

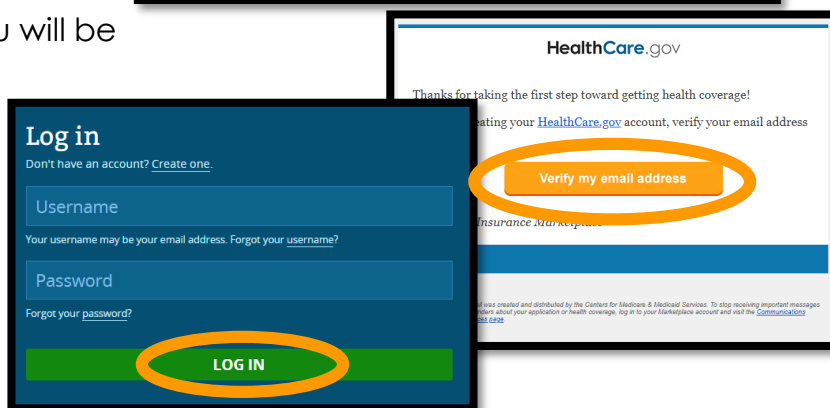
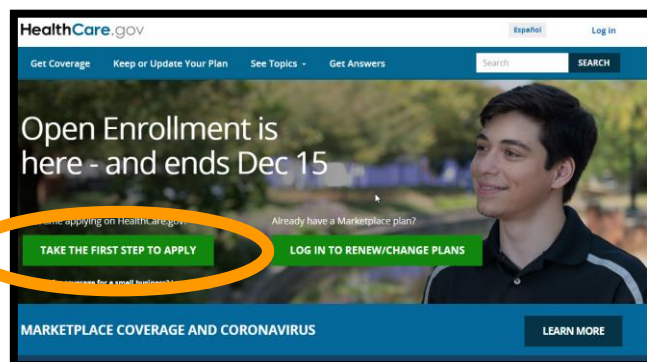
The 2021 Consumer's Guide to the HEALTH INSURANCE MARKETPLACE

Last Updated 11/2/2020

A step-by-step guide to applying for health insurance on Healthcare.gov for **NEW USERS**.

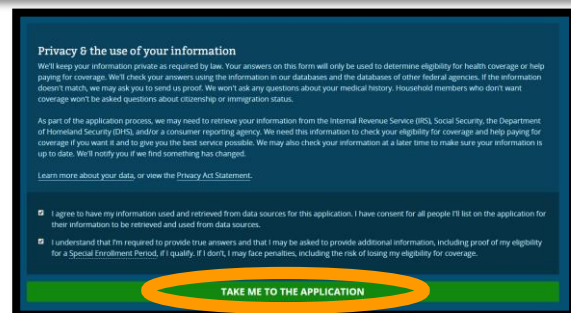
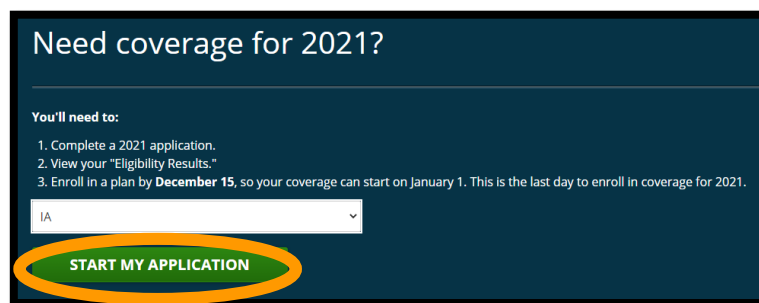
#1. Getting Started

- Go to www.healthcare.gov
- Click **TAKE THE FIRST STEP TO APPLY**, select your state, complete your account information, and select **CREATE ACCOUNT** at the bottom of the page
- Check your email for a verification email from notices@healthcare.gov
- Click **VERIFY MY EMAIL ADDRESS** and you will be redirected back to Healthcare.gov
- Select **CONTINUE TO LOGIN** and enter the username and password you created
- Click **LOG IN** and go to Step #2 below

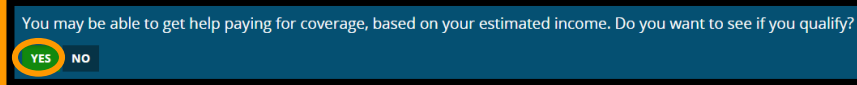


#2. Verify Your Identity

- Once logged in, select your state and click **START MY APPLICATION**
- Complete all requested identity and contact information and then click **VERIFY MY IDENTITY**
- Once your identity is verified, check the two boxes to agree to the privacy and use of information disclaimers
- Then select **TAKE ME TO THE APPLICATION**
- On the next page you will be asked for your marital status, your dependents, and your income



IMPORTANT. Select YES. This will create a better application experience.



- On the next several pages you will be asked questions about you and your spouse/dependents (if applicable)
- Answer each question asked and click **SAVE & CONTINUE** after each page of questions

Provided to you by:

Phone:

#3. Enter Agent Information

- After you have selected your contact preferences, you will be asked if you're receiving application help
- Click **YES** and select **AGENT OR BROKER**
- Enter my name and my National Producer Number (NPN)
- Then click **SAVE & CONTINUE**

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Application help

Is a professional helping you complete your application?
If a family member or friend is helping you, select "No."
[Learn about professionals who may help with your application.](#)

Yes
 No

Which type of professional is helping you?
Select all that apply.

Navigator
 Certified application counselor
 Agent or Broker
 Other assister

Please enter my information here!

My name and NPN must be entered in order for me to help you complete your application and assist you with questions throughout the year.

Agent Name: _____

NPN: _____

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Tell us about the Agent or Broker

First name
[Text input field]

Middle initial
Optional
[Text input field]

Last name
[Text input field]

Suffix
Optional
[Dropdown menu]

National Producer Number (NPN)
[Text input field]

Save & continue

#4. Continue with Questions

- You will need to continue to answer several questions, such as marital status, tax relationships, household information, citizenship status, etc.
- Simply answer each question and click **SAVE & CONTINUE**

#5. Enter Income Information

- Under the household income section, enter all of your income information, including employer name (if applicable) and monthly or annual income
- **PLEASE NOTE: You should NOT report any payments from the IRS as a result of the COVID-19 emergency as a part of your income**
- Once you enter your income, you can also enter in eligible deductions such as student loan interest and alimony payments
- Once all income information is entered, click **SAVE & CONTINUE**

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[Redacted]'s income

You can enter amounts now, then update [Redacted] income later in the year if [Redacted]'s situation changes.

i If [Redacted] has more than one source of income, you'll be able to enter more later.

Select a type of income [Redacted] currently gets this month.
[Learn more about types of income to report.](#)
-- select an option --

! Some people are getting payments, like unemployment compensation or stimulus checks, as a result of the **coronavirus disease 2019 (COVID-19) emergency**. Select "Learn more about types of income to report" for more information.

Save & continue

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[Redacted]'s expenses

You can deduct only certain expenses from [Redacted]'s income on this application.

i If [Redacted] has more than one expense, you'll be able to enter more later.

Select [Redacted]'s current expenses.
[Learn more about reporting these expenses.](#)

Student loan interest

Alimony payments
Only tell us about alimony if the divorce or separation was finalized before January 1, 2019.

One of these expenses:

- IRA contributions (if Heather doesn't have a retirement account through a job)
- Educator expenses (if Heather is a teacher and pays for supplies out-of-pocket)
- Penalty on early withdrawal of savings

Save & continue

#6. Review Benefits Available Through a Job

- The next two sections will review a couple of benefits available through a job. You simply need to scroll through and click **CONTINUE** after each page
- You will then be asked if you're using or have been offered those coverages. Select Yes or No and then click **SAVE & CONTINUE**
- Next, you'll review your application for accuracy before submitting

#7. Read & Agree to Statements

- The next section will ask you to read and agree to statements
- Once you've read and agreed to the statements, click **SAVE & CONTINUE**

#8. Sign & Submit

- On the next page, select the box that says **I AGREE TO THIS STATEMENT** and then enter your name to electronically sign the application
- Once signed, click **SIGN & SUBMIT**

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Sign & submit

I'm signing this application under penalty of perjury, which means I've provided true answers to all of the questions to the best of my knowledge. I know I may be subject to penalties under federal law if I intentionally provide false information.

I agree to this statement.

Your Name Here , type your full name below to sign electronically.

Sign & submit

#9. Eligibility Results & Tax Credits

- Click **VIEW ELIGIBILITY NOTICE (PDF)** and then save the Eligibility Results PDF
- Then click **CONTINUE TO ENROLLMENT**
- On the next page click **START**
- Select **USE ALL** tax credits available to you
- Click **SAVE & CONTINUE**

Enroll in a health plan

To enroll, you must complete all the steps below and pay your first premium. If you don't finish today, you can come back and finish later.

- 1 **Decide how much tax credit to use to lower your premium** [Start](#)
- 2 Report tobacco use
- 3 See if plans cover your doctors, hospitals & prescription drugs
- 4 Choose health plans
- 5 Review dental enrollment

How much of your \$ monthly tax credit do you want to use to lower your premium?

ALL of the tax credit each month.
Good choice if you're pretty sure your 2021 income will be about what you estimated.

SOME of the tax credit each month.
Good choice if it's likely your final 2021 income will be higher than your estimate.

NONE of the tax credit each month.
Good choice if you don't want to risk having to pay money back on your federal taxes if anything changes.

Important: If things change - like you get a raise, gain or lose a dependent, or work more or less hours, update your Marketplace application right away.

Save & Continue

Eligibility results

Your application was received and has been processed.

Results based on your application (ID) submitted on 11/02/2020. Follow these steps below to complete your enrollment. [Learn more about your eligibility results.](#)

Eligibility overview

Eligible

[VIEW ELIGIBILITY NOTICE \(PDF\)](#)

Continue to enrollment

[CONTINUE TO ENROLLMENT](#)

#10. Choose a Plan

- If we have not discussed the best plan for you, please **STOP NOW** and contact me at:

HealthCare.gov Your Name Here

Step 3 of 6: See if plans cover your doctors, hospitals & prescription drugs [View steps](#)

See if your doctors, facilities & drugs are covered

Enter your doctors, facilities, and prescription drugs. You'll see if they're covered in the plan's network when you review plans and prices.

What do you want to search for?

Doctors & facilities

Prescription drugs

- If you know what plan you would like, select **SKIP** on the screen above, and then click **SELECT THIS PLAN** under the plan name you wish to enroll in

IMPORTANT: Be sure you understand the provider network for the plan you choose. If you are unsure, CALL ME.

If you do not understand the provider network and go to an out-of-network facility, your out-of-pocket costs could be extremely high.

- You will be asked if you'd like a separate dental plan. Click **NO**. *If you'd like, we can enroll you in a dental plan outside of Healthcare.gov*
- Click **CONTINUE**
- If you are ready, read the statements and agree to continue your enrollment
- Electronically sign and click **CONTINUE**

Are you interested in a separate dental plan?
You may want this if the health coverage you choose doesn't include dental coverage, or if you want different dental coverage.

Yes, continue to dental plan selection.

No, complete health plan enrollment.

I agree with the above statements

I disagree with the above statements.

Tax filer's signature (full name)

Your Name Here

- To finalize your enrollment, you must pay your first month's premium
- Depending on the carrier you chose, you will see a green button to **PAY FOR HEALTH PLAN NOW** or there will be a message that says "your plan will contact you with details about how to pay"
- Follow the instructions you are given

Thank you for being my client and have a wonderful day!