

Reporting Life Changes: Making Changes to a Marketplace Application



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Let's Get Started

There's no need to lose sleep over navigating HealthCare.gov to report life changes. In this module, you'll help consumers navigate HealthCare.gov as they update their Marketplace applications.

What You Need to Know

Useful Information

You should refer to [SOP 13 - Update a Federally-facilitated Marketplace Account](#) for information on helping consumers report life changes. Before we get to the scenarios, how prepared are you to help consumers make changes to their Marketplace applications?

Question: Where a consumer lives (can/cannot) affect what coverage they're eligible for.

Answer: Can. Where a person lives can affect what coverage they're eligible for. Health coverage programs require people in their programs to be residents in the state where they can get help paying for coverage.

Question: Consumers who move out of state should wait 30 days before reporting their move to the Marketplace. Select true or false.

Answer: False. Consumers should report moves out of state **as soon as possible** so they can start a new Marketplace application and enroll in a plan in the new state without a break in coverage — and avoid paying for coverage that doesn't apply in their new state. For more information on how to report a move to a different state, visit [HealthCare.gov/reporting-changes/when-you-move/](https://www.healthcare.gov/reporting-changes/when-you-move/).

Question: To qualify for a change in primary place of living Special Enrollment Period (SEP), consumers must:

- a. Only confirm their move
- b. Confirm their move and confirm they had qualifying health coverage for one or more days during the 60 days before their move.

Answer: B. Consumers must confirm their move and confirm they had qualifying health coverage for one or more days during the 60 days before their move. For more information on SEPs, visit [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period/](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/).

What You Need to Do

The following scenarios are real-world situations you may encounter when helping consumers report life changes. Select the correct options in each scenario to help consumers update their information at HealthCare.gov.

Ramin and Pearl got married two weeks ago. They just bought a house in a different county within the same state and moved in together. Ramin added Pearl to his Marketplace plan but forgot to update their primary place of living. Let's help him report this life change.

Scenario Directions: Once Ramin logs into his Marketplace account, you should help him select his current application and navigate to the correct screen to report a life change.

Question: Which button should Ramin select?

Answer: Report a life change

The screenshot shows the HealthCare.gov website interface. At the top left is the logo 'HealthCare.gov' and the state 'Delaware'. At the top right is the user name 'Ramin' with a profile icon. Below the header is a dark blue bar with a document icon and the text '2021 application for Individuals & Families (ID#: 156971668)' and a link 'View all applications'. The main content area has a left-hand navigation menu with the following items: 'My plans & programs', 'My plan profile', 'Eligibility & appeals', 'Applications details', 'Report a life change' (highlighted with a red box), 'Communication preferences', 'Exemptions', and 'Tax forms'. To the right of the menu is the 'APPLICATION STATUS' section. It contains a white box with the heading 'Your application is incomplete' and the text: 'You haven't finished your application for health coverage. You must complete and submit your application to find out if you're eligible for coverage and to enroll in a plan.' Below this text is a green button labeled 'CONTINUE APPLICATION'. Below this is another white box with the heading 'Need to remove your application?' and the text: 'Only remove your application as a last resort. If you're having problems with your application, log out and try again later. Important: If you enrolled in coverage with this application, we don't recommend you remove it. Removing your application won't terminate your coverage, and means you won't be able to get an electronic 1095-A tax form. [Learn more before removing this application.](#)'

Scenario Directions: Select the correct radio button to help Ramin continue to his Marketplace application, then select **Continue**.

Have you had any changes like these?

- You had family changes, like a new baby or a divorce
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You moved to a different state

Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

Important: Select at least 1 item(s)

Report a change in my household's income, size, address, or other information

Change the way we send information to you, like by email or paper copies

Report a move to a new state

Assister Tip: Consumers can update their application online, by phone, or in person — but not by mail. For more information on how to report changes to the Marketplace, visit [HealthCare.gov/reporting-changes/how-to-report-changes/](https://www.healthcare.gov/reporting-changes/how-to-report-changes/).

Scenario Directions: After Ramin reviews his personal information, the “Home Address” screen appears. Let’s update Ramin’s address with the following information and select **Save & continue**:

1034 Whitney Lane

Bear, Delaware 19702

Home address

Use your address in the state where you're applying for coverage. It can't be a PO box.

Street address

Street address 2
Optional

City

State

ZIP code

I don't have a home address.

Save & continue

Scenario Directions: Ramin must confirm his new home address and mailing address. Select the best option, then select **Save & continue**.

Note: Sometimes a more detailed address than the one consumers type in may pop up. Generally, this address is verified by the U.S. Postal Service (USPS). Consumers should select it so the Marketplace will have their most accurate address.

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Home address

The U.S. Postal Service (USPS) returned different information for your address. Select the correct address.

USPS record:

1034 Whitney Ln
Bear, DE 19702-2900

Your entry:

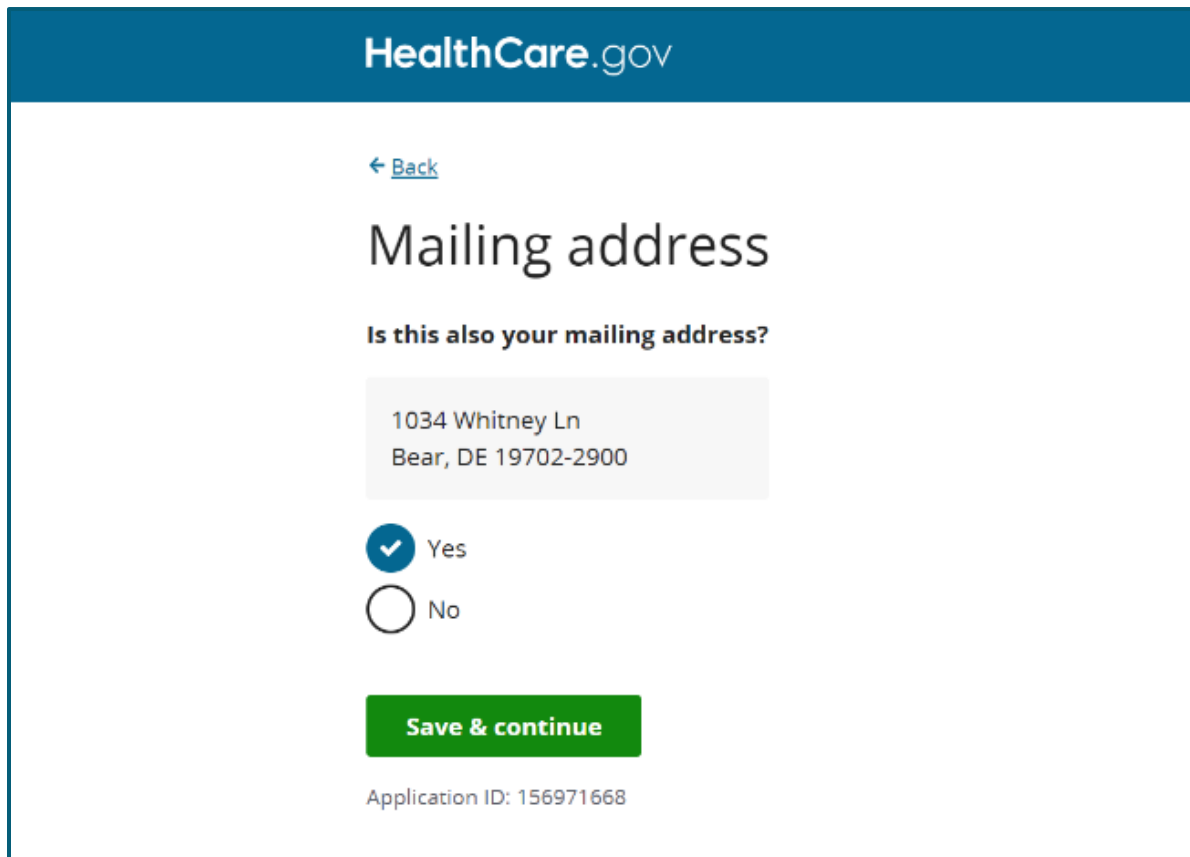
1034 Whitney Lane
Bear, DE 19702

Save & continue

Application ID: 156971668

Scenario Directions: That's correct! Next, Ramin should select **Yes** to confirm his new home and mailing address.

If Ramin's mailing address was different than his home address, he would select **No** on the mailing address screen. Ramin would need to update all fields to match his mailing address and select **Save & continue**. Next, let's help Ramin confirm Pearl's address.



The screenshot shows the HealthCare.gov interface for confirming a mailing address. At the top, the HealthCare.gov logo is displayed in a blue header. Below the header, there is a blue link labeled "Back" with a left-pointing arrow. The main heading is "Mailing address" in a large, dark font. Below this, the question "Is this also your mailing address?" is presented. A light gray box contains the address "1034 Whitney Ln" and "Bear, DE 19702-2900". Below the address box, there are two radio button options: "Yes" (which is selected, indicated by a blue checkmark) and "No". At the bottom of the form, there is a green button labeled "Save & continue". Below the button, the text "Application ID: 156971668" is visible.

Scenario Directions: After Ramin reviews his contact and language preferences, who needs coverage, marital status, and tax relationship, he needs to update Pearl's address. Review the page, select the correct address for Pearl, then select **Save & continue**.

The screenshot shows the HealthCare.gov interface for updating Pearl's address. At the top, the HealthCare.gov logo is displayed in a blue header. Below the header, there is a blue arrow and the text 'Back'. The main heading is 'Pearl's address', followed by a link: 'Learn how home address affects coverage.'. The question 'What's Pearl's home address?' is followed by four radio button options. The first option, '1034 Whitney Ln, Bear, DE 19702-2900', is selected with a blue checkmark. The other options are '34 Elsmere Blvd #A, Wilmington, DE 19805', 'A different address', and 'No home address'. A green 'Save & continue' button is located below the options. At the bottom, the text 'Application ID: 156971668' is visible.

HealthCare.gov

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Pearl's address

[Learn how home address affects coverage.](#)

What's Pearl's home address?

1034 Whitney Ln
Bear, DE 19702-2900

34 Elsmere Blvd #A
Wilmington, DE 19805

A different address

No home address

Save & continue

Application ID: 156971668

Scenario Directions: On the “Review everyone’s address” screen, Ramin should confirm their new address is correct and select **Save & continue**.

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Review everyone's address

Ramin and Pearl's home address:

1034 Whitney Ln
Bear, DE 19702-2900

Save & continue

Application ID: 156971668

Scenario Directions: Finally, Ramin will continue through the rest of the application. When he reviews his information, be sure to confirm that Ramin and Pearl’s new address is listed correctly on the “Review your application” screen.

If everything looks okay, select **Save & continue**.

HealthCare.gov Ramin [Menu](#)

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Review your application

Seeking help paying for coverage
Yes

Review contact information

Mailing address [Edit](#)
1034 Whitney Lane
Bear, DE 19702

Email address [Edit](#)
mtest14@yopmail.com

Phone number(s) [Edit](#)
Mobile: 4563454567

Preferred written language [Edit](#)
English

Preferred spoken language [Edit](#)
English

Preferred method of getting notices [Edit](#)
Email: mtest14@yopmail.com

Scenario Directions: Now Ramin is ready to sign and submit the updated application to finish reporting their change in address. He should read the statement then check the box to agree to it. Then type his full name (Ramin Hein) to electronically sign the application.

Fill out this information then select **Sign & submit**.

HealthCare.gov

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Sign & submit

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.

I agree to this statement.

Ramin Hein, type your full name below to sign electronically.

Sign & submit

That's correct, but hold on, we're not done yet! No matter where consumers move, they should also update their Marketplace account profile with their new address.

Scenario Direction: You should advise Ramin to navigate to "My Profile" and select **Edit** next to the address field.

Select **Edit**.

MY APPLICATIONS & COVERAGE

MY PROFILE

MESSAGES (2)

My Profile

All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

Your profile contains your basic information. You can make changes here.

Name	Ramin Hein ✔ Identity verified	
Username	mtest14@yopmail.com	
Password	*****	EDIT
Email address	mtest14@yopmail.com	EDIT
Phone number	2025547416	EDIT
Address	1034 Whitney Lane Bear, DE 19802 Success! Your changes have been saved.	EDIT
State you live in	Delaware	EDIT

Congratulations! You have successfully helped Ramin and Pearl.

Scenario Directions: Let's help another applicant named Andrea, who needs to report a change in her income.

On July 1, Andrea accepted a second job at her university science lab to make extra money while in graduate school. She currently receives advance payments of the premium tax credit (APTC) but needs to update her Marketplace application to determine whether she'll receive the same amount with a second source of income. Help Andrea report a change in her income.

Use the scroll bar to find and then select **Report a Life Change** to get started.

The screenshot shows the HealthCare.gov website interface. At the top, the logo 'HealthCare.gov' is on the left, and the user's name 'Andrea' with a profile icon, a 'Logout' button, and a 'Español' language selector are on the right. Below the header is a dark blue navigation bar with a back arrow, the text '2021 application for Individuals & Families (ID#: 156971668)', and a 'View all applications' link. On the left side, there is a vertical menu with several options: 'My plans & programs', 'My plan profile', 'Eligibility & appeals', 'Applications details', 'Report a life change' (which is highlighted with a blue background), 'Communication preferences', 'Exemptions', and 'Tax forms'. The main content area is titled 'Report a life change' and includes a sub-header 'Some changes may qualify you or your dependents for a Special Enrollment Period.' Below this is a white box with the heading 'What kind of changes should I report?' and a paragraph explaining that household income and size affect program eligibility. It includes an 'Important' note about reporting changes to state Medicaid or CHIP agencies before reporting to the Marketplace. A link is provided for more information: '[Learn more about reporting these changes, including what to do if someone on your application has Marketplace coverage](#)'. Underneath, there is a section 'Examples of changes to report:' followed by a bulleted list of nine scenarios, such as 'Someone's enrolled in Medicaid or CHIP at the same time they're enrolled in a Marketplace plan' and 'Your household income goes up or down, like from a job or benefits'. Another 'Important' note follows, stating 'Check your income information frequently' because eligibility is based on household income. The page concludes with 'After you report a change:' and a bulleted list of three outcomes: 'You'll get new Eligibility Results...', 'You'll find out if you qualify for a different amount of help paying costs.', and 'You can check your enrollment details...'. At the bottom of the white box is a prominent green button labeled 'REPORT A LIFE CHANGE'.

Scenario Directions: Select the correct radio button to help Andrea continue to her Marketplace application.

Have you had any changes like these?

- You had family changes, like a new baby or a divorce
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You moved to a different state

Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

Important: Select at least 1 item(s)

Report a change in my household's income, size, address, or other information

Change the way we send information to you, like by email or paper copies

Report a move to a new state

CANCEL **CONTINUE**

Scenario Directions: Now, let's review Andrea's income and expenses. Her primary job at the Science Center is already on her application so you should help her select the correct button to add her second job.

Review Andrea's income & expenses

Andrea's income

Job: Science Center [Edit](#) | [Remove](#)
\$36,000.00 every year

[Add another income source for Andrea](#)

Andrea's expenses

[Add expense for Andrea](#)

Andrea's net income totals

Andrea's expected monthly income for 2021

About \$3,000.00

We calculated this current monthly income amount based on what you entered for Andrea's income and expenses. Don't worry if this isn't the exact total — we just need a close estimate.

Andrea's expected yearly income for 2021

About \$36,000.00

We calculated this expected yearly income amount based on what you entered for Andrea's monthly income and expenses. Is this correct?
[I'm not sure if this amount is correct.](#)

Yes
 No

[Save & continue](#)

Application ID: 156971668

Scenario Directions: Andrea's employer for her second job is the University Science Lab. Select the dropdown menu, then select the correct income type from the list.

Select **Save & continue**.

The screenshot shows the 'Andrea's income' form on HealthCare.gov. At the top, the HealthCare.gov logo is on the left, and 'Andrea' with a 'Menu' button is on the right. Below the logo is a blue header bar. The main content area has a blue header with a back arrow and the text 'Andrea's income'. Below this is a sub-header: 'You can enter amounts now, then update Andrea's income later in the year if Andrea's situation changes.' A light blue information box contains an 'i' icon and the text: 'If Andrea has more than one source of income, you'll be able to enter more later.' Below this is the instruction: 'Select a type of income Andrea currently gets this month.' A dropdown menu is open, showing the selected option: 'Job (like salary, wages, commissions, or tips)'. Below the dropdown is a yellow warning box with a triangle icon and the text: 'Some people are getting payments, like unemployment compensation or stimulus checks, as a result of the coronavirus disease 2019 (COVID-19) emergency. Select "Learn more about types of income to report" for more information.' At the bottom is a green button labeled 'Save & continue'.

Scenario Directions: Let's fill out Andrea's income information. Use the scroll bar to view the entire page.

She provided the following:

- Employer: University Science Lab
- Employer phone number: 301-000-3443
- Wages: Approximately \$300 - \$850 biweekly
- Start date: July 1

1. Enter her employer name.
2. Enter the maximum amount Andrea might earn each pay period.
3. Select how often she gets paid.
4. Enter her employer phone number.

When you've completed all fields, select **Save & continue**.

Andrea's income

You can enter amounts now, then update Andrea's income later in the year if Andrea's situation changes.

i If Andrea has more than one source of income, you'll be able to enter more later.

Select a type of income Andrea currently gets this month.
[Learn more about types of income to report.](#)

Job (like salary, wages, commissions, or tips)

[Learn more about reporting job income.](#)

Enter the employer name.

Enter the amount Andrea gets paid.
[Learn how to calculate income.](#)

How often is Andrea paid this amount?

Hourly

Daily

Weekly

Every 2 weeks

Twice a month

Monthly

Yearly

One time only

Enter a phone number where we can reach.

Save & continue

Scenario Directions: Now that you've helped Andrea add a second job to her application, her total expected net income will appear on this screen.

Question: Based on the information Andrea provided about her second job, how should she answer the next question?

Answer: Andrea should select **No** to indicate her expected yearly income is not correct. When the Marketplace calculates Andrea's net income, it assumes the dollar amount Andrea entered for her second job applies to the entire year. However, Andrea started her second job in July, midway through the year, so the Marketplace estimate is not correct.

About \$58,083.00

We calculated this expected yearly income amount based on what you entered for Andrea's monthly income and expenses. Is this correct?

[I'm not sure if this amount is correct.](#)

Yes

No

Scenario Directions: For the second question, Andrea should select **Yes** to indicate her income is hard to predict.

About \$58,083.00

We calculated this expected yearly income amount based on what you entered for Andrea's monthly income and expenses. Is this correct?
[I'm not sure if this amount is correct.](#)

Yes

No

Is Andrea's income for 2021 hard to predict?

Yes

No

Scenario Directions: Let's help Andrea calculate her income. For July 1 – December 31, Andrea will receive 12 bi-weekly payments for her second job, which is a total of \$10,200. When she adds that to her income from her first job, her estimated total yearly income is \$46,200. Let's enter this into the blank field then select **Save & continue**.

About \$58,083.00

We calculated this expected yearly income amount based on what you entered for Andrea's monthly income and expenses. Is this correct?
[I'm not sure if this amount is correct.](#)

Yes
 No

Is Andrea's income for 2021 hard to predict?
 Yes
 No

If you're not sure, make your best estimate of Andrea's income total for 2021.

\$46,200

i We can help you better estimate Andrea's income, if you need it

If their income is hard to predict or changes (like getting unemployment or having a short-term job):

If you roughly know their monthly income, even if the amounts change:

Great job helping Andrea report her change in income!

She will need to review and submit the rest of her application to receive a new eligibility result, which will include updated information about her APTC eligibility. Remind Andrea that she can always update her income later in the year if her situation changes.

Wrap Up

Some Final Thoughts

Congratulations! You have completed Making Changes to a Marketplace Application.

You have successfully helped two consumers make changes to their Marketplace application.

Check out *Module 3 – Terminating a Marketplace Plan* and *Module 4 – Changing Marketplace Plans* to work through more reporting life changes scenarios.

For more information on making changes to a Marketplace application, visit [HealthCare.gov/reporting-changes/why-report-changes/](https://www.healthcare.gov/reporting-changes/why-report-changes/).