HealthCare.gov User Guide
Fast Facts for Assisters

This Fact Sheet Applies if You:

- Are a Navigator, non-Navigator assistance personnel ("in-person assister"), or certified application counselor (collectively, an assister) in a state with a Federally-facilitated Marketplace (including State Partnership Marketplaces)
- Want a general overview of HealthCare.gov
- Want information on tools that are available on HealthCare.gov

HealthCare.gov: Overview

HealthCare.gov is a website administered by the U.S. Department of Health & Human Services (HHS) and is where all online eligibility and enrollment activities for the Federally-facilitated Marketplaces take place. Although HealthCare.gov’s intended audience is consumers, assisters can use the information and content on HealthCare.gov to educate consumers about key topics related to health care coverage and the Affordable Care Act. Assisters can also help consumers use the online application found on HealthCare.gov to apply for Marketplace health care coverage.

As an assister, you should familiarize yourself with HealthCare.gov by thoroughly exploring the website before providing consumer assistance or conducting outreach and education activities. This fact sheet will help you learn about certain key features and tools on HealthCare.gov.

Navigating HealthCare.gov

You can navigate HealthCare.gov using the navigation bar at the top of the home page (shown above). Under the Individuals & Families tab, you will find information to educate consumers...
about getting or using health coverage. Under the Small Businesses tab, you will find information to educate small business employers and employees about the Small Business Health Options Program (SHOP) Marketplaces.

The navigation bar allows you to explore topics using the Get Answers menu, where you will find general information about eligibility requirements for health plans, affordability options, exemptions, and a variety of other topics related to health coverage. You can help consumers start an application for Marketplace coverage by directing them to the Get Coverage tab. If consumers already have a Marketplace account, they can use the Log In button to log into their account. Once consumers are in the “My Account” section, they will be able to access their previous application or create a new application. The Change or Update Your Plan tab provides tools and information for consumers already enrolled in 2015 coverage to see if they can change plans because of a life event that qualifies them for a special enrollment period.

If consumers are interested in finding more information about a specific topic or question, they can use the search feature. For example, to find relevant information consumers can enter phrases or complete questions, such as “health plans” or “how do I compare health plans?” into the search box located in the top right corner of the home screen.

**Key Tools on HealthCare.gov**

The following section outlines some of the key tools available to consumers on HealthCare.gov to simplify the eligibility and enrollment process.

**Estimating Premiums for Available Health Insurance Plans**

HealthCare.gov allows consumers to estimate the costs of their health plan premiums and explore potential plan options before they complete an eligibility application. To see premium estimates and qualified health plans (QHP) available in their area, consumers can use the plan and prices estimation tool available at: [www.HealthCare.gov/see-plans/](http://www.HealthCare.gov/see-plans/).

In order to use the tool, consumers must provide information about where they live, their household size, the ages, smoking status, and pregnancy status of household members who need coverage, and their household income. By doing this, consumers will also receive an estimation of the amount of advance payments of the premium tax credit they may be eligible to receive, and whether they may qualify for cost-sharing reductions.
Once consumers enter in their demographic and income information, they will be able to browse QHPs that are available in their area. The monthly premiums and premium tax credit for which consumers may be eligible are estimates. Consumers will have to complete a Marketplace application to get an actual determination of eligibility for financial assistance through the Marketplace.
To find a plan best suited for their health care needs and budget, consumers can narrow their results by selecting from a variety of plan features found in the left hand column. Plans that are shown in this estimation tool may not be available during Open Enrollment. The Marketplace will release final health plan options before Open Enrollment and will update the estimation tool accordingly.

**Saving Money on Health Coverage**

Depending on their household size and income, and other eligibility information, some consumers may qualify for help lowering their costs of health coverage, such as advance payments of the premium tax credit or cost-sharing reductions.

Consumers may also find the below chart helpful as they evaluate the affordability of coverage options for which they may be eligible. Consumers should find their estimated 2015 household income and family size on the chart below. Because the Federal Poverty Level (FPL) changes annually, the dollar amounts on this chart will also change annually. The chart can be found at: [www.HealthCare.gov/lower-costs/](http://www.HealthCare.gov/lower-costs/).
HealthCare.gov has several resources to explain the different affordability programs that are available to eligible consumers. The following links also provide information about making health coverage more affordable for consumers and their families:

- **Incomes that qualify for lower costs**: [https://www.healthcare.gov/lower-costs/](https://www.healthcare.gov/lower-costs/)


### Enrolling During the Open Enrollment Period

The Marketplace Open Enrollment period is the time of the year during which consumers can enroll in a QHP through the Marketplace or change their QHP if they are already enrolled in Marketplace coverage. For coverage starting in 2016, the Open Enrollment Period is November 1, 2015–January 31, 2016. Consumers may also qualify for a special enrollment period, which allows individuals to enroll in or to change their QHP outside of Open Enrollment if they experience certain events.

### Qualifying for Special Enrollment Periods

<table>
<thead>
<tr>
<th>Number of people in your household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Marketplace health plans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You may qualify for lower premiums on a Marketplace insurance plan if your yearly income is between...</td>
<td>$11,670 - $46,680</td>
<td>$15,730 - $62,920</td>
<td>$19,790 - $79,160</td>
<td>$23,850 - $95,400</td>
<td>$27,910 - $111,640</td>
<td>$31,970 - $127,880</td>
</tr>
<tr>
<td>See next row if your income is at the lower end of this range.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace insurance if your yearly income is between...</td>
<td>$11,670 - $29,175</td>
<td>$15,730 - $39,325</td>
<td>$19,790 - $49,475</td>
<td>$23,850 - $59,625</td>
<td>$27,910 - $69,775</td>
<td>$31,970 - $79,925</td>
</tr>
<tr>
<td>Medicaid coverage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If your state is expanding Medicaid: You may qualify for Medicaid coverage if your yearly income is below...</td>
<td>$16,243</td>
<td>$21,983</td>
<td>$27,724</td>
<td>$33,465</td>
<td>$39,206</td>
<td>$44,947</td>
</tr>
<tr>
<td>If your state isn’t expanding Medicaid: You may not qualify for any Marketplace savings programs if your yearly income is below...</td>
<td>$11,670</td>
<td>$15,730</td>
<td>$19,790</td>
<td>$23,850</td>
<td>$27,910</td>
<td>$31,970</td>
</tr>
</tbody>
</table>
If consumers are interested in enrolling in or changing their health plan outside of the Marketplace open enrollment period, you can help them use the screening tool on HealthCare.gov to find out if they qualify for a special enrollment period. The screening tool is available at: https://www.healthcare.gov/screener/.

Consumers will enter their zip code and select the first button on the screen below to be taken to the screening questions for a special enrollment period.

Then, consumers will be prompted to answer a number of questions to determine if they qualify for a special enrollment period, as shown below:
Find out if you could qualify for a Special Enrollment Period

After open enrollment, you can enroll in a private health plan through the Marketplace only if you qualify for a special enrollment period. Answer the questions below and we'll tell you if it looks like you qualify.

Did you or anyone in your household lose health coverage in the last 60 days or do you expect to lose it in the next 60 days?  
- YES
- NO

Did you or anyone in your household experience any of the following in the past 60 days?

Changes in household size:
- YES
- NO
  - Got married
  - Had a baby
  - Got divorced and lost health insurance
  - Adopted a child or had a child placed with you for foster care
  - Death

Changes in circumstance:
- YES
- NO
  - Moved outside your health plans coverage area
  - Had a change in income

Changes in status:
- YES
- NO
  - Gained citizenship or lawful presence in the U.S.
  - Released from incarceration (prison or detention)

Are you a member of a federally recognized tribe, or an Alaska Native corporation shareholder?  
- YES
- NO

CONTINUE
If the screening tool determines that consumers have experienced a life event that qualifies them for a special enrollment period, you can assist them with completing an eligibility application, comparing available health plans, and selecting and enrolling in a QHP.

**Additional Resources**

For more information visit:

- HealthCare.gov: [Using This Site](HealthCare.gov/using-this-site/)
- Marketplace.CMS.gov: [Technical Assistance Resources](Marketplace.CMS.gov/technical-assistance-resources/technical-assistance-resources.html)