NO Was anyone who's applying for coverage in foster care at 18 and currently 25 or younger?

YES NO Are you and your spouse responsible for a child 18 or younger who lives with you, but isn't on your tax return?

YES NO Do any of your dependents live with a parent who's not on your tax return?

CONTINUE

New screening questions guide you through the correct application process

Marketplace Application Updates 15

The "Answer Some Questions" page is a brand new section of the updated application. There are up to 16 questions on this page. Depending on your answers to some of the screening questions, other questions may or may not appear.

How you respond to these screening questions determines whether you complete the shorter, streamlined application or go through the more detailed, traditional application.

We expect about 70% of applicants to use the shorter application; the remaining 30%, who have more complicated household scenarios, will use the traditional Marketplace application.

Contact Information

HealthCare.gov
Learn
Get Insurance
Wanda
log out

Individuals & Families
Small Businesses
HELP

Continue your application

After you complete this section, you'll answer a few more questions before you compare plans.

Household contact information

These fields are optional: middle name, suffix, and preferred written and spoken languages.

Richard Middle Chen Suffix

richen11985@yahoo.com 444-444-4444 Home

Preferred written language: English Preferred spoken language: English

Go paperless! Get your notices by email, instead of paper copies in your mailbox.

Another person is helping me complete my application.

Jane Middle Doe

Navigator Organization Name ID Number

Home address

Enter the permanent address where everyone on your application lives. The apt./cse. # field is optional.

135 Catoma ST Apt./Cse. #

Montgomery Alabama 36104 MONTGOMERY

YES NO Is your mailing address the same as your permanent address?

Check & update your information

If the name on your Social Security card is different than the name below, update it here so it's the same as it appears on your Social Security card. These fields are optional: middle name, suffix, and race & ethnicity.

Richard Middle Chen Suffix

Date of birth: 06/06/1985 Social Security Number (SSN): 217-20-1469 Male Race & ethnicity

YES NO Are you applying for coverage for yourself?

Enter your Assister information here

16

The “Contact Information” section has been moved later in the updated application process. Additionally, more information has been consolidated on this page, instead of collecting it on separate pages. As such, there are fewer pages to navigate and the application process is shorter.

This page collects information about whether you have a home and mailing address, your contact phone numbers, and the language you prefer to speak and read. You can also indicate how you prefer to be contacted: by traditional paper notices, electronic notices, text message, or by email. There’s also an optional question about race and ethnicity.

The question about assisters that appears early in the traditional application process has been moved to this page in the new shorter application. There’s a box to check on this page to indicate whether another person is helping you complete your application, such as a Navigator, non-Navigator assistance personnel, certified application counselor, or agent or broker. If so, you can enter their name, organization name, and ID number, and choose the type of assister from the drop down menu.

Income Information

Income information

Present List get income in many ways [Learn more about income](#)

Job

Social Security

Unemployment

Other income

Self employment

Capital gains

Earning or losing

Unemployment

Investment

Rental or royalty

Pension

Retirement

Scholarship

Application ID displayed

Current income for Richard Chen

Tell us about any income Richard had in the last month.

Type	How much	Edit Remove
Job / XYZ (123-456-7890)	\$41,355.65 per year	

[ADD NEW SOURCE OF INCOME](#)

Does Richard have any deductions for 2014?
 YES NO

Yearly income for Richard Chen

Based on what you entered, Richard's income minus any deductions for 2014 will be about **\$41,355.65**. Is this correct?
 YES NO

Current income for Terry Chen

Tell us about any income Terry had in the last month.

Type	How much	Edit Remove
Job / Wendy (555-555-5555)	\$3,443.32 per month	

[ADD NEW SOURCE OF INCOME](#)

Does Terry have any deductions for 2014?
 YES NO

Yearly income for Terry Chen

Based on what you entered, Terry's income minus any deductions for 2014 will be about **\$41,343.68**. Is this correct?
 YES NO

Current income for Robert Chen

Tell us about any income Robert had in the last month.

[ADD NEW SOURCE OF INCOME](#)

Does Robert have any deductions for 2014?
 YES NO

Yearly income for Robert Chen

Based on what you entered, Robert's income minus any deductions for 2014 will be about **\$0.00**. Is this correct?
 YES NO

[CONTINUE](#)

Shorter, streamlined

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On the “Income Information” page, enter the amount of income earned by each person on the application, including the type of income, how much was earned, and whether there any deductions from income to claim.

In the traditional application, this income information is collected across a series of screens, separately for each person on the application. In the shorter application income information is all collected on the same page. This reduces the number of clicks and pages required and simplifies the application process for people who are interested in finding out whether they’re eligible for financial assistance to help pay for Marketplace coverage.

Additional Questions

HealthCare.gov Learn Get Insurance Richard | Log out

Individuals & Families Small Businesses HELP

Additional questions Application ID: 103359128

You're almost done. Answering these questions will give you a better chance of getting coverage.

Do any of these people have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs? (optional)

- Richard Chen
- Terry Chen
- Robert Chen

Do any of these people need help with daily activities (like bathing, dressing, or using the bathroom), or live in a medical facility or nursing home? (optional)

- Richard Chen
- Terry Chen
- Robert Chen

Do any of these people need help paying their medical bills from the last 3 months? (optional)

- Richard Chen
- Terry Chen
- Robert Chen

CONTINUE

Marketplace Application Updates 18

Same screening questions related to Medicaid eligibility

The series of additional questions on this page helps determine whether or not you may have special circumstances that may qualify you for Medicaid. Specifically, you can indicate whether you have a physical disability or mental health condition that limits your ability to function on a daily basis, whether you need help with daily activities or live in a medical facility or nursing home. The system also asks whether you needed help paying your medical bills in the last 3 months.

These same questions are also included at the end of the traditional application process for people who have indicated that they're interested in finding out whether they may be able to get help paying for coverage. The questions help screen people for non-MAGI (Modified Adjusted Gross Income) based Medicaid programs.

Additional Coverage and Change in Circumstance Questions

Richard Chen's coverage information

Is Richard Chen currently enrolled in health coverage?

YES NO

Terry Chen's coverage information

Is Terry Chen currently enrolled in health coverage?

YES NO

Robert Chen's coverage information

Is Robert Chen currently enrolled in health coverage?

YES NO

Additional coverage questions

Does a child on this application have a parent living outside the home?

YES NO

Were any of these people found not eligible for either Medicaid or the Children's Health Insurance Program?

- Richard Chen
- Terry Chen
- Robert Chen

Questions about life changes

Select anyone in your household who had these changes.

Did anyone listed below lose health coverage on or after 6/29/2014?

- Richard Chen
- Terry Chen

When did Terry lose health coverage?

- Robert Chen

Will anyone listed below lose coverage before 10/27/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below get married on or after 6/29/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below get released from incarceration (detention or jail) on or after 6/29/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below gain eligible immigration status on or after 6/29/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Was anyone listed below adopted, placed for adoption, or placed for foster care on or after 6/29/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below move on or after 6/29/2014?

- Richard Chen
- Terry Chen
- Robert Chen

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Shorter, streamlined

This page includes questions about any additional health coverage you may have, as well as questions about any changes you may have experienced to see whether you may be eligible for a special enrollment period to join a Marketplace plan outside of open enrollment.

These questions are also included in the traditional application, but have been consolidated in the updated application to appear on one page instead of several pages for each person on the application.

Application Summary

HealthCare.gov
Learn
Get Insurance
Richard
Log out

Individuals & Families
Small Businesses
HELP

Application summary

Application ID: 103359128

Take a few minutes to review the information you gave us and make changes, if necessary. Once everything is correct, you can sign and submit your application.

Household contact

[EDIT](#)

Full name	Richard Chen
Address	135 Caloma ST Montgomery, AL 36104
Phone number	444-444-4444
Email address	rchen11985@gmail.com
Get updates by email	Yes
Preferred written language	English
Preferred spoken language	English

Household members

[EDIT](#)

Full name	Date of birth	SSN	Relationship	Sex
Richard Chen	06/06/1985	XXX-XX-1469	Self	Male
Terry Chen	12/20/1980	XXX-XX-1470	Spouse	Female
Robert Chen	01/02/2005	XXX-XX-1471	Child	Male

Household income

[EDIT](#)

Name	Type	Amount
Richard Chen	Job / XYZ Inc (777-777-7777)	\$41,355.65 per year
Terry Chen	Job / Wendy's (555-555-5555)	\$3,445.30 per month
Robert Chen	-	-

Income summary

[EDIT](#)

Name	Last month's income	Expected income in 2014
Richard Chen	\$3,446.30	\$41,355.65
Terry Chen	\$3,445.30	\$41,343.60
Robert Chen	\$0.00	\$0.00

Basic household questions

[EDIT](#)

Everyone applying for coverage:

- Has the same permanent home address, and currently lives there.
- Is a U.S. citizen or U.S. national.
- Is included on the tax return for 2014 that is the jointly with my spouse, and we're not claimed as dependents by anyone else.

Everyone who's claimed as a dependent on our tax return ...

- Is our child.
- Is not our stepchild.
- Is 25 or younger.
- Is not married.

No one applying for coverage ...

- Is currently incarcerated (detained or jailed).
- Is an American citizen or naturalized citizen.
- Is a naturalized or derived citizen.
- Used a name on the application that's different from the one on their Social Security card.
- Is eligible for health coverage from their job (including COBRA) or someone else's job, or will be in 2014.
- Is currently pregnant or has had a child in the last 60 days.
- Is 18-22 and a full-time student.
- Was in foster care at 18, and is now 25 or younger.

I'm not living with and responsible for a child who's 18 or younger and not on our tax return.

None of my dependents live with a different parent who's not on our tax return.

Additional questions

[EDIT](#)

Has anyone applying for coverage ever had a previous disability or medical condition that limits their ability to work, attend school, or take care of their child?

Has anyone applying for coverage ever had any activities like bathing, dressing, or using the bathroom or toilet in a medical or facility or nursing home?

Has anyone applying for coverage ever had surgery that prevented them from working for more than 3 months?

Has anyone applying for coverage ever been in prison or jail on or after 6/29/2014?

Has anyone applying for coverage ever been in a nursing home or long-term care facility on or after 6/29/2014?

Has anyone applying for coverage ever been in a psychiatric hospital on or after 6/29/2014?

Has anyone applying for coverage with live coverage before 10/1/2014?

Has anyone applying for coverage on or after 6/29/2014?

Name	Current health coverage	Assembly health coverage
Richard Chen	Yes	Yes
Terry Chen	Yes	Yes
Robert Chen	Yes	Yes

Agree & confirm

[EDIT](#) [HELP](#)

If anyone on this application errors in Medicaid, I'm giving the Medicaid agency my rights to purchase and get any money from other health insurance, legal settlements, or other third parties. I'm also giving to the Medicaid agency rights to purchase and get medical support from a spouse or partner.

[EDIT](#) [HELP](#) I know I must tell the program if my circumstances or information listed on this application changes. I know I can make changes in my Marketplace account online or by calling 1-800-368-6288. If you cannot call 1-800-368-6288, please contact your state or local office.

[EDIT](#) [HELP](#) This signing this application under penalty of perjury, which means I've provided true answers to all of the questions to the best of my knowledge. I know I may be subject to penalties under Federal law if I intentionally provide false information.

Sign & submit

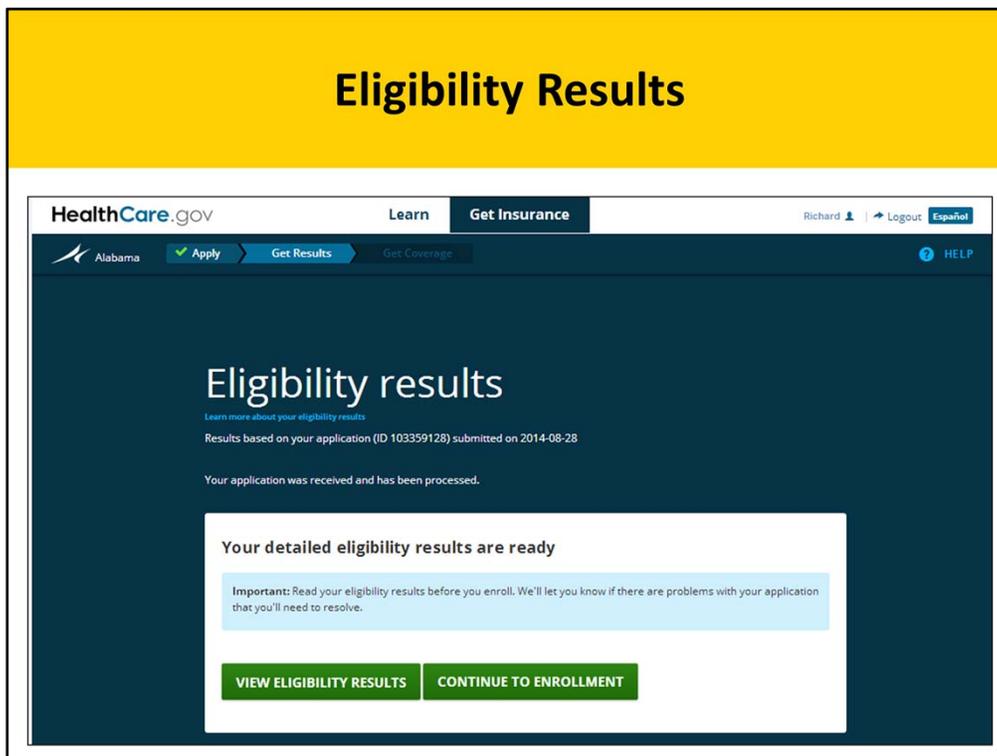
[EDIT](#) [HELP](#)

Sign and submit your application online or by mail.

[Sign and submit](#)

[SUMMIT APPLICATION](#)

On the “Application Summary” page, you can review the information you’ve entered into the application for accuracy. You also have the opportunity to edit any incorrect information. If the information is correct, you can submit your application from this page.



On the “Eligibility Results” page, you get a list of the programs for which you qualify and find out next steps. This page remains the same as before.

You can view and print the eligibility notice by clicking on “View Eligibility Results”.

If eligible, you can click on “Continue to Enrollment” to continue to enroll in a plan through the Marketplace. The process for plan selection remains the same as before.

If eligible for Medicaid or CHIP, consumer’s information is automatically sent to the State Medicaid or CHIP office for either collecting more information for a final determination or enrolling in a plan.

By clicking on the links on this page, you can also get more information, such as requesting a full Medicaid determination or get information on how to file an appeal.

Key Points to Remember

- ✓ Updated, shorter Marketplace application will be used with consumers who have simple household situations
- ✓ Use of the streamlined application will be phased in to ensure smooth implementation
- ✓ Since updates are being phased in slowly, you may not see the changes right away or often
- ✓ Consumers will be automatically routed through the correct application process for their situation
- ✓ Although updates will be fully implemented by open enrollment, you still won't see the updated application for every consumer you help

Marketplace Application Updates

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A new, shorter Marketplace application will be used with consumers who have simple household situations.

Use of the shorter, streamlined application will be phased in to ensure smooth implementation.

Since updates are being phased in slowly, you may not see the changes right away or often.

Consumers will be automatically routed through the correct application process based on their specific situations.

Even though the updates will be fully implemented by open enrollment, you still won't see the updated application for every consumer you help.

Also, it's important to note that this is for first time applications only. Consumers who come back to the Marketplace to report a change will see the traditional application.



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