

Assisting Consumers with Enrollment Video Transcript



2023

Assister Readiness Webinar Series

This document is a transcript of the Marketplace Assister Technical Assistance Webinar.

Table of Contents

Disclaimer..... 3

Introduction 3

Eligibility Results 4

Advance Payments of the Premium Tax Credit 4

APTC Reconciliation 5

Helping Consumers Compare and Select Plans 5

Plan Comparison 5

Side-by-side Comparison Tool 5

Helping Consumers Enroll 6

Grace Periods for Non-Payment of Premiums..... 6

Medicaid and the Marketplace: Assessment Versus Determination 6

Medicaid Expansion 7

Medicaid and CHIP Eligibility and the FFMs..... 7

Key Points..... 7

Conclusion..... 8

Disclaimer

Welcome to today's Assister Readiness Webinar Series training video. Let's get started. This presentation is intended as training and technical assistance for Marketplace assisters, including Navigator grantees and certified application counselors. In this lesson, the terms "Federally-facilitated Marketplace," "FFM," and "individual market FFM" include FFMs where the state performs plan management functions.

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The 2023 Assister Readiness Webinar Series is designed as a supplement to the web-based Assister Certification Training. This series is being delivered in two weekly installments to familiarize assisters with the online Marketplace application process ahead of 2023 Open Enrollment, or OE. Each weekly installment includes three pre-recorded educational modules.

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Week 1 - Helping Consumers Apply at HealthCare.gov

- Preparing Consumers to Apply
- Creating and Submitting Applications
- Application Assistance Simulation

Week 2 - Helping Consumers Enroll at HealthCare.gov

- Assisting Consumers with Enrollment
- Plan Comparison and Selection Simulation
- Redetermination, Re-enrollment, and Changes in Circumstances

Introduction

Hi, my name is Blair, and I'll be guiding you through today's training, Assisting Consumers with Enrollment.

After consumers submit a Marketplace application at HealthCare.gov, they must complete several tasks to enroll in health coverage and begin using it. In this module, we will review the plan comparison and selection process in the FFMs.

We will cover: Interpreting Eligibility Results, APTC and CSRs, Plan Comparison & Selection, and Assessment & Determination States.

Eligibility Results

The FFMs verify each consumer's submitted Marketplace application for eligibility. You should review consumers' Marketplace eligibility determination notices, or EDNs, with them and explain their results. Sometimes this will be a simple conversation, and applicants will quickly move to the next step of shopping for a qualified health plan, or QHP. Other times applicants may need help with tasks like resolving a data matching issue, or DMI. If the information on consumers' Marketplace application doesn't match Marketplace records, consumers' eligibility results will list next steps for resolving outstanding DMIs and ask consumers to provide additional supporting documents.

Consumers who wish to enroll in a QHP outside of Open Enrollment must qualify for an SEP.

Beginning with Plan Year 2023, consumers are no longer required to submit supporting documents to verify SEP eligibility for gaining or becoming a new dependent due to marriage, adoption, placement for adoption, placement in foster care, or through a child support order or other court order; permanent move; or Medicaid/CHIP denial.

New consumers applying for an SEP due to loss of qualifying health coverage, also known as minimum essential coverage, or MEC, are still required to submit supporting documents that show they lost coverage within the previous 60 days or will lose coverage within the next 60 days.

Advance Payments of the Premium Tax Credit

You should be prepared to explain consumers' options if their eligibility determinations show that they qualify for APTC and CSRs. Eligible individuals and families can use all, some, or none of the premium tax credit amount they qualify for in advance to lower their monthly premiums when they enroll in a QHP.

Explain to consumers that the amount of APTC they apply to their monthly premiums could affect the amount of taxes they owe to the Internal Revenue Service (IRS) or the refund amount they get back when they file federal income tax returns for the year.

Consumers who anticipate changes throughout the year, like an increase in household income, may want to reduce the amount of APTC they apply to their monthly premium.

For example, if a consumer will have an uncertain or variable income or plans to use a Qualified Small Employer Health Reimbursement Arrangement, or QSEHRA, that is considered unaffordable, you may want to discuss the idea of applying only part of the premium tax credit for which they are eligible as an advance payment. This may reduce the amount of money the consumer may owe at tax filing time in the event the consumer's actual income is higher than anticipated or they did not subtract their monthly QSEHRA amount from the monthly APTC they would otherwise be eligible for.

APTC Reconciliation

Consumers who receive APTC during the year can find the total amount they used on Form 1095-A, which they should receive in the mail no later than mid-February. Consumers can also access Form 1095-A online through their Marketplace account at HealthCare.gov.

Always make sure consumers understand the importance of reporting changes in household income and other eligibility factors during the year.

When consumers with Marketplace coverage file federal income tax returns, they need to use Form 8962 to figure out the amount of premium tax credit they're eligible for based on their actual income during that year and reconcile that amount with any APTC they received.

For PY 2020 only, under the American Rescue Plan Act of 2021, or ARP, consumers do not need to repay excess APTC they received when filing federal income tax returns for the 2020 tax year. The IRS is providing taxpayers with additional guidance on those provisions that may affect their 2020 federal income tax return.

Helping Consumers Compare and Select Plans

The "Enroll To-Do List" in a Marketplace application includes six steps. After you help consumers who qualify for APTC set the amount of APTC they would like to use to lower their monthly premium costs, if any, they will report tobacco use, compare plans, and choose a QHP that best meets their needs. Consumers may also choose a dental plan if they wish.

Plan Comparison

When consumers are ready to choose a QHP, remember to show them all QHP options they're eligible for. You should never provide recommendations about which plan or plans consumers should select. Remember, you can help consumers filter the QHPs based on the factors listed.

Monthly premium amounts shown in Plan Compare are reduced by the APTC amount the eligible consumer selects. Remind consumers that they can change this amount later if they wish to.

Side-by-side Comparison Tool

Consumers can use the side-by-side comparison tool at HealthCare.gov to explore different QHP features, compare plans, and check for medical management programs that are important to them.

For more detailed information about QHP coverage and costs, consumers can review a plan's Summary of Benefits and Coverage, or SBC.

Helping Consumers Enroll

Once consumers make health and dental coverage selections, you can help them complete their enrollment. When consumers sign a Marketplace application, remind them that their QHP enrollment may *not* be complete until their issuer receives their first month's premium payment in full by the due date. This payment is also known as a “binder payment.”

If an issuer does not receive consumers' binder payments on time, the issuer may cancel consumers' enrollment.

You should never enter consumers' payment information into an issuer's website, such as credit card numbers or bank account numbers. Instead, encourage consumers to carefully provide this information to their issuer themselves.

Grace Periods for Non-payment of Premiums

Consumers who are enrolled and receiving APTC and who haven't made a monthly premium payment by the due date will be granted a three-month grace period to avoid losing coverage. An issuer may continue to pay claims made during the first month of a grace period; however, it may delay payments for any claims made in the second and third months until consumers pay any overdue amounts.

At the end of the third month, if these consumers still haven't paid their premiums in full, their issuer must terminate their coverage, effective retroactively to the end of the first month of the grace period. This means consumers could be responsible for paying any claims made on their behalf during the second and third months of the grace period.

Medicaid and the Marketplace: Assessment Versus Determination

Remember that all Marketplaces and state Medicaid and CHIP agencies use modified adjusted gross income, or MAGI, to determine whether individuals qualify for APTC, most categories of Medicaid, and CHIP, as applicable. You should be able to explain how the FFM assesses or determines consumers' eligibility for Medicaid and CHIP.

Medicaid and the Marketplace: Eligibility Determination Notices

Consumers whom the FFM assesses or determines (depending on their state's rules) to be eligible for Medicaid or CHIP will receive an EDN from the Marketplace with this information. As applicable, the notice will indicate that the consumer's state Medicaid or CHIP agency may ask the consumer to provide additional information. This request could ask consumers to provide specific documents to verify attested information such as income or citizenship status.

Non-MAGI based Medicaid or CHIP Determinations

In both assessment and determination states, consumer applications are transferred to the state Medicaid or CHIP agency for a determination on a non-MAGI basis if applicants answer “yes” to specific screening questions indicating that they have a disability, need long-term care, or are over age 65.

The FFM provides all applicants an opportunity to request a “full determination”—that is, a non-MAGI-based determination—from the state Medicaid or CHIP agency. In **assessment states**, full determination requests are sent to the state Medicaid or CHIP agency for a final MAGI-based determination (for

applicants the FFM does not assess as potentially MAGI-based Medicaid- or CHIP-eligible) and for non-MAGI Medicaid. In **determination states**, full determination requests are only sent to a state Medicaid agency to complete a determination for non-MAGI-based Medicaid, as the FFM has already made the final determination for MAGI-based Medicaid and CHIP. Consumers may appeal their FFM Medicaid or CHIP eligibility determination if they believe there was a mistake or disagree with the decision.

Medicaid Expansion

The Affordable Care Act's MAGI calculation is based on adjusted gross income, or AGI, as defined in the Internal Revenue Code. However, the ACA provides for a five-percentage-point income disregard when using MAGI to determine an applicant's eligibility for Medicaid and CHIP—one of several ways in which the AGI is "modified."

With the five-percent disregard, the Medicaid eligibility threshold in states that have fully expanded Medicaid is effectively 138 percent of the FPL.

Since some states have expanded their Medicaid programs while others haven't, be sure you know whether the state you are working in has expanded Medicaid eligibility for adults and the applicable household income thresholds as a percent of the federal poverty level, or FPL.

In all states, consumers can qualify for Medicaid based on income, household size, disability, family status, and/or other factors. Eligibility rules differ between states.

In states that have expanded Medicaid coverage for adults, consumers can qualify based on their income, household size, and other relevant factors. In most Medicaid expansion states, if consumers' household income is at or below 138 percent of the FPL, they qualify for Medicaid under the ACA, if otherwise eligible. Non-expansion states use a lower income limit.

Medicaid and CHIP Eligibility and the FFM

If a consumer is eligible for Medicaid or CHIP coverage that counts as qualifying coverage and wants to enroll in QHP coverage with the FFM, remind them that they are not eligible for APTC or CSRs for their share of a Marketplace plan. However, they may enroll in a QHP *without* APTC and CSRs, if otherwise eligible. If they choose to enroll in Marketplace coverage (without financial help), they should inform their state Medicaid or CHIP agency that they're enrolled in Marketplace coverage; they may no longer be eligible for CHIP.

Key Points

Here are the key points to remember:

Once consumers apply for coverage, the Marketplace generates an EDN. You should help consumers review these notices and help them understand their eligibility for QHP coverage with or without APTC and CSRs, Medicaid, CHIP, and SEPs.

You can help consumers compare QHPs using the side-by-side comparison tool to filter QHPs by factors like premium price range, yearly deductibles, and health plan types.

The FFM uses Medicaid and CHIP rules and state-specific rules, as applicable, to evaluate consumers' MAGI and make a preliminary assessment (for assessment states) or a final determination (for determination states) of Medicaid and CHIP eligibility.

Depending on their state's rules, consumers will receive a Medicaid or CHIP eligibility determination or assessment notice from the Marketplace. The notice may ask consumers to verify their income and submit supporting documents.

Congratulations

Congratulations on completing the *Assisting Consumers with Enrollment* module of the Assister Readiness Webinar Series!

Please proceed to the next Week 2 module, *Plan Comparison and Selection Simulation*.

Also, feel free to visit the Assister Readiness Webinar Series Resources listed here, including materials for Navigators and other assisters and the assister webinars webpage.

Next:

Next Week 2 module: *Plan Comparison and Selection Simulation*

Visit:

Assister Readiness Webinar Series Resources

For topical questions about this presentation:

Navigators please contact your Project Officer directly

CACs can email the CAC Inbox at CACquestions@cms.hhs.gov

Training materials for Navigators and other assisters:

<https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>

Assister webinars:

<https://marketplace.cms.gov/technical-assistance-resources/assister-webinars.html>

We will host a LIVE webinar to recap the content presented in this week's modules and answer your questions. Check your email for information on the day and time of the event.

We hope you will join us then!