

Application Walkthrough: Helping Consumers Apply for Marketplace Coverage



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Let's Get Started

Once you've obtained a consumer's consent, assessed the consumer's needs, and discussed the eligibility and enrollment process, it's time for the consumer to create a Marketplace account at HealthCare.gov and apply for coverage.

Assister Tip: Let consumers know they can view and compare general health plan information at any time; however, they must create a Marketplace account and complete an application to verify eligibility, plan availability, and prices.

In this module, you'll help a consumer complete a basic Marketplace application and resolve a citizenship/immigration data matching issue (DMI).

What You Need to Know

Let's review some important reminders when helping consumers complete a Marketplace application. In general, consumers should input their own information in an online or paper application unless a consumer asks for help typing or using a computer to learn about, apply for, or enroll in Marketplace coverage online. An assister may then use the keyboard or mouse but must follow the consumer's specific directions.

An assister must not log into a consumer's online Marketplace account, fill out the online or paper Marketplace application, or select a plan unless directed by the consumer. The consumer or the consumer's authorized representative must complete a consent form before the assister may access the consumer's personally identifiable information (PII).

For more information on handling consumers' PII, review: [SOP – Consumer Protections: Privacy and Security Guidelines](#) and [Obtaining Consumer Authorization and Handling Consumers' Personally Identifiable Information in the Federally-facilitated Marketplace](#).

What You Need to Do

You will help Lori Gomez complete her Marketplace application. Lori and her husband John Gomez are married with no children. Lori is a U.S. citizen, and John is a U.S. permanent resident. They live in Delaware and expect to earn a combined household income of \$35,000 this year. They've asked for your help to navigate the Marketplace account creation and application process.

To begin, Lori will navigate to the "Create an Account" screen at HealthCare.gov and select Create account. Lori selects her state Delaware from the drop-down menu.

Lori will be directed to choose and provide answers to three security questions and to select the check box next to the attestation. She will then select the Create Account button.

The FFM will send a message to verify Lori's email address. You should direct her to open this message and select the link in the message to verify her email address. Lori has completed creating her account!

Lori will select the Log in button to login. Now Lori will begin the identity verification process. She selects the user icon at the top right of the screen and then selects the My Profile button from the drop-down menu.

On the next screen, there is a warning, "Identity wasn't verified," under Lori's name. Lori will select the Verify Now link to continue identity verification.

The FFM will ask for Lori's contact information and questions about her personal and financial history based on information in her Experian credit profile report that only she would know to verify her identity. This process helps prevent someone from creating a Marketplace account and applying for health coverage in someone else's name without their knowledge. Lori has successfully verified her identity. She can now apply for coverage.

As consumers proceed through the application, make sure they read all of the text on this screen to ensure that they have the most accurate and complete information. Lori will select the boxes next to the attestation statements and select the Continue button. The application first displays a screen reviewing the overall process.

Next, Lori needs to answer a few screening questions to help her decide whether to apply for help paying for coverage. These questions will ask about her tax household. Lori and her husband John file their taxes together using the same federal income tax return; therefore, they're considered part of the same tax household and only need to submit one eligibility application. Lori enters the number of people she reports on her tax return, including herself, selects the annual household income range that includes Lori's estimated household income of \$35,000, and then selects the Continue button.

The screen expands to inform consumers whether they're likely to qualify for savings. Based on the information provided, Lori is likely to qualify for savings. You should recommend that Lori apply for help paying for coverage. If she does, the Marketplace will determine her and John's eligibility for advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs) that could help make coverage more affordable. It will also determine her and John's eligibility for Medicaid and the Children's Health Insurance Program (CHIP), if applicable. Lori selects Check for all savings options, then selects the Continue button to continue through the application.

Assister Tip: Generally, consumers who are applying for financial assistance (i.e., premium tax credits and CSRs) should include their spouse and tax dependents even if they don't need health coverage. The Marketplace application will ask about all relevant household members.

Now that Lori has completed the screening questions, she'll continue with the "Household" section. This section will require Lori to confirm her home. U.S. Postal Service, and mailing

address, contact information, preferred language, and contact preferences. In addition, she will be asked to indicate whether a professional is helping her complete the application.

To start, Lori selects Yes to indicate that she needs coverage for herself. When a consumer answers “yes” to this question, their name, date of birth, and sex will auto-populate based on the information they entered when they created their account.

Next, Lori will add John to her Marketplace application, since he wants coverage as well. She selects the Add a person who needs coverage button. Lori is prompted to enter John’s information, including name, date of birth, sex, and relationship to her. When everything is accurate, Lori selects the Save & continue button.

In this section, Lori will enter information about herself and other members of her household. Lori indicates her marital status, as married to John. She then selects the Save & continue button. Lori and John will file a joint federal income tax return. They will not claim any dependents.

Lori confirms John’s address. Since they live together in Wilmington, Delaware, his address is the same as her address. Next, Lori confirms that she and John both live at this address. Lori confirms that she and John are not the main caretakers of a child, then selects the Save & continue button.

On the next screen, Lori is asked to indicate whether anyone in the household is pregnant, an American Indian/Alaska Native, or is currently incarcerated. Lori selects None of these apply to people in the household, then selects the Save & continue button.

Lori can also answer optional questions about household members’ race and ethnicity. This information will not affect any household member’s eligibility for coverage or financial assistance. Since Lori is Vietnamese, she selects No to indicate she is not of Hispanic, Latino, or Spanish origin, then selects Vietnamese to indicate her race.

She then answers the same questions for John. Since John is Afro-Cuban, she selects Yes to indicate he is of Hispanic, Latino, or Spanish origin, then selects Cuban to answer the next question. Next, she selects Another race not listed above to answer the question about John’s race. She then, enters “Afro-Cuban” in the “Specify a race” text box before selecting the Save & continue button.

Assister Tip: Encourage consumers to provide race and ethnicity data. You can explain to them that collected information can help CMS better reach underserved populations or tailor services to better support the needs of certain populations – all with the goal to improve access to and utilization of the Marketplace. For more information, review the [Encouraging Consumers to Provide Information on Race and Ethnicity when Completing Marketplace Applications](#) assister webinar.

On this screen, Lori enters her and John’s Social Security Numbers. Consumers who are applying for coverage must enter their social security number, 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 the 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.

Next, Lori answers a series of questions on citizenship and immigration status for herself and John since they are both applying for coverage. Remember, Lori is a U.S. citizen, and John is a U.S. permanent resident. Lori selects No to indicate that not everyone in the household is a U.S. citizen or U.S. national. Since Lori selected No to the question, another question appears asking which person is not a U.S. citizen or U.S. national. Since John is a U.S. permanent resident, Lori selects John.

On the next screen, Lori indicates that she is not a naturalized or derived citizen. Lori now answers questions on John's immigration status. Since John is a permanent U.S. resident, he has eligible immigration status. She indicates that John has eligible immigration status and a Permanent Resident card.

Assister Tip: Consumers who are unsure whether they have eligible immigration status can select the [Learn more about eligible immigration status link](#).

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, Lori enters John's Alien number (also called an Alien Registration Number or USCIS number) from his I-551. This is generally nine digits long. Next, she enters 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. Lori then enters the card expiration date, which is listed next to the heading "Card Expires." At this point, the application asks Lori to confirm whether John's name is spelled exactly as it appears on his Green Card. For the last question on this screen, since John does not have any of the document types or statuses listed, Lori should select None of these. The Marketplace will use this information to attempt to verify John's immigration status and eligibility. Lori answers a final question on John's immigration status. She indicates that John has lived in the U.S. since 1996. Lori answers questions about any household members with disabilities.

Next, the application asks a series of questions on Medicaid or CHIP coverage to help the Marketplace determine whether to assess or determine, as applicable, consumers' Medicaid or CHIP eligibility and to ensure consumers are not later dually enrolled in both Medicaid or CHIP and Marketplace coverage. These questions include whether Lori or John has Medicaid or CHIP coverage that is ending, if Lori or John was recently denied Medicaid or CHIP, and whether John was recently found not eligible for Medicaid or CHIP due to immigration status since 2019.

The next section of the application is the income section. Since Lori is applying for help paying for coverage, she'll need to estimate how much income she thinks each household member will earn this month as well as for the full coverage year. The application guides consumers through the types of income they should include and those they shouldn't include. They should be sure to read all the text on each screen as they complete this section. Lori enters her income information for the current month. She then will select the Add Income button. On this screen, she selects her correct source of income from the drop-down menu. Lori works full-time for Farmer's Inc; so, she will select Job (like salary, wages, commissions, or tips).

Lori provides the following information about her job.

- Employer name: Farmer's Inc.
- Monthly pay: \$1,700
- Phone: 202-554-7416

She then, selects the Add button. The income information Lori entered should appear on this screen. Now she will review her expected yearly income.

The Marketplace automatically calculates Lori's estimated income for the year she's applying for coverage as \$20,400 (\$1,700 per month x 12 months). She confirms her expected yearly income is correct by selecting Expected to be about this amount, and then select the Save & continue button. Lori inputs John's monthly income information the same way she did hers.

Assister Tip: 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 to get their updated annual income estimations. 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 has completed the income section of her application. Now she will answer questions about current coverage. First, on the "Current coverage" screen, Lori should indicate whether she or John are currently enrolled in health coverage. She selects None of these people.

Next, consumers will need to provide information about health care benefits through a job. 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 generally excludable from employee's income and wages for federal income tax and employment tax purposes.

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. Neither Lori nor John is offered either of these types of HRAs through their employer. For questions asking about HRA coverage, Lori selects None of these people, then selects the Save & continue button.

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 selects None of these people to indicate that neither John nor herself has an offer of job-based coverage.

Now the application will ask about upcoming life events or coverage changes. Lori selects the box next to None of these people to indicate the following:

- Neither Lori nor John has an offer of an HRA that will start soon.
- Neither Lori nor John lost qualifying health coverage up to 60 days prior to starting this application.
- Neither Lori nor John will lose qualifying health coverage up to 60 days after submitting their application.
- Neither Lori nor John have experienced any qualifying life changes, such as marriage or gaining eligible immigration status within the past 60 days that would qualify them for an SEP.

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

Once Lori confirms that all the information is accurate and complete, she must attest to the information she provided for each applicant under penalty of perjury and other applicable laws. She should read all of the text on this screen before proceeding. Lori can then electronically sign and submit her Marketplace application by selecting the attestation, enter her name, then select the Sign & submit button.

Now that Lori submitted her application, she'll find out whether she and John qualify for APTC and CSRs immediately. They can then enroll in a plan and pay their first month's premium, or binder payment. 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 status during the application process.

John can find instructions on how to resolve the DMI in his HealthCare.gov account. Let's help John find these instructions.

1. Navigate to the "My Applications & Coverage" screen.
2. Select the most recent application under "Your existing applications."
3. Select Application details from the menu on the left.
4. Select the Upload Documents button.

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 has scanned his Permanent Resident Card and turned it into a PDF document. John's select Permanent Resident Card or Alien Registration Receipt Card (Form I-551) from the drop-down menu.

John selects the Select File to Upload button to choose the file from his computer. He then selects 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.

Wrap Up

Congratulations! You have completed *Helping Consumers Apply*.

Here are 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.

Here are some key resources:

[SOP 5 – Apply for Health Coverage](#)

[SOP 4 – Verify Identity and Resolve Potential Data Matching Issues](#)

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