

Enrollment Tips for Dental Issuers



July 9, 2015

The Enrollee/Assister Experience

- Consumers who are determined eligible to enroll in coverage through the Federally-facilitated Marketplace (“Marketplace”) are prompted to complete a series of ordered tasks (“Enroll To-Do List”) to complete enrollment
- Every consumer sees the option to enroll in a Stand-alone Dental Plan (SADP)

You're eligible for a Special Enrollment Period (SEP). You need to complete the tasks below before your SEP ends. You can find your SEP dates in your "Eligibility Results."

Complete each unlocked task below. You may need to update your tax credit usage, and you need to either enroll in your current plan or choose a new one. If you want to keep the plan you have now, you can select "My Plans & Programs" to get the name and plan ID. Once you've finished, select "Review & Confirm."

If you received a notice for a hardship exemption that may qualify you for Catastrophic coverage, please report this exemption(s) before you continue. This allows you to shop for Catastrophic health plans for the people who qualify. [Report an exemption](#)

Choosing a Health Plan



Answer questions about your household.

CHANGE



Select a health insurance plan 1 (SUSAN)

CHANGE

Set up your dental plan preferences (optional)



[Explain this task](#)

SET

Review and confirm your coverage



[Explain this task](#)

SET

The Enrollee/Assister Experience

- Every consumer is offered the opportunity to purchase SADP after completing QHP selection
- Consumers who choose to set up dental plan preferences are asked if they want an SADP
- Consumers are reminded of what, if any, dental coverage is included in their Qualified Health Plan (QHP)

The screenshot shows a web interface with a blue header bar. On the left, there is a vertical navigation menu with a blue circle containing a white right-pointing arrow, followed by two small grey circles. The main content area is white and contains the following text:

Are you interested in separate dental coverage?

Some plans may include dental coverage, but you could also enroll in a separate, stand-alone dental plan.

Would you like a separate dental plan? Check the box next the names of the people you want to have a separate dental plan.

☐ **SUSAN GRIFFITH** [Child-only dental included in health plan](#)

At the bottom, there are two buttons: a dark grey button with white text that says "NO, I DON'T WANT A SEPARATE DENTAL PLAN" and a green button with white text that says "YES, I WANT A SEPARATE DENTAL PLAN".

The Enrollee/Assister Experience

- The Review & Confirm Task is the final step of the enrollment process
- An Enrollee/Assister should always check to verify that all desired plans (QHP and SADP) are listed (even for reports of life changes) on the “Confirm your plan choices” page

Task below. You may need to update your tax credit usage, and you need to either enroll in or choose a new one. If you want to keep the plan you have now, you can select "My Plans & name and plan ID. Once you've finished, select "Review & Confirm."

for a hardship exemption that may qualify you for Catastrophic coverage, please report this exemption(s) is allows you to shop for Catastrophic health plans for the people who qualify. [Report an exemption](#)

Health

- ✓ Answer questions about your household. [CHANGE](#)
- ✓ Select a health insurance plan 1 (SUSAN) [CHANGE](#)
- ✓ Set up your dental plan preferences (optional) [CHANGE](#)
- ✓ Select a dental insurance plan 1 (SUSAN) (optional) [CHANGE](#)

Review and confirm your coverage [? Explain this task](#) [SET](#)

Confirm your plan choices

You must confirm your plan choices below in order to enroll.

[Health Savings Blue EPO 6300 Rewards](#)

Plan ID: 76168DE0420001
Health plan for
SUSAN GRIFFITH

Health plan monthly premium **\$560.94**

[CHANGE SELECTION](#)

Estimated effective date
06/01/2015

[Select Plan](#)

Plan ID: 67775DE0010002
Dental plan for
SUSAN GRIFFITH

Dental Plan Monthly Premium **\$23.97**

[CHANGE SELECTION](#)

Estimated effective date
06/01/2015

[Is someone helping you select a plan and enroll?](#)

Total \$584.91

The Enrollee/Assister Experience

Re-select all plans when reporting a change

When an enrollee uses his or her Marketplace Account to report a life change AND is determined eligible for a Special Enrollment Period (SEP), the Enroll To-Do List is reset, requiring the enrollee to reselect each plan

Enroll To-Do List

You're not enrolled yet.

You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later.

You're eligible for a Special Enrollment Period (SEP). You need to complete the tasks below before your SEP ends.
You can find your SEP dates in your "Eligibility Results."

Complete each unlocked task below. You may need to update your tax credit usage, and you need to either enroll in your current plan or choose a new one. If you want to keep the plan you have now, you can select "My Plans & Programs" to get the name and plan ID. Once you've finished, select "Review & Confirm."

If you received a notice for a hardship exemption that may qualify you for Catastrophic coverage, please report this exemption(s) before you continue. This allows you to shop for Catastrophic health plans for the people who qualify. [Report an exemption](#)

Choosing a Health Plan

Answer questions about your household.

? [Explain this task](#)

SET

Select a health insurance plan 1

? [Explain this task](#)

LOCKED

The Enrollee/Assister Experience

Plans are pre-selected when changing plans

When an enrollee uses his or her Marketplace Account to “change plans” the To Do List has current plans pre-selected

Programs to get the name and plan ID. Once you've finished, select [Review & Commit](#).

If you received a notice for a hardship exemption that may qualify you for Catastrophic coverage, please report this exemption(s) before you continue. This allows you to shop for Catastrophic health plans for the people who qualify. [Report an exemption](#)

Choosing a Health Plan

✓	Answer questions about your household.	CHANGE
✓	Select a health insurance plan 1 (SUSAN)	CHANGE
✓	Set up your dental plan preferences (optional)	CHANGE
✓	Select a dental insurance plan 1 (SUSAN) (optional)	CHANGE

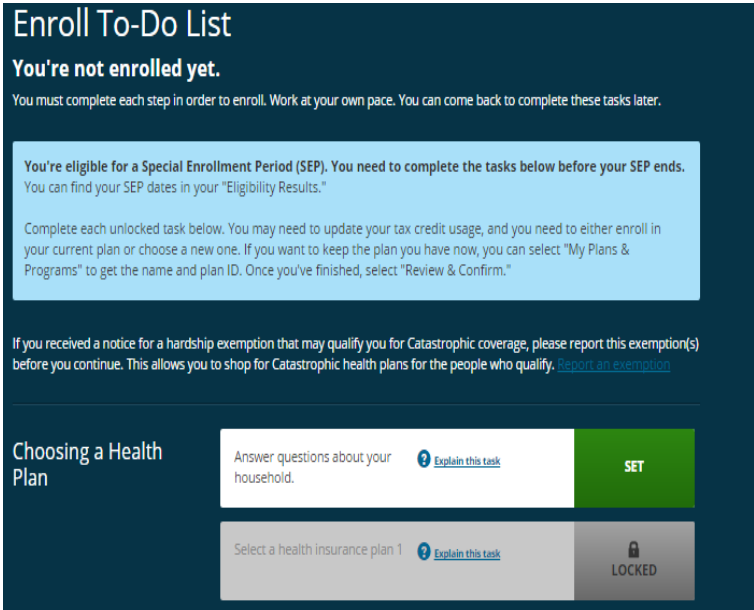
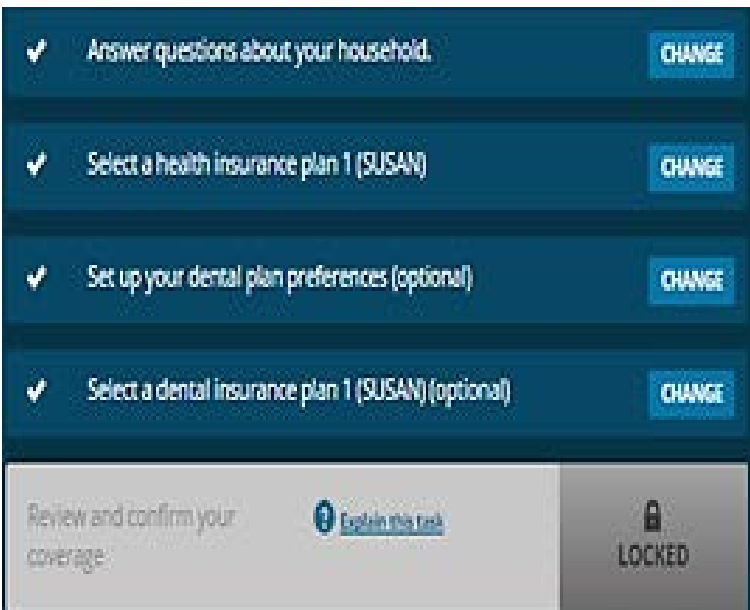
Review and confirm your coverage

[? Explain this task](#)


LOCKED

The Enrollee/Assister Experience

2016 Open Enrollment for Returning Enrollees

11/1/15 – 12/15/15	12/16/15 – 1/30/16
Enrollees actively returning to HealthCare.gov must reselect all plans to maintain coverage	After 12/15/15, enrollees who have been auto-reenrolled can use “change plans” to have plans pre-selected (if they have no life changes to report)
 Enroll To-Do List You're not enrolled yet. You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later. You're eligible for a Special Enrollment Period (SEP). You need to complete the tasks below before your SEP ends. You can find your SEP dates in your "Eligibility Results." Complete each unlocked task below. You may need to update your tax credit usage, and you need to either enroll in your current plan or choose a new one. If you want to keep the plan you have now, you can select "My Plans & Programs" to get the name and plan ID. Once you've finished, select "Review & Confirm." If you received a notice for a hardship exemption that may qualify you for Catastrophic coverage, please report this exemption(s) before you continue. This allows you to shop for Catastrophic health plans for the people who qualify. Report an exemption Choosing a Health Plan - Answer questions about your household. Explain this task SET - Select a health insurance plan 1 Explain this task LOCKED	 ✓ Answer questions about your household. CHANGE ✓ Select a health insurance plan 1 (SUSAN) CHANGE ✓ Set up your dental plan preferences (optional) CHANGE ✓ Select a dental insurance plan 1 (SUSAN) (optional) CHANGE - Review and confirm your coverage Explain this task LOCKED

Remember: All eligible 2015 enrollees will be auto-reenrolled in both QHP and SADP coverage

The Enrollee/Assister Experience

Tips to Maintaining Enrollment

- From November 1 – December 15, 2015, 2015 enrollees actively reenrolling in 2016 Marketplace coverage must reselect all plans to maintain coverage in 2016
 - There is no consumer flow option where plans are pre-selected until December 16, 2015
- SADP issuers who learn that an SADP enrollee inadvertently terminated SADP coverage because the enrollee did not reselect all plans should advise the enrollee to return to the Marketplace to select the SADP while their enrollment period is still open
- To facilitate “binder payment,” SADP issuers should consider offering guaranteed rates on the Marketplace and online payment
 - Payment Redirect is only offered to SADP issuers who guarantee rates