Covered Clips

A Summary of News and Activities for the Cover Arizona Coalition

Week of August 11th

**Save the Date: Enrollment Assister Trainings Scheduled**

The Cover Arizona Coalition is planning for a series of regional conferences in September for enrollment assisters.  The two-day conferences will be held in Yuma, Flagstaff, Tucson and Phoenix.  CMS will likely be a partner in this training effort.  The dates are as follows:

 September 15-16 – Yuma

September 17-18 – Flagstaff

September 22-23 – Tucson

September 24-25   – Phoenix

Please save the dates and mark your calendars. More information on how to register and locations will be available soon.

**A Preliminary Look at 2015 Individual Market Rate Filings**

From Price Waterhouse Coopers

Months after the close of the 2014 exchange open enrollment period, a picture of the 2015 insurance landscape is beginning to emerge. Publicly released premium increases across about 27 states and the District of Columbia vary widely, ranging from a low of -23% in Arizona to a high of 36% in Nevada. The average rate increase across states reporting data is 7.5%, while the average monthly premium (without subsidies) is around $384.\*

Year two of the exchanges is expected to see an upswing in participation from several major commercial insurers. The bellwether Blue Cross Blue Shield plans have submitted increase requests across the country typically above 9%.

New healthcare CO-OPs, nonprofit insurers created under the ACA, are priced comparably to or lower than competitors in Arizona, Colorado, Connecticut, Kentucky, Maine, Maryland, Nevada, and Tennessee. Arizona’s CO-OP is the lowest-priced plan in the state, with a 23% proposed rate decrease from 2014. Competitive premiums may not always equate to higher enrollment, however, as some CO-OPs [have found.](http://online.wsj.com/articles/mixed-bag-for-health-co-ops-1402531423)

Editor’s Note: Arizona had one of the highest average rate increases in the country. (See source link below.)

**Arizona**

**2015 Rate Information**

|  |  |
| --- | --- |
| 2015 Average Rate: $331 | Average Premium Increase: 11.2% |
| Median Premium Increase: 14% | Premium Increase Range: -23% t0 27% |
| Number of Issuers: 6 | Number of New Plan Bids: 1 |

\* HRI analysis based on state rate filings. Some states are only reporting partial 2015 premium information to date, such as which insurers are intending to participate in 2015, or percentage of rate change without actual premium data.

Source: <http://www.pwc.com/us/en/health-industries/health-research-institute/aca-state-exchanges.jhtml>

**Some Affordable Care Act Enrollees Must Clarify Immigration Status**

From the Boston Globe

Hundreds of thousands of people who signed up under the new health care law risk losing their taxpayer-subsidized insurance unless they act quickly to resolve questions about their citizenship or immigration status. The government is warning that they have until Sept. 5 to show that they’re eligible.

Of the 8 million people who signed up for private coverage through President Barack Obama’s law, more than 2 million at one point had discrepancies of one sort or another that could have affected their eligibility. That number has been greatly reduced — but the remaining cases are proving difficult to untangle.

Officials at the Health and Human Services Department said that letters are being sent to about 310,000 people with citizenship or immigration issues, many of whom haven’t responded to previous outreach efforts.

Only a few months ago, in May, there were nearly 970,000 people with such problems. But most of those cases were cleared up, or are now being resolved.

The letters will notify the remaining consumers that the still need to upload their documents to HealthCare.gov by Sept. 5, or mail them in. Otherwise, their coverage will end on Sept. 30.

The letters are being sent in English and Spanish.

The new policy affects the 36 states where the federal government has taken the lead in running online insurance markets created by the law. It’s unclear how it will apply in places like California and New York, which are running their own insurance exchanges.

Consumers who have unresolved discrepancies over their incomes will get notices at a later date.

The new health law provides subsidized coverage to people with no access to health insurance on the job. More than 80 percent of those signed up are getting subsidies to help with their premiums and, in some cases, their copays and deductibles as well.

But those taxpayer subsidies are contingent on meeting a host of requirements. Illegal immigrants are not allowed to get coverage. And the amount of a consumer’s premium tax credit can vary by income, family size, hometown and other factors. That can make getting covered through the law feel somewhat like doing your taxes.

The letters that started going out Tuesday won’t be the final attempt to reach those with unresolved issues. HHS will try to contact each consumer two more times by phone and once via email. The administration is also working with local organizations to try to reach people directly in their homes.

<http://www.bostonglobe.com/news/nation/2014/08/12/some-affordable-care-act-enrollees-must-clarify-immigration-status/knphpAZhnYrmpLuqwjaECP/story.html>

**Resolving Immigration/Citizenship Data Matching Issues/Inconsistencies**

From CMS

As we’ve mentioned over the last few weeks, CMS continues to work diligently to resolve situations where applications need additional verification, and we continue to rely on assisters who are helping consumers to resolve these issues.  Your efforts are working.  Consumers are responding to messages from you, the Marketplace, and issuers by sending in documents. Consumers who have not yet sent in their documents to the Marketplace should do so immediately.

CMS has continued to reach out to consumers—via mail, email, and phone calls—to encourage them to provide supporting documentation to the Marketplace as soon as possible so the Marketplace can resolve any remaining issues with their applications as soon as possible.  Again, consumers who have not yet sent in their documents to the Marketplace should do so immediately.

As assisters, you provide vital, personalized assistance to all consumers who need to resolve data matching issues, especially to consumers who have limited English proficiency (LEP).   We still need your help to assist those consumers who have not submitted documents to resolve their data matching or inconsistency issue. We are also activating a network of partners alongside assisters and other stakeholders, including community health centers, in order to get the word out to help these consumers keep their coverage.

NEW: Consumers with outstanding immigration or citizenship data matching issues from whom we have not received any copies of the documents requested will be sent notices in the mail from the Marketplace.  The warning notices from the Marketplace will request that consumers send in their documents no later than Friday, September 5, 2014, or their Marketplace coverage may end. These notices will be sent in both English and Spanish based on the selected language preference of the consumer. Consumers will begin to receive these warning notices the week of August 11th. Consumers may receive notifications from their issuer about data matching issues as well. Note: Consumers who have outstanding income verification issues will hear from the Marketplace at a later date.

As assisters, you can help consumers understand and follow the correct process to clear data matching issues or inconsistencies. You can help consumers review their eligibility, reminder, or warning notices to determine which household member(s) needs to provide more information and to review the list of documents that can be provided. We know how important it is for consumers and their families to stay covered in the Marketplace, and it’s important to us too. We’ll continue working with consumers and assisters to make sure we have everything we need to resolve these issues.

Related Resources

As a reminder, we have several resources to help assisters who are working with consumers to resolve data matching or inconsistency issues. Please check out the resources for assisters on [Marketplace.CMS.gov](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&103&&&http://marketplace.cms.gov/), specifically the June 26 assister webinar presentation that included tips to resolve outstanding data matching issues or application inconsistencies. The presentation is posted on our Resources for Assisters page [here](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&104&&&http://marketplace.cms.gov/technical-assistance-resources/tips-to-resolve-data-match.pdf).

Please note we’ve recently redesigned our Resources for Assisters page, so the presentation can now be found here under “Application process assistance.” Our new Resources for Assisters homepage is: [http://marketplace.cms.gov/technical-assistance-resources/technical-assistance-resources.html](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&105&&&http://marketplace.cms.gov/technical-assistance-resources/technical-assistance-resources.html). Additional tips are also included in the June 10, June 17, June 24, July 1, July 29, and August 5 assister newsletters. We also have several other resources with additional information, including NEW fact sheets and blogs that you can access below:

* NEW Blog: [Still need to send documents to the Marketplace? If you get a letter this week, time is running out](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&106&&&https://www.healthcare.gov/blog/still-need-to-send-documents/)
* NEW Fact Sheet: For the number of letters going out by state in the Federally-facilitated Marketplace visit: [Map of Warning Notices by State](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&107&&&http://www.hhs.gov/healthcare/facts/factsheets/2014/08/data-matching-map.pdf)
* NEW Press Release: [Federal Health Insurance Marketplace: Send in Requested Documents Now to Keep Marketplace Coverage](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&108&&&http://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2014-Press-releases-items/2014-08-12.html?DLPage=1&DLSort=0&DLSortDir=descending)
* [Tips to Resolve Outstanding Data Matching Issues or Application Inconsistencies-June 26](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&109&&&http://marketplace.cms.gov/technical-assistance-resources/tips-to-resolve-data-match.pdf)
* [How do I resolve an inconsistency?](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&110&&&https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/)
* [The Marketplace might need more information from you](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&111&&&https://www.healthcare.gov/blog/the-marketplace-might-need-more-information-from-you/)
* [Due Diligence—Double, Triple Checking Consumer Info](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&112&&&http://www.hhs.gov/digitalstrategy/blog/2014/06/checking-marketplace-consumer-info.html)

Important Note for Assisters

Remember that while we’re working on reviewing consumers’ documents, they will get to keep their Marketplace coverage until September 30. Consumers who are unable to provide the necessary documentation will receive an official notice in September letting them know the date that their Marketplace coverage will end.

**FAQ’s: Data Matching Issues**

Q: What will the new warning notice look like?

A: Below is the Marketplace logo that is used on communications from the Marketplace that consumers can use to identify when they are getting communication from the Marketplace. The subject line of the warning notice will say “Act by September 5, 2014 or Your Marketplace Health Insurance May End.” The ability to recognize this logo may be especially helpful for consumers who have limited English proficiency (LEP) and/or those with limited literacy skills. In addition, please encourage consumers to work with you or call the Marketplace Call Center if they get a notice from the Marketplace and do not understand it.

Q: Who will receive this warning notice?

A: We know that most people with these data matching issues want to keep their Marketplace health insurance and are working hard to submit their documents.  We are sending this warning notice to consumers from whom we haven’t received copies of the documents we requested to resolve their immigration/citizenship data matching issues. Even if a consumer thinks that he or she received the warning notice in error and the consumer has tried to submit documents before, it’s still important for any consumer who receives this warning notice to act immediately so that we can help him or her stay covered in the Marketplace.

Q: Why is this important?

A. Because we still don’t have the documents we need to verify the consumer’s information on his or her application, the individual(s) named in the letter are at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing.

Consumers receiving a warning notice need to upload the needed document(s) to their account at HealthCare.gov or send it to the Marketplace no later than Friday, September 5, 2014. If the consumer does not submit the required documents now, he or she will get an official notice in September letting them know the date that Marketplace coverage will end for those listed in the notice. After that date, they won’t have Marketplace health insurance.

Q: What languages are the warning notices going out in?

A: These warning notices will be sent in English and Spanish via mail to consumersbased on the consumer’s preferred language**.** We also previously contacted consumers with phone call messages (regardless of inconsistency type) in both English and Spanish.

Note: Other notices from the Marketplace, such as the eligibility determination notice or the ID proofing failure notice, will continue to go out in English and Spanish based on the consumer’s preferred language.

Q. What if the consumer believes they sent in their document(s) already?

A: If a consumer has already uploaded or mailed in documents, but the Marketplace sends the consumer a warning notice stating that they have to submit documents by September 5th, the consumer should upload or mail their documents again. Consumers who previously sent in documentation are not receiving this notice. Uploading documentation from a consumer’s Marketplace account is always the fastest method of getting documents to us.

Remember, if a consumer has already submitted his or her documents and receives another email or call from us or the insurance company, it’s possible that the Marketplace is still matching the consumer’s information. If the consumer has submitted documents already, your Marketplace coverage plan won’t change and we’ll let you know once we have processed your information.  When paperwork is processed, the consumer will receive a written notice in the mail.

Q: What is a data matching or inconsistency issue?

A: For most consumers, the information they submitted was immediately verified by the Marketplace. But in some cases, either the information the applicant provided didn’t match with existing records or the applicant did not provide enough information to match with existing records. These types of situations are called data matching issues or inconsistencies. For consumers with data matching issues, the Marketplace used the information the consumer provided to determine their eligibility, and if eligible, the consumers were able to continue to plan selection and enrollment. Their eligibility notice told them of their eligibility determination and that more information was also needed.

Q: How does a consumer know if they have a data matching or inconsistency issue and who has to submit documentation to resolve it?

A: As assisters, you can help the consumer review their notices to determine which household member(s) needs to provide more information and review the list of documents that can be provided, as applicable. The consumer’s eligibility notice will say, “Send the Marketplace more information,” and will include a list of those individuals who need to submit documents and what documents to send if they have a data matching issue or inconsistency. You can also find the list of documents that can be submitted to the Marketplace here: [https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&113&&&https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/).

Consumers can also find out what documents are needed by logging in to their Marketplace account, clicking on the application, and clicking on "Applications Details." Under health plan eligibility there will be a red box that says that the consumer has an inconsistency; this page is also where the consumer is given the opportunity to upload and submit a requested document to the Marketplace.

Note: For data matching issues, the consumer’s eligibility notice will state which individuals in the household need to submit additional documentation, so please help consumers review their eligibility notice and the Application Details section of the consumer’s My Account. For example, while the notice is addressed to the household contact, it does not automatically mean that the household contact needs to provide documentation. The eligibility and reminder notices will specifically list the names of the consumers who need to provide additional information or documentation.

Consumers can also call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325) to see if they have a data matching issue or inconsistency. The Marketplace Call Center is able to verify if a consumer has a data matching issue or inconsistency, and if so, if the consumer’s data matching issue or inconsistency has been resolved. The Call Center will ask for some information, such as name, date of birth, or application ID.

Q: If the consumer has a data matching issue or an inconsistency, what should they do next?

A: If the consumer already submitted documents, they can call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325) to see if their data matching issue or inconsistency has been resolved.

If the consumer receives the warning notice with the subject line that states, “Act by September 5, 2014 or Your Marketplace Health Insurance May End,” the consumer should take action to upload requested information through their account on HealthCare.gov or mail in documents no later than Friday, September 5, 2014.

Q: Should the consumer upload or mail their documents? (The below FAQ was originally included in the June 17 version of the assister newsletter and has been updated to reflect the soon-to-be-sent warning notices.)

A: Uploading documents is the fastest way to get the consumer’s documents to us. Remember that if a consumer is having trouble uploading documents or doesn’t have access to a computer, the consumer can mail in documents.

Q: How should the consumer upload documents?

A: The consumer should log in to his or her Marketplace account on HealthCare.gov by clicking on “Log in” at the top of the page.  Once the consumer is logged in, select his or her current application and then use the menu on the left side of the screen to click on Application Details. On the next screen, the consumer will see a list of any data matching issues (called “inconsistencies” on the screen) in his or her application. The consumer should follow the steps for each inconsistency (data matching issue) to upload the documents needed to fix the issue. If the consumer’s application has more than one inconsistency or more than one person has inconsistencies, the consumer should work through the steps to upload documents for each one.

* Reminder #1: Please don’t use the following characters in the name of the file that you upload: / \ : \* ? “ < > |.
* Reminder #2: Not every document that consumers may want to upload is included in the drop-down menu of “Document Types” viewable after clicking “Verify” in the Application Details section of their My Account. Consumers who need to upload documents that do not fall into a specific document type category in the drop-down menu, can choose the “Other” option from the drop-down menu to upload the document.
* Reminder #3: Remember there are different documents to submit for immigration, citizenship, and income data matching issues. You can also find the list of documents that can be submitted to the Marketplace here: [https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&114&&&https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/).
* Reminder #4: It may be necessary to submit multiple documents.
* Reminder #5: Each uploaded document should not be larger than 10 MB.
* Reminder #6: Each uploaded document must be a pdf, png, bmp or tiff type file.

Q: How does the consumer mail in documents?

A: If a consumer chooses to mail in documents, he or she should be sure to include the page from the notices that the Marketplace mailed to them which includes a barcode unique to their application. The warning notice will ask for documents to be submitted by no later than September 5, and will also include the barcode with the warning notice letter.  This page lets us easily match up the mailed documents with the Marketplace application.

If consumers do not have the barcode page, they should include the consumer’s state, full legal name, and application ID number (found at the top of the eligibility notice) with each of their documents.

Consumers should remember to make a copy of the needed document, submit the copy to the Marketplace, and keep the original document for themselves. Cell phone photos are permitted if a copy can’t be scanned.

Documents can be mailed to:

* Health Insurance Marketplace
465 Industrial Blvd.
London, KY 40750-0001

Q: What happens if a consumer doesn’t meet the deadline to submit additional information?

If a consumer does not follow up with additional information by the time indicated on their letter, they may lose eligibility for coverage through the Marketplace and advanced premium tax credit and help with cost sharing. Therefore, it is critical that consumers submit this information as soon as possible. Consumers that lose eligibility for Marketplace coverage may be able to purchase a plan sold outside the Marketplace. Consumers can visit Plan Finder ([https://finder.healthcare.gov/](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQwODEyLjM0OTc2NjYxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MDgxMi4zNDk3NjY2MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MTUzMjYyJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&115&&&https://finder.healthcare.gov/)) to search plans available in their area and contact the issuer directly to enroll.

If documentation is not submitted, the consumer will get an official notice in September letting them know their Marketplace coverage is ending, and their Marketplace coverage will end on September 30.

Q: Can a consumer still enroll in a plan if a consumer needs to provide more information?

A: Yes. If a consumer gets an initial eligibility notice from the Marketplace that says they can buy coverage through the Marketplace, they can choose and enroll in a health plan. The consumer doesn’t have to wait until they get a notice that their issue is resolved.

**New Special Enrollment Period**

Although the first open enrollment period ended on March 31, consumers across the nation still [might be able to sign up](https://www.getcoveredamerica.org/get-covered-101/when-can-i-sign-up/) for health insurance and #GetCovered [right now](http://www.buzzfeed.com/getcoveredamerica/how-you-could-getcovered-right-now-h1iu). Earlier this week, the Centers for Medicare and Medicaid Services (CMS) announced a new situation that may trigger an SEP.

Consumers who applied for coverage through the marketplace at the end of open enrollment, had their application transferred to the state Medicaid agency, but were ultimately found ineligible for Medicaid (and so should be eligible for marketplace coverage with financial help, after all).

Consumers must call the marketplace call center at 1-800-318-2596 to see if they can get one of these SEPs. If granted a SEP, consumers will have 60 days to select a plan through the marketplace.

In addition to calling the call center, individuals that have questions about whether they might be able to enroll in coverage now should work with an [**in-person assister**](https://www.getcoveredamerica.org/locator/) to understand their options.

**Assister Recertification Bulletin**

CMS issued guidance related to the training, certification, and recertification requirements applicable to the following Federally-facilitated and State Partnership Marketplace consumer assistance programs: Navigator, non-Navigator assistance personnel, and certified application counselor.

 The bulletin can be found [here](http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/FINAL-Recertification-Bulletin-08-15-2014.pdf).

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Have something you want us to possibly add to next week’s newsletter? Email Kim VanPelt at kim.vanpelt@slhi.org. As always, special thanks to Meryl Deles for much of the content.