

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](https://www.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/.

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.



See 2015 health insurance plans and prices

✓ ZIP Code 60444 (Grundy County, IL)

EDIT

✓ Household income \$30,000

EDIT

✓ Your household

Age 35

EDIT

Estimated eligibility results

This household may be eligible for a **\$12.63** per month premium tax credit to lower monthly premium costs.

CONTINUE TO PLANS

100% of questions answered
Select *See plans now* to view plans in your area.

SEE PLANS NOW

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.

57 Health Plans Estimated tax credit: \$13/month

BACK TO QUESTIONS

Viewing: HEALTH PLANS DENTAL PLANS Sort: BY MONTHLY PREMIUM BY DEDUCTIBLE

NARROW YOUR RESULTS
See only plans with these features

Premium

- less than \$200 (10)
- less than \$300 (38)
- less than \$400 (53)
- less than \$500 (55)
- less than \$600 (56)
- less than \$700 (57)

Get more details about premiums

Coverage categories

- Bronze plans (18)
- Silver plans (19)
- Gold plans (19)
- Platinum plans (1)

Get more details about categories

Plan Types

- PPO (40)
- HMO (10)

Blue Cross and Blue Shield of Illinois · Blue Choice Bronze PPOSM 006 Compare

Bronze | PPO
National Provider Network
Plan ID: 36096ILO790031

<p>ESTIMATED MONTHLY PREMIUM</p> <p>\$151</p> <p>Premium before tax credit: \$163</p>	<p>ESTIMATED DEDUCTIBLE</p> <p>\$6,000</p> <p>Estimated individual total</p>	<p>ESTIMATED OUT-OF-POCKET MAXIMUM</p> <p>\$6,000</p> <p>Estimated individual total</p>
--	---	--

COPAYMENTS / COINSURANCE

Primary doctor:
No charge after deductible

Specialist doctor:
No charge after deductible

Emergency room care:
No charge after deductible

Generic drugs:
No charge after deductible

PEOPLE COVERED

1 (Age 35): Covered

MORE INFORMATION

- Summary of Benefits
- Plan brochure
- Provider directory
- List of covered drugs

[LEARN MORE ABOUT THIS PLAN](#)

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/.

		Number of people in your household					
		1	2	3	4	5	6
Private Marketplace health plans	You may qualify for lower premiums on a Marketplace insurance plan if your yearly income is between...	\$11,670 - \$46,680	\$15,730 - \$62,920	\$19,790 - \$79,160	\$23,850 - \$95,400	\$27,910 - \$111,640	\$31,970 - \$127,880
	<i>See next row if your income is at the lower end of this range.</i>						
	You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace insurance if your yearly income is between...	\$11,670 - \$29,175	\$15,730 - \$39,325	\$19,790 - \$49,475	\$23,850 - \$59,625	\$27,910 - \$69,775	\$31,970 - \$79,925
Medicaid coverage	If your state is expanding Medicaid: You may qualify for Medicaid coverage if your yearly income is below...	\$16,243	\$21,983	\$27,724	\$33,465	\$39,206	\$44,947
	If your state isn't expanding Medicaid: You may not qualify for any Marketplace savings programs if your yearly income is below...	\$11,670	\$15,730	\$19,790	\$23,850	\$27,910	\$31,970

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/)
- **How to save on out-of-pocket health care costs:** <https://www.healthcare.gov/lower-costs/save-on-out-of-pocket-costs/>
- **Ways to save in the Marketplace:** www.HealthCare.gov/blog/7-ways-to-save-in-the-health-insurance-marketplace/

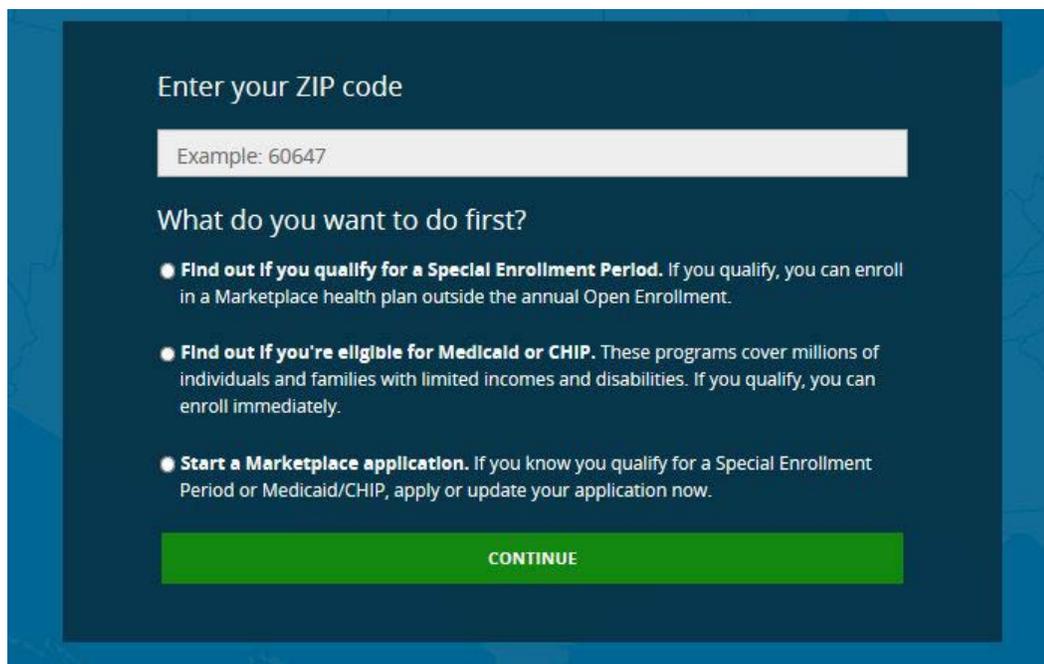
Enrolling During the Open Enrollment Period

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

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.



The screenshot shows a dark blue interface with a white input field for a ZIP code. Below the input field, there are three radio button options. The first option is selected. At the bottom, there is a green button labeled 'CONTINUE'.

Enter your ZIP code

Example: 60647

What do you want to do first?

- Find out if you qualify for a Special Enrollment Period.** If you qualify, you can enroll in a Marketplace health plan outside the annual Open Enrollment.
- Find out if you're eligible for Medicaid or CHIP.** These programs cover millions of individuals and families with limited incomes and disabilities. If you qualify, you can enroll immediately.
- Start a Marketplace application.** If you know you qualify for a Special Enrollment Period or Medicaid/CHIP, apply or update your application now.

CONTINUE

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

YES

NO

Had a baby

YES

NO

Got divorced and lost health insurance

YES

NO

Adopted a child or had a child placed with you for foster care

YES

NO

Death

Changes in circumstance:

YES

NO

Moved outside your health plan's coverage area

YES

NO

Had a change in income

Changes in status:

YES

NO

Gained citizenship or lawful presence in the U.S.

YES

NO

Released from incarceration (prison or detention)

Are you a member of a **federally recognized tribe**, or an Alaska Native corporation shareholder?

YES

NO

CONTINUE

It looks like you may qualify for a Special Enrollment Period

This means that you can probably enroll in a 2015 health plan through the Marketplace even though the annual Open Enrollment period is over.

To find out for sure, fill out a Marketplace application or update your existing one.

[START OR UPDATE AN APPLICATION](#)

Need more information first?

- [See available plans before you apply, with prices based on your income](#)
- [Gather everything you need before you start an application \(PDF\)](#)
- [Check our income chart to see if you qualify to save](#)

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](#)
Available at: HealthCare.gov/using-this-site/
- Marketplace.CMS.gov: [Technical Assistance Resources](#)
Available at: Marketplace.CMS.gov/technical-assistance-resources/technical-assistance-resources.html



 Health Insurance Marketplace