Covered Clips

A Summary of News and Activities for the Cover Arizona Coalition

Week of November 10th

**Affordable Care Act Enrollment Begins November 15th – Key Questions and Answers**

From the New York Times

1. How much more will the marketplace plans cost?
2. Overall, insurance plans on the exchanges will be more expensive in 2015 than they were in 2014. But, for people who are willing to switch plans, there are good deals to be had. [An Upshot analysis of preliminary data from the McKinsey Center for U.S. Health System Reform](http://www.nytimes.com/2014/09/18/upshot/with-new-health-law-shopping-around-can-be-crucial.html) found that consumers who switch from the most popular plan of 2014 to the cheapest similar plan in 2015 will see an average increase of only 1 percent, while shoppers in some markets could see prices go down. But prices for people who want to stick with their coverage will go up by more. In many markets we examined, prices are increasing by more than 10 percent for the most popular plan. Most people don’t pay the full price, though. Most people who will sign up for insurance on the new marketplaces will be eligible for income-based tax credits to help them pay; [85 percent of people who signed up for coverage](http://aspe.hhs.gov/health/reports/2014/Premiums/2014MktPlacePremBrf.pdf) this year qualified. Low-income people buying the cheapest plans in some places may even be able to [get coverage free](http://www.nytimes.com/2013/11/04/business/under-health-care-act-millions-eligible-for-free-policies.html?pagewanted=all). People who are eligible for Medicaid can also get insurance without paying a premium.
3. Is the website going to work this time?
4. Kevin Counihan, who is running the federal marketplace website, [told Bloomberg News](http://www.bloomberg.com/news/2014-10-02/raving-fans-for-obamacare-is-goal-of-program-s-new-ceo.html) that he expects an online experience so positive that it will create “raving fans.” Many of the major problems that caused the federal marketplace site, healthcare.gov, to crash last year [have been addressed](http://www.nytimes.com/interactive/2014/10/27/us/is-the-affordable-care-act-working.html?hp&action=click&pgtype=Homepage&module=photo-spot-region&region=top-news&WT.nav=top-news#exchanges). The site has also been redesigned to make it a little easier for customers to [window-shop](http://healthcare.gov/) for plans before entering all their information. State exchanges with the biggest problems have also retooled for this year, or handed over responsibility to the federal government.

But there are still some reasons to worry that the process may not work seamlessly. "We will have outages," said the Health and Human Services secretary, Sylvia Mathews Burwell. Administration officials acknowledge that the [back end of the marketplace](http://www.nytimes.com/2014/09/15/us/politics/renewing-health-coverage-may-not-be-as-automatic-as-government-says.html), where the website verifies information and communicates with insurers, is still unfinished. [State exchange officials have](http://www.nytimes.com/2014/10/08/upshot/healthcaregov-still-suffers-from-lack-of-transparency.html) [signaled some concern](http://www.nytimes.com/2014/11/12/us/obamacare-states-exchanges-for-health-insurance-facing-a-new-enrollment-period-try-to-fix-flaws.html?smid=tw-share) about the relaunch of their websites. No new tools have been added that might help customers compare the networks of doctors and hospitals covered by various plans. To find out what doctors, hospitals and drugs are covered, customers will still need to contact each insurance plan individually.
5. What happens to people who enrolled last year?
6. People who signed up for marketplace plans on healthcare.gov will stay in the plan they chose for 2014 unless they go back to the website to shop again. The Obama administration set up this auto-renewal process to make it as easy as possible for people to remain insured. But auto-renewing without reviewing the options could mean big premium increases for some consumers, and hidden charges, too, that won’t become clear until tax time. Many markets will have cheaper options and new products on the marketplaces. [It pays for nearly everyone to go back to the website and update information](http://www.nytimes.com/2014/09/18/upshot/with-new-health-law-shopping-around-can-be-crucial.html), even if they end up staying with the same plan.

Some states didn’t go along with that auto-renew option, meaning everyone in those markets has to shop again. And everyone who signed up for Medicaid will need to reapply. The states require that everyone establish eligibility for the program annually.

Q. How many more people will get health insurance?

A. We don’t really know, but the number is likely to be in the millions. Surveys suggest that [about 10 million people were newly insured this year](http://www.nytimes.com/interactive/2014/10/27/us/is-the-affordable-care-act-working.html?hp&action=click&pgtype=Homepage&module=photo-spot-region&region=top-news&WT.nav=top-news#uninsured) as a result of the new options, a drop of five percentage points from 2013. Government data show that [7.1 million](http://aspe.hhs.gov/health/reports/2014/Targets/ib_Targets.pdf) people were enrolled in exchange policies this fall, while about [8 million people](http://medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Downloads/July-2014-Enrollment-Report.pdf) were added to state Medicaid programs. (Some people who got coverage through new programs had been covered through work or other sources and switched.)

Obama administration officials have estimated that the total number of people in the marketplaces will increase to between 9 and 9.9 million people at the end of 2015. Other forecasters have estimated higher: The Congressional Budget Office says 13 million will have exchange plans by the end of the year. The C.B.O. estimates that the total number of people without insurance will decline by an additional 7 million in 2015.

http://www.nytimes.com/interactive/2014/11/11/upshot/obamacare-facts-affordable-care-act-enrollment.html?hp&action=click&pgtype=Homepage&module=first-column-region®ion=top-news&WT.nav=top-news&abt=0002&abg=1#premiums

Also see recent ASPE brief on enrollment estimates at <http://aspe.hhs.gov/health/reports/2014/Targets/ib_Targets.pdf>

**Average Premiums Decrease for Arizona Marketplace Plans, 2014 -2015**

A new analysis by Avalere shows that average premiums decreased for lowest-priced plans on the Marketplace between 2014 and 2015, while they increased slightly among all FFM plans.

 Average Lowest Bronze Premium, Average Lowest Silver Premium, Yea

 50-Year-Old, Non Smoker 50-Year-Old, Non Smoker

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | 2014 | 2015 | % Change | 2014 | 2015 | % Change |
| FFM | $ 298 | $307 | 3% | $365 | $381 | 4% |
| Arizona | $261 | $236 | -9% | $311 | $280 | -10% |

**CMS Releases New Health Insurance Marketplace Data for 2015**

From CMS

(On Friday, November 14th) the Centers for Medicare & Medicaid Services released new Health Insurance Marketplace data, giving consumers and researchers the tools and information they need to make the best choices for them.   With 25 percent more issuers participating in the Marketplace in 2015, more than 90 percent of consumers will be able to choose from 3 or more issuers and on average consumers will be able to choose from among 7 issuers—up from 5 in 2014.   Consumers can chose from an average of 40 health plans for 2015 coverage—up from 31 in 2014.

The data released include:

* Health Insurance Marketplace Landscape Files**.** While health plan information including benefits, copayments, premiums, and geographic coverage is publically available on HealthCare.gov through the new window shopping tool, CMS has also released downloadable public use files (PUFs) so that researchers and other public stakeholders can more easily access Marketplace data. These files include available plans by county along with premium and cost-sharing data for selected scenarios and services for the 2015 plan year.  The premiums shown in the files do not include tax credits and represent selected rating scenarios based on age and household composition – actual premiums may change.  The Landscape files include data on certified QHPs and Stand-alone Dental Plans for all states that use HealthCare.gov eligibility and enrollment system, and for the Federally Facilitated Small Business Health Options Program (SHOP).  There are four types of QHP Landscape files: (1) individual medical marketplace; (2) SHOP medical marketplace; (3) individual dental marketplace; and (4) SHOP dental marketplace.   The files are available here: <https://www.healthcare.gov/health-and-dental-plan-datasets-for-researchers-and-issuers/>
* Health Insurance Marketplace Public Use Files.  These files for the 2015 plan year include detailed information for researchers.  They include data on certified Qualified Health Plans (QHP) and Stand-alone Dental Plans for all states that use HealthCare.gov eligibility and enrollment system.  The seven files that make up the Marketplace PUF are: (1) Benefits and Cost Sharing, (2) Plan Attributes, (3) Rates, (4) Business Rules, (5) Service Areas, (6) Networks, and (7) the Plan ID Crosswalk.  The files are available here: <http://www.cms.gov/CCIIO/Resources/Data-Resources/marketplace-puf.html>

**Talking Points on Recent Supreme Court Decision to Take on Tax Credits**

From Community Catalyst

By now we know you have seen that the Supreme Court will be hearing King v. Burwell, one in a series of cases that are attempting to strip FFMs of the ability to provide tax credits. We wanted to provide some talking points and also flag specific misinformation that we need you to push back against.

* Open enrollment – which starts next Saturday – will not be affected in any way by today’s U.S. Supreme Court announcement.
* Navigators, Assisters and other people helping consumers enroll during the second open enrollment period should feel confident that consumers’ tax credits are safe and can be used to help lower the cost of their coverage.
* The U.S Supreme Court’s decision to hear King v. Burwell has no immediate impact on Arizonans ability to use premium tax credits to lower the cost of their health insurance plans purchased through the Marketplace.
* In the unlikely event the Court rules against providing tax credits to millions of Americans, consumers will not be required to pay back those tax credits.
* We are confident that when the Court reviews this case they will recognize, just as multiple other courts have ruled, that the clear intent of Congress was that all Marketplace enrollees can receive tax credits.
* Premium tax credits have helped 8-in-10 people Arizonans access health care that they can afford.

Some reporters are asking if consumers and enrollers should be concerned about this case and “warn consumers” about the possibility of having to pay back their tax credit. This is NOT TRUE. Consumers would not have to pay back their tax credits. We have been strongly encouraged to push back hard against this misinformation.

**More Than 4 in 10 Uninsured Don’t Know Basic Health Insurance Terms, Fewer Understand Complex Coverage Concepts**

From Kaiser Family Foundation

With open enrollment for the Affordable Care Act’s health insurance marketplaces days away, findings from a new Kaiser Family Foundation [survey](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AVZxjdP4BNF1VW4hx7mv901w260/5/f18dQhb0S1W96_rVWdM11vrwC3-7VN2nNTt6n362CW6DypLd1Gq_J-W9bQWJB2MqzMBW8qF__C86MgVQW6h6KbR61j-6dMRbY13H3sb3VF4mF46RqGPBW934nKQ6TPPb5W74pTrK4pGDKWW6xtBtf3FK6_3W1nYCYc2JRXJYN6DVwN9x-N6TW4XQfFM7hY77ZW8z8hjX2QsrJbN7PXR4HRWW4MW31mKYK2NZyZHW3BwNZQ3-5Jk0W4PZr6C8_sP9QW5dHdzR5hj3XVW1bsGrz951KTgW7QpWFd5hzkvnW5D5vYV7xft6RW8rrhS91_Db6sW9kfP8G47-TS5MWxv2TzHBVdW3mPVFf8Rbth-N6__xNYB3fKMW7XygGH2F_757W3n90642-lhyhW3pbdFs8gt5hWW4nz8lg8HwdPgN4ry-gWVQ-BbW3hYXlr7S8-NfW2L2ScW6gD5Z-W14gwb_8FftG5W2N3dQX8Zs3m0W7byVgF78lG12W848tGk6Xtx9xW7vG_y35rQHRGW6lmJBT1SdgV6VZxk9h2mnk5tW3-H8fX4P3qCnW7F3W_78W-jBJW8Jj-Rk1c2W-5W9g6zx1922V83W975DS53NcrY3f9h_mZm11) suggest that some people who stand to benefit from the law struggle to understand how coverage works.

The [survey](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AW7fdQy-34JN74W8b5jRs7WF-6n0/5/f18dQhb0S1W96XvPVTM1x6QQC3-7VN2nNTt6nrfX2W3R0-y-3_G_67MQWqb9GVmpZW25GZKn8LXMZcMQnmvHM9d6wW47TVpy47TbZKW2_l8Tf5J828mVBj-_h1KbFGnW9f4VFt82hq73W5QkQV84flSVQW3QQT3R5qSXw7W5J9bQm8PBg-NW8vk_Mn8kXknHW1FH7603C3kBzN5W9vkvCbsL6N1bdF48bLpFtW2hmJlm1jH0LrVXcK2066BPmqN25LqNdHnXHHW60vGN22-DfVqW4Xx6vb1k71GMW1-rQcm7MKqfTN36-PZMF3MPgW4FRXBF29ZTM4W4Tvk0b7C8p3cN4h3CNJtYDjBW1B1XJZ79jx7fN1Gpx26VZ40LW6FVTJb2jqBmgW2-NQMF8tm820VN4J_V6Rc4lkN4CqC15jXQjxW1NVR0P8pdfCmW4hjMZ53hPGR7W3Y3x285qZ5HqW3hdLZ73F6pRPW6cf8JV3zPVv9W83VPNZ86T-nYW9b-3kg5jxVGvW2YLv8P31F7FDN4zGH9PFkDR2N7brGhzXxs4ZW8B8KJM4qL8NVW4w7zKX89l_0QW7zXK2F3YDKh5W7VVbyp4FStPmf7Xf1T003) finds more than four in 10 uninsured people could not correctly identify the definitions of essential health insurance terms, such as "premium," "deductible" and "provider network." Even more of the uninsured could not correctly answer questions that required calculating the amount an insured person would have to pay for a hospital stay (61 percent) or an out-of-network lab test (91 percent) based on the plan's cost-sharing requirements.

To inform and educate both uninsured and insured consumers, the Foundation today released a new five-minute cartoon video that explains insurance using fun, easy-to-understand scenarios. [Health Insurance Explained – The YouToons Have It Covered](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AW8QgWnQ8M2FmcW1HP1mY4zzd--0/5/f18dQhb0SbTQ4fpDYNV_P1vF1m688GVq5qTV328FYYW5_29yr1mhDGsW99b_Cp3T6yF_W8yGpcc50MFh7W6QxDg195S3rdW3KsY6y96jc2LW8F27XM2N2TpfW5lKwbw1zXSq2W1Ww7dL4fcH8ZW2NT51N549MBNN2MTPSyKng6qW1Wg4bj14rdL3W9fgYV16BVs7sW8TngsP33FCJ6VVx1G-8W2c9WW32CQ2l8jxMNSW1Vx3Vl2xqTTrW328h7y3_lZX3W5mZjbq4Kmv_7W5xXqS455T8N8W7w3wPS1NC3KcW1F6KSL2WN5hlW1VcwQ_7v4lNFW54RV6r206v9pW6xPlxm692b30W2XMgVy5bhX5vW2QTqfy7BSf4pW6hYWvk6mJnxNVqQ6Gm2259x4W2RvtKj2K4Kp8W2Fp64H92L2VWW1N37nB8-Z6x4W7PmQGr6BKv-HW7ZjRCN1BxwfNW7dr9qW72YqDyW3KQ4cS5MsFS-W3cn_R16c6K6HW19rc8k7pYrQKW4KLWB488rWLRW1tPG6z7KSpYLW3_1YDB6w6G6YW2yxhg17jB_CBf3cFvNY04) is a light-hearted treatment of a difficult and important topic, breaking down important insurance concepts, such as premiums, deductibles and provider networks. It explains how individuals pay for coverage and obtain medical care and prescription drugs when enrolled in various types of health insurance, including HMOs and PPOs. Former U.S. Senate Majority Leader Bill Frist, a nationally-recognized surgeon and Foundation trustee, narrates the video, which is the third written and produced by the Foundation featuring the YouToons.

The Foundation developed the video and other tools to aid consumers as they make decisions about coverage for 2015, whether through the ACA marketplaces, job-based coverage, Medicare or Medicaid. The [new video](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AW8QXxYK1KRRysW1K4C0X2d5Sm_0/5/f18dQhb0SbTQ4fpDYNV_P1vF1m688GVq5qTV328FYYW5_29yr1mhDGsW99b_Cp3T6yF_W8yGpcc50MFh7W6QxDg195S3rdW3KsY6y96jc2LW8F27XM2N2TpfW5lKwbw1zXSq2W1Ww7dL4fcH8ZW2NT51N549MBNN2MTPSyKng6qW1Wg4bj14rdL3W9fgYV16BVs7sW8TngsP33FCJ6VVx1G-8W2c9WW32CQ2l8jxMNSW1Vx3Vl2xqTTrW328h7y3_lZX3W5mZjbq4Kmv_7W5xXqS755T8N8W7w3wPS1NC3KcW1F6KTt46j75CN1ydCb5x05_pN4ft4rHmDhs0W7xSh2j7VPXnZW1wQY_G1tR_1YW7yn3b-8ZjYl5W57PVYb1_WLz8Vy-Kj91xtLRgW49gmLS4fh5-9W1vw87c8ZtRWvW1KF7v847l_cXW4jrT4-1s_PqCN7ZjRCNpQ1H1N1mfb6lfTlLHV1KsW31KdC6CW5Zh2HP4ZbS2SVQqs4X24RqJ8W85lgRx4q8tLWW51d48X4wBktxW5GQ9Fw91GRqtW5dkNX861DWnLf75qXhf11) can be linked to numerous social media networks and can be featured on other web sites using [YouTube’s](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AW6yMJpQ1xQDjCW5q0_7M5dfLPV0/5/f18dQhb0Sjv88YHsJYW8d8gSm2qwv27VJB2jm32p-HfVf5dBH57mvFqW3BJFQw8Vm6N7W7qwBPl7JD6_VW8mQCyL8V01MCVtD5B_3q7BrlVV764Q692Q4kW7JtTqn8mnw90W7bjnYC3l5rB9W411Wn-2cdvVvW5ZBFX683KLVRW6sgFdx7JCxGlW81bhDK7N_KqMW11GtqZ520N2HW7v70tS2Hyb60W9dGZLl2qYfrWVBhJ9W1VJrykW5lX8fq13bD4hW6dkxBc33gsc1W841W8-2RzfP2W1GmTn2322gRvW74QyG41yBgsZW1gBNmp8Vv12lW1B_10657LyM6W1D4HPD7r6FDRW75TDr42bN_kvW7sdBzY856vprW33FbTg6YhG9YN832ydhHGfdBN5pvDjspLmKgW8nDXWK4ywT0jW72zrXT712jq0W7cTLGv5rc5j-W5hlgdK5xHh6gW714h8Q1nzB6QW7Nhzmy7SZRG7W7xNnzm8LcZWhW180h_-1nnh7wN5Y9x203Lf4Df3GVryT03) share button. The previous two videos, [Health Reform Hits Main Street](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AN6czn4VckQK-VD88tM55w_Ts0/5/f18dQhb0SbTS4fpDYNV_P1vF1m688GVq5qTV328FYYW5ZQBCJ1mhDGsW99b_Cp3T6yF_W8yGpcc50MFh7W6QxDg195S3rdW3KsY6y964yMMW18TJd71SdMXVW4c2Rty4fZm06W30rtlx8HbRxPN8k1dMQpSBF3W8WhNbp14DBKZW31Hdsf8WxC6hW49QTTV2LFNvPW548GrJ5lKvt_W5420ym5FM7TpW3HbcNk1SdKWJW32j40p5mZjbqN4HFgMSTlGs6W55T8N87w3wPSW1NC3Kc1F6KV3W2RSmVH2FtWKRW1Y88td4fsBf8W2T-vFy1vZZXFW4ld1g-2NzqpjW2KXDn-49hshKW5bwsDn1Vy3k4W58yr9m1JGXcBW2K61Px1Rd-75W51JPt-8-hSRbW8YLLvM1tfGG0W8QDRX07xy2ydW1DJ4Y07ZjRCNW1BxxJs53NYtcW4PLwTV7pDbsVW29N-d_6qNxkxVGxJ5049FShzW6SB5fg8Rjy09VLkflv936N-DW1Yxmn28Mbkm_W17xFR-2M6VR5f32CBZ-11) and [The YouToons Get Ready for Obamacare](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AV9QFXm1xmdyKW5HYcKm6hdX9K0/5/f18dQhb0SbTW8Y9ZP0W779FJn4T_wBsW1p84CK64QZlvVscYd01SddPTW6kfX-h7LZ4pxW55VM9p2_YWqKW1SyRsP7MbdkxW8--r5N31Hl7tW8W25Cg8Xl6RpN8WB-L1KDC2LW30JyKF90G7thN8S3yR5bY02SW4s84S05cTLfQW6bp2Kb4rhdymW25Wqnt1mRnMpW7dDxTN7mWsnXW7dzcsS51vDDKW6vYDb47v70tSW4RYYVx3rydGNW6lBynm5JXBMqW8QKpyr4sj3hVW2BcyM91mGWnDW3gW4LV6Rv9j1W69w3Hf2HRD42W42bqsf15vC3dW5l2-S07z0sbSW2xY8018q-8pQN5b_l-SDP9LWW8KDxRk1mT1J7W8RH5HS2xDDmWVQ64Tp36YmjFW5ck-KN5CXBn2W8pN47R2BPRpQVcmrBF6SSJNcMw9j4dVzQv-VVn7DD57GtFPW4L_W2r46xP7YW3XfJqj5mRgWyW7X8qHC58FjQfW5KCHZ26LtRv_W5XcFPv4DKC88W98bVcH3gPKYbf8LbNJQ11), also continue to be available. Additionally, consumers may test their own health insurance literacy by taking a [quiz](http://connect.kff.org/e1t/c/%2AW8L_mCB2GbgSSW3G1hcy6QwzZN0/%2AW15-mPF5xQ7NkVKjZ9j7J7tG50/5/f18dQhb0Sjvd8XZ7WSV_P1vF1m688GVq5qTV328FYYW5ZGRxx5mbx_fW4CB-PC1Y3v3jW4gR_Bn7sSlWdN7NQGvYtnTW-W8hy7LK6WJMjJW2qNt_D90G7thN8S3yR5bY02SW4s84S05cTLfQW6bp2Kb4rhdymW25Wqnt1mRnMpW7dDxTN7mWsnXW7dzcsS51vDG6W1ftJ7Z1x4lQBW6Hq25x1TcntwW1mw3M24NcPm8W7P1-wW33FK-yMqPkxDnjZC8W8kSqPD11RRTTVnjy6H9gzZLLN9cCzwFvLmL5W2bWPGM52TsYCVnM9gp4cyM7cN1y75yDp9YphW6yNf8q4RlC-vW7pFvG8576BjCVGCx7G1VFcgcW3r33Lh11x2LXW30jjfV1HmzcQW2R0fpv2p8_TTW7-cq713d0zvxW4p7yDT2zjS5VW3JBslD8p-vK8W3Y_txH1Ngx1cW51bHR64jBtGfW8-kwLq1TKnPBN9c71wqg1n75W2HnpHj3RQVrVV1sJjM2Hx5LY103) online and challenging others to do the same. Scores can be shared via Twitter and Facebook.

# Kaiser Calculator Gives 2015 Zip Code-Specific APTC Estimates

The Kaiser Family Foundation's [Health Insurance Marketplace Calculator](http://connect.kff.org/e1t/c/%2AW9hRQFZ7JbXH7W5Pc-lS8111TP0/%2AW6gQB014wz4tFN1S2wQrqVZyk0/5/f18dQhb0SbTH8YHrXgW8d8gSm2qwv27VJz-PL32GgsyVf58n657mvC2W1BQYgs6Bzh-MW5YybWd6W3RCPW7bvcNP6wTDNsW7JDmtl5qC15YW79YnQj5Lk2t6W1g30yR5mNLNvW7bqTzM7vp5QyW2CVNWD9l7NKdW40LltR9dqTHxW7NM5yZ5h786CW7JCxGl81bhDKW7N_KqM12CJpdW3VKVtL6mGYn8W7F-hMZ3QSx2JW6l4Sh91gvjSzW8hz0Ys806yj3W70ml3s3r3xwsW4Nq_LJ1V9GhqW89gkQ-2KxJ22N8cLzsxTd_xgW7v6frK46pHsRW5QL97g7qClBJTKSSD4K3xqGW8Z7gmK7hbV7SW8NZ3F08TSygGW7MqMFH3bV_plW5_0fgl337TJpW9cNW0R5glrK3W2DbVk75DhyW9W18TP7611rnNbV4VjjH6NjbxlVLmyzp7JqfFmW32FVhL5lZTmZW1S2m5w7KdbVlVWDM002vD315W9d7D5Y52gPMGVVpzJ81590RNN7bHmSLH_HBfF28TXh_2BQlf7w9Vv003) now includes zip code-specific data on 2015 health plans that are being sold through the Affordable Care Act’s insurance marketplaces during the open enrollment period beginning Saturday, Nov. 15.

With the new tool, consumers around the nation can generate estimates of their health insurance premiums and government subsidies for 2015 plans that they purchase on their own through an ACA marketplace. The estimates are based on zip code, household income, family size and ages of family members. The [calculator](http://connect.kff.org/e1t/c/%2AW9hRQFZ7JbXH7W5Pc-lS8111TP0/%2AVN3gWN4w4_kyW6FhrnB9dntj50/5/f18dQhb0SbTH8YHrXgW8d8gSm2qwv27VJz-PL32GgsyVf58n657mvC2W1BQYgs6Bzh-MW5YybWd6W3RCPW7bvcNP6wTDNsW7JDmtl5qC15YW79YnQj5Lk2t6W1g30yR5mNLNvW7bqTzM7vp5QyW2CVNWD9l7NKdW40LltR9dqTHxW7NM5yZ5h786CW7JCxGl81bhDKW7N_KqM12CJpdW3VKVtL6mGYn8W7F-hMZ3QSx2JW6l4Sh91gvjSzW8hz0Ys806yj3W70ml3s85-9ZqW8XNN1S6KS620W1tzDMW5-6JwNN5YX2B6nTVHCW7H-3nB444GjLW2l868b82lwghW7zBMCn52PqTgW85YKgM1D3cf2W8TKY5y5pLWw_W18LJ2R3CG4bZW2D_R6H1sK3WWN2G2h1yz9x4GW4f_s-t5DhyW9W18TP7611rnNbV4VjjH6NjbxlVLmyzp7JqfFmW32FVhL5lZTmZW1S2m5w7KdbVlVWDM002vD315W9d7D5Y52gPMGVVpzJ81590RNN7bHmSLH_HBfF28TXh_6Mzkf4JfQKM03) also helps consumers determine whether they could be eligible for Medicaid. The Foundation encourages organizations to feature the updated calculator on their web sites. For detailed instructions, please click [here](http://connect.kff.org/e1t/c/%2AW9hRQFZ7JbXH7W5Pc-lS8111TP0/%2AVfb3cF28gVMpW2DfS2g12T0sp0/5/f18dQhb0SbTY8Y9Wm6W779FJn4T_wBsW1p7ZBs65jxX4Msd2JqXD6prW39Dr-y3S_gvyW2yZ4lk626T3hW1x2KMX50MWLcW25xd2S2yBnXwW2JlhDM5CRgN7W2yqJKf5DQqWpW999f656PVKcrW6N3nBL8xGZMPN7yz0kMc9gr0W6nfy9724X92DN4r1HPRcp6YtN2yJF1WYT2jkW6P4lCX3xPtL6W5rC5Q63lCkqGN5HmbpClnwQhW8cCFLm3X0g0yN6bp1cMbq5fxN4TKc2lRBRQwW36ZJGL3SGvglW4Xw-Ct6PsrJrW9k4B3R5kZPWKW2yHdbY735dZhW24FrkV5wLXPgW8R4p6X86lKhdW4DFl3-7YbHvFW9jD-Yb2hTjJsW69BGDc5Xb5qSVcGS-F4DK2z2N5bDqGrFJs7xW1bBvW33_5Xh9W6LLGbs1NFfl4W8P4D7n2Jk7kRN8q5rZhPcP7xW8lFhlR8rZMpBW3Gtlxf8sZ3NqW2GD9D74bF8z_W8Np_lc9fn2z4VpjMHY9455cQW9760C54DZ8lZW4k-ZYs2J5YHNf3ypqjC04)

## **Latest on the Renewal & Re-enrollment Process for 2015 Coverage**

From CMS

As a reminder, assisters should focus their renewal outreach on encouraging current enrollees to return to the Marketplace between November 15 and December 15. During this time, consumers can update their information to ensure that they will receive the right amount of financial assistance, and that they are still enrolled in the plan that best fits their needs starting January 1, 2015. Assisters are permitted to reach out to consumers who gave them consent to follow up with them about applying for or enrolling in coverage.

2015 Enrollment Process for Consumers Enrolling in 2014 Coverage through Special Enrollment Periods

Consumers who experience one of the following life changes may still be eligible to enroll in 2014 coverage through a special enrollment period (SEP) even after the start of Open Enrollment on November 15, 2014:

* Loss of minimum essential coverage
* Marriage
* Birth or adoption

Please note that although these consumers provided their current information late in the year, and/or during the Open Enrollment period to enroll in 2014 coverage, these consumers should still return to the Marketplace before December 15 to review and update their application for 2015 coverage. Otherwise, like other consumers who are enrolled in a 2014 plan and who do not  return to update their application for 2015 coverage by December 15, 2014, most of these consumers will be automatically re-enrolled in the same plan (if available) for coverage starting January 1, 2015. These consumers will receive their 2014 financial assistance levels, assuming they allowed the Marketplace to check their tax data and that their tax data did not show that their 2013 income was above 500% of the Federal Poverty Level.

The example below illustrates how a SEP for 2014 coverage would be handled during the 2015 Open Enrollment period:

**Example 1:** Ari comes to the Marketplace (for the first time) on November 18, reporting a loss of minimum essential coverage as of November 30, which makes him eligible for a SEP.

* To enroll in 2014 coverage, he would need to complete a 2014 application.  He would select a 2014 plan with coverage effective December 1, 2014.
* To enroll in 2015 coverage, he would need to complete a 2015 application and select a 2015 plan. As a reminder, if he doesn’t select a 2015 plan by December 15, 2014, he will be auto re-enrolled in the same or a similar plan (if available) with the same financial assistance for coverage beginning January 1, 2015.

Finally, remember that all consumers, including consumers who are automatically re-enrolled, will still be able to shop for and change plans until the end of the Open Enrollment period on February 15, 2015.  For additional information and resources on the renewal and re-enrollment process, see the October 7, October 14, October 21, and October 28 assister newsletters.

**Latest on the Renewal & Re-enrollment Process for 2015 Coverage: Paper Applications**

From CMS

Consumers must update their application information for 2015 and select a 2015 plan by December 15, 2014 for January 1, 2015 coverage.  Consumers currently enrolled for plan year 2014 who take no action will most likely be automatically re-enrolled for January 1, 2015 coverage.   Please note that existing Marketplace consumers who are returning to the Marketplace to update their accounts for 2015 should NOT do so by submitting a paper application for 2015. Instead, like all other consumers, they should contact the Call Center or visit HealthCare.gov.

New 2015 Applicants to the Marketplace

Applicants who are new to the Marketplace and want to submit a 2015 paper application may do so when Open Enrollment begins on November 15, 2014. However, we encourage all consumers to apply online or through the Call Center. For consumers that do choose to submit a 2015 paper application, the Marketplace will process the paper application and the consumer will receive an eligibility determination notice in the mail.  The consumer will need to take action after receiving their eligibility determination notice by calling the Marketplace Call Center or creating an account at HealthCare.gov in order to select a plan by December 15, 2014, for January 1, 2015 coverage.  Consumers may receive phone calls from the Marketplace informing them that their application has been processed and instructing the consumer to call the Marketplace Call Center to select and enroll in a plan.  Remember that paper applicants will need to act swiftly in order to enroll in a 2015 plan for coverage to be effective January 1, 2015.

Consumers with Existing 2014 Applications

As directed in the Marketplace Open Enrollment Notice, the preferred path for consumers seeking to update their 2014 application for 2015 coverage is for consumers to call the Marketplace Call Center or to visit HealthCare.gov to update their account.  Again, existing Marketplace consumers should not update their account by submitting a 2015 paper application.   Existing Marketplace consumers who do submit a 2015 paper application to renew coverage or update their account will receive a phone call and a notice from the Marketplace informing them to call the Marketplace Call Center or visit HealthCare.gov as directed in the Marketplace Open Enrollment Notice.   The vast majority of currently enrolled 2014 Marketplace Consumers will be automatically re-enrolled for January 1, 2015, pending plan availability, if the consumer does not reach out the Marketplace to update his or her account or request a change.

Key Points to Remember:

* 2015 paper applications will be processed for all new Marketplace applicants who choose to submit a paper application.  Once consumers receive their eligibility determination notice in the mail, they should call the Marketplace Call Center to proceed with the plan selection process.  A consumer may also create an account and proceed to plan selection through Healthcare.gov.  The consumer will need to select a plan by December 15, 2014 for January 1, 2015 coverage.
* Creating an account and applying through HealthCare.gov or contacting the Marketplace Call Center are the best options for consumers to apply and enroll in one step.
* All existing consumers who submitted a 2014 Marketplace application, regardless of whether it was a paper-based application or online application, should call the Marketplace Call Center or visit HealthCare.gov to update their 2014 application for the 2015 coverage year if needed.   These consumers should have received a Marketplace Open Enrollment Notice with these instructions.
* Consumers who began, but never submitted, a 2014 application are considered new applicants and may submit a 2015 paper application. Once they receive their eligibility determination notice in the mail, they will need to call the Call Center or go online to HealthCare.gov to proceed with the plan selection process (if applicable).

## **FFM Enrollees Should Inform Insurer after Switching Plans during OE2**

From CMS

Since marketplace insurers will not receive any notification from the FFM when a current enrollee chooses not to renew their plan, [consumers should contact their 2014 insurer](http://www.enrollamerica.org/blog/2014/11/steps-consumers-need-to-take-when-switching-plans/) to inform them that they are not renewing the plan for 2015, as well as stop any auto-payments they have set up. This guarantees that the consumer will not be auto-renewed into a plan he/she does not want, which could leave them double-enrolled (and double-billed) in their new and old marketplace plans at the same time.

**Example of Email Notice for Renewal**

|  |
| --- |
| ****Action Required: Reset your password**** |

|  |
| --- |
| Starting on November 15th you can come back to HealthCare.gov to find a health plan that works for you and your family. It’s time to get ready.First, visit HealthCare.gov and make sure you can access your Marketplace account. You may need to reset your password.Here’s what to do:1. **Visit HealthCare.gov now** and click log-in.
2. If you don’t remember your password, or your password isn’t working, [click the ”Forgot Your Password” link](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTEzLjM4MTUxNDkxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTExMy4zODE1MTQ5MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTkyMDI1JmVtYWlsaWQ9cm9iZXJ0aGVzczNAZ21haWwuY29tJnVzZXJpZD1yb2JlcnRoZXNzM0BnbWFpbC5jb20mZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&102&&&https://www.healthcare.gov/marketplace/global/en_US/registration?utm_medium=email&utm_source=govdelivery&utm_campaign=reset&utm_content=11_13_14#forgotPassword).
3. **Enter your username and click “Send email.”** Remember, your username may be your email address.
4. **Look for the “Forgot Marketplace Password” email** we’ll send you to create a new password for your account.
5. **Follow the link in the email** and answer the 3 security questions you chose when you first created your account.
6. **Create and confirm your new password.** We strongly recommend that you create a unique password. You can’t use any of the last 6 passwords you’ve used for HealthCare.gov.
7. **Click “Reset Password.”**
8. **Wait for the message** that your password was successfully reset.
9. [**Log in with your new password**](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTEzLjM4MTUxNDkxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTExMy4zODE1MTQ5MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTkyMDI1JmVtYWlsaWQ9cm9iZXJ0aGVzczNAZ21haWwuY29tJnVzZXJpZD1yb2JlcnRoZXNzM0BnbWFpbC5jb20mZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&103&&&https://www.healthcare.gov/marketplace/global/en_US/registration?utm_medium=email&utm_source=govdelivery&utm_campaign=reset&utm_content=11_13_14)**.**

If you’re still not able to log in, [try these troubleshooting tips](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTEzLjM4MTUxNDkxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTExMy4zODE1MTQ5MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTkyMDI1JmVtYWlsaWQ9cm9iZXJ0aGVzczNAZ21haWwuY29tJnVzZXJpZD1yb2JlcnRoZXNzM0BnbWFpbC5jb20mZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&104&&&https://www.healthcare.gov/help/i-am-having-trouble-logging-in-to-my-marketplace-account/?utm_medium=email&utm_source=govdelivery&utm_campaign=reset&utm_content=11_13_14).The HealthCare.gov Team |

**FREE New Health Literacy Resources**

Consumer Reports just announced that it is making free health literacy resources available.  [**Order your free copies here**](https://www.asbaces.com/newaces/default.aspx?UID=crhil)**.**

**New Guidance on Minimum Essential Coverage for Limited Medicaid Coverage**

From CMS

In guidance issued on November 7, the [Centers for Medicare and Medicaid Services (CMS)](http://www.medicaid.gov/Federal-Policy-Guidance/downloads/SHO-14-002.pdf) and the [Internal Revenue Service (IRS)](http://www.irs.gov/pub/irs-drop/n-14-71.pdf) clarified that certain types of Medicaid and Children’s Health Insurance Program (CHIP) coverage are not considered minimum essential coverage for the purposes of eligibility for premium tax credits and cost-sharing reductions, but that those enrolled in these Medicaid programs will also be eligible for an hardship exemption from the fine for not having health coverage. In other words, individuals enrolled in certain types of Medicaid/CHIP coverage — including pregnancy-related Medicaid, pregnant women receiving CHIP coverage for their unborn children, and coverage for the “medically needy” — can receive financial help purchasing coverage through the marketplace but will not be subject to the fine if they do not do so. CMS will release additional guidance about how these individuals can receive the fine exemption.

**United Healthcare Offers Webinar Providing Overview of Their Plans**

As a health insurance Navigator or Assister, you play an essential role in helping people understand their state’s Marketplace, and in helping them sign up for the health care plan that best meets their needs.

This webinar is meant to provide information you need about the Arizona Marketplace, including answers to questions consumers ask most.  We’ll also provide an overview of UnitedHealthcare plans and answer any questions you may have about them.​ **​**

Wednesday, November 19, 2014
2:00 p.m. Mountain Time
The presentation will last approximately 1 hour.

[To register for this webinar visit this link.](http://www.cvent.com/events/mproc.aspx?m=671e8f2b-1c03-48ce-a423-3b0e35a6217d&u=https%3a%2f%2fuhc.webex.com%2fuhc%2fj.php%3fED%3d287767302%26RG%3d1%26UID%3d1932857347%26RT%3dMiM1%2520&l=To+register+for+this%c2%a0webinar+visit+this+link.)

**Early Testing of SHOP Marketplace Reveals Need for Improvements**

One week after testing the federal Small Business Health Options Program (SHOP) Marketplace [began in five states](http://communications.manatt.com/LP%3D1600?elq=d6f71387195b44628dabad955ecb92fb&elqCampaignId=1593), small business owners, employers, insurance agents and brokers [revealed](http://www.nytimes.com/2014/11/02/us/defects-found-before-debut-of-health-insurance-site-for-small-businesses.html?hpw&rref=health&action=click&pgtype=Homepage&module=well-region&region=bottom-well&WT.nav=bottom-well&_r=2) several concerns with site functionality. Testers identified incompatibility with certain web browsers, inaccurate premium information and inconsistencies regarding which plans were approved for online sale and which appeared on the site. Federal officials responded to the concerns, stating that many of the issues will likely be resolved by November 15, the site’s official launch date at the start of Open Enrollment.

http://www.manatt.com/health-reform-weekly-highlights-11-4-14.aspx#Article9

**CMS Extends Paper-Based Eligibility Appeals for Marketplaces**

CMS released sub-regulatory guidance that allows the Federally Facilitated Marketplace and State-based Marketplaces to use a paper-based eligibility appeals process through December 31, 2015. The extension applies to individual eligibility appeals, employer appeals, and Small Business Health Options Program (SHOP) Marketplace appeals. CMS noted in the issued guidance that this flexibility protects the rights of appellants while allowing states to complete systems development and processes needed to implement online appeals systems.

 See more at: http://www.manatt.com/health-reform-weekly-highlights-11-4-14.aspx#Article9

**The National Disability Navigator Resource Collaborative Offers Assisters Webinar and New Flyer**

**From the National Disability Resource Collaborative**

The NDNRC has been asked to present on the weekly CMS Assisters webinar next Friday, November 21 at 2:00 ET. Along with the Administration for Community Living, we will be presenting on “Understanding the Health Care Needs of People with Disabilities.” The presentation will help you think about what questions a person with a disability needs to think about when they are considering their health care options in the ACA Marketplace. The link to register for the webinar will be posted on the website [www.nationaldisabilitynavigator.org](http://click.icptrack.com/icp/relay.php?r=86498610&msgid=2392620&act=PN94&c=926524&destination=http%3A%2F%2Fwww.nationaldisabilitynavigator.org%2F) once we have it and will also be in next Friday’s update in advance of the 2:00 ET webinar, so be on the lookout in next week’s update.

Are you looking for a way to promote the NDNRC project within your network? We have a new flyer available for just that. The new flyer highlights the goals of the project just like our prior one, but it also identifies our new partner organizations and provides the names and locations of our 11 Community Outreach Collaboratives (COCs). To download a copy of this flyer, check out our news item by [clicking here](http://click.icptrack.com/icp/relay.php?r=86498610&msgid=2392620&act=PN94&c=926524&destination=http%3A%2F%2Fwww.nationaldisabilitynavigator.org%2F2014%2F11%2F10%2Fnew-flyer-available-for-the-ndnrc%2F). The flyer is also available on our [Materials page](http://click.icptrack.com/icp/relay.php?r=86498610&msgid=2392620&act=PN94&c=926524&destination=http%3A%2F%2Fwww.nationaldisabilitynavigator.org%2Fndnrc-materials%2F).

**Webinars**

Reaching Out and Assisting LGBT Communities during Open Enrollment

When/Where:

* Tuesday, November 18th at 12:00pm AZ-MST (RSVP [here](https://cc.readytalk.com/r/r41l07fjee1u%26eom))
* Thursday, November 20th at 2:00pm AZ-MST (RSVP [here](https://cc.readytalk.com/r/9hvzoicgos90%26eom))

Participants will learn how to ensure that lesbian, gay, bisexual and transgender (LGBT) people get the coverage they need. Get answers to LGBT-specific enrollment questions about recently passed same-sex marriage in Arizona and transgender-specific exclusions. The training includes:

* An introduction to key LGBT terms and concepts;
* Answers to commonly asked LGBT-specific enrollment questions;
* An overview of research-based ways to effectively promote LGBT outreach and enrollment;
* An interactive discussion aided by case study scenarios based on the experiences of same-sex couples, people with HIV, and transgender people in enrollment; and
* A robust question-and-answer session.

Racial and Ethnic Enrollment under the Affordable Care Act: Part II – Best Practices from the Field

National Health Equity Coalition

Tuesday, November 18, 2014 12 pm – 2 pm EST

Register at <https://www2.gotomeeting.com/register/926145906>

**IRS Provides Information about the Affordable Care Act in Spanish**

The Internal Revenue Service is announcing several options for Spanish speakers to get information about the tax provisions of the Affordable Care Act. Two recently issued YouTube videos feature IRS Commissioner John Koskinen: [Disposición de La Responsabilidad Compartida](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&129&&&http://www.youtube.com/watch?feature=player_profilepage&v=QGk830miE-I) ([Individual Shared Responsibility Provision](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&130&&&http://www.youtube.com/watch?v=njOXzasLv1Q&feature=youtu.be)) and [Crédito Tributario de Prima – Cambios en las Circunstancias](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&131&&&http://www.youtube.com/watch?v=4X6j5VqoOmg&feature=youtu.be)  ([Premium Tax Credit – Changes in Circumstances](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&132&&&http://www.youtube.com/watch?v=dQTpC9ALQSg&feature=youtu.be)).

The IRS.gov has information about the Affordable Care Act tax provisions in both [English](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&133&&&http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions-Home) and [Spanish](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&134&&&http://www.irs.gov/Spanish/Disposiciones-Tributarias-de-la-Ley-de-Cuidado-de-Salud-a-Bajo-Precio) to inform and educate the public on how the health care law may affect them. The main Spanish pages include:

* [Individuals and Families](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&135&&&http://www.irs.gov/Spanish/Disposiciones-Tributarias-de-la-Ley-de-Cuidado-de-Salud-a-Bajo-Precio-para-Personas-Físicas-y-Familias) - including the [premium tax credit](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&136&&&http://www.irs.gov/Spanish/El-Credito-Tributario-de-Prima) and the [individual shared responsibility](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&137&&&http://www.irs.gov/Spanish/Disposicion-de-la-Responsabilidad-Compartida-para-Individuos) provision and exemptions from that provision.
* [Employers](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&138&&&http://www.irs.gov/Spanish/Disposiciones-Tributarias-de-la-Ley-de-Cuidado-de-Salud-a-Bajo-Precio-para-Empleadores) - The health care law contains many tax and other provisions for [Large Employers](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&139&&&http://www.irs.gov/Spanish/Disposiciones-Tributarias-de-la-Ley-del-Cuidado-de-Salud-a-Bajo-Precio-para-Grandes-Empleadores) and [Small Employers](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&140&&&http://www.irs.gov/Spanish/Disposiciones-Tributarias-de-la-Ley-de-Cuidado-de-Salud-a-Bajo-Precio-para-Pequeños-Empleadores).
* [Health Care Tax Tips](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&141&&&http://www.irs.gov/uac/Newsroom/Consejos-Tributarios-del-Cuidado-de-Salud) - Timely easy-to-read tips covering 21 different topics related to the health care law.

These pages provide information about tax provisions that are now in effect and those that will go into effect in 2015 and beyond. The IRS has also developed a number of publications in Spanish currently available online.

By making its products available in Spanish, the IRS is providing relevant information about the law and its provisions, legal guidance, the latest news, frequently asked questions and links to additional resources to a significant portion of taxpayers with limited English proficiency. As many as 1 in 4 uninsured individuals who are eligible for coverage through the Health Insurance Marketplace nationwide are Hispanic.

In addition to the Commissioner’s messages, the agency has several other [videos](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&142&&&http://www.youtube.com/user/IRSvideosmultilingua) and [audio](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&143&&&http://www.irs.gov/uac/Audio-Files-for-Podcasts-and-Text-Scripts) files in Spanish on the health care law and a variety of other relevant and useful tax topics.

Spanish speaking taxpayers may also wish to follow and retweet [@IRSenEspanol on Twitter](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&144&&&https://twitter.com/IRSenEspanol).

Taxpayers can also [subscribe](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&145&&&http://www.irs.gov/uac/Newsroom/Suscríbase-a-los-Consejos-Tributarios-del-IRS-2) to receive brief tips in Spanish on a variety of tax issues by email, or visit the [IRS Spanish Newsroom](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&146&&&http://www.irs.gov/Spanish/Noticias-en-Español) for the most up-to-date information from the agency.

For information in Spanish about the health care provisions of the Affordable Care Act, visit [CuidadoDeSalud.gov](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&147&&&https://www.cuidadodesalud.gov/es/). For more information about a variety of IRS [resources in Spanish](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&148&&&http://www.irs.gov/uac/Newsroom/IRS-Tax-Help-en-Espanol) on the Affordable Care Act and more visit the IRS website, IRS.gov.

**Additional Resources**

* [IRS.gov/CuidadoDeSalud](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&149&&&http://www.irs.gov/Spanish/Disposiciones-Tributarias-de-la-Ley-de-Cuidado-de-Salud-a-Bajo-Precio)
* IRS Video: [Crédito Tributario de Primas](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&150&&&http://www.youtube.com/watch?v=8TV-aXcBCLc&feature=youtu.be)
* IRS Video: [Crédito Tributario de Primas: Cambio en su Situación](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&151&&&http://www.youtube.com/watch?v=s6cGBpav5KQ&feature=youtu.be)
* IRS Video: [La Responsabilidad Compartida para Individuos](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&152&&&http://www.youtube.com/watch?v=yTkL9_-6yuQ&feature=youtu.be)
* [IRS Publication 5120(SP)](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&153&&&http://www.irs.gov/pub/irs-pdf/p5120sp.pdf), Hechos sobre el Crédito Tributario de Prima
* [IRS Publication 5156(SP)](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&154&&&http://www.irs.gov/pub/irs-pdf/p5156sp.pdf), Datos acerca de la Disposición de la Responsabilidad Compartida
* [IRS Publication 5172(SP)](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMDI4LjM3NTMxNjAxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTAyOC4zNzUzMTYwMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTIwOTczJmVtYWlsaWQ9cmhldHQuYnV0dGxlQGhocy5nb3YmdXNlcmlkPXJoZXR0LmJ1dHRsZUBoaHMuZ292JmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&155&&&http://core.publish.no.irs.gov/pubs/pdf/p5172_sp--2014-08-00.pdf), Hechos Sobre Exenciones de Cobertura Médica

**Privacy Information for Consumers**

The HHS Office for Civil Rights (OCR) helps consumers understand their civil rights and right to the privacy of their health information. OCR has recently posted a resource to help you communicate this important information to consumers.

To view the resource, use this link: [https://marketplace.cms.gov/technical-assistance-resources/ocr-know-your-rights.pdf](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTEyLjM4MTI4NTgxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTExMi4zODEyODU4MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjgxNTMxJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&134&&&https://marketplace.cms.gov/technical-assistance-resources/ocr-know-your-rights.pdf)

## **Healthcare.gov Content for American Indian and Alaskan Native Consumers**

From CMS

Last week, Healthcare.gov was updated with new content pertaining to American Indian and Alaska Native (AI/AN) consumers.

First, a Q&A was added on what income AI/AN consumers should include in their Marketplace applications. In general, these consumes will not report AI/AN income that the IRS exempts from taxes. Most AI/AN trust income and resources aren’t taxable and therefore aren’t counted, but per capita income derived from gaming is taxable and therefore is counted. Second, a Q&A was added on how AI/AN consumers can change Marketplace plans, including instructions for doing so during Open Enrollment and outside Open Enrollment.

* For more information, go to the “More Answers” section of this page: [https://www.healthcare.gov/american-indians-alaska-natives/](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTEyLjM4MTI4NTgxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTExMi4zODEyODU4MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjgxNTMxJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&129&&&https://www.healthcare.gov/american-indians-alaska-natives/)

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## **Experian ID Proofing Helpdesk—Expanded Language Support**

From CMS

The identity proofing process is one of the key components of applying for coverage through the Marketplace.  To enhance this process for consumers, CMS has expanded Experian’s call center support to provide assistance in over 200 languages for this upcoming Open Enrollment period.

This expansion of language services allows limited English proficient consumers who are unsuccessful in completing the on-line, remote identity proofing process and are referred to the Experian call center for phone-based ID proofing the ability to request a language interpreter who will be able to assist them in their native language.  The Experian call center will continue to support both State-based Marketplaces and the Federal Marketplace, including State Partnership Marketplaces, with the phone-based ID proofing process. This enhancement is part of our ongoing effort to improve the consumer experience when enrolling in quality, affordable coverage.

## **How to Remove a Deceased Consumer from a Marketplace Account**

From CMS

Consumers who are enrolled through the Federal Marketplace must report the death of an enrollee through their online Marketplace account or by calling the Marketplace Call Center. Assisters should be aware of the following:

* The application filer, or anyone in the household of the deceased enrollee who was included in the initial application for Marketplace coverage and is at least 18 years old, may report the termination of an enrollee’s coverage. If the person taking the action to terminate the deceased person’s coverage is the application filer, he or she can do so online through HealthCare.gov and then contact the Marketplace Call Center to report the date of death to make sure the termination is effective retroactive to the date of death, or he or she can take both actions through the Call Center.  If the person taking the action to terminate the deceased person’s coverage is not the application filer, but was on the original application and is at least 18 years old, they must contact the Marketplace Call Center.
* Consumers reporting a death should also contact the issuer regarding any applicable premium refunds or adjustments.
* If the consumer reporting the death is not the application filer, or not anyone in the household of the deceased who was included in the initial application for Marketplace coverage and is at least 18 years old, he or she must submit documentation of death to the Federal Marketplace. Consumers in this circumstance may submit documentation to the Marketplace prior to calling the Marketplace Call Center. Documentation may include a death certificate, obituary, power of attorney, proof of executor, or proof of estate. The documentation, or an attached cover note, should provide the following information: Full name of the deceased, date of birth of the deceased, FFM application ID (if known) of the deceased, Social Security Number (if known) of the deceased, and contact information for the person submitting the documentation.  All documentation should be mailed to:

**Health Insurance Marketplace ATTN: Coverage Removal
Dept. of Health and Human Services
465 Industrial Blvd.
London, KY 40750-0001**

The Marketplace Call Center will contact the individual who submits documentation of death regarding the termination of the deceased and re-enrollment of any remaining enrollment group members. The remaining qualified individuals or enrollees may need to update tax filing status, financial information, or other information on their FFM application. These additional changes may qualify the remaining enrollees for a special enrollment period (SEP).

Assisters may read the guidance provided to issuers at this link: [http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR-RemovalDuetoDeath-102414-5CR-102414.pdf](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTEyLjM4MTI4NTgxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTExMi4zODEyODU4MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjgxNTMxJmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&128&&&http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR-RemovalDuetoDeath-102414-5CR-102414.pdf).

**Other FAQ’s**

Q: Can an assister physically enter a consumer’s information into the online or paper application on the consumer’s behalf if the consumer requests assistance?

A: Consumers should input their own information in an online or paper application. Assisters should be providing verbal assistance, if needed. In certain circumstances, assisters may provide more direct assistance on the consumer’s behalf.  For example, for consumers who are physically unable to input information on their own or if doing so is difficult, for consumers with limited English proficiency, or for those who are not comfortable using a computer, an assister may enter in the consumer’s information with the consumer’s consent.  Otherwise, consumers should type or write in the application themselves to ensure accuracy of the information they are submitting and to ensure they understand the information they are submitting. An assister should not enter a consumer’s information into the application on their behalf if they are speaking with that consumer (or their authorized representative) over the phone, or if the consumer (or their authorized representative) is otherwise not present.

Renewal and Re-enrollment Process

Q: If consumers do not have changes to their information, should they still file an application for 2015 coverage during Open Enrollment?

A: Yes. All current enrollees who want 2015 coverage through the Marketplace should complete an application for 2015. Even if consumers do not have changes to report, they should review all of their application answers, most of which will be pre-populated, and confirm that the information listed is still correct. After submitting their application, consumers will receive new eligibility results and may find that their eligibility for financial assistance has increased. There are several reasons that consumers’ APTC might have changed, even if their income and other information has not changed. For example, because tax credits are based in part on the benchmark plan (the second-lowest cost silver plan that is available to each member of the household), consumers’ tax credits may change if the benchmark plan changes. Consumers’ ages impact their plan rates as well. Therefore, it is important that consumers walk through their application again to be sure they receive the right amount of tax credits in 2015.

Q: If a consumer is auto re-enrolled in a plan after December 15, 2014, can the consumer still change plans anytime during open enrollment?

A:  Yes. Consumers can change plans during the entire Open Enrollment Period through February 15, 2015, even if they were auto re-enrolled in a plan after December 15, 2014. However, consumers should be mindful of coverage effective dates when enrolling in a new plan. Coverage starts under new plans according to this schedule:



Q: If a consumer was enrolled in Marketplace coverage last year, and had his or her plan terminated due to non-payment of premiums, should the consumer submit a new application for coverage?

A:  Yes, the consumer should apply for coverage in 2015. A consumer whose plan was terminated in 2014 due to non-payment of premiums can apply for and enroll in coverage for 2015 during Open Enrollment. Since the consumer’s coverage had previously been terminated, the consumer will not be auto re-enrolled in a plan.

Q: If a consumer switches plans during Open Enrollment, is the amount he or she has paid toward the deductible lost?

**A:** All accumulators, including deductibles, will reset when a consumer switches plans. Accumulators will also reset for all enrollees on January 1. So if someone is auto re-enrolled in coverage beginning January 1, pays $1,000 towards her deductible in January, and then switches plans with coverage effective March 1, she will have to start over with the new deductible on March 1.

Assisting Victims of Domestic Violence who Live Apart from their Spouses

Q: When helping a victim of domestic violence, who is married but living apart from his or her spouse, how can assisters help the consumer obtain a correct eligibility determination, given the consumer’s unique situation?

**A:** To address these unique circumstances, based on recent regulations from the Department of the Treasury, a consumer who is married but living apart from his or her spouse and is unable to file a joint tax return because the consumer is a victim of domestic abuse or spousal abandonment, can obtain APTC -- as long as he or she is otherwise eligible. Due to system limitations, consumers in this unique circumstance must indicate on their Federally-facilitated Marketplace application that they are not married.

For the period in which this guidance may apply to consumers, such consumers will not face any penalty for representing that they are not married on the application. We also note that to the extent a consumer’s marital situation (including intent to file a joint return) changes after initial application, the consumer is required to report such changes to the Marketplace within 30 days. As a reminder, consumers who enroll in a Marketplace health plan and who obtain APTC may also qualify for cost-sharing reductions (CSRs) to lower the amount they have to pay out-of-pocket for deductibles, coinsurance, and copayments.

* For more information on assisting victims of domestic violence, see: [https://marketplace.cms.gov/technical-assistance-resources/assisting-consumers-domestic-abuse.pdf](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTA1LjM3ODUyNDcxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTEwNS4zNzg1MjQ3MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjcxNzM5JmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&135&&&https://marketplace.cms.gov/technical-assistance-resources/assisting-consumers-domestic-abuse.pdf)

Forgotten HealthCare.gov Log-in Information, Email Accounts, and Passwords

Q: What options are available for consumers who don’t remember their login to their HealthCare.gov account? Should they create a new account? What should consumers do if they forgot the email address that they created in order to create an account on HealthCare.gov?

A: Consumers who have forgotten their HealthCare.gov account password can use the “Forgot my Password” or “Forgot my Username” links on HealthCare.gov, which will send the requested information to the consumer’s email address if there is one on file. If that does not work, consumers can call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325), where a representative can reset a consumer’s password and/or unlock a consumer’s HealthCare.gov account.  The Call Center will always first ask for the consumer’s full name, address, and two additional pieces of identifying information such as a Social Security Number, Application ID number, User ID, date of birth, or phone number to verify that they are speaking with the consumer or an individual authorized to speak on behalf of the consumer prior to releasing any information.

Consumers who do not remember the email address that was used for their HealthCare.gov account can call the Marketplace Call Center.  The Call Center will ask the consumer to provide some information to verify the consumer’s identity.  Only after verifying the consumer’s identity may the Call Center representative then be able to share the email address associated with the account record, if it is on file.

However, in some cases, the Call Center may not be able to share this information as not all records have email addresses associated with them. For example, this could occur if a consumer mailed in a paper application and then later goes to create a HealthCare.gov account but has not linked the paper application with the consumer’s online HealthCare.gov account. In that case, the representative would typically ask the consumer for information, such as their User ID, that would be associated with the consumer’s HealthCare.gov account, and the Call Center would need to enter that information in order for the “reset password” functionality to email the consumer a temporary password. Remember, the Call Center will first verify the consumer’s identity before making changes to the account and/or adding a new email address. Note: when passwords are reset, it can take up to 24 hours for the email notification to be sent, though it typically is shorter.

If both User ID and email address are unknown, the consumer can create a new HealthCare.gov account with a new email address. Consumers who created an account previously, but never verified their HealthCare.gov account should also create a new account.

To create a new email address, a consumer can go to the email service (e.g., Gmail, Hotmail, Yahoo!, etc.) they previously used to create an email address and follow the steps on the email service’s website to retrieve their login or password for their previous account, or to create a new HealthCare.gov account.

Once logged in to HealthCare.gov, if the consumer needs to link their application with their HealthCare.gov account, the consumer can use the “Find my existing application” feature where the consumer will need to enter in their application ID. If the consumer needs their application ID, they can call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325).

* For more information on problems logging in to Healthcare.gov, see: [https://www.healthcare.gov/help/i-am-having-trouble-logging-in-to-my-marketplace-account/](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTA1LjM3ODUyNDcxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTEwNS4zNzg1MjQ3MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjcxNzM5JmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&136&&&https://www.healthcare.gov/help/i-am-having-trouble-logging-in-to-my-marketplace-account/)
* For more information on Tips and Troubleshooting, see: [https://www.healthcare.gov/apply-and-enroll/tips-and-troubleshooting/](http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTQxMTA1LjM3ODUyNDcxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE0MTEwNS4zNzg1MjQ3MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjcxNzM5JmVtYWlsaWQ9bWVyeWxkQGFhY2hjLm9yZyZ1c2VyaWQ9bWVyeWxkQGFhY2hjLm9yZyZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&137&&&https://www.healthcare.gov/apply-and-enroll/tips-and-troubleshooting/)

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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.