

Tips for Completing Your Marketplace Enrollment

What if I have trouble creating a new account or logging into my existing account on the Marketplace?

New customers on the Marketplace must create an account to get started. To create an account, you will need an email address and password, and must select a few security questions. Once your account is created, an email will be sent to your email address with instructions on how to finalize the account. Be sure to check your spam folders or call the Marketplace Call Center at (800) 318-2569 if you do not receive the email within 24 hours.

If you already have a Marketplace account, use that account to renew your current coverage or enroll in a new plan. Those who created an account last year but did not select a plan should still use their existing account to enroll. If you have forgotten your username or password, click the “Forgot Username or Password” link and follow the instructions to update your login information. If you are unable to recover your username or do not remember the email address used to create the account, call the Marketplace Call Center and representatives can help you recover this information.

What should I do if the Marketplace can't verify my identity?

If the Marketplace can't verify your identity, you should review your eligibility results and determine which documents you are requested to submit. Your eligibility results will be available after you have completed your Marketplace application. Once you have that information, call the Marketplace Call Center at (800) 318-2596 for help verifying your identity over the phone.

If you are unable to verify your identity through the Marketplace Call Center, you should submit your documents to the Marketplace. You can upload those documents directly to your Marketplace account or by mailing them to the address below:

Health Insurance Marketplace
465 Industrial Blvd.
London, KY 407500-0061

Be sure to include the bar code you received from the Marketplace so your paperwork can be easily connected to your account information. If possible, include your username and application ID on every document submitted. Remember, it may take time for the Marketplace to process and notify you when it receives your documents. Contact the Marketplace Call Center if you wish to check the status of your verification.

What should I do if the Marketplace referred me to Medicaid but I don't think that I am eligible?

Occasionally the Marketplace will incorrectly refer someone to Medicaid, even if you make too much money for Medicaid or if you do not qualify based on immigration status. If the Marketplace incorrectly refers you to Medicaid, you must wait until you get a denial from Medicaid before returning to the Marketplace to enroll in a private insurance plan. You will receive your denial through the mail.

What should I do if I don't think that I have received the correct amount of financial help?

If you believe the amount of financial help you received is incorrect, compare the amount of financial help you received with a subsidy calculator provided by the Kaiser Family Foundation at <http://kff.org/interactive/subsidy-calculator/>.

This tool is only a reference guide, but there may be an error with your application if the subsidy calculator provides a substantially different number than what you received on the Marketplace. If you find there is an error, call the Marketplace Call Center at (800) 318-2596. They may be able to adjust the amount of financial help you are getting.

If the Marketplace Call Center is unable to resolve the issue, you may be requested to submit income documents or immigration documents to the Marketplace. You should ask the Marketplace Call Center representative exactly which documents to submit. For faster processing, try to upload these documents to your Marketplace account first. If you are unable to do so electronically, mail the documents to the Health Insurance Marketplace. Be sure to include the bar code you received on your notice from the Marketplace and, if possible, your username and application ID on each document. Call the Marketplace Call Center to check the status of this process.

What should I do if the Marketplace and my insurance company don't have the same information about my plan?

Call your insurance company with your Marketplace application ID number and plan ID number. You can ask your insurance company if this is a problem they can resolve, or if it needs to be resolved by the Marketplace. Your insurance company can solve issues like doctor visits not being paid, an out-of-network provider shown as in-network on the insurance company's website, and more.

If the problem is with the Marketplace, call the Marketplace Call Center at (800) 318-2596 and let them know that you have spoken with your insurance company. The Marketplace can solve issues like whether the Marketplace sent the incorrect amount of financial help to the insurance company or not sending your information to the insurance company.

Best practices for working with the Marketplace:

Tips for uploading documents to your Marketplace account:

- The file must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp.
- The file cannot be bigger than 10MB and cannot include any special characters.
- If you don't see a header for the specific document you are uploading you can select "other."

Tips for mailing documents to the Marketplace:

- Always send photocopies, do not send originals.
- Include your last name and application ID on every document.
- Include the unique bar code found in your Marketplace account with the documents.

Tips for calling the Marketplace Call Center:

- Always have your Marketplace application ID on hand.
- Ask for the name of the Marketplace Call Center representative.
- If your Marketplace issue requires in-depth support, ask for the casework number.