



2014 Step-by-Step Marketplace Application Guide

Thanks to the *Affordable Care Act (ACA)*, many Americans now qualify for more affordable health insurance. You can apply online for Medicaid, CoverKids, new qualified health plans, *and* help paying for these new private plans at www.Healthcare.gov. (If you don't have access to the internet, you can apply in person at HOPE, by phone at 1-800-318-2596, or with a paper application.) However you choose to apply, this guide will lead you through the process and help you keep track of the details. 😊

Step by Step, this guide will:

- 1. Help you figure out who to list on your application.
- 2. Tell you how to report different kinds of income for each person.
- 3. Give you a place to record your healthcare.gov Username, Password, and Application ID.
- 4. Give you a place to record the PROJECTED income you submitted on your application and remind you of the phone number to call if your income or family size changes.
- 5. Give you a place to record your eligibility results based on that projected income.
- 6. Give you a place to record the deadlines for sending in any requested documents.
- 7. Remind you of helpful factors in the plan comparison process.
- 8. Give you a place to record the plan name, premium & phone number for your chosen plan.

□ 1. Prepare! First, let's figure out who needs to be on the application.

To tell you what options are available for you and your family, the Marketplace needs to know how much income your family has now, how much you expect to have in 2014, and how many people are supported with that income.

Do you usually file taxes?

➡ If yes, include everyone who is listed on your tax return, even if they don't need health insurance! (This should include you, your spouse, children, and any other dependents.)

TIP: Married individuals can only get help paying their monthly premiums if they file jointly. Do you and your spouse usually file separately? To see if you can get premium tax credits, you must (1) agree with your spouse to start filing jointly in 2015 (for 2014) and (2) list your spouse and his or her information on the application.

➡ If no, you may want to start filing in the future, even if you aren't usually required to!

Starting in 2014, the IRS will help eligible individuals pay monthly premiums for private plans on the Marketplace. This help is in the form of a unique tax credit that eligible tax filers can get in ADVANCE. If you are eligible for the credit and enroll in a Marketplace plan, the IRS will actually pay a portion of your premium DIRECTLY to your chosen insurance company each month. But the only way the IRS can be sure you got the right AMOUNT of help up front is to see your total countable income at the end of the year. **As a result, you can only get help paying your monthly premiums if you commit to filing a 2014 tax return in Spring of 2015.**

Note: Like the EITC, getting premium tax credits will not increase your taxable income.

➡ Will you get help paying premiums?

Your eligibility depends on your family's total countable income, family size, and if your job, your spouse's job, or the government already offers "affordable, adequate" insurance to you & your dependents. Because Congress intended for everyone below poverty to get Medicaid*, premium tax credits are only available to people with income OVER poverty.

➡ Are you or your family living UNDER the poverty level?

If you have a child or are raising a child under 19, you may qualify for Medicaid! If not, and someone is giving you a place to live, or helping you with other expenses, they may be able to claim you as a "Qualifying Relative", *even* if you don't live together. If they decide to claim you as a dependent, we can apply for help for you based on *their* income. This will only work if your income (not counting Social Security) is < than \$3,900 per year

* So far Governor Haslam & the TN State Legislature have rejected Federal funds to expand Medicaid, but this decision is subject to change.

This is who I need to list on my application:

_____	_____
_____	_____
_____	_____

2. Gather information for the application!

For each person listed above, you will need:

Legal Name, Date of Birth & Social Security Number or Immigration documents

AND Current and Projected Job and Income Information* for 2014:

➡ **Do you have income from a job?**

You will need to know your gross income (before taxes) and hours.

Helpful documents: a recent check stub & your 2013 W-2s or a Dec. paychec

➡ **Does your job (or your spouse's job) offer health insurance?**

You can still buy health insurance on the Marketplace if you would like to, but to get help paying for the premiums for anyone who COULD get the job plan, you'll have to prove that the plan either (a) isn't adequate or (b) isn't affordable under the Law. A form called the "Employer Coverage Tool" will help you get the facts from your employer and complete the application. For a copy of the form, visit www.Healthcare.gov or call Michelle at HOPE.

➡ **Do you have Social Security Disability Income OR Social Security Retirement?**

You will need to know your full benefit amount, BEFORE Medicare deductions
Helpful documents: your 2014 COLA letter listing your new monthly benefit.

➡ **Do you have self-employment income (either profit or loss)?**

You will need to project your profit after expenses THIS month and for 2014.
Helpful documents: your book-keeping records & most recent tax return.

➡ **Do you have farm income or loss?**

You will need to know how much you usually earn or lose in a year.
Helpful documents: your most recent tax return or farm records

➡ **Do you have rental income or loss?**

You will need to project your profit after expenses THIS month and for 2014.
Helpful documents and information: your most recent tax return, mortgage information (if any), expected occupancy/revenue for 2014, utility costs (if any), property tax amounts, insurance costs, and other expenses.

* Please note: Child support payments, Veterans Disability Payments, Families First/TANF, Food Stamps & Supplemental Security Income don't count.

3. Choose an application method: online, by phone, or by mail.

If applying online, start by creating an account at www.healthcare.gov

➔ TIP: You will need an e-mail address to create your account. You can set up a free e-mail account at www.gmail.com. Don' worry! On your application, you can tell the Marketplace to send you paper notices in the mail. 😊

My username is: _____

My password is: _____

The security questions I chose were:

The answers I gave were:

1

1

2

2

3

3

(4

4)

4. Complete a Marketplace Application at www.healthcare.gov or 1-800-318-2596.

➔ I did it! I completed and submitted my/our application on:

____ / ____ / ____
date

online

by phone

by mail



My application ID # is: _____

➔ We projected our gross income for 2014 as:

Person 1: (_____) \$ _____

Person 2: (_____) \$ _____

Person 3: (_____) \$ _____

Person 4: (_____) \$ _____

Person 5: (_____) \$ _____

TOTAL for Tax-filing Unit for 2014: _____

IMPORTANT: The amount of help you get with premiums and other costs, like deductibles, depends on your income & family size (the # of people on your tax return.)



If your family size changes or income turns out to be different than you thought it would be, call the Marketplace RIGHT AWAY to report the

change: 1-800-318-2596. This is VERY important if you get advanced premium tax credits or NEED them and didn't qualify when you first applied.

5. Review your Eligibility Results online at www.healthcare.gov.

(Note: If you applied by phone or mail, you should get these results in the mail.)

These members of my family can shop on the Marketplace:

➡ Log in at www.healthcare.gov (best) or call the Marketplace to compare plan options.

These members of my family are eligible for premium tax credits:

➡ When I log on at www.healthcare.gov, I'll be able to see my exact premiums after help.

These members of my family can get help with deductibles and other costs!



➡ **IMPORTANT:** To get these lower costs, they must choose a SILVER plan.

These members of my family are likely to be eligible for Medicaid:

➡ Their information will be forwarded to the TennCare Bureau for a final decision.

These members of my family are likely to be eligible for CoverKids:

➡ Their information will be forwarded to CoverKids for a final decision.

6. Did the Marketplace ask you to send in any documents? Send them in ASAP!

➡ If the Marketplace doesn't ask you for any more documents, skip to step 7.

➡ If the Marketplace DOES ask you for more documents, list them here:

I need to send in: 1	_____	for:	_____
2	_____	for:	_____
3	_____	for:	_____

I MUST send these papers in by: _____

I can mail them to: _____

➡ If I'm not sure what to send as proof of income, I can call HOPE for help.

7. **Compare plans available to me and my family on the Marketplace.**

All plans on the Marketplace plans have to offer essential health benefits, but there are still important differences between plans. It's very important to choose a plan that covers your medicines, and that your preferred providers, specialists, and hospital are in the network. Plans may also offer different kinds of disease management. If you have diabetes, asthma, clinical depression, or another serious or chronic illness, try to find a plan that can offer extra help! Different plans may also have different monthly premiums, deductibles, and maximum out of pocket caps. You can take notes here to remember what you're looking for.

Doctors and other providers that I want to continue to see:

The hospital where I prefer to get treatment: _____

My medicines: _____

Other things that are important to me in a plan:

8. **ENROLL in a plan that makes sense for your budget and healthcare needs.**

I have chosen a plan!

My plan is called: _____

➔ My monthly premium will be \$_____ per month.

The Customer Service Number for my Plan is: _____

My first monthly premium is due by: _____

➔ I can make my first payment by mail, by phone, or online.

If I have questions, I need to call Customer Service for my chosen plan.

My coverage will begin on: _____

Congratulations! You did it!