



Tips for Addressing Consumer Concerns about the Marketplace Application Race and Ethnicity Questions

Background:

CMS routinely analyzes data on who is signing up for Marketplace coverage and how applicants move through the Marketplace application in order to measure Marketplace effectiveness and determine whether there is a need for policy, operational, or outreach/marketing updates. One of the barriers to making informed decisions about such potential updates is that consumers, or individuals filling out applications on consumers' behalf, often do not answer the optional race and ethnicity questions in the Marketplace application. Below you will find responses to some common consumer concerns about answering the race and ethnicity questions. Marketplace-registered agents and brokers, assisters, and the Marketplace Call Center can utilize these responses to address consumer questions to maximize the number of individuals providing CMS this important information.

Common Questions and Concerns:

Why are these questions asked?

This information allows HHS the opportunity to collect additional demographic data to further improve our understanding of healthcare disparities among Marketplace consumers, and improve service to all people using the Marketplace. CMS uses this information to make sure everyone gets fair access to coverage.

How will my responses be used?

CMS will use this data to identify possible application, enrollment, or coverage barriers and disparities for all communities seeking coverage through the Marketplace. In addition, the question about language preference will help CMS assess language needs of the populations being served and help CMS and issuers have relevant language services ready for you.

Will my answers to these questions impact my eligibility for Marketplace coverage?

No. Your responses to these questions will not impact your eligibility for Marketplace coverage.

Will my answers to these questions impact my eligibility for financial assistance through the Marketplace?

No. Your responses to these questions will not impact your eligibility for financial assistance through the Marketplace.



Will my answers to these questions negatively impact my public charge assessment status (my application to obtain an immigration status)?

No. Your responses to these questions will not negatively impact your application to change your immigration status. Marketplace coverage is not negatively factored into public charge assessments, and your responses are protected information.¹

Will this information be shared?

Your responses to these questions will not be shared with parties not authorized to receive it. Your responses will be shared with your issuer, but issuers cannot discriminate based on your race or ethnicity. Issuers are also generally not allowed to share this information with other parties, but may use this information to identify possible coverage barriers and disparities for the communities they serve. Your responses may also be shared with other federal agencies, but primarily for auditing and research purposes, and in a manner that will protect your personally identifiable information. Your responses are protected information.²

I don't want to answer these questions.

You don't have to. These questions are optional and choosing not to answer will not impact your eligibility for Marketplace coverage or financial assistance. However, CMS encourages you to respond to these questions to help the agency identify and improve upon our understanding of healthcare disparities.

¹ The Privacy Act provides that federal agencies must protect against the unauthorized disclosure of personally identifiable information (PII) that it collects, disseminates, uses, or maintains. The Privacy Act requires that personal information belonging to U.S. citizens and lawful permanent residents (LPRs) be protected from unauthorized disclosure. Privacy Act of 1974, [Pub. L. 93-579 \(PDF\)](#), 88 Stat. 1896 (December 31, 1974) (codified at [5 U.S.C. 552a](#)).

² Privacy Act of 1974.