

Plan Comparison and Selection Simulation Video Transcript



2023

Assister Readiness Webinar Series

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

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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: Plan Comparison and Selection Simulation. In last week's video modules, we helped Lori and John Gomez submit a Marketplace application.

In this module, we'll help Lori complete the key steps from the "Enroll To-Do List" on her Marketplace application to complete the enrollment process. As you watch this encounter, take note of how we describe important terms to Lori.

FFM Account Creation and Application Process

We will cover: Family and Household Section, Advance Payments of the Premium Tax Credit, or APTC, Comparing and Confirming Health and Dental Coverage Options, and Making the First Premium Payment.

Eligibility Results

Hi Lori! Now that you have submitted a Marketplace application, let's continue to the health coverage selection process. When you apply for health coverage, the Marketplace also determines whether you are eligible to receive financial assistance to help with the cost of health insurance if you complete the financial assistance portion of the application.

For example, if you are eligible for a qualified health plan, or QHP, and complete the financial assistance portion of the application, you may be eligible to receive APTC to help lower the amount you owe for your plan's premium costs each month.

Choosing an APTC Amount

You might be wondering how much of your APTC you can use to help pay your monthly QHP premium costs. You can choose to use all, some, or none of your APTC to lower your monthly premium costs.

If you want to use your savings right away, the monthly APTC amount will be sent directly to your issuer, and you'll pay any remaining premium amount.

If you don't use your APTC, you'll pay your QHP's full premium amount every month because the savings will not be applied to your QHP's premium in advance. However, you'll get your premium tax credit all at once when you file your federal income tax return.

APTC cannot be applied to premium costs for benefits that are not essential health benefits, like adult dental benefits.

Let's get started.

Eligibility Results

Now that you've submitted an application, it's time to review your eligibility results. Different members of your household may be eligible for different financial assistance and free and low-cost programs. For example, children under 19 in low-income families may be eligible for the Children's Health Insurance Program, or CHIP, while their parents may be eligible for QHP coverage with APTC to offset premium costs.

Lori, you can select the **View Eligibility Notice (PDF)** button to download the letter as a PDF. You must select this button before you can begin comparing available QHPs. Once you have reviewed your eligibility results letter, select the **Continue to Enrollment** button.

Setting APTC Amount

The first thing you'll need to decide is how much APTC you want to use to lower your monthly premium costs, if any. You can do that by selecting the green **Start** button.

You can choose to use all, some, or none of your APTC. Since you indicated you would like to use some of your APTC, select **SOME of the tax credit each month**.

Next, enter the exact amount of the available APTC you want to use in the text box and select the **Use This Amount** button. The amount you select will be reflected in the monthly premium prices displayed when you review available QHPs.

You said neither you nor John use tobacco, so you can select the box next to **None**, then select the **Save & Continue** button. If your tobacco use changes later, you can update your Marketplace account to reflect the change.

Enrolling in a Plan

Now it's time to help Lori select a plan. The side-by-side comparison tool is a great way to help consumers review and learn about their available QHP options. Many consumers may be eligible for multiple types of QHPs and need your help understanding different health plan categories. Each category may include several types of plans and provider networks, like Health Maintenance Organizations, or HMOs, and Preferred Provider Organizations, or PPOs.

Ok, let's continue to help Lori as she selects a plan.

Choosing Doctors

Lori, you said you were worried about getting the coverage you need at a cost you can afford. You both have doctors you like and want to continue visiting them. You also have a few medications that can be expensive and want to know how to find out whether these QHPs will cover them.

Lori, you can use the side-by-side comparison tool at HealthCare.gov as a part of the QHP selection process. You can enter your doctors' names and medical facilities, like your local hospital, to check whether they are in a plan's network.

You can also enter any medications you use and find out whether they are covered by a QHP's "formulary," or drug list.

The tool allows you to list any doctors, facilities, and medications you are interested in and shows you whether they are covered under different QHPs. You should also know that this is not a required step in the QHP selection process. If you don't take any medications and don't have specific preferences about providers and facilities in your area, you can always select the **Skip** button at the bottom of the page to skip this step.

Plan Comparison

You can also choose the level of care you will need in the coming year to estimate your costs under each available QHP. This optional feature can't guarantee what your costs will be, but it will certainly help you estimate how much your costs might be with different QHPs.

Side-by-side Comparison Tool

In most cases, members of the same household will be in the same enrollment group. An enrollment group consists of household members who can enroll in the same QHP together. Sometimes, based on factors like familial relationships or age, members of the same household will be defaulted into separate enrollment groups to select separate QHPs.

In this case, Lori and John are in the same enrollment group. Since they want to enroll in the same QHP together, they can select the **View Plans** button to continue.

Previewing Plans

Here, consumers can review a list of available QHPs. They can select the **Plan Details** button to review details for each QHP, including cost-sharing amounts, provider directories, and covered prescription drugs. They can also filter the QHPs based on their preferences.

Filtering Plans

Lori, there are many ways for you to view the available plans. For example, you can sort them by deductible amounts, premium amounts, health plan types, or metal levels.

I noticed that you used the filter feature to view QHPs that have a maximum monthly premium of \$700 or less and a maximum yearly deductible of \$700 or less. Select the **Apply Filters** button to view results based on these options.

Lori, here are some tips that might help you as you filter and sort through the available QHPs:

If you are eligible for cost-sharing reductions, or CSRs, based on income, you should consider enrolling in a Silver metal level QHP to take advantage of these additional savings.

Choose a range of how much you'd be willing to pay for monthly premiums and your yearly deductible.

Choose any health insurance companies or specific health plan types you want to review, such as HMOs or PPOs.

Choose whether you only want to view plans where you can use a Health Savings Account, or HSA.

Enter a specific QHP's plan ID to search for it in the list of available plans.

Filtered Results

Here are your filtered results, Lori! You can compare up to three specific QHPs at a time by selecting the box next to **Compare** next to each QHP. For example, if you select two plans to compare, you'll then select the **Compare 2 plans** button at the top of the page next to the **Filter Plans** button.

You can also call any preferred provider or insurance company whose QHP you're considering to confirm a QHP's in-network information.

Cost, Convenience, and Coverage

Now that Lori has used the side-by-side comparison tool and considered the costs, coverage, and other factors, she's ready to choose a QHP!

Lori, since you'd like to choose a Silver plan and use some of your APTC to offset some of the monthly premium cost, let's review the next few steps so you can enroll in the Silver plan you want.

Plan Details View

Once you have reviewed the plan details for your chosen QHP, select the **Enroll** button to enroll in this plan. If you decide you don't want this plan, you can select the **Back to Plans** button to return to the list of available plans.

Plan Enroll

This screen shows the QHP you selected. Select the **Select this plan** button to enroll.

Now it's time to decide whether you want a dental plan.

QHPs and Stand-Alone Dental Plans

Before we review Lori's dental coverage options, here's a quick reminder about QHPs and dental coverage. Under the Affordable Care Act, or ACA, dental coverage is an essential health benefit for children. While dental coverage for children must be available to consumers, they don't have to buy it. Dental coverage isn't an essential health benefit for adults, so issuers don't have to offer it.

Lori, on this screen, you can select **Yes, continue to dental plan selection** or **No, complete health plan enrollment** to indicate whether you want a separate dental plan.

Since you and your husband John would like to enroll in dental coverage, select **Yes, continue to dental plan selection**.

Next, select the box next to each of your names to indicate you want a dental plan and select the **Continue** button.

You will also answer a question about how you want to group any individuals who want a dental plan. Right now, you and John are in separate groups. If you and John want separate dental plans, you can select the **View Plans** button next to each of your names to review plans for each of you. Since you want to enroll in the same dental plan, select the **Change Groups** button to put yourself and John into the same group.

Lori, to add you to John's group (Group 1), select the drop-down menu below your name, then select **Group 1** from the menu options. Select the **Save & continue** button.

Now that you and John are both in the same group, select the **View Plans** button to browse for dental plans that you can enroll in together.

Just like with QHPs, you can sort, filter, and compare dental plans before picking the one you want. Lori, you indicated that you think the second dental plan will meet your needs. Select the **Enroll** button beneath the monthly premium to get started.

Now select the **Select this plan** button to proceed. If you decide you don't want this plan, you can select the **Go back to browse plans** button to return to the list of available plans. On the next page, you will review the QHP and dental plan you've selected.

Lori, we're almost finished! Let's review all of your coverage choices. If you want to make any changes, you can select the **Change** button next to the plan you'd like to change. If everything looks good and you agree with the plan summary, select the **Continue** button.

Lori, you must attest or confirm all of the information you provided is correct to receive APTC and confirm your final coverage selections.

When you are ready, select **I agree with the above statements** and type your full name into the "Tax filer's signature" text box. Then, select the **Continue** button to proceed to the last page of this section.

First Premium Payment

Lori, you are all finished with the QHP selection process at HealthCare.gov! However, your enrollment isn't complete until you pay your first month's premium payment in full by the due date. This is *very* important. Remember, if your issuer doesn't receive your first month's premium payment before the due date, your enrollment may be canceled.

When consumers are ready to make their first month's premium payment, you should help them access and view their chosen QHP's Summary of Benefits and Coverage, plan brochure, provider directory, and list of covered drugs. Help them decide if they want to make their premium payments electronically, by mail, or by phone, if applicable. Help them through the steps necessary to complete payment with their selected payment method, but do not enter their payment information for them.

Payment Method

Consumers enrolling in individual market QHPs can use a paper check; cashier's check; money order; EFT, or electronic funds transfer; or prepaid debit card. Some health insurance companies may allow consumers to pay premiums through other methods as well.

If consumers have an Individual Coverage Health Reimbursement Arrangement or a Qualified Small Employer Health Reimbursement Arrangement, monthly premium payments may be made on behalf of

consumers or directly by consumers as long as the payments are made using a method that the issuer is already required to accept.

Effective Date of Coverage

You should remind consumers that their effective date of coverage generally depends on when they select a plan.

Consumers who enroll during OE will generally begin coverage on January 1st (if they select a plan by December 15th) or February 1st (if they select a plan between December 16th and January 15th). Remember, OE for 2023 individual market coverage starts November 1, 2022, and ends January 15, 2023.

For many SEPs, coverage may start the first of the month after plan selection. For some SEPs, coverage may start either retroactive to the date of the qualifying event or the first of the month after plan selection, at the election of the consumer.

Locating a Consumer's Health Plan Information

Lori, now that you've finished enrolling in a QHP, you can schedule a doctor's appointment as soon as your new coverage begins. You can find your effective date of coverage in your health plan information available in your HealthCare.gov account. Let's review how you can find this information.

After you log into your account, select **My Applications & Coverage** from the menu on the left. Then, select your most recent application under the "Your existing applications" section.

Next, select **My Plans & Programs** from the menu on the left. You can review your effective date of coverage and other important information listed on this screen.

Lori, now that we have located your health plan information, you should also be aware of where you can find some important tax forms on your Marketplace account.

Since you and John have a Marketplace plan, you should receive Form 1095-A to file with your taxes. This form explains the amount of APTC you received during the year to lower your monthly premium costs.

You should receive Form 1095-A by mail no later than mid-February. It will also be available in your HealthCare.gov account by February 1, and often as early as mid-January. I'll guide you through the process to find it.

Locating Tax Forms: 1095-A

When you're preparing to file taxes for the current tax year, you'll log into your account and navigate to the **My Applications & Coverage** screen. From there, select your most recent application under the **Your existing applications** section.

Select **Tax Forms** from the menu on the left. You can now download all 1095-A forms from this page.

Key Points

Here are the key points:

You can help consumers compare QHPs at any point during the process of applying for health coverage. Depending on where consumers are in the process, they may be able to view more or less detailed information.

Consumers' effective date of coverage, which may depend on their plan selection date, is generally the earliest date their coverage can start. This does not necessarily refer to the date when consumers first use their coverage.

QHP coverage is only effectuated once issuers receive consumers' first premium payment.

After consumers enroll, you can help them find information about their chosen QHP online in their Marketplace account. In addition, you can show consumers where to access online copies of Form 1095-A if they received APTC during the coverage year.

Conclusion

Congratulations on completing the *Plan Comparison and Selection Simulation* module of the Assister Readiness Webinar Series!

Please proceed to the next Week 2 module, *Redetermination, Re-enrollment, and Changes in Circumstances*.

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

Next:

Next Week 2 module: *Redetermination, Re-enrollment, and Changes in Circumstances*.

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!