

# Reporting Life Changes

## Module 2: Reporting a Move

### Let's Get Started

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

Consumers may come to you with questions about how to make changes to their Marketplace accounts and applications such as:

How do I update my Marketplace application?;

How do I report my new job to the Marketplace? and;

How do I update my mailing address on my Marketplace account?

In this module, you'll help consumers navigate HealthCare.gov as they report a change in address.

### Objectives

After completing this module, you should be able to walk consumers through the process of reporting a move on their Marketplace application through HealthCare.gov.

### What You Need to Know

#### Reporting a Move:

Before we begin the scenarios, how prepared are you to help consumers report a move? Let's start with a few questions to test your knowledge.

Knowledge check Consumer situation 1: Where a consumer lives can or cannot affect what coverage they're eligible for?

Answer: Can.

Where a person lives can affect what coverage they're eligible for. Consumers generally 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.

Knowledge check Consumer situation 2: True or false? Consumers who move to a different county within the same state should wait 30 days before reporting their move to the Marketplace.

Answer: False.

Consumers must report moves to a different county *within* 30 days. They should both update their Marketplace account profile and report a life change on their Marketplace application. Visit [When your income or household changes – How to report a move](#) at HealthCare.gov for more information on how to report a move within the same state.

Knowledge check Consumer situation 3: Jay moves to another state to live closer to his family. What does Jay need to do?

Answer: Update his Marketplace account profile and start a new Marketplace application.

No matter where consumers move to, they should update their Marketplace account profile with their new address.

Because Jay moved to a different state, he must terminate coverage in the state he moved from and start a new Marketplace application in the state he moved to, if he wants to continue Marketplace coverage.

It's very important that consumers report moves out of state within 30 days so they can start a new Marketplace application and enroll in a new plan without a gap in coverage. These consumers must also terminate existing coverage in the state they are leaving.

Visit [When your income or household changes – How to report a move](#) at HealthCare.gov.

To update his Marketplace account profile, Jay can log in to his Marketplace account and select "My Profile". Since Jay moved to a new state, he should also select the option to "Start New State Application".

You have completed the knowledge check questions. Review the questions again, or continue to the next section.

## What You Need to Do

The following are real-world situations you may encounter when helping consumers report a move.

### **Scenario: Ramin and Pearl report a life change**

Ramin and Pearl got married two weeks ago. They just bought a house in a different county within the same state. 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 he selects his current application and "Report a life change" from the options menu to navigate to the correct screen to report a life change. Next, Ramin selects the option "Report a change in my household's income, size, address or other information" to indicate the type of life change he wishes to report.

Assister Tip: Consumers can update their application online, by phone, or with the help of an assister – but not by mail.

Visit [When your income or household changes – How to report changes to the Marketplace](#) at HealthCare.gov for more information on how to report changes to the Marketplace.

### *Home address and mailing address: Ramin*

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

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

After Ramin deletes his previous address, he’ll enter his new address and select Save & continue.

Ramin must then 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).

The application indicates the USPS record for Ramin’s address as

1 Gaynor Ct, Bear, DE 19701-1521, and his address entry as 1 Gaynor Ct, Bear, DE 19701.

Consumers should select the USPS record (if it appears correct) so the Marketplace will have their most accurate address.

Ramin selects the USPS record displayed as the best option to confirm his home address.

Next, Ramin needs to confirm his mailing address. His mailing address and home address are the same. Ramin selects “Yes” to confirm.

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 “Save & continue”.

### *Additional application information*

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

Let’s help Ramin confirm Pearl’s address.

### *Home address: Pearl*

Pearl and Ramin bought a house and moved in together, so they will have the same home address. Ramin selects the option for Pearl’s address displayed as

1 Gaynor Ct, Bear, DE 19701-1521.

Ramin confirms his and Pearl’s new address is correct on the “Review everyone’s address” screen and selects “Save & continue.”

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

### *Coverage & changes*

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

The application will then ask for more details about the move, “Who changed their primary place of living in the past 60 days?” Ramin selects both him and Pearl, then “Save & continue.”

Next, Ramin will complete the details about his move including the ZIP code from his previous address, 19805, and the date he moved, June 30, 2024. Ramin selects “Yes” to indicate he had qualifying health coverage within the 60 days before moving.

Then, Ramin will complete the details about Pearl’s move, including the ZIP code from her previous address, 19805, and the date she moved, June 30, 2024. Ramin selects “Yes” to indicate Pearl had qualifying health coverage within the 60 days before moving. Then, Ramin selects “Save & continue.”

### *Review & submit*

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 “Edit” to the right of each section. If everything seems correct, Ramin should select “Continue”.

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

### *Attestation statement*

He should read the attestation statement and check the box to agree to it.

“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”.

Then he’ll enter his full name (Ramin Hein) to electronically sign the application.

### *New eligibility result*

Ramin and Pearl will receive a new eligibility result, which will indicate they’re eligible for a special enrollment period since they moved to a new county and gained access to new Marketplace plans.

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

### *Update Marketplace account profile*

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 “Edit” next to the address field to update his address.

Congratulations! You have successfully helped Ramin and Pearl.

### Wrap Up

Congratulations! You have completed Reporting a Move.

Visit [When your income or household changes – Reporting income & household changes after you're enrolled](#) at HealthCare.gov for more information on making changes to a Marketplace application.

You have successfully helped consumers report a move on their Marketplace applications.

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