

Reporting Life Changes

Module 3: Reporting a Change in Household Size and Changing Marketplace Plans

Let's Get Started

There are times when consumers want or need to change qualified health plans (QHP's), such as when their household size changes.

As an assister, you can help consumers report changes in household size and change plans at HealthCare.gov.

Can I change my plan outside of Open Enrollment?

What life changes qualify for a Special Enrollment period?

Can I change my plan to a different plan category?

In this module, you'll help a married couple report a change in household size on their Marketplace application for the birth of their child and select a new plan.

Objectives

After completing this module, you should be able to:

Compare the differences between termination dates and steps for consumers to end Marketplace coverage for everyone on their plan vs. ending coverage for some individuals.

Provide guidance to consumers about coverage end dates in order to terminate Marketplace coverage without gaps or overlaps in coverage.

Show consumers how to end Marketplace coverage for everyone on their plan or for some individuals using HealthCare.gov.

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What You Need to Know

Changing plans- what consumers need to know

Outside of Open Enrollment, consumers can only change plans if they experience a life change that qualifies them for a Special Enrollment Period (SEP).

Consumers may be eligible for an SEP for certain life changes, including losing qualifying health coverage, moving, getting married, having a baby, or adopting a child.

Most people who qualify for an SEP and want to change plans may be limited in the metal level health plan categories they can choose from (i.e., Bronze, Silver, Gold, and Platinum.)

If eligible consumers want to change Marketplace plans during an SEP, they may need to select a new plan within the same metal level as their current plan. If consumers want to change to a plan in a different metal level, they may need to wait until the next Open Enrollment Period (OEP).

Visit [HealthCare.gov's Changing plans - what you need to know](#) for more information on changing plans and metal level health plan categories.

When you help consumers compare QHPs, remember to show all QHP options they're eligible for. You should never provide recommendations about which plans consumers should select.

Let's practice answering some general questions consumers may ask:

Outside of Open Enrollment, do I have to qualify for an SEP to change my plan?

Yes. Outside of Open Enrollment, you can only change plans if you experience a qualifying life event and are eligible for an SEP. You will only be able to select a plan at a different metal level in certain situations.

If I qualify for an SEP, can I change plans online or by phone?

Both! You can log into your Marketplace account online or contact the Marketplace Call Center to select a new plan.

Can I change to a Marketplace plan in a different metal level if I am determined newly eligible for cost-sharing reductions (CSRs) outside of Open Enrollment?

Yes, in certain situations. If you are not already enrolled in a Silver plan and are determined newly eligible for income-based CSRs outside of Open Enrollment, you will become eligible for an SEP, and you can change to a Silver plan to use your CSRs. If you choose not to enroll in a Silver plan, you cannot use your CSRs, and you must choose a plan within your current metal level, if available.

Visit [HealthCare.gov's Changing plans - what you need to know](#) website for more information.

Assister tip: When you help consumers compare plans, remember to show all plan options they're eligible for. Visit the [Special Enrollment Periods website](#) and the [Special Enrollment Periods \(SEP\) technical assistance resources website](#) for more information about SEPs.

What You Need to Do

Enrollees may want to change their plan after experiencing one or more life changes.

In this scenario, you will help Kareem and Sue Wallace report the birth of their child and select a new Marketplace plan.

Kareem and Sue Wallace, a married couple, are enrolled in a Silver plan with advance payments of the premium tax credits (APTCs). They have an annual household income of \$75,000, and because their income is over 250% of the federal poverty line for their household size they were ineligible for cost-sharing reductions (CSRs) with their Silver plan. They just had a baby, Paul, on August 14, and they want to know whether they can enroll Paul in their Marketplace plan.

Kareem and Sue need to add Paul to their Marketplace application and enroll Paul in their current Silver Plan.

Kareem and Sue will need to report their life change so they can add Paul to their Marketplace application. Kareem is the application filer, so he will be the person updating their application. First, Kareem must report their life change by selecting the Report a Life Change button.

Next, Kareem will choose “Report a change in my household’s income, size, address, or other information” since Kareem and Sue want to add Paul to their application, which is a change in household size. Kareem will then select Continue.

After Kareem and Sue review their pre-screening questions and personal information, the “Who needs health coverage?” screen displays.

Kareem and Sue select “Add a person who needs coverage” to add Paul to the application.

Next, Kareem and Sue will enter Paul’s information and select Save & continue.

After Kareem and Sue add Paul’s information, the “Tax relationships” screen displays. Kareem and Sue will file a joint federal income tax return and will claim Paul as their dependent.

Great job! You’ve successfully helped Kareem and Sue add Paul to their Marketplace application. When consumers update or change their application information, the Marketplace verifies the new information and re-determines each applicant’s eligibility for coverage and financial assistance.

Now, they will review their eligibility results by selecting “View Eligibility Notice”.

Good news: The Wallace household qualifies for an SEP due to gaining a dependent through birth. Visit the [Cornell website for the definition of a dependent](#). They have 60 days from the date Paul was born to change their plan. Since Paul was born on August 14th, the Wallace household needs to choose a plan by October 15th.

Assister Tip: For more information about SEPs, visit the [Special enrollment opportunities - Special Enrollment Periods website](#) and review the [Special enrollment periods \(SEPs\) technical assistance resource website](#).

For information about when and how to submit documents, visit the [Special enrollment opportunities - Send documents to confirm Special Enrollment Period website](#) and the [Tips & troubleshooting - Uploading documents website](#).

Great job helping the Wallace household add Paul to their Marketplace application. Let's now answer Kareem's and Sue's question about plan enrollment.

- Knowledge check question: Can Kareem and Sue change to a new plan since their household size increased due to the birth of their child?
- Answer: In certain circumstances. Current enrollees generally can add their newborn to their existing plan but cannot change to a new plan for an increase in household size due to a birth. However, if a plan's rules don't allow families to add new household members to their plan, then families can enroll together in a different plan in the same category. If no other plans are available in the current plan category, families can enroll together in a category that's one metal level up or down.

Kareem and Sue can choose to:

1. Add Paul to their current plan, if their plan allows them to do so, or
2. Add Paul to a separate health plan group and enroll him in any plan

Assister Tip: Remember, current enrollees generally cannot change to a new plan for an increase in household size due to a birth, with one exception: if their current health plan's rules do not allow them to add new household members.

- In that case, they can enroll together in a new plan in the same metal level as their current plan.
- If no other plans are available in their current metal level, they can choose a new plan that is *one metal level up or down* from their current plan.

For more information about SEPs, visit [Enroll in or change plans this year-only with a Special Enrollment Period](#).

For more information about Marketplace plan category limitations, visit [Changing plans-what you need to know](#).

Let's continue to enrollment. Kareem and Sue use the scroll bar on the right to navigate to the "Continue to enrollment" section of the "Eligibility Results" page, then select "Continue to Enrollment".

- Knowledge check question: Kareem and Sue were initially enrolled in a Silver plan, but that plan's rules will not allow them to add a new household member. They can enroll in a different Silver plan, if one is available. However, they scroll through the plan options in their area and there are no other Silver plans. Only Bronze, Gold, and Platinum plans are available. Which metal level plan could the Wallace family choose?
- Answer: Bronze and Gold.

Assister Tip: Remind consumers that when changing plans, the amount a consumer has already paid towards their prior plan's deductible and maximum annual cost sharing may be reset to zero,

and they will start over in their new plan. Consumers can avoid this by remaining in their current plan and enrolling their child in their own plan.

- Knowledge check question: The Wallace family has narrowed their options down to two Bronze plans. They decide to enroll in the Bronze plan with the lowest premium. Which Bronze plan did the Wallace family choose?
- Answer: Kareem and Sue want to enroll in the Preferred Bronze 5250 plan because it has the lowest monthly premium.

Good job on those scenarios! Continue to the Wrap Up section.

Wrap-Up

Congratulations! You have completed *Reporting a Change in Household Size and Changing Marketplace Plans!*

As an assister, remember that you can help consumers navigate their Marketplace accounts, report life changes, and change their existing plans.

When you help consumers compare QHPs, remember to show them all available QHP options.

Never provide recommendations about which plans consumers should select.

For more information about SEPs, visit the [Special enrollment opportunities – Special Enrollment Periods website](#) and review the [Special enrollment periods \(SEPs\) technical assistance resources](#).

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