



What Consumer Assisters Need to Know

Frequently Asked Questions


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My income is uneven during the year. How do I report what I make?




Report current monthly income for Medicaid eligibility
Report estimated yearly income for 2014





I live in one state but spend significant time in another state (seasonal relocation or for employment). What Marketplace should I use to buy coverage?



Eligibility to buy coverage in the Marketplace is based on where you establish your permanent residence. Some health insurers will offer larger networks than other plans and may offer multi-state networks. Check the plans available in your Marketplace to see if there is a plan with provider coverage in the areas you work.



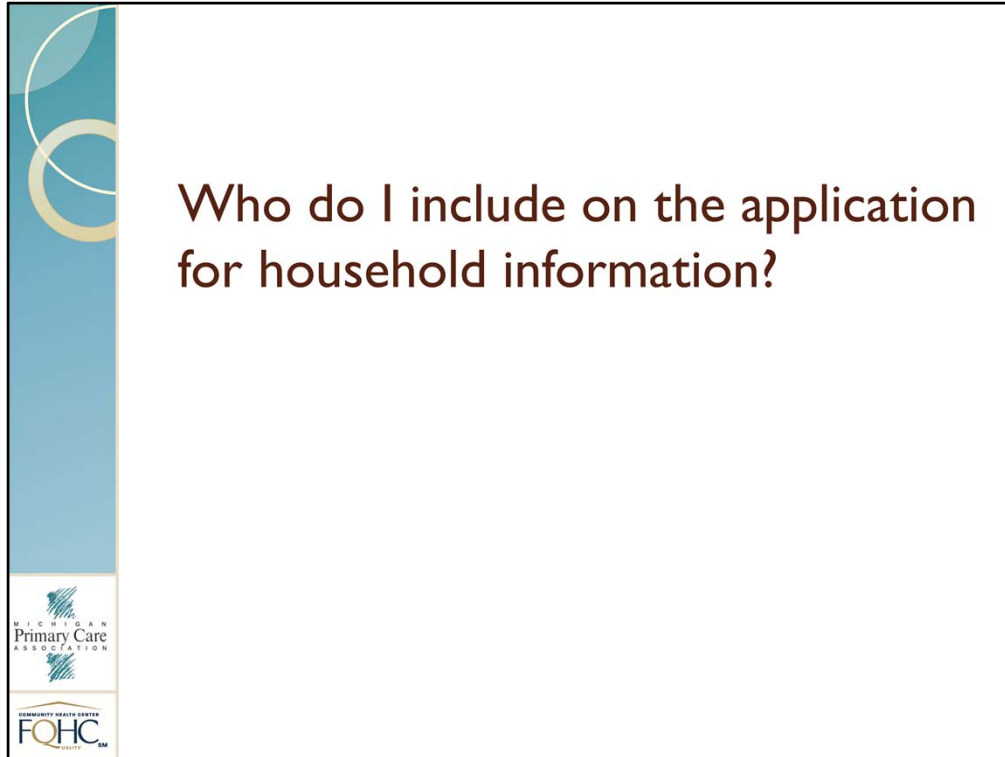
If I'm eligible for other coverage but haven't enrolled in it yet, can I qualify for premium tax credits in the Marketplace?



For certain types of coverage, if you are eligible but not enrolled, then you can still qualify for premium tax credits. These include:

- Retiree health coverage offered by a former employer
- COBRA coverage
- Student health plan coverage
- Medicare Part A coverage requiring payment of premiums

However, if you are eligible for job-based coverage (that is affordable and meets minimum value) or for Medicaid or CHIP, but you didn't enroll, then you are not eligible for premium tax credits.



When filling out your application, DO include:

Yourself

Your spouse

Your children who live with you, even if they make enough money to file a tax return themselves

Your unmarried partner who needs health coverage

Anyone you include on your tax return as a dependent, even if they don't live with you

Anyone else under 21 who you take care of and lives with you

DON'T include:


Your unmarried partner who doesn't need health coverage and is not your dependent

Your unmarried partner's children, if they are not your dependents

Your parents who live with you, but file their own tax return and are not your dependents


Other relatives who file their own tax return and are not your dependents

To learn about who qualifies as a dependent, refer to [IRS Publication 501](#).





Will Healthy Michigan enrollees be penalized if they don't have health coverage for the first months of the year?








My income fluctuates during the year. How do I report what I make?




Report current monthly income for Medicaid eligibility
Report estimated yearly income for 2014



My income fluctuates between eligibility for Healthy MI Medicaid and tax credits in the Marketplace. What should I do?




Right now, apply through the Marketplace.





How is Modified Adjusted Gross Income calculated (MAGI)? (Is income and social security included?)

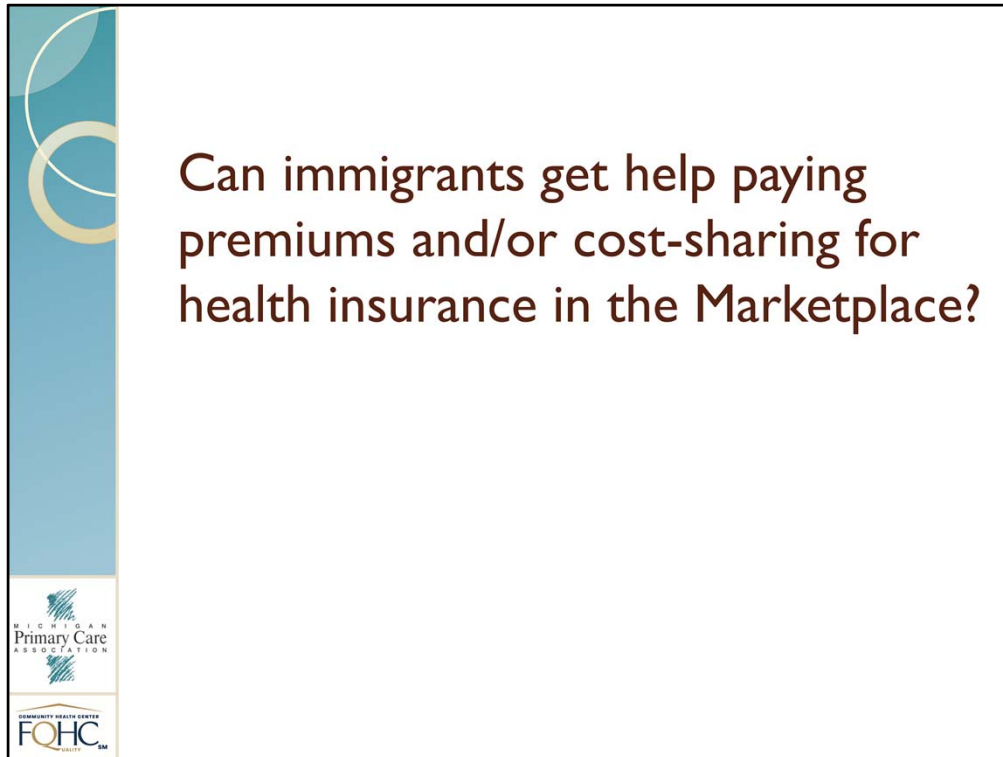




I am currently receiving health care services through Veterans' Affairs (VA). Am I eligible to participate in the Marketplace?



Yes, you may still be eligible to participate in the Marketplace if you are enrolled in health coverage through the VA. However, if you purchase health coverage from the Marketplace, you will not be eligible for premium tax credits or cost-sharing reductions.

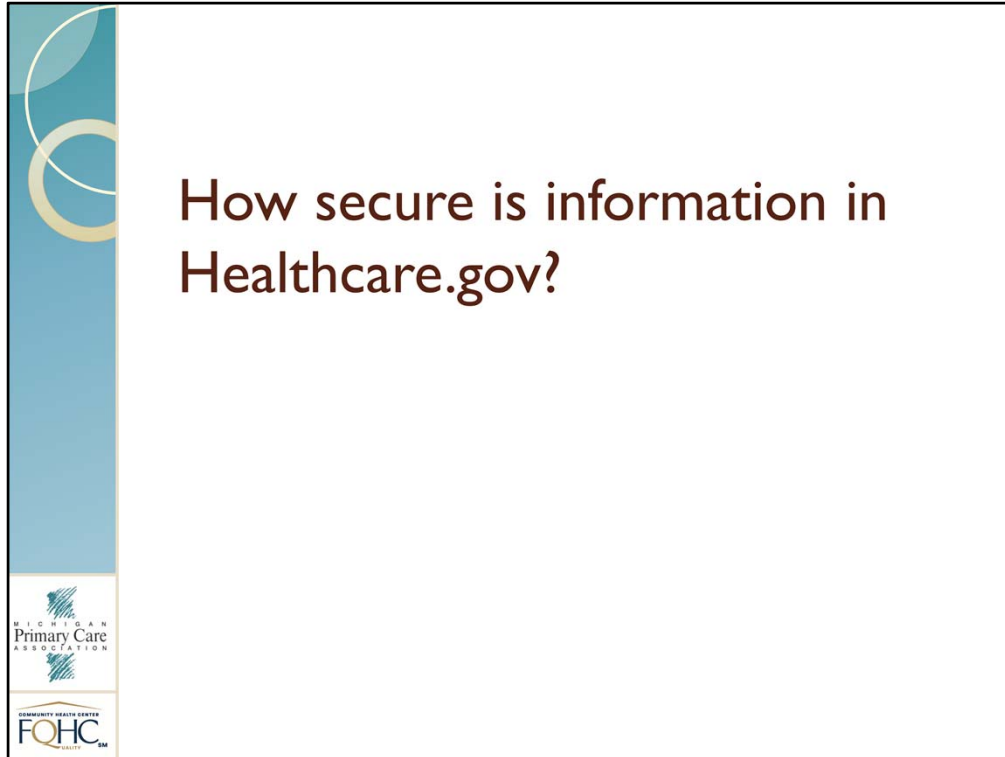


Can immigrants get help paying premiums and/or cost-sharing for health insurance in the Marketplace?

Lawfully present immigrants can get tax credits to help pay premiums and cost-sharing for health insurance through the Marketplaces. Like citizens, they can get tax credits to help pay premiums if they make between 100% and 400% of the federal poverty level. The amount they pay for care will also be lowered if they make between 100% and 250% of the federal poverty level. To get this help, they cannot be offered affordable health insurance through their job or be eligible for Medicaid.


Lawfully-present immigrants who make less than 100% of the federal poverty level also can get help paying premiums and cost sharing if they cannot enroll in Medicaid. Many lawfully-present immigrants cannot enroll in Medicaid until they have been in the United States for five or more years.

Undocumented immigrants cannot receive help paying for premiums or cost sharing for Marketplace coverage and may not buy health insurance through the Marketplaces even at full cost.





CMS talking points:

The privacy and security of consumers' personal information is a top priority for us. When consumers fill out their online marketplace applications they can trust that the information that they are providing is protected by stringent security standards. Security testing happens on an ongoing basis using industry best practices to appropriately safeguard consumers personal information.




My identity was not verified through Healthcare.gov or being speaking with a call center representative. What should I do?





CMS says:

“If the consumer doesn’t pass identity proofing initially, the screen will display a case number and the Experian help desk number for the consumer to call and resolve the issue. There is also a paper process for verifying identity if the consumer is not able to resolve the issue with Experian. The Marketplace will send the filer a notice with instructions on how to prove their identity if they couldn’t resolve it over the phone.”




I have had difficulty getting my application submitted through Healthcare.gov. Should I start a new application?





You can start a paper application at any time (this is new guidance)

Call the call center (only if you haven't yet submitted the application) or go to an assister


Assisters can call the CAC Helpline: 855-868-4678, enter 10 digit number (Organization CAC ID # + 55. For example, MICACA31+55





If I have student loans and they are in deferment, how should I answer the question about student loans and interest?




It depends whether the individual has voluntarily decided to pay the interest on their loans during deferment. If they are not paying any interest they would put no. Otherwise they would fill out the information in the same way they would fill it out on their tax return. I think most people end up getting a 1098 form in the mail that provides them with the information they need for filing their tax return and claiming a student loan interest deduction. The IRS has more information here: <http://www.irs.gov/taxtopics/tc456.html>





I am required by a court order to provide health insurance for my children, although they live with their mother and are claimed as her tax dependents. Can I get coverage for them on the Marketplace, and can I apply for tax credits if eligible?



If a person is unsure of how to answer questions about dependents and how medical care is managed, they need to refer to their most recent court order to see if there's anything related to medical things and/or tax filing (some order stipulate alternating years). She said there's no general answer about how to handle these things because each case is different. Each county will have someone like her who can look up cases by SSN or docket number. So I guess another thing we can recommend is for each organization to know how to contact their local FOC




I am an in-person assister.
What should I do when an
applicant tells me that “I earn
cash that I do not claim on my
taxes”?





If the income is taxable, it needs to be reported.


If a person informs you that they receive cash payments but don't file it on their taxes, you should encourage them to complete the application as truthfully as they can, and that by submitting the application they're the ones stating the information is true. You should not turn them away unless they're blatantly lying and trying to make you a party to it. If you are unsure of whether to trust that person's information, you can always let the client know he/she can complete the application without assistance or by calling the 800 number, then just make sure you haven't left your Navigator or CAC ID on any of their documentation that will be submitted.





I am a Certified Application Counselor. Can I tell consumers what plans our Health Center accepts, or is that against CAC standards?



Health center O/E assistance workers in Federally Facilitated Marketplaces (FFMs) and State Partnership Marketplaces (SPMs) and trained as CACs may not offer recommendations to consumers or advise consumers on what plan to choose. However, in the interest of helping consumers understand their options, trained health center O/E assistance workers in FFMs and SPMs may provide information to consumers about the plans in which the health center participates, unless there are additional restrictions imposed by the state or by virtue of the health center O/E assistance workers serving in a capacity other than a CAC.




I am an in-person assister. Can I type information in for my client? What about if I am helping them over the phone?





Certified application counselors and navigators can assist consumers by directly filling out the application when working face-to-face with that consumer. If you are working face-to-face with a consumer and they request your help in filling out their application (for example, if the consumer has a disability or asks you to help them use the computer), you are free to do so.


However, if you are providing enrollment assistance to a consumer by phone, you should not fill out an application on their behalf, as it would require the consumer to share with you their Marketplace user name and password over the phone. To assist a consumer by phone, you may answer general questions, or walk through the application with the consumer as they enter their own information, but you may not enter their personal information on the application without the consumer being physically present.



I am an in-person assister. Can I keep PII to do follow-ups? How should I do this?



CMS has revised its model consent form template (also referred to as an authorization form) to include the collection of limited contact information such as an email address or phone number to follow-up with consumers on the application and enrollment process. This follow-up contact information is optional and a consumer is not required to provide it. The CMS-developed consent form is provided as part of the CMS welcome package and is a model template. Your health center may develop its own consent form or modify the template as it chooses. In addition, your health center should follow internal policies and procedures for the handling of PII and any additional state requirements as appropriate.



I am an in-person assister. How can I obtain authorization from a consumer when assisting over the phone?





Questions?

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