

Apply for Coverage in the Marketplace



Streamlined Application Process for Consumers New to the Marketplace

December 2014

Meet the Chen Family (Simple Household Scenario)

The Chen family is uninsured. They have decided to get health coverage through the Health Insurance Marketplace.



Richard Visits HealthCare.gov to Shop for Affordable Health Care

The family lives in Delawar

HealthCare.gov allows everyone to enter their sta and automatically be directed to the proper Marketplace.



Get Coverage/ Select Your State



Create an Account

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: 8-20 characters Upper & lowe	ercase letters Number(s)	
••••		
•••••		
We need you to pick a few questions that only password, we'll ask you these questions to veri	you'll be able to answer. If you ever forget your fy your identity.	
What is your favorite radio station?		
station		
What was your favorite toy when you we	ere a child?	
toy		
What is your favorite cuisine?	· · · · · · · · · · · · · · · · · · ·	
cuisine		
I understand and agree with the Health The privacy policy must be accepted	nCare.gov <u>privacy policy.</u>	
CREATE	ACCOUNT	
I ALREADY HAV		

- 1. Your email address is also username
- 2. Real-time verification of email typos
- Green checkmarks that dynamically pop up as you successfully complete each section and meet password criteria

Verify Your Email

After you create an account, you can mana information, and get updates on your cove	age your coverage, update your rage.
Richard	Chen
rchen11985@gmail.com	
I want to have news and updates sent to this	
•••••	
•••••	
We need you to pick a few questions that only y password, we'll ask you these questions to verif	ou'll be able to answer. If you ever forget your y your identity.
	re a child?
	.
I understand and agree with the Health	Care.gov privacy policy.
CREATE A	CCOUNT
I ALREADY HAV	E AN ACCOUNT

Check your email

Create an account

We sent you an email. Click the link in the email to verify your email address. Then, log in with this username: rchen11985@gmail.com.

 Notification includes a direct link to major email providers

Check your email

Check your inbox for a verification link to continue. Then, log in with rchen11985@gmail.com as your username.

Y OPEN YOUR GMAIL

 Some email addresses will not include a direct link

Check your email

We sent you an email. Click the link in the email to verify your email address. Then, log in with this username: rchen11985@yopmail.com

Marketplace Application Process

Verify Your Email



Account Created

HealthCare.gov	
	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

Log In to Marketplace Account

DON'T HAVE AN ACCOUNT?

Log in

<u>See tips for remembering your username and password</u>. Remember, your user name may be your email address. All fields are required unless they're marked optional. If you'd like to apply or enroll over the phone, call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

rchen11985@yopmail.com

	me? Forgot your password?	rgot your username?
lika a librani ar communiti contar		Noto: If you're yeing
e	using a shared computer or a	Note: If you're using

Accept Terms & Conditions

HealthCare.gov

Logout Español

Terms & Conditions

So that <u>HealthCare.gov</u> remains accurate and available to you and all other visitors, we monitor network traffic to identify unauthorized attempts to upload or change information or otherwise cause damage to the web service. Use of this system constitutes consent to such monitoring and auditing. Unauthorized attempts to upload information and/or change information on this web site are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1001 and 1030.

To continue, you must accept the terms and conditions. If you decline, your login will automatically be cancelled.

DECLINE

I ACCEPT

October 2014

Consumer Paths

	🔔 Richard Cher	10		
	L WELCOME	Richard, where we	ould you like to go?	
Richard	MY PROFILE	INDIVIDUALS & FAMILIES	DIVIDUALS & FAMILIES	
will be	MESSAGES (0)		R INDIVIDUALS AND FAMILIES »	
applying for his		Choose this option if you're looking for healt can review, renew, or make changes to your	th coverage for you and/or your family. Or, you current Marketplace coverage.	
		FOR EMPLOYERS	FOR EMPLOYEES	
family		VISIT EMPLOYERS MARKETPLACE >	VISIT EMPLOYEES MARKETPLACE >	
anny.		If you're a small business employer, you'll soon be able to choose this option to provide health coverage to you and your employees. You'll also be able to view and make changes to your current coverage offering.	Starting November 15, you'll be able to choose this option if you're a small business employee and you've received a Participation Code from your employer. You'll also be able to view and make changes to your coverage. Click on the link to find out what you can do to get ready now and learn more about coverage options	

Guiding Question What would you like to do?

	What would you like to do?			
MY APPLICATIONS & COVERAGE MY PROFILE	• Apply for or renew my coverage for 2015.			
	We'll take you to start your 2015 application. If you need to renew your coverage for 2015, you'll have a chance to update your information and enroll.			
MESSAGES (0)	Apply for 2014 coverage or make changes to my 2014 application.			
	Next Sure which option to choose? Learn more about Special Enrollment Periods.			
	Return to My applications & Coverage			
	Update and enroll for 2015 Collap			
	Complete all steps and enroll, even if you want to stay in the same plan.			
	If you don't , we'll try to enroll you automatically based on last year's information, but you'll get your best coverage and costs for 2015 if you update and enroll by December 15.			
	Select "YES" to:			
	Update your application information.			
	Compare costs and benefits.			
	 Choose your plan. Enroll by December 15 so you're covered beginning January 1, 2015. 			
	Select "NO" if you already started a 2015 application or got a message from the Marketplace saying that you're automatically enrolled.			

State Application

Alabama 2015 application for individuals & families

Richard gathers the information he will need.

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.

Enters Your Information

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					
123-45-6789	Home • 06/06/198	5				
135 Catoma ST				Apt./Ste. #		
Montgomery	Alabama	•	36104		F	Richard enters his
Social Security Number (SSN) 🛛					i	nformation as it
317-20-1469					õ	appears on his
					(Control Security
		CONTINUE			(card.

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. <u>Why do I need to verify my identity?</u>

Please select the county for the address you provided.

VVICOMICO
NEW CASTLE
SUSSEX
KENT COUNTY
NONE OF THE ABOVE

And answers questions based on information he provided to verify his identity

Which of the following businesses have you been associated with? If there is not a matched business name, please select 'NONE OF THE ABOVE'.

UNIVERSITY OF DELAWARE
BOUTIFUL FARMS
CYBER REP
ANDREWS EXPRESS DATA
NONE OF THE ABOVE

Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.

NATIONAL CAB
BOYSVILLE OF
CORNING INCORPORATED
BOY SVILLE OF DOVER
NONE OF THE ABOVE

Which of the following is a previous phone number of yours? If there is not a matched phone number, please select 'NONE OF THE ABOVE'.

234) 235-8024
234) 234-3456
234) 220-8312
234) 206-4064
IONE OF THE ABOVE

VERIFY MY IDENTITY

Privacy Policy

Richard understands and checks he agrees with how his information will be used

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

Household Information



Response to These Questions Direct Consumer to Proper Application

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 Delaware?
YES	NO	Is everyone applying for coverage a U.S. citizen?
YES	NO	Can you enter the Social Security Number (SSN) of everyone applying for coverage?
YES	NO	Is everyone who's applying for coverage claimed as tax dependents on your federal tax return for 2015, 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	Are all of these dependents your children who are 25 or younger AND single (not married)?
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 pregnant, or have they had a child in the last 60 days?
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 2015.)
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?

Richard's answers to these screening questions gets him to the shorter streamlined application.

CONTINUE

Contact Information

Continue your application

-	After you complete this section, you'll answer a few mo	After you complete this section, you'll answer a few more questions before you compare plans.				
Richard	Household contact information					
enters his	These fields are optional: middle name, suffix, and preferred w	ritten and spoken languages.				
information	Richard	Middle	Chen		Suffix -	
as the point	Email address		Phone number			
of contact	rchen11985@yopmail.com		410-777-2222		Home 🔫	
for his	Preferred written language	Preferred spoken language				
household	English	English				
nouschola.	Go paperless! Get your notices by email, instead of pa	per copies in your mailbox.				

Another person is helping me complete my application.

Another person is helping me complete my application.		
First name	Middle	Last name
Select type Generation Select type Organization	on name	ID number
Navigator Certified application counselor HNon-Navigator assistance personnel Agent or broker		
nter the permanent address where everyone on your applicat	tion lives. The apt./ste. # field is	optional.

Contact Information Continued

Home address

Enter the permanent address where everyone on your application lives. The apt./ste. # field is optional.					
135 Catoma Street				Apt./Ste. #	
Montgomery	Alabama	•	36104	Select your county	-

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	Social Security Number (SSN)			
06/06/1980	XXX-XX-1489	Male	 Race & ethnicity 	•
YES NO	Are you applying for coverage for yourself?			

Adding Household Members

Spouse information

These fields are o	ptional: middle n	ame, suffix, and race & ethni	city.				
Terry			Middle		Chen		Suffix 👻
Date of birth	So	cial Security Number (SSN)					
12/30/1980	1	XXX-XX-1470		Female	•	Race & ethnicity	-
YES NO	Are you ap	plying for coverage for thi	s person?				

Dependent information

These fields are optional: middle name, suffix, and race & ethnicity.

Robert		Middle	Chen		Suffix -
Date of birth	Social Security Number (SSN)				
01/02/2005	XXX-XX-1471	Male	•	Race & ethnicity	*
YES NO	Are you applying for coverage for th	s person?			



Income Information

Income information

People can get income in many ways. Learn more about income.

Job Social Security Alimony Self-employment Capital gains Farming or fishing Unemployment Investment Rental or royalty Pension Retirement Other income

Richard's Income

Current income for Miles Scott

Tell is about any income Miles had in the last month.

Select an income type Tell us about the regular pay (before taxes are taken out) from all jobs that Richard Chen gets, as well as any one-time amounts this month, like a bonus or a severance payment.

Job	•	XYZ Inc.	800-555-5555		\$	3362.97	How often
		These fields are optional: Employer Identification	on Number (EIN) and employer a	ddress			per hour
		Employer Identification Number (EIN)		Employer st	reet a	address	per oay per week
	SAVE	Cancel					every 2 weeks twice a month per month
							one time only

Does Richard have any deductions for 2015?

YES NO

Yearly income for Miles Scott

Based on what you entered, Richard's income minus any deductible for 2015 will be about \$40,355.65 is this correct?



Spouse Income

Richard adds his spouse's income for a total household income



CONTINUE

Special Circumstances

Additional questions

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 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

These few questions help determine whether Richard qualifies for Medicaid programs.

CONTINUE

Current Coverage

Richard Chen's coverage information

Is Richard Chen currently enrolled in health coverage?



Terry Chen's coverage information

Is Terry Chen currently enrolled in health coverage?



Robert Chen's coverage information

Is Robert Chen currently enrolled in health coverage?



Additional coverage questions

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



Were any of these people found not eligible for either Medicaid or the Children's Health Insurance Program (CHIP), after November 15, 2014?

- Richard Chen
- Terry Chen
- Robert Chen

Life Changing Events

Questions about life changes

Select anyone in your household who had these changes. Learn about these life changes.

Did anyone listed below lose health coverage on or after 10/12/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Will anyone listed below lose coverage before 2/9/2015?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below get married on or after 10/12/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below get released from incarceration (detention or jail) on or after 10/12/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below gain eligible immigration status on or after 10/12/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Was anyone listed below adopted, placed for adoption, or placed for foster care on or after 10/12/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below move on or after 10/12/2014?

- Richard Chen
- Terry Chen
- Robert Chen

Renewal of Coverage

Renewal of coverage

To make it easier to determine my eligibility for help paying for coverage in future years. I agree to allow the Marketplace to use my income data, including information from tax returns, for the next five years. The Marketplace will send me a notice, let me make any changes, and I can opt out at any time.



How long would you like your eligibility for help paying for coverage to be renewed? Opting out of eligibility renewal now may impact your ability to get help paying for coverage at renewal later.

5 YEARS
4 YEARS
3 YEARS
2 YEARS
1 YEAR
DON'T RENEW

REVIEW APPLICATION

Application Summary

Application summary

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

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

Household members

Full name	Date of birth	SSN	Relationship	Sex		
Richard Chen	06/06/1985	XXX-XX-1469	Self	Male		
Terry Chen	12/30/1980	XXX-XX-1470	Spouse	Female		
Robert Chen	01/02/2005	XXX-XX-1471	Child	Male		
	Marke	Marketplace Application Process				

EDIT

EDIT

Richard reviews the information entered for accuracy and can make any corrections using the edit function.

Review Household Income

Household income			EDIT
Name	Туре	Amount	
Richard Chen	XYZ, Inc, (777-777-7777)	\$40,355.65 per year	
Terry Chen	Wendy's, Inc.555-555-5555)	\$3,445.30 per month	
Robert Chen	-	-	

Income summary		EDIT
Name Richard Chen	Last month's income \$3,362.97 per month	Expected income in 2015 \$40,355.65 per year
Terry Chen	\$3,445.30 per month	\$41,343.60 per year
Robert Chen	\$0.00	\$0.00

Review Basic Household Questions

Basic household questions

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 2015 that I'll file 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 American Indian or Alaska Native
- · is a naturalized or derived citizen
- · listed a name on the application that's different from the one on their Social Security card
- · is currently pregnant or has had a child in the last 60 days
- · is eligible for health coverage from their job (including COBRA) or someone else's job, or will be in 2015
- · 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.

EDIT

Review Additional Questions and Current Coverage

Additional questions

No one applying for coverage has a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs. No one applying for coverage needs help with daily activities (like dressing or using the bathroom) or lives in a medical facility or nursing home. No one applying for coverage needs help paying their medical bills from the last 3 months. No one applying for coverage lost coverage on or after 10/12/2014. No one applying for coverage got married on or after 10/12/2014. No one applying for coverage was released from incarceration (detention or jail) on or after 10/12/2014. No one applying for coverage gained eligible immigration status on or after 10/12/2014. No one applying for coverage was adopted, placed for adoption, or placed for foster care on or after 10/12/2014. No one applying for coverage will lose coverage before 2/9/2015. No one applying for coverage moved on or after 10/12/2014. Name Current health coverage Recently lost health coverage No Richard Chen No Terry Chen Robert Chen No

Agree & Confirm, Sign & Submit Application

Agree & confirm

Select "Yes" or "No" for each statement below.

Richard provides electronic signature and submits his application

YES NO	If anyone on this application enrolls in Medicaid, I'm giving the Medicaid agency our rights to pursue and get any money from other health insurance, legal settlements, or other third parties. I'm also giving to the Medicaid agency rights to pursue and get medical support from a spouse or parent.
YES NO	I know I must tell the program I'll be enrolled in if information I listed on this application changes. I know I can make changes in my Marketplace account online or by calling 1-800-318-2596. TTY users should call 1-855-889-4325. I know a change in my information could affect eligibility for member(s) of my household.
Sign & sub	mit
YES NO	I'm 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.
Richard Chen, typ	e your full name below to sign electronically.
Richard Che	n

SUBMIT APPLICATION

Eligibility Results



Learn more about your eligibility results

Results based on your application (ID 103359128) submitted on 2014-11-15

Your application was received and has been processed.

Your detailed eligibility results are ready

Important: You must complete these steps before you can enroll in coverage:

- 1. View your eligibility results. We'll let you know if there are any problems with your application that you need to fix before continuing. Select "VIEW ELIGIBILITY RESULTS."
- 2. View and select plans, and confirm your enrollment to get coverage for 2015. Select "CONTINUE TO ENROLLMENT."
- If you don't select a plan, we may enroll you based on your 2014 information, if available.

You must select a plan to confirm your enrollment and save your updated application information.

VIEW ELIGIBILITY RESULTS

CONTINUE TO ENROLLMENT

October 2014

IMPORTANT

INFORMATION

View Eligibility Results

Richard Chen 135 Catoma Street Montgomery, AL 36104 Nov 15, 2015

Application Date: Nov 15, 2015 Application ID: 99794546

Dear Richard:

Thank you for reporting a change in circumstance to the Marketplace.

What are the results of my application?

Review the table below with your eligibility results.

Family Member(s)	Results	Next Steps
Richard Chen	Can choose a health plan with lower copayments, coinsurance, and deductibles (05)	Choose a health plan and make first month's payment
Richard Chen	 Eligible to purchase health coverage through the Marketplace, but more information is needed Eligible for a tax credit (\$353.00 each month, which is \$4,236.00 for the information is needed 	Send the Marketplace more information
Terry Chen	Can choose a health plan with lower copayments, coinsurance, and deductibles (05)	Choose a health plan and make first month's payment
Robert Chen	Can choose a health plan with lower copayments, coinsurance, and deductibles (05)	Choose a health plan and make first month's payment
f you have questions. Go	to HealthCare gov/marketplace Or call 1-800-218-	TTV users should call 1.955.990.4225 The call
is t	free. You can also find out how to talk to someone in	person, online or through the help line.
55819025816071141		1 of 14

Key Points to Remember

- ✓ Updated, shorter Marketplace application will be used with consumers who have simple household situations who are applying for the first time
- Consumers will be automatically routed through the correct application process for their situation
- ✓ You won't see the updated application for every consumer you help
- ✓ Consumers coming to report a change will see the traditional application

Marketplace.cms.gov

	JOV Health Insurance Marketplace	Type search term here	Search
nters for Medica	are & Medicaid Services		Get email updates
	Health Insurance	ce Marketplace	
	Welcome to the official Marketplace i for assisters and outreach partners.	information source	

Want More Information about the Marketplace?

- Stay connected
 - Sign up to get email and text alerts at HealthCare.gov/subscribe

CuidadoDeSalud.gov for Spanish

- Updates and resources for organizations are available at Marketplace.cms.gov
- <u>Twitter@HealthCareGov</u>
- Facebook.com/Healthcare.gov