

Reporting Life Changes: Changing Marketplace Plans



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Let's Get Started

Multiple Plans, Multiple Choices

There are times when consumers will want or need to change health plans. As an assister, you can help consumers change from one plan to another at HealthCare.gov. In this module, you'll help a married couple report two life changes and select a new plan within the same or in a different metal level health plan category. Before you start, you should refer to [SOP 13 - Update a Federally-facilitated Marketplace Account](#) for information on reporting life changes and changing health plans.

What You Need to Know

Useful Information

Changing Plans – What Consumers Need to Know

Outside of Open Enrollment, consumers can only change plans if they have a life event that qualifies them for a Special Enrollment Period (SEP). Consumers may be eligible for an SEP for certain life events, including loss of qualifying health coverage, changing their primary place of living, getting married, having a baby, or adopting a child. Most people who qualify for an SEP through the Marketplace and want to change plans may have a limited number of metal level health plan categories to choose from (instead of all four metal levels and Catastrophic coverage, if eligible) during their SEP. If eligible consumer wants to change Marketplace plans during an SEP, they may need to select a new plan within the same plan category as their current plan. If these consumers want to change to a plan in a different category, they may need to wait until the next Open Enrollment Period. You can find more information on changing health plans and metal level health plan categories at [HealthCare.gov/coverage-outside-open-enrollment/changing-plans/](https://www.healthcare.gov/coverage-outside-open-enrollment/changing-plans/).

Assister Dialog: When you help consumers compare qualified health plans (QHPs), remember to show all of the QHP options they're eligible for. You should never provide recommendations about which plan or plans consumers should select.

Before we start helping our married couple, let's practice answering some general consumer questions you may encounter.

Question: Can I change plans online or by phone?

Answer: Yes. You can log into your Marketplace account online or contact the Marketplace Call Center to select a new plan.

Question: Do I have to qualify for a Special Enrollment Period to change my health plan?

Answer: Yes. Outside of Open Enrollment, you can only change health plans if you experience a qualifying life event and are eligible for an SEP. For more information about SEPs, visit [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period/](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/) and review [Special Enrollment Period \(SEP\) Overview for the Federally-facilitated Marketplace](#).

Question: Can I change to a Marketplace plan in a different metal level health plan category if I am determined newly eligible for cost-sharing reductions (CSRs)?

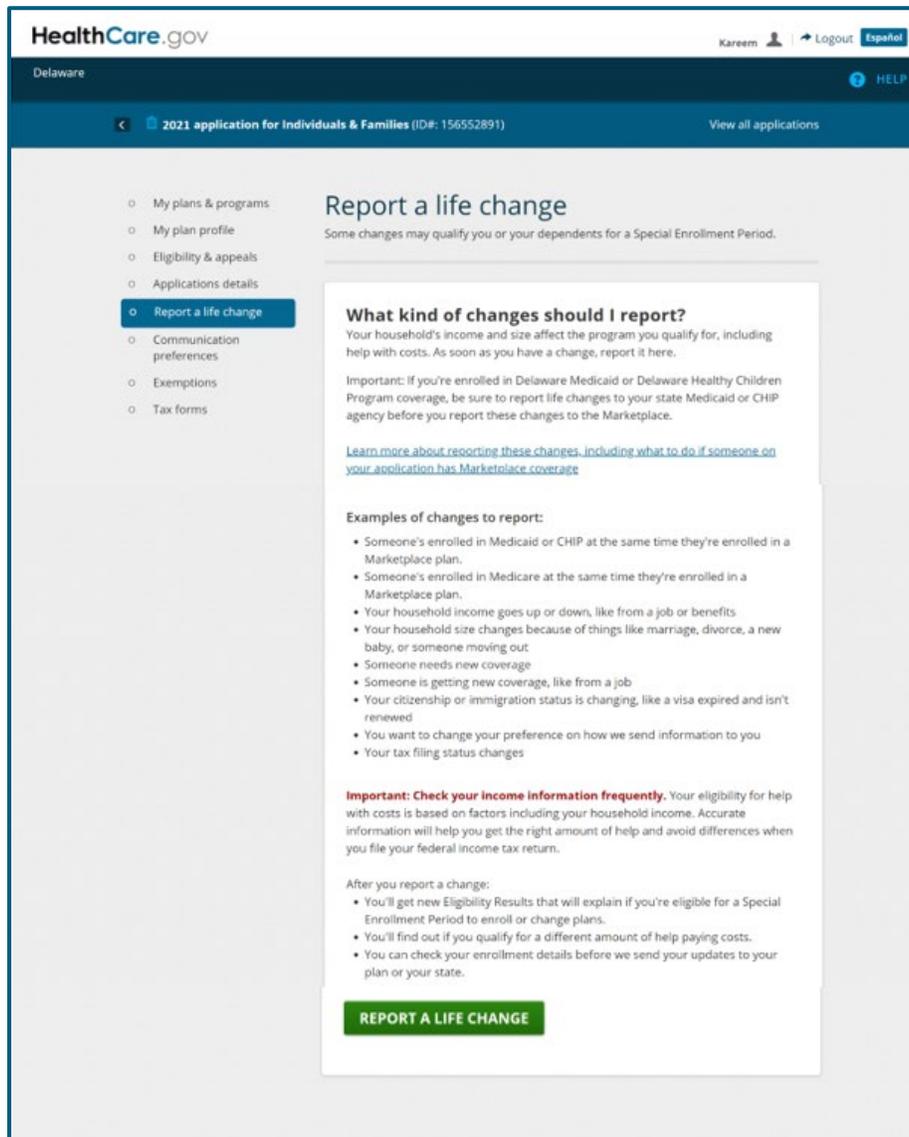
Answer: Yes, in certain situations. If you are not already enrolled in a Silver plan and are newly determined eligible for CSRs, you can change to a Silver plan to use your CSRs. If you choose not to enroll in a Silver plan, you cannot use your CSRs, and you must choose a plan within your current metal level, if available. For more information, visit [Healthcare.gov/coverage-outside-open-enrollment/changing-plans/](https://www.healthcare.gov/coverage-outside-open-enrollment/changing-plans/).

What You Need to Do

Enrollees may have to change their plan with some life change events. In this scenario, you will help Kareem and Sue Wallace report a life change and select a new Marketplace plan.

Kareem and Sue Wallace, a married couple, are enrolled in a Silver plan without financial assistance. They just had a baby, Paul, and they want to enroll Paul in their Marketplace plan. Kareem and Sue need to add Paul to their Marketplace application and enroll Paul in their current Silver plan.

Scenario Directions: Let's help Kareem and Sue add Paul to their Marketplace application. Select **Report a life change** to begin.



The screenshot shows the HealthCare.gov website interface. At the top, the user is logged in as 'Kareem' with a 'Logout' button and a language selector for 'Español'. The page title is '2021 application for Individuals & Families (ID#: 156552891)'. A navigation menu on the left includes: My plans & programs, My plan profile, Eligibility & appeals, Applications details, **Report a life change** (highlighted), Communication preferences, Exemptions, and Tax forms. The main content area is titled 'Report a life change' and includes the following text:

Some changes may qualify you or your dependents for a Special Enrollment Period.

What kind of changes should I report?
Your household's income and size affect the program you qualify for, including help with costs. As soon as you have a change, report it here.

Important: If you're enrolled in Delaware Medicaid or Delaware Healthy Children Program coverage, be sure to report life changes to your state Medicaid or CHIP agency before you report these changes to the Marketplace.

[Learn more about reporting these changes, including what to do if someone on your application has Marketplace coverage](#)

Examples of changes to report:

- Someone's enrolled in Medicaid or CHIP at the same time they're enrolled in a Marketplace plan.
- Someone's enrolled in Medicare at the same time they're enrolled in a Marketplace plan.
- Your household income goes up or down, like from a job or benefits
- Your household size changes because of things like marriage, divorce, a new baby, or someone moving out
- Someone needs new coverage
- Someone is getting new coverage, like from a job
- Your citizenship or immigration status is changing, like a visa expired and isn't renewed
- You want to change your preference on how we send information to you
- Your tax filing status changes

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.

After you report a change:

- You'll get new Eligibility Results that will explain if you're eligible for a Special Enrollment Period to enroll or change plans.
- You'll find out if you qualify for a different amount of help paying costs.
- You can check your enrollment details before we send your updates to your plan or your state.

REPORT A LIFE CHANGE

Scenario Directions: Next, select the correct radio button for Kareem and Sue's life event and 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

CANCEL **CONTINUE**

Scenario Directions: After Kareem and Sue review their pre-screening questions and personal information, the “Who needs health coverage?” screen appears. Select the button to add Paul’s information to the application. Then select **Save & continue**.

HealthCare.gov Kareem Menu

[← Back](#)

Who needs health coverage?

[Learn more about who not to include.](#)

Needs coverage

[Learn more about editing or removing someone.](#)

- ✓ Kareem [Edit](#)
- ✓ Sue [Edit](#)

Add a person who needs coverage

Save & continue

Application ID: 156552891

Scenario Directions: Review Paul’s information on this screen and then use the dropdowns to indicate how he is related to Kareem and Sue. Then select **Save & continue**.

HealthCare.gov Kareem Menu

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Add a person who needs health coverage

First name

Middle name
Optional

Last name

Suffix
Optional

Date of birth
For example: 3/4/2018
Month Day Year
 / /

Sex
 Female
 Male

How is this person related to Kareem?
This person is Kareem's...

How is this person related to Sue?
This person is Sue's...

Save & continue

Scenario Directions: After Kareem and Sue add Paul's information, the "Tax relationships" screen appears. Kareem and Sue will file a 2021 joint federal income tax return and will claim Paul as their dependent. Select the buttons to answer the questions. Then select **Save & Continue**.

"Tax relationships" screen. There are three questions. 1. "Will Kareem file a 2021 joint federal income tax return with Sue?"

2. "Will Kareem and Sue claim any dependents on their 2021 federal tax return?"

3. "Who will Kareem and Sue claim as a dependent on their 2021 federal tax return?"

HealthCare.gov Kareem Menu

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Tax relationships

Now, tell us about the household's federal income tax returns. We'll use this information to see who's eligible for savings, like premium tax credits.

Kareem's tax relationships

Will Kareem file a 2021 joint federal income tax return with Sue?
[Learn more about joint tax filing.](#)

Yes
 No

Will Kareem and Sue claim any dependents on their 2021 federal tax return?
[Learn more about dependents.](#)

Yes
 No

Who will Kareem and Sue claim as a dependent on their 2021 federal tax return?

Paul

[Add a dependent](#)

[Save & continue](#)

Application ID: 156552891

Great job! You've successfully helped Kareem and Sue add Paul to their Marketplace application. When consumers update or change their application information, the Marketplace verifies the new information and re-determines each applicant's eligibility for coverage and financial assistance. Let's review their eligibility results. Select **View Eligibility Notice (PDF)**.

HealthCare.gov

Kareem | Logout | Español

Delaware | Apply | Get Results | Get Coverage | HELP

Your application was received and has been processed.

Eligibility results

Results based on your application (ID 156552891) submitted on 02/02/2021. Follow these steps below to complete your enrollment. [Learn more about your eligibility results](#)

Eligibility overview

Kareem Wallace		To buy a Marketplace plan
Sue Wallace	Eligible	For a premium tax credit of up to \$1034 each month for your tax household
Paul Wallace		Your eligibility is temporary: By March 2, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.

Required action: View your eligibility notice

Your eligibility notice explains your options for coverage, costs, deadlines and next steps. If you're eligible for coverage through a Marketplace plan, you can enroll after you view your notice.

You're eligible for a Special Enrollment Period. You must pick a plan by March 15. If you don't you may not be able to enroll until the next yearly Open Enrollment Period.

[VIEW ELIGIBILITY NOTICE \(PDF\)](#)

Continue to enrollment

You've updated and submitted your application, and viewed your "Eligibility Results." Now, you can choose a plan (or keep the same plan, if you have one and it's available) and enroll.

You must pick a plan by March 15 to enroll through this Special Enrollment Period.

[CONTINUE TO ENROLLMENT](#)

Eligibility Notice PDF Table

Household Member(s)	Results	Next Steps Important: You must submit documents. This notice includes deadlines and details.
Kareem Wallace, Sue Wallace, Paul Wallace	<ul style="list-style-type: none"> • Until March 15, 2021, you're eligible to buy a 2021 Marketplace plan through a Special Enrollment Period. 	<ul style="list-style-type: none"> • Choose a plan.
Kareem Wallace, Sue Wallace, Paul Wallace	<ul style="list-style-type: none"> • Eligible to buy a 2021 Marketplace plan, including a Catastrophic plan. • Eligible for advance payments of the premium tax credit to help pay for a Marketplace plan. You can use up to this much of the tax credit: <ul style="list-style-type: none"> • 1,034.00 each month, which is \$12,408.00 for the year, for your tax household. • This is based on the yearly household income of \$60,000.00 – the amount that you put on your application, or that came from other recent information sources. 	<ul style="list-style-type: none"> • Choose a plan by March 15, 2021 and pay your first month's premium. • By May 2, 2021, send documents to confirm <ul style="list-style-type: none"> • Kareem Wallace, Sue Wallace's household income. • By May 14, 2021, send documents to confirm: <ul style="list-style-type: none"> • Kareem Wallace, Sue Wallace's citizenship. • Your current coverage is available. Continue to enrollment and confirm this coverage.

Good news! The Wallace household qualifies for a newborn SEP with a plan category limitation. Use the eligibility notice PDF to answer the following questions.

Question: By what date does the Wallace household need to choose a plan under this SEP?

- a. March 7
- b. March 15
- c. April 12
- d. April 7

Answer: B. March 15. The Wallace household needs to choose a plan by March 15.

Question: Does anyone in the household need to submit additional documents?

- a. Yes
- b. No

Answer: A. Yes. They will need to submit additional documents.

Question: What does this household member need to confirm?

- a. Citizenship
- b. Household income
- c. Birth of a child
- d. A and B
- e. All of the above

Answer: A and B. The Wallace household needs to submit verification of household income and citizenship.

Assister Tip: For more information about SEPs, visit [Healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/) and review [Special Enrollment Period \(SEP\) Overview for the Federally-facilitated Marketplace](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/overview/). For information about when and how to submit documents, visit [HealthCare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period/](https://www.healthcare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period/) and [Healthcare.gov/tips-and-troubleshooting/uploading-documents/](https://www.healthcare.gov/tips-and-troubleshooting/uploading-documents/).

Question: Can we all change to a new plan if our household size increases due to the birth of a child?

- a. Yes
- b. No

Answer: B. No. Generally, no one on the current plan can change to a new plan for an increase in household size due to a birth.

Kareem and Sue can choose to:

1. Add their child to their current plan, or
2. Add their child to a separate health plan group and enroll the child in any plan.

Health Plan Groups - Option 1:

The screenshot shows the HealthCare.gov interface. At the top, the logo 'HealthCare.gov' is on the left, and 'Kareem' with a 'Menu' button is on the right. Below the header, it says 'Step 4 of 6: Choose health plans' with a 'View steps' link. The main heading is 'Health plan groups for your household'. Below this, a paragraph explains that household members are grouped and users can choose one plan for everyone, a separate plan for each person, or other grouping. A link 'Why change groups?' is provided. A bulleted list explains: 'To get started with current groups: select **View plans** for a group to get started.' and 'To change groups: select **Change groups**, make the changes, then **View plans** for the new groups.' Below this, it says 'You'll select a plan for each group one at a time.' The section 'Group: 1' contains a box with the names and ages of household members: 'Kareem Wallace (Age 41)', 'Sue Wallace (Age 38)', and 'Paul Wallace (Age 1)'. To the right of this box is a green 'View Plans' button. Below the box is a blue 'Change Groups' button.

Health Plan Groups - Option 2:

HealthCare.gov Kareem Menu

Step 4 of 6: Choose health plans [View steps](#)

Health plan groups for your household

Based on your application, we put your household members into the groups below. You can choose one plan for everyone, a separate plan for each person, or some other grouping.

[Why change groups?](#)

- To get started with current groups: select **View plans** for a group to get started.
- To change groups: select **Change groups**, make the changes, then **View plans** for the new groups.

You'll select a plan for each group one at a time.

Group: 1

Kareem Wallace (Age 41)
Sue Wallace (Age 38)

View Plans

Group: 2

Paul Wallace (Age 1)

View Plans

Change Groups

Assister Tip: The exception is if their current health plan's rules do not allow them to add new household members. In that case, they can enroll together in a new plan in the same metal level as their current plan. If no other plans are available in their current metal level, they can choose a new plan that is one metal level up or down from their current plan. For more information about SEPs, visit [HealthCare.gov/coverage-outside-open-enrollment/changing-plans/](https://www.healthcare.gov/coverage-outside-open-enrollment/changing-plans/). For more information about Marketplace plan category limitations, visit [Healthcare.gov/coverage-outside-open-enrollment/changing-plans/](https://www.healthcare.gov/coverage-outside-open-enrollment/changing-plans/).

Let's continue to enrollment. Select **Continue to Enrollment**.

Delaware

Apply Get Results Get Coverage

HELP

Required action: View your eligibility notice

Your eligibility notice explains your options for coverage, costs, deadlines and next steps. If you're eligible for coverage through a Marketplace plan, you can enroll after you view your notice.

You're eligible for a Special Enrollment Period. You must pick a plan by March 15 . If you don't you may not be able to enroll until the next yearly Open Enrollment Period.

VIEW ELIGIBILITY NOTICE (PDF)

Continue to enrollment

You've updated and submitted your application, and viewed your "Eligibility Results." Now, you can choose a plan (or keep the same plan, if you have one and it's available) and enroll.

You must pick a plan by March 15 to enroll through this Special Enrollment Period.

CONTINUE TO ENROLLMENT

Kareem, Sue, and Paul were initially enrolled in a Silver plan, but that plan's rules will not allow them to add a new household member. They scroll through the plan options available in their area and there are no Silver plans. Only Bronze, Gold, and Platinum plans are available in their area.

Question: What metal level plans could the Wallace household choose in this scenario? (Select all that apply)

- Gold
- Bronze
- Platinum

Answer: Gold and Bronze. The Wallace household is currently enrolled in a Silver health plan. Since no other Silver health plans are available, they can enroll together in a category that's one level up or one level down (i.e., a Bronze or Gold plan). They can't enroll in a Platinum plan, which is two metal levels up from a Silver plan. For more information about SEPs, visit [Healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/). For more information about Marketplace plan category limitations, visit [HealthCare.gov/coverage-outside-open-enrollment/changing-plans/](https://www.healthcare.gov/coverage-outside-open-enrollment/changing-plans/).

Scenario Directions: The Wallace family has narrowed their options down to two Bronze plans. They decide to enroll in the Bronze plan with the lowest premium.

“Compare plans” Screen Plan Comparison Table

Plan Name	Graybar Insurance Preferred Bronze 5250	Good Life Insurance Best Bronze Plan
Monthly Premium	\$34.25 Including a \$1,034.00 tax credit Was \$1,068.25	\$68.75 Including a \$1,034.00 tax credit Was \$1,102.75
Deductible	\$7,900 Individual total \$15,800 Family Total	\$3,900 Individual total \$7,800 Family Total
Out-of-pocket maximum	\$7,900 Individual total \$15,800 Family Total	\$7,900 Individual total \$15,800 Family Total
Estimated total yearly costs	Add	Add

Question: Which Bronze plan did the Wallace family choose?

Answer: Graybar Insurance Preferred Bronze 5250. Kareem and Sue want to enroll in this Bronze plan because it has the lowest monthly premium.

Good job on those scenarios! Continue to the Wrap Up section or you can go through the scenarios again.

Wrap Up

Some Final Thoughts

Congratulations! You have completed Changing Marketplace Plans.

My assister was so helpful. Now I understand how to report a life change and select a new plan!

Many consumers are overwhelmed by the information and choices available through the Marketplace.

1. As an assister, remember that you can help consumers navigate their Marketplace accounts, report life changes, and change their existing plans.
2. When you help consumers compare QHPs, remember to show them all of the QHP options they're eligible for.
3. You should never provide recommendations about which plan or plans consumers should select.