

Reporting Life Changes: Making Changes to a Marketplace Application

Microlearning Transcript



Making Changes to a Marketplace Application

Let's Get Started

There's no need to lose sleep over navigating HealthCare.gov to report life changes.

In this module, you'll help consumers navigate HealthCare.gov as they update their Marketplace applications.

What You Need to Know

How to Update a HealthCare.gov Account

You should refer to [Standard Operating Procedures \(SOP\) 13 - Update a Marketplace Account](#) for information on helping consumers report life changes.

Before we get to the scenarios, how prepared are you to help consumers make changes to their Marketplace applications? Let's start with a few questions to test your current knowledge.

Where a consumer lives (can/cannot) affect what coverage they're eligible for.

The correct answer is Can. Where a person lives can affect what coverage they're eligible for. Consumers must reside in the state where they're applying for Marketplace coverage or Medicaid/Children's Health Insurance Program (CHIP). Marketplace plans also require enrollees to be residents of the county where the plan is offered.

Consumers who move to a different county within the state they live in should wait 30 days before reporting their move to the Marketplace. True or False

False. Consumers must report moves to a different county *within* 30 days after the move. They should both update their Marketplace account profile and report a life change on their Marketplace application. For more information on how to report a move within the same state, visit [HealthCare.gov/reporting-changes/when-you-move](https://www.healthcare.gov/reporting-changes/when-you-move).

What You Need to Do

The following scenarios are real-world situations you may encounter when helping consumers report life changes.

Ramin and Pearl got married two weeks ago. They just bought a house in a different county within the same state and moved in together. Ramin added Pearl to his Marketplace plan but forgot to update their home address and mailing address. Let's help him report this life change.

Once Ramin logs into his Marketplace account, you should help him select his current application and navigate to the correct screen to report a life change. What option should Ramin select to report a life change? The correct answer is “Report a life change”.

Select the correct button to help Ramin continue to his Marketplace application, then select the continue button.

Which selection will allow Ramin to continue to his Marketplace application?

- A. Report a change in my household’s income, size, address, or other information
- B. Change the way we send information to you, like by email or paper copies
- C. Report a move to a new state

The correct answer is A. Remember, Ramin moved within the same state and wants to update his home address and mailing address, so it would be a change in address.

Assister Tip

Consumers can update their application online, by phone, or with the help of an assister – but not by mail. For more information on how to report changes to the Marketplace, visit [HealthCare.gov/reporting-changes/how-to-report-changes](https://www.healthcare.gov/reporting-changes/how-to-report-changes).

After Ramin reviews his personal information, the “Home Address” screen appears.

Note: The application will first ask Ramin to update his address, since he is the application filer, and then it will ask Pearl to update her address.

Let’s update Ramin’s address with the following information and select the Save & continue button:

1034 Whitney Lane

Bear, Delaware 19702

Ramin must confirm his new home address. Sometimes the application may display a more detailed address than the one the consumer enters. Generally, this address is verified by the U.S. Postal Service (USPS). Consumers should select the USPS record (if it appears to be correct) so the Marketplace will have their most accurate address.

Next, Ramin needs to confirm his mailing address. His mailing address and home address are the same, so he should select Yes to confirm his new mailing address.

Note: If Ramin’s mailing address was different than his home address, he would select No on the mailing address screen. Then, Ramin would need to enter his mailing address and select the Save & continue button.

Next, let’s help Ramin confirm Pearl’s address.

After Ramin reviews his contact and language preferences, who needs coverage, marital status, and tax relationships, he needs to update Pearl’s address.

He will review the page and select the correct address for Pearl by selecting the check box next to 1034 Whitney Lane, Bear, DE 19702. Pearl and Ramin bought a house and moved in together, so they will have the same home address.

On the “Review everyone’s address” screen, Ramin should confirm his and Pearl’s new address is correct and select the Save & continue button.

Finally, Ramin will continue through the rest of the application.

When he gets to the “Coverage & changes” section, he should report his and Pearl’s move on the “Life changes” screen so the Marketplace will evaluate their eligibility for a Special Enrollment Period (SEP).

When he gets to the “Review & submit” section of the application, he’ll review his information and confirm that his and Pearl’s new address is listed correctly on the “Review your application” screen. If he needs to change any information, he can select the Edit hyperlink to the right of each section. If everything looks okay, he will select Continue.

Now Ramin is ready to sign and submit the updated application to finish reporting the change in address.

He should read the statement and check the box to agree to it. Then he’ll enter his full name (Ramin Hein) to electronically sign the application and select the Sign & submit button.

Ramin and Pearl will then receive a new eligibility result, which will indicate that they’re eligible for an SEP since they moved to a new county and gained access to new Marketplace plans.

Great job helping Ramin and Pearl, but hold on, we’re not done yet!

No matter where consumers move, they must also update their Marketplace account profile with their new address. If their home address and mailing address are different, they should update their account profile with their mailing address.

You should advise Ramin to navigate to “My Profile” and select the Edit button next to the address field.

Congratulations! You have successfully helped Ramin and Pearl.

Let’s help another applicant, named Andrea, who needs to report a change in her income.

On July 1, Andrea accepted a second job at her university science lab to make extra money while in graduate school.

She currently receives advance payments of the premium tax credit (APTC) but needs to update her Marketplace application to determine whether she’ll receive the same amount with a second source of income. Help Andrea report a change in her income.

On the “Report a life change” screen, find and then select the Report a Life Change button to get started.

Select the correct button to help Andrea report her change in income, then select the Continue button. The correct button is the “Report a change in my household’s income, size, address or other information” button.

Now, let’s review Andrea’s income and expenses.

Her primary job at the Science Center is already on her application, so you should help her select the correct button to add income from her second job.

Andrea’s employer for her second job is the University Science Lab.

Select the correct income type from the dropdown menu, then select the Save & continue button. The correct income type is “Jobs (like salary, wages, commissions, or tips)”.

Let’s fill out Andrea’s provided income information.

- Employer: University Science Lab
- Employer phone number: 301-000-3443
- Monthly wages: \$1,700

Enter this information into the correct fields. When you’ve completed all fields, select the Add button.

Andrea will select the Save & continue button, and her total expected net income will appear on this screen.

Based on the information Andrea provided about her second job, how should she answer the next question?

Andrea should select the button next to Amount will probably be different than this to indicate her expected yearly income is not correct. When the Marketplace calculates Andrea’s net income, it assumes the dollar amount Andrea entered for her second job applies to the entire year. However, Andrea started her second job in July, midway through the year, so the Marketplace estimate is not correct.

For the next question, “Is Andrea’s income hard to predict?” Andrea can answer “No” since she knows exactly how much she’ll make from her second job.

Let’s help Andrea calculate her income. The application will ask Andrea to provide the best estimate of her income for the year she’s applying for coverage.

For July 1 – December 31, Andrea thinks she will receive six monthly payments of \$1700 for her second job, which is a total of \$10,200. When she adds that to her income from her first job, her estimated total yearly income is \$46,200.

Andrea can also select the Use income calculator button for more help estimating her income or the Enter monthly amounts button to enter her income for each month.

Let’s enter \$46,200 into the blank field then select the Updated estimate button.

Andrea’s estimated income for 2023 is updated. Select the Save & continue button.

Great job helping Andrea report her change in income!

She will need to review and submit the rest of her application to receive a new eligibility result, which will include updated information about her APTC eligibility.

Remind Andrea that she should update her income if her situation changes.

Good job on those scenarios!

Wrap Up

Congratulations! You have completed Making Changes to a Marketplace Application.

For more information on making changes to a Marketplace application, visit [HealthCare.gov/reporting-changes/why-report-changes](https://www.healthcare.gov/reporting-changes/why-report-changes).

You have successfully helped two consumers make changes to their Marketplace application. To work through more reporting life changes scenarios, check out:

- Module 3 – Terminating a Marketplace Plan
- Module 4 – Changing Marketplace Plans

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