

# Application Assistance Simulation Video Transcript

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2023

## Assister Readiness Webinar Series

**This document is a transcript of the Marketplace Assister Technical Assistance Webinar.**

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## Disclaimer

Welcome to today's Assister Readiness Webinar Series training video. Let's get started. This presentation is intended as training and technical assistance for Marketplace assisters, including Navigator grantees and certified application counselors. In this lesson, the terms "Federally-facilitated Marketplace," "FFM," and "individual market FFM" include FFMs where the state performs plan management functions.

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The 2023 Assister Readiness Webinar Series is designed as a supplement to the web-based Assister Certification Training. This series is being delivered in two weekly installments to familiarize assisters with the online Marketplace application process ahead of 2023 Open Enrollment, or OE. Each weekly installment includes three pre-recorded educational modules.

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### **Week 1 - Helping Consumers Apply at HealthCare.gov**

- Preparing Consumers to Apply
- Creating and Submitting Applications
- Application Assistance Simulation

## Week 2 - Helping Consumers Enroll at HealthCare.gov

- Assisting Consumers with Enrollment
- Plan Comparison and Selection Simulation
- Redetermination, Re-enrollment, and Changes in Circumstances

### Introduction

Hi. My name is Blair, and I'll be guiding you through today's training: Application Assistance Simulation. In previous modules, we provided important information and tips for helping consumers create a Marketplace account and complete an online application for coverage through the FFMs. Let's review a scenario to demonstrate how you can guide consumers through this process.

In this module, we will cover:

#### Application Process

The process of applying for health coverage.

#### Data Matching Issue

The steps for resolving a data matching issue (DMI)

#### Assister Role in the Application Process

The role of an assister in helping consumers complete the application process.

### FFM Account Creation and Application Process

Let's continue our meeting with Lori Gomez, who we assisted in a previous module. Again, I will play the assister in this scenario.

Lori and her husband John Gomez are married with no children. Lori is a U.S. citizen, and John is a permanent U.S. resident. They live in Delaware and expect to earn a combined household income of \$35,000 this year. The Gomez family has already compared health plans and prices using the Window Shopping Tool at HealthCare.gov. Now it's time to help them navigate the Marketplace account creation and application process.

### FFM Application: Account Creation

Hi again, Lori. When you're ready to apply for coverage, you'll navigate to the "Create an account" screen at HealthCare.gov.

This screen will ask you to select your state from a drop-down list.

After creating your login information, you'll be asked to choose and provide answers to three security questions. Then, select the check box next to the attestation, and select the **Create account** button.

The FFM will send a message to verify your email address. You will need to open this message and select the link in the message to verify your email address.

Now, select the **Log in** button so you can log into your Marketplace account at HealthCare.gov using the username and password you set when creating your account.

## FFM Application: Identity Verification

Next, you will begin the identity verification process by selecting the user icon at the top right of the screen and selecting **My Profile** from the drop-down menu.

Lori, did you notice the warning, “Identity wasn’t verified,” under your name?

Select the **Verify Now** link to begin.

The FFM will ask for your contact information and questions about your personal and financial history that only you would know to verify your identity.

This process helps prevent someone else from creating a Marketplace account and applying for health coverage in your name without your knowledge.

Once you successfully verify your identity, you can apply for coverage by selecting the **Continue** button.

## FFM Application: Get Started

Okay, let’s get started with your application. As you proceed through the application, make sure to read ALL of the text on this screen to ensure that you have the most accurate and complete information. Then, select the boxes next to the attestation statements and select the **Take me to the Application** button.

## FFM Application: Get Started – Screening Questions

The application first displays a screen reviewing the overall process. Once you’ve reviewed the page, select the **Continue to application** button.

Next, you’ll need to answer a few screening questions to help you decide whether to apply for help paying for coverage.

These questions will ask about your tax household. If you and your husband John file your taxes together using the same federal income tax return, you’re considered part of the same tax household and only need to submit one eligibility application. You should enter “2” in the text box.

**Tax household = Tax filer + Spouse + Tax Dependents**

Then, select the radio button next to the annual household income range that includes your estimated income. The screen will then inform you whether you’re likely to qualify for savings.

Lori, it seems you may qualify for savings. I recommend that you apply for help paying for coverage. If you do, the Marketplace will determine your eligibility for advance payments of the premium tax credit, or APTC, and cost-sharing reductions, or CSRs, that could help make coverage more affordable. It will also determine your eligibility for Medicaid and CHIP, if applicable. Select **Check for all savings options**, then select the **Continue** button.

## FFM Application: Get Started – Family & Household Section

Great, Lori! Now that you’ve completed the screening questions, let’s continue with the Family & Household section. I will point out which information is optional and which is required as we proceed.

Lori, now it's time to answer some basic questions about yourself. The next sections will require you to confirm your home and mailing address, contact information, preferred language, and contact preferences.

To start, select an answer to indicate whether you need coverage for yourself. If you select **Yes**, your name, date of birth, and sex will auto-populate based on the information you entered when you created your account. Review the information, then select the **Save & continue** button.

### FFM Application: Get Started - Who Needs Coverage

On the next page, you should select the **Add a person who needs coverage** button to add John to your Marketplace application, then select the **Save & continue** button.

Enter John's information, including name, date of birth, sex, and relationship to you. When everything is accurate, select the **Save & continue** button.

### FFM Application: Get Started- Additional Family & Household Questions

In this section, Lori will enter information about herself and other members of her household.

Lori, now you'll answer a series of questions about yourself and John, including your marital status...

...tax relationships...

...addresses...

...and whether either of you is a parent or caretaker relative, selecting the **Save & continue** buttons to proceed through the different screens.

You can also optionally answer questions about household members' race and ethnicity. This information will not affect your eligibility for coverage or financial assistance.

### FFM Application: Get Started- Social Security Number

Consumers who are applying for coverage should then enter their Social Security Number, or SSN, if they have one, and confirm that the name listed matches the name on their Social Security card. Let consumers know that this question is optional for members of a tax household who are not applying for coverage, and they can proceed without entering their SSNs. However, they may have to submit additional documents later to verify their income.

Lori, once you verify that your name shown on the screen matches the name shown on your Social Security card, select the **Save & continue** button.

### FFM Application: Get Started- Immigration Status

Next, Lori, you'll answer questions on citizenship and immigration status for you and John since you are both applying for coverage.

Since John is a permanent U.S. resident, not a U.S. citizen or U.S. national, select **No**.

A second question will appear, and you should select the check box next to John's name to indicate that he is not a U.S. citizen or U.S. national. Select the **Save & Continue** button.

## FFM Application: Verify Eligibility Status

Now you'll answer questions on John's immigration status. Since John is a permanent U.S. resident, he has eligible immigration status. Select **Yes, John has eligible immigration status**.

Consumers who are unsure whether they have eligible immigration status can select the **Learn more about eligible immigration status** link.

Next, you should select the document type John has. You said he has an I-551 card, so you should select **I-551 (Permanent Resident Card, "Green Card")** from the Document Type drop-down list, then select the **Save & continue** button.

Consumers should know all questions about immigration status are optional. However, entering more information from their documents reduces the likelihood that a DMI will occur and that they'll need to submit more information.

On this screen, you'll enter John's **Alien number** (also called an Alien Registration Number or USCIS number) from his I-551. This is generally nine digits long.

Next, you'll enter John's card number, which is listed either on the front or back of the card. Card numbers start with three letters and end with 10 numbers.

You should then enter the card expiration date, which is listed next to the heading **Card Expires**.

Lori, at this point the application will ask you to confirm whether John's name is spelled exactly as it appears on his Green Card. If it is, select **Yes**.

For the last question on this screen, since John does not have any of the document types or statuses listed, he should select **None of these**, then select the **Save & continue** button.

The Marketplace will use this information to attempt to verify John's immigration status and eligibility.

## FFM Application: Income

If you apply for help paying for coverage when you fill out a Marketplace application, you'll need to estimate how much income you think each household member will earn this year. The application will guide you through the types of income you should include and those you shouldn't include. Be sure to read ALL of the text on each screen as we complete this section.

First, indicate whether you and John will get income this month by selecting the check box next to each name. If neither of you will get income, select the check box next to **None of these people**. Select the **Save & continue** button.

Next, if you indicated on the previous screen that one of you will get income, the application will ask about the income you are currently receiving this month. Since you have a job, select **Job (like salary, wages, commissions, or tips)** from the drop-down menu and provide the requested information.

Continue to fill out your information about this current month's income. Enter your employer name and the amount you get paid, indicate how often you get paid, and provide your employer's phone number. Then select the **Save & continue** button.

You'll need to input John's information the same way you did yours, Lori.

## FFM Application: Review Income & Expense

Next, the application will use your and John's income for the current month to estimate each of your incomes for the year. You mentioned John's income might change during the year. If the amount John sees on the screen isn't right for his 2023 income, he should select **No** and enter his own estimate based on the changes he expects. John can use last year's tax return or pay stubs to help him estimate. If he knows his adjusted gross income from last year, it may be helpful to use that amount as a starting point to estimate his new adjusted gross income for this year. Otherwise, he should make his best estimate.

John can also select **Use income calculator** to better estimate his income.

If someone in the household's income changes after submitting an application, that person needs to update the application with their new income for the current month and update their annual income estimate too.

To estimate annual income, consumers should consider previously earned income during the year as well as any new income the person anticipates earning for the remainder of the year.

Lori, select the **Save & continue** button to proceed.

## FFM Application: Income: Adding Alimony Payments

The Tax Cuts and Jobs Act of 2017 made important changes to how consumers should treat alimony when reporting their income.

Let's review how you can assist consumers who receive alimony payments as they complete their Marketplace applications.

Lori's neighbor, Ana, has a new job working part time as a nursing assistant. Her new employer does not offer employer-sponsored coverage, or ESC, that meets the affordability threshold, and she wants to apply for Marketplace coverage. She also receives alimony payments twice a month from her divorce finalized in the summer of 2018.

Let's guide Ana through the process of adding the income she receives to her Marketplace application. Since Ana works part time this month, she should select **Job (like salary, wages, commissions, or tips)** from the drop-down menu and enter her income, then select the **Save & continue** button.

Next, to add her alimony payments, she should select **Add another income source for Ana** on the Review Ana's income and expenses screen.

Note: Ana must include income from alimony payments because her divorce was finalized before January 1, 2019. Consumers should not report income from alimony payments if their divorce was finalized on or after January 1, 2019.

Here, Ana should indicate the type of income, enter the amount of alimony she receives, and indicate how often she receives it. After completing all fields, Ana should select the **Save & continue** button.

The last screen of the "Income" section displays the income from Ana's part-time job and from the alimony she receives each month. After reviewing this information carefully, Ana should select **Yes** to indicate the information is correct, then select the **Save & continue** button.



## FFM Application: Additional Information - Employer-sponsored Coverage and the Marketplace

Let's return to Lori and John. After completing the "Income" section of the online application, the last section to complete is the "Additional Information" section. Neither Lori nor John have ESC, so we'll help John's best friend, Roger, answer the "Current coverage" question in this section.

Roger works full time as a defense contractor and is enrolled in ESC. He claims his son, Peter, as his dependent; however, Peter isn't covered under Roger's employer-sponsored plan because the plan doesn't offer coverage for dependents. Roger wants to apply for coverage through the Marketplace to determine whether he can enroll both himself and Peter in Marketplace coverage.

When Roger reaches the "Current coverage" section, he should select the box next to his name and select the **Save & continue** button. Note that if Roger plans to drop his coverage before 1/1/2023, he would not select the box next to his name.

The next screen displays a list of coverage types. Roger should select the box next to **Coverage through a job (or another person's job, like a spouse or parent)**, then select the box next to **People's United** to indicate he has coverage under his current job. Roger should select the **Save & continue** button...

...and enter information about his ESC.

Since Roger is enrolled in ESC, he won't be eligible for premium tax credits for Marketplace coverage for himself. But he may qualify for premium tax credits for coverage for his son, Peter. Depending on their household income, Roger could be eligible for Medicaid, and Peter could be eligible for CHIP.

Now Roger can fill out the remainder of the "Additional Information" section and proceed through the application.

## FFM Application: Additional Information

Now that we've finished helping Roger, let's return to Lori and help her fill out the "Additional Information" section for herself and her husband John.

## FFM Application: Health Care Benefits Through a Job

Lori, you will need to provide information about Health Reimbursement Arrangements, or HRAs, and traditional health coverage offered through your employer.

An HRA is a group health plan funded solely by employer contributions that reimburses an employee's medical care expenses up to a maximum dollar amount for a coverage period. Medical expenses include monthly premiums and other out-of-pocket medical expenses like copayments and deductibles. HRA reimbursements are excludable from employee's income and wages for federal income tax and employment tax purposes.

An HRA may also reimburse expenses incurred by the employee's spouse, dependents, and children below age 27 as of the end of the tax year.

## FFM Application: Types of Health Reimbursement Arrangements (HRAs)

The Marketplace application will ask for information regarding two different types of HRAs: Individual Coverage HRAs and Qualified Small Employer HRAs. Qualified Small Employer HRAs are technically not group health plans.

Employers can offer employees an Individual Coverage HRA instead of offering traditional job-based health coverage. Employees (and any eligible household members) must enroll in individual health insurance coverage or Medicare to be covered by this HRA.

Certain small employers—generally those with less than 50 employees that don't offer a group health plan—can contribute to their employees' health care costs through a Qualified Small Employer HRA. Employees must maintain minimum essential coverage to be covered by this HRA.

Lori, you should select the box next to **None of these people** to indicate that neither you nor John is offered either of these types of HRAs through your employer. Then select the **Save & continue** button.

If you were offered either of these types of HRAs through your employer, you would be able to pay your monthly premium directly from your individual coverage HRA.

## FFM Application: Additional Information – Job-based Health Coverage

Since Lori and John told us that they're not currently enrolled in coverage, we need to know whether either of their jobs will offer them coverage.

Lori, your offer of coverage through your job at Farmers, Inc. does not extend to John, and John's job does not offer coverage to either of you.

You should select the check box next to your name, then select the **Save & continue** button. Next, select the box next to **Farmers, Inc. (Lori's job)** to confirm this is the employer offering you coverage.

This screen will help assess whether Lori's offer of coverage from Farmers, Inc. is affordable and meets the minimum value standard.

If consumers are unsure whether their offer of coverage meets the minimum value standard, they can have their employer fill out the Employer Coverage Tool.

Lori, since you know your offer of coverage meets the minimum value standard, select **Yes**. Then, enter the amount you would have to pay, indicate how often you would have to pay this amount for coverage for yourself only if you were to enroll in the lowest-cost plan offered to you by your employer, and select the **Save & continue** button.

Based on this information and the income information you and John entered earlier in the application, the Marketplace will calculate whether your offer of coverage is affordable.

In this case, your yearly premium exceeds 9.61 percent of your annual household income, so your offer of coverage is considered unaffordable, and you're still eligible for the premium tax credit.

## FFM Application: Additional Information – Recent Coverage Changes

Lori, the following two questions will ask about your household's recent and upcoming coverage changes.

Neither you nor John lost qualifying health coverage up to 60 days prior to starting this application, so you should select the box next to **None of these people** and select the **Save & continue** button.

Neither you nor John will lose qualifying health coverage up to 60 days after submitting your application. You should again select the box next to **None of these people** and select the **Save & continue** button.

Note: Due to the COVID-19 Public Health Emergency, or PHE, if consumers qualified for a Special Enrollment Period, or SEP, due to loss of qualifying coverage but missed their deadline to enroll in coverage because they were impacted by the COVID-19 PHE, they may be eligible for an SEP. If anyone in the consumer's household lost qualifying health coverage within the past 60 days (or more than 60 days ago but since January 1, 2020, has been impacted by the COVID-19 PHE) or expects to lose coverage in the next 60 days, they may qualify for this SEP through the application.

## FFM Application: Additional Information – Life Changes

The last question in the "Additional Information" section lists qualifying life changes that would qualify consumers for an SEP. Since neither you nor John experienced any of these changes within the past 60 days, select the box next to **None of these changes** and select the **Save & continue** button.

## FFM Application: Review & Sign

Before Lori and John submit their application, they should be sure to review their application and summary carefully and use the **Edit** button to make any necessary changes.

Then they should read all of the text on this screen and select the radio button or box after each attestation, as applicable, before selecting the **Save & continue** button.

Finally, Lori can electronically sign and submit her Marketplace application.

## FFM Application: Summary and Next Steps

Lori, now that your application is submitted, you'll be able to see whether you and John qualify for APTC and CSRs immediately. You can then enroll in a plan and pay your first month's premium or binder payment.

## FFM Application: Data Matching Issue

Before we move on to selecting a plan, it looks like John has a data matching issue, or DMI.

DMIs occur when there is a difference between information you listed on a Marketplace application and information from the Marketplace's trusted data sources.

This DMI occurred because the Marketplace could not verify John's immigration documents during the application process.

Let's talk about how you can resolve it.

John can find instructions on how to resolve the DMI in his HealthCare.gov account.

John, from the “My Applications & Coverage” screen, select your most recent application under the “Your existing applications” section. Then, select **Application details** from the menu on the left. This page provides information about resolving DMIs and deadlines for providing documents to the Marketplace. Select the **Upload Documents** button to continue.

This page lists the acceptable documents that can be used to verify consumers’ immigration status.

Not every document consumers may want to upload is included in the list. If consumers need to upload a document that is not listed, they should select **Other** from the drop-down menu.

John will select **Permanent Resident Card or Alien Registration Receipt Card (Form I-551)** from the drop-down menu.

John has scanned his Permanent Resident Card and turned it into a PDF document. He should select the **Select File to Upload** button to choose the file from his computer, then select the **Upload** button to add a copy of his Permanent Resident Card to the Gomez family’s Marketplace account.

A green check mark will appear next to the document name to indicate that John successfully uploaded his document.

The Marketplace will review John’s document to decide if it confirms what they need to verify his immigration status.

## Key Points

Now that we have helped Lori and John apply for coverage and resolved John’s DMI, let’s review some key points from this module.

You should be prepared to guide consumers through several key considerations as they complete the Marketplace application process at HealthCare.gov.

Make sure consumers are clear about your role and know how you can help. You must not provide advice on what coverage consumers can and cannot afford, and you cannot make financial decisions for them in your role as an assister.

You should be able to help consumers resolve DMIs.

After consumers have created an account at HealthCare.gov, they can maintain their Marketplace account using self-service options.

Consumers should make sure their Marketplace application summary is accurate and complete; otherwise, they should update the application to correct any inaccuracies before proceeding.

## Conclusion

Congratulations on completing the *Application Assistance Simulation* module of the Assister Readiness Webinar Series! This completes the pre-recorded content for Week 1, Helping Consumers Apply for Coverage.

Feel free to visit the Assister Readiness Webinar Series Resources listed here, including training materials for Navigators and other assisters and the assister webinars webpage.

**Next:**

Next Week 2 module: *Assisting Consumers with Enrollment*

**Visit:**

Assister Readiness Webinar Series Resources

**For topical questions about this presentation:**

Navigators please contact your Project Officer directly

CACs can email the CAC Inbox at [CACquestions@cms.hhs.gov](mailto:CACquestions@cms.hhs.gov)

**Training materials for Navigators and other assisters:**

<https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>

We will host a LIVE webinar to recap the content presented in this week's modules and answer your questions. Check your email for information on the day and time of the event.

We hope you will join us then!