

# Reporting Life Changes

## Module 1: Account vs. Application Changes

### Let's Get Started

Change is a part of life. You'll work with consumers who have experienced a variety of life changes.

Let's say a consumer got a new job or lost a job, experienced a birth or death in the family, or recently married or divorced. These changes can affect a consumer's Marketplace eligibility, costs, or the plans available to them. It's your duty as an assister to help consumers report these changes to the Marketplace.

Once someone has enrolled in Marketplace coverage, it's important to report certain life changes as soon as possible.

Some life changes require consumers to update their Marketplace account profile, while other life changes require them to update their Marketplace application.

In this module, you'll help consumers identify when they should update their Marketplace account profile and when they should update their existing Marketplace applications.

### Objectives

After completing this module, you should be able to identify when consumers should update their Marketplace account profile and when they should update their existing Marketplace applications.

Before you start, review the HealthCare.gov website:

HealthCare.gov – [Which changes to report to the Marketplace.](#)

### What You Need to Know

#### Account Changes vs. Application Changes

When should someone update their account vs. their application?

##### *Account Changes*

Consumers may need help updating their account information or communication preferences, such as changing their password or opting to receive Marketplace notices in the mail.

In these instances, a consumer only needs to log into their Marketplace account and update their profile.

##### *Application Changes*

For life changes that may affect consumers' eligibility for coverage or financial assistance (i.e., premium tax credits and cost-sharing reductions), such as a change in income, residence, or immigration status, consumers need to report a life change and update their Marketplace application.

Assister Tip, Identifying the life change: As an assister, you should help consumers identify whether the change they need to report requires updating their account profile or reporting a life change on their application.

## What You Need to Do

Here are some real-world scenarios you may encounter when helping consumers determine if they should update a Marketplace account, update a Marketplace application, or do nothing.

Review each scenario and determine whether the consumer should update their Marketplace account, update their Marketplace application, start a new application, or do nothing (for example, they don't need to report the change).

### **Scenario 1: Jeremy**

Jeremy wants to update his email address and make it his preferred method for receiving Marketplace communications. What does Jeremy need to do?

Answer: Update his Marketplace account profile.

Consumers should change their contact information and communication preferences by updating their Marketplace account profile. The Marketplace will use the information in the account profile to send them communications. The Marketplace application will also ask consumers to enter their home address, mailing address, e-mail address and phone number, as well as their contact preferences, for example, how they would like to get notices about their application and how they would like to know when there's a new notice in their account.

To update his Marketplace account profile, Jeremy can log in to his Marketplace account and select "My Profile" from the options menu.

### **Scenario 2: Jiang**

Jiang is enrolled in Marketplace coverage with financial assistance. She receives a raise at work and needs to report an increase in her income. What does Jiang need to do?

Answer: Update her Marketplace application

Consumers who are receiving financial assistance with their Marketplace coverage must report any change in income by updating their Marketplace application. Updates to an application may affect a consumer's eligibility for financial assistance, Special Enrollment Periods (SEPs), or other health coverage options (e.g., Medicaid). Visit HealthCare.gov's [When your income or household changes – Reporting income & household changes after you're enrolled website](#) for more information.

To update her Marketplace application, Jiang can log in to her Marketplace account and select "My Applications & Coverage" from the options menu.

Assister Tip, Importance of reporting household changes in income: Make sure consumers understand the importance of reporting changes in household income as soon as possible, but no later than 30 days after they happen.

If they report changes on time, they'll receive benefits they are eligible for and avoid receiving excess advance payments of the premium tax credit (APTC).

Updating their income change as soon as it occurs will reduce their chances of owing money to the Internal Revenue Service (IRS) when they file their federal income tax return.

### **Scenario 3: Emmanuel**

Emmanuel is enrolled in Marketplace coverage with financial assistance. His younger sister, 19-year-old Marianne, is starting college in the fall. Emmanuel will help pay for Marianne's tuition and will begin claiming her as a dependent when he files his federal income tax return for the upcoming year. What does Emmanuel need to do?

Answer: Update his Marketplace application.

Emmanuel should report this life change by updating his Marketplace application. Even if Marianne doesn't need coverage for herself, the Marketplace needs to know about Emmanuel's tax household. A consumer's tax household includes the tax filer, their spouse, and their tax dependents. In this case, adding Marianne as a dependent will change Emmanuel's household size and eligibility for financial assistance. Visit [HealthCare.gov's When your income or household changes – Reporting income & household changes after you're enrolled website](#) for more information.

To update his Marketplace application, Emmanuel can log in to his Marketplace account and select "My Applications & Coverage" from the options menu.

Good job on those scenarios!

Continue to the Wrap Up section or you can go through the scenarios again.

## **Wrap Up**

Congratulations! You have completed Account vs. Application Changes.

As you learned, consumers may need to update their Marketplace account profile or their Marketplace application when they experience a life change.

Remember, you can always refer to the following resources for more information about reporting life changes:

- [HealthCare.gov](#)
- [Health Insurance Marketplace | CMS](#)

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