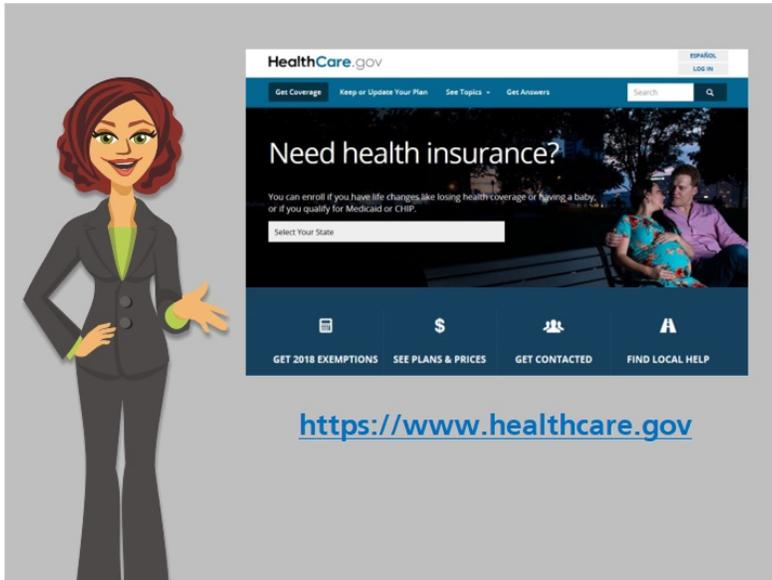
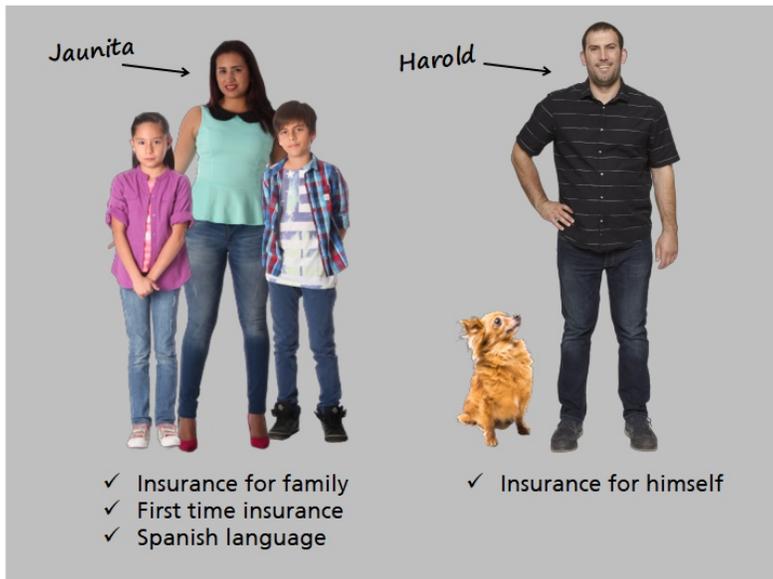


Determining Your Eligibility

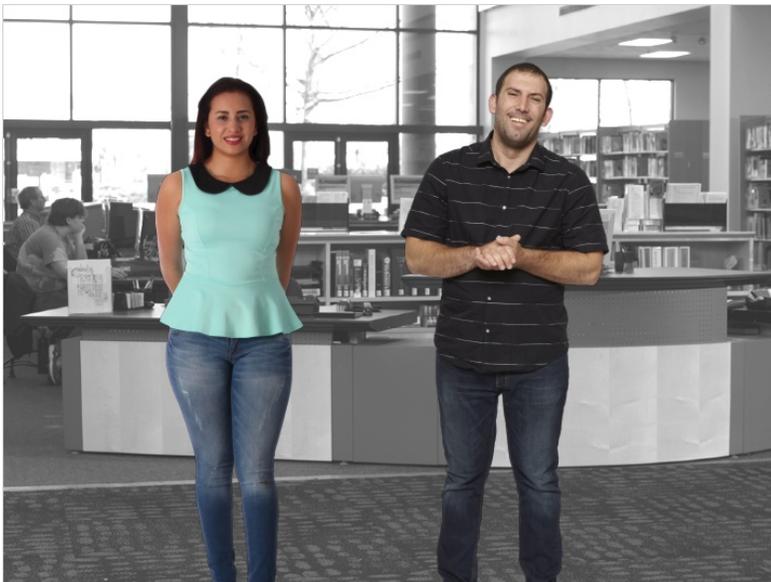


Hi, I'm Kate, I'm here to show you how to prepare to enroll in health insurance using healthcare.gov. Most government programs now require you to fill out a form online, using the Internet.



In this course, we'll follow along with Juanita and Harold. Juanita needs health insurance for the first time, for herself and her family. Her primary language is Spanish.

Harold is interested in enrolling in a health insurance plan, only for himself.

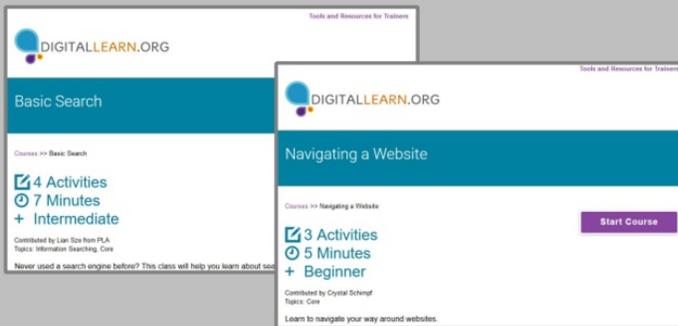


Both Juanita and Harold are using computers at the library to find information on health insurance plans. They would each like in-person assistance to guide them through the application process efficiently and accurately.



DigitalLearn.org courses:

- ✓ Basic Search
- ✓ Navigating a Website



First, let's follow along with Juanita. Juanita doesn't have much experience using a computer, since her previous job did not require it. To help support her search for health insurance information, she has just completed two other DigitalLearn.org courses: "Basic Search" and "Navigating a Website". This will help prepare her to visit and navigate healthcare.gov. If you are new to using a computer and the Internet, these courses are recommended to help you.



Juanita first needs to know if she's eligible to use the Health Insurance Marketplace. She navigates to the healthinsurance.gov website, and visits the "Quick Guide to the Health Insurance Marketplace" page. This page which includes an eligibility checklist.

Juanita and her children live in the United States. She and her children are all U.S. citizens. None of Juanita's family members are incarcerated. So Juanita and her family are eligible for insurance through the marketplace.

HealthCare.gov

Get Coverage Keep or Update Your Plan See Topics Get Answers

A quick guide to the Health Insurance Marketplace

Are you eligible to use the Marketplace?

Tips about the Health Insurance Marketplace

Are you eligible to use the Marketplace?

Dates and deadlines for 2020

To be eligible to enroll in health coverage through the Marketplace, you:

- ✓ Must live in the United States.
- ? Must be a U.S. citizen or national (or be lawfully present). [Learn about eligible immigration statuses.](#)
- ✓ Can't be incarcerated.

If you have Medicare coverage, you're **not** eligible to use the Marketplace.

<https://www.healthcare.gov/quick-guide/eligibility/>

Now, let's take a look at Harold. He also needs to see if he's eligible to use the Health Insurance Marketplace. Harold lives in the United States. He is not incarcerated. He's not a citizen—he's a lawful permanent resident--so he clicks on the link to learn about eligible immigration statuses.

Immigrants

Immigration status and the Marketplace

Health coverage for immigrants

Coverage for U.S. citizens & U.S. nationals

Coverage for lawfully present immigrants

Immigration documentation

EMAIL PRINT

People with the following immigration statuses qualify for Marketplace coverage.

Get details about [what document numbers and other information you'll need to fill out a Marketplace application.](#)

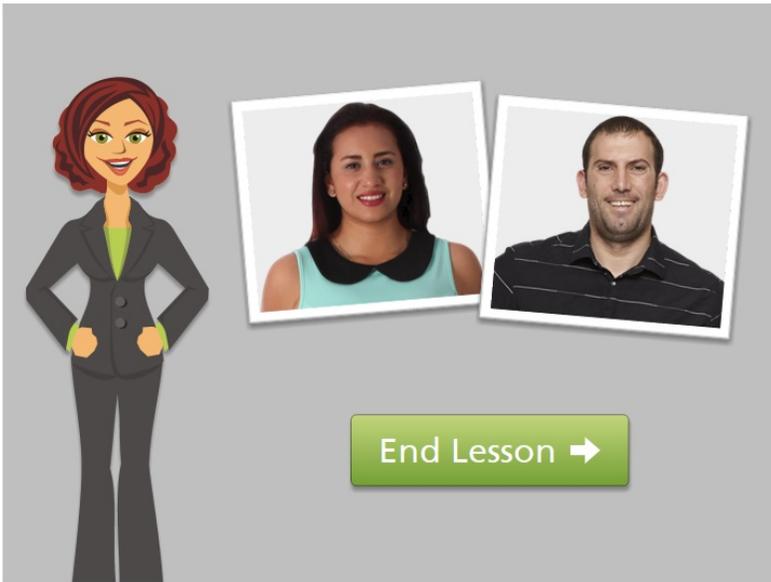
Immigrants with the following statuses qualify to use the Marketplace:

- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.

Back to top

<https://www.healthcare.gov/quick-guide/eligibility/>

Harold can see that as a Lawful Permanent Resident, he's eligible for health insurance.



In the next lesson, we'll look at some of the steps that Juanita and Harold will need to complete in order to enroll in an affordable health insurance plan. Click on the green button to end this lesson.

Preparing to Enroll



Harold wants to schedule an appointment with an assister to help him fill out his insurance application. But he wants to be sure he's prepared for the meeting. So, he starts reviewing the basic information needed for the application.



The Healthcare.gov website includes a detailed checklist called “Get ready to apply for or re-enroll in your Health Insurance Marketplace coverage”. Harold can use this checklist as a guide.

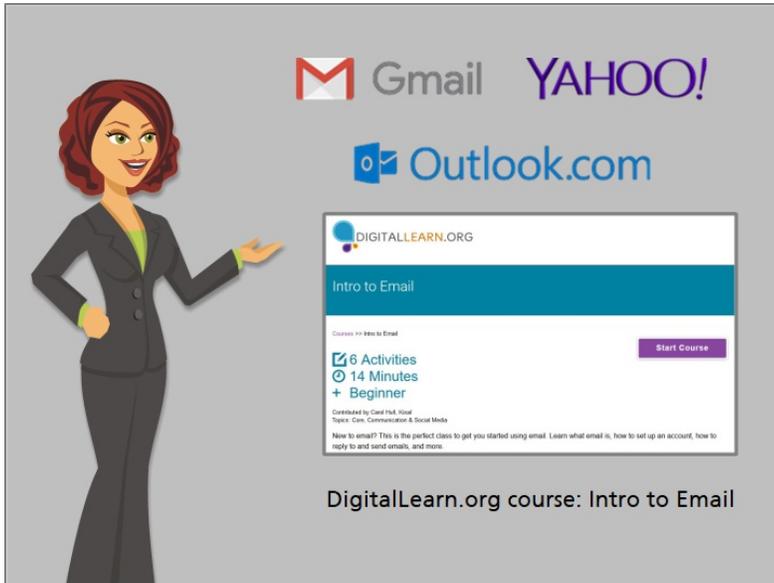
- Your Information – Name, DOB
- Information about your household
- Home and mailing address
- Information about everyone applying for coverage
- Social Security Numbers for everyone on your application
- Information about the professional helping you apply (if applicable)
- Immigration Document information (if any)
- Information on how you file your taxes
- Your best estimate of your household income
- Health coverage information (if already enrolled)
- Employer information for each person in household
- A completed “Employer Coverage Tool” (if applicable)

<https://marketplace.cms.gov/outreach-and-education/apply-for-or-renew-coverage.pdf>

click the link to download

Continue

Review the information shown on your screen, which lists the basic information needed. For detailed information, you can download the checklist document, and either save or print it. If you want to do that, you can click on the link here. Click the green button when you are ready to continue.



Here are some tips for getting ready to fill out the insurance enrollment application. You will need to have an email address in order to create an account on healthcare.gov.

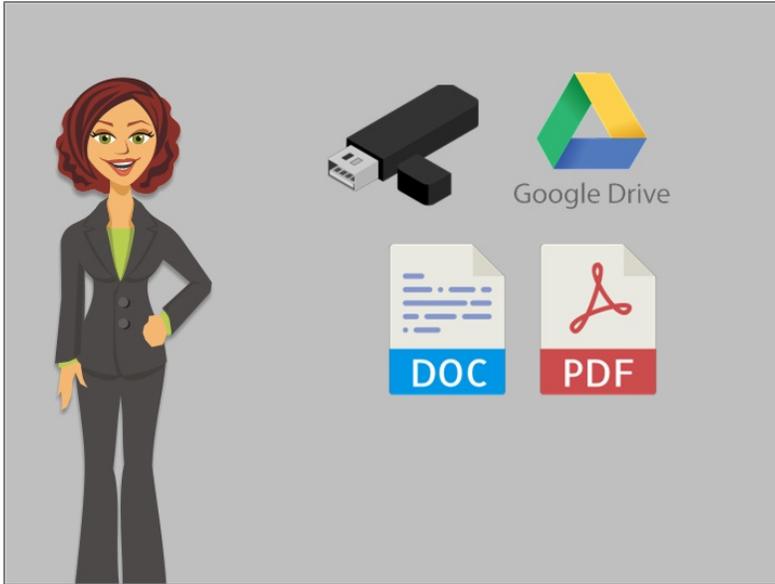
The email address needs to be one that you can check regularly for updates from the marketplace and your health insurance provider. If you do not have an email address, you will need to create one.

You can learn how to create an email address in the DigitalLearn.org course, "Intro to Email".

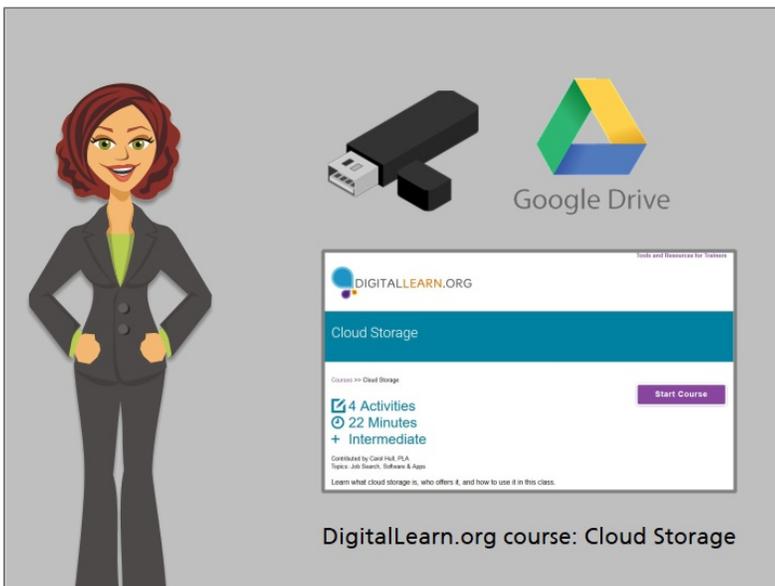


When completing a health insurance application, many people need to confirm some basic information with proof of identification documentation. Try to have these documents ready before you begin filling out the application with your assister.

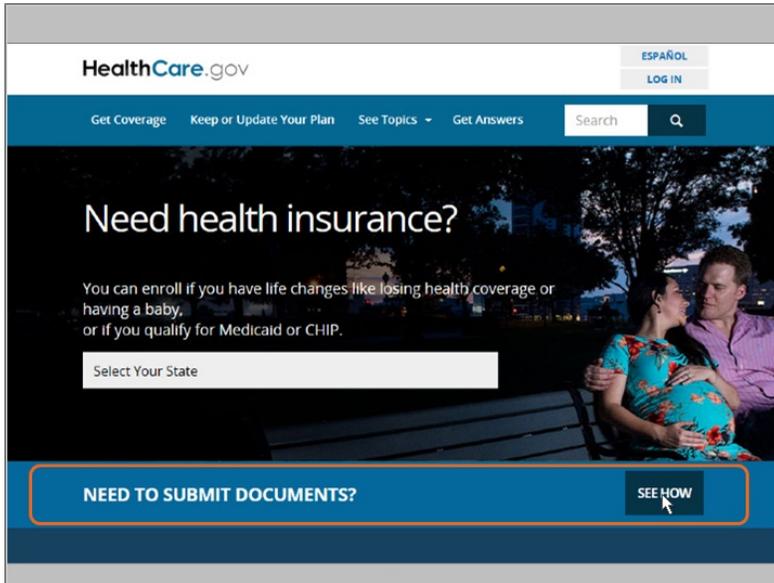
Other documents may be needed to confirm your income, citizenship, or immigration status.



The documents must be saved on the computer in an electronic format like a Word Document or PDF file in order to attach them to your application. You can also store your documents on a USB flash drive, or using a cloud storage site like Google Drive.



You can learn more about Cloud storage in the Digitallearn.org “Cloud Storage” course.



Harold wants to be prepared to upload documents to the healthcare.gov website, so he has saved the documents he may need to a flash drive. He then reviews how to upload them to his application if needed.

From the healthcare.gov main page, Harold sees the “Need to submit documents?” banner and clicks the “See How” button to review.

HealthCare.gov tips & troubleshooting

EMAIL PRINT

Uploading documents

Health coverage application tips & troubleshooting

Uploading documents

Creating an account

Logging in to your account

Web browser, cookie & cache settings

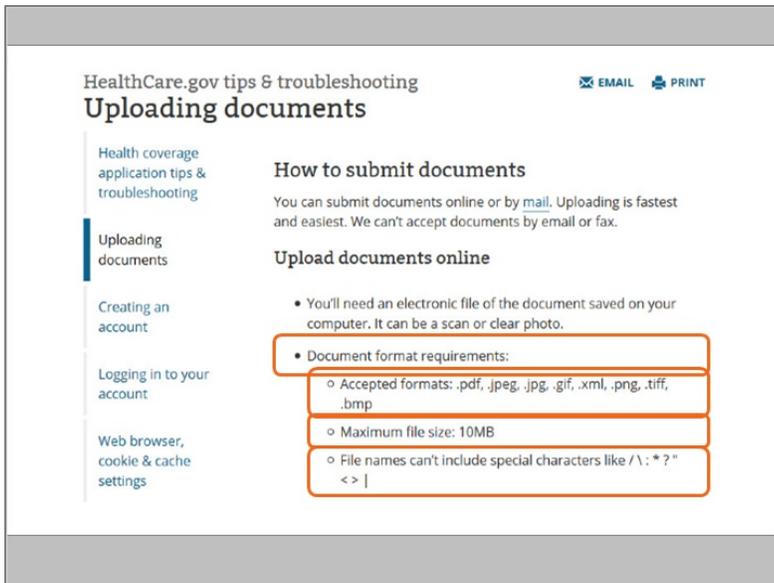
How to submit documents

You can submit documents online or by mail. Uploading is fastest and easiest. We can't accept documents by email or fax.

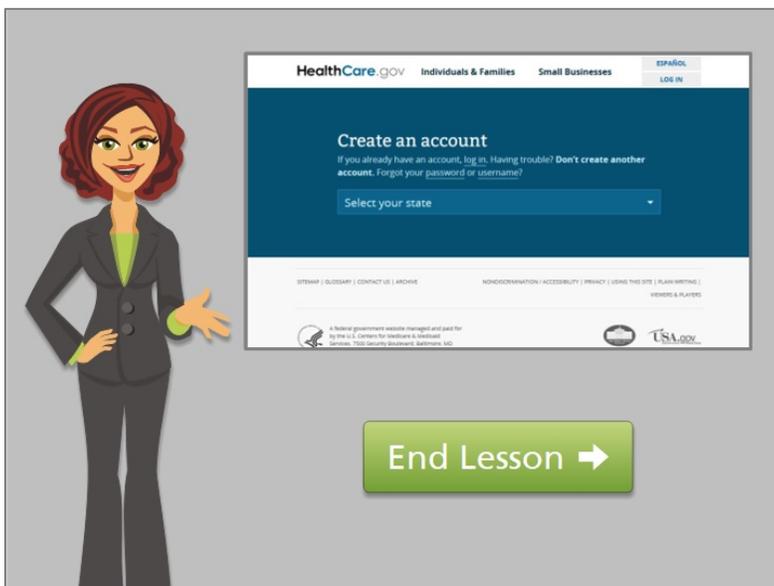
Upload documents online

- You'll need an electronic file of the document saved on your computer. It can be a scan or clear photo.
- Document format requirements:
 - Accepted formats: .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, .bmp
 - Maximum file size: 10MB
 - File names can't include special characters like / \ : * ? " < > |

According to Healthcare.gov, documents must be submitted online or via mail, if they are needed for an application. The website allows applicants to upload any supporting documents directly to the site. Documents cannot be accepted by email or fax.

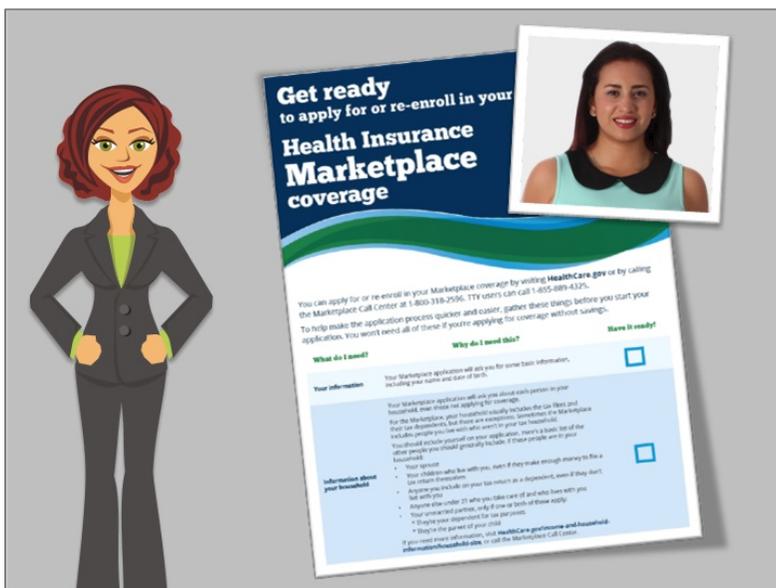


Harold reads through the document format requirements, and makes sure that his documents are the correct file types, aren't too large, and have file names that don't have special characters.



Once Harold has gathered all of his information, he is ready to create an account on healthcare.gov. We'll review how to create an account in the next lesson. Click on the green button to end this lesson.

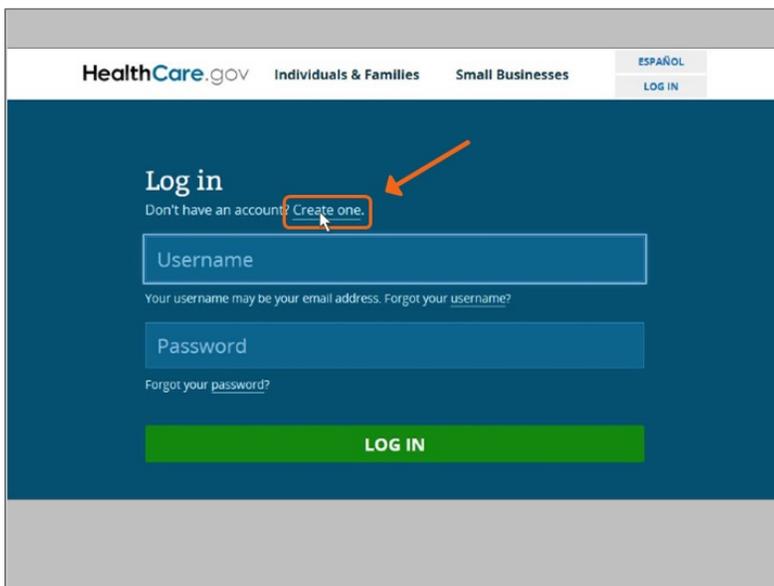
Creating an Account



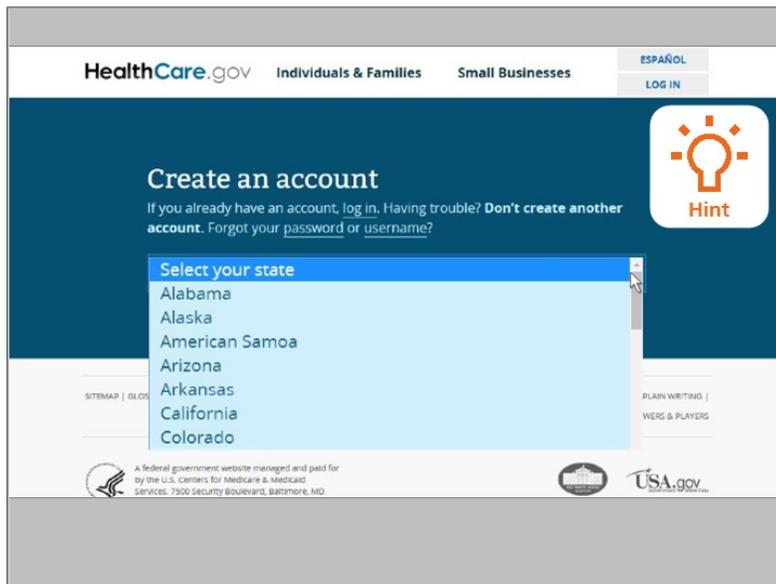
Like Harold did in the last lesson, Juanita has reviewed the Getting Ready document, and is ready to create an account to get started.



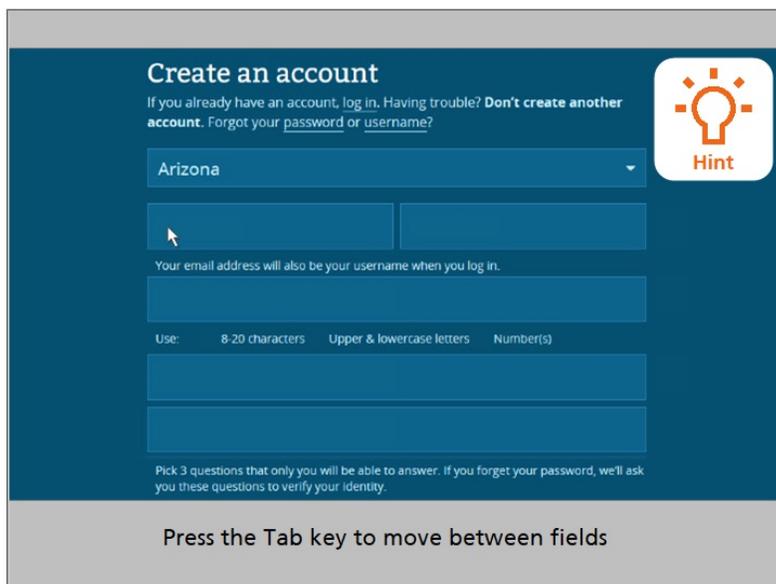
Juanita visits healthcare.gov, which contains the account creation information and enrollment application. She clicks on “Log in” at the top right of the page where she finds a link to create an account.



Juanita clicks “Create one” to start creating an account.



To start, she needs to select her state from the dropdown menu. Her state is Arizona. Would you help Juanita, and click on Arizona in the list? Click on the Hint icon if you need help.



Good job! Juanita can now enter the data she needs to create an account. She enters her first name into the field. Note that Juanita can move between fields by pressing the TAB key on her keyboard. Would you help Juanita by hitting the tab key to move to the Last Name field? Click on the Hint icon if you need help.

The screenshot shows a 'Create an account' form with a dark blue background. At the top left, the title 'Create an account' is displayed in white. Below it, a line of text reads: 'If you already have an account, log in. Having trouble? Don't create another account. Forgot your password or username?'. To the right of this text is a white square icon containing a lightbulb with rays emanating from it, and the word 'Hint' written below it. The form includes a dropdown menu for location, currently set to 'Arizona'. Below that is a text input field containing the name 'Juanita', with a small checkmark icon to its right. Underneath the name field, a note states: 'Your email address will also be your username when you log in.' This is followed by an empty text input field for an email address. Below the email field, there are three checkboxes for password requirements: 'Use: 8-20 characters', 'Upper & lowercase letters', and 'Number(s)'. At the bottom of the form, a note says: 'Pick 3 questions that only you will be able to answer. If you forget your password, we'll ask you these questions to verify your identity.' A grey footer bar at the bottom of the form contains the text: 'Press the Tab key to move between fields'.

Good job! After Juanita enters both her first and last name, a checkmark appears. This lets Juanita know that she has entered a valid first and last name. If Juanita would have added numbers or special characters as her name, the form wouldn't accept that information.

Now that Juanita has entered her first and last name, would you hit the tab key again, to move to the email address field? Click on the Hint icon if you need help.

Great! Juanita enters her email address, and creates a password. Again, checkmarks appear letting Juanita know that she has entered a valid email address, and has met all of the criteria for a strong password.

Then she selects three security questions and answers, to verify her identity when logging in in the future. Juanita makes sure to write these questions and keep them in a safe place for easy access, when she needs to log back into her healthcare.gov account later on.

Security Questions

- What is your favorite radio station?
- What was your favorite toy when you were a child?
- What is your favorite cuisine?
- What is the name of your oldest niece?
- What is a relative's phone number that is not your own?
- What is the name of your favorite pet?
- Type a significant date in your life?
- In what city was your mother born?
- What is the name of your favorite childhood friend?
- What is your parents' wedding anniversary date?
- What is the name of the manager at your first job?
- What is the nickname of your grandmother?



Click to download
Security Questions
Worksheet

Continue →

When it's time for you to create your own healthcare.gov account online, you'll need to use your own email address for your username. You will also need to select three security questions to answer, to verify your identity when you log in to your account.

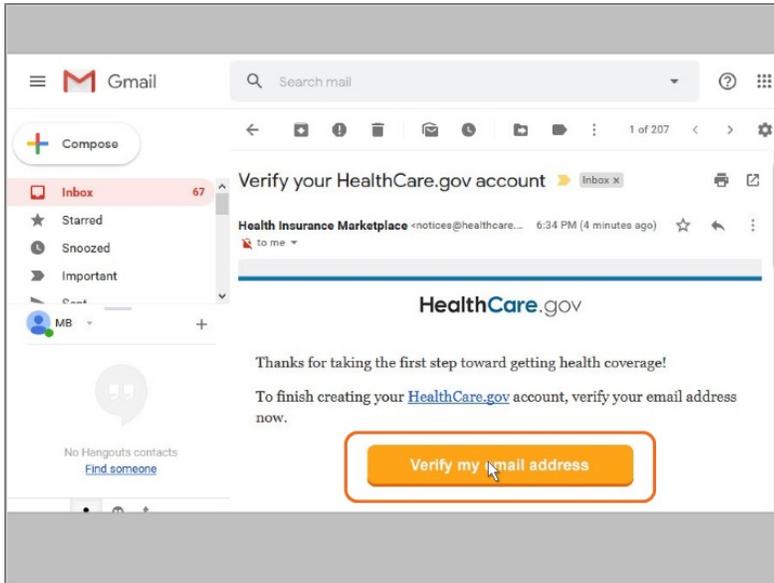
Click on the link here to download and print a Worksheet, where you can write down your email address username, and the answers to your 3 security questions.

If you don't want to print this Worksheet, you can write down your email address username, and your answers to three of the security questions listed here, on any sheet of paper.

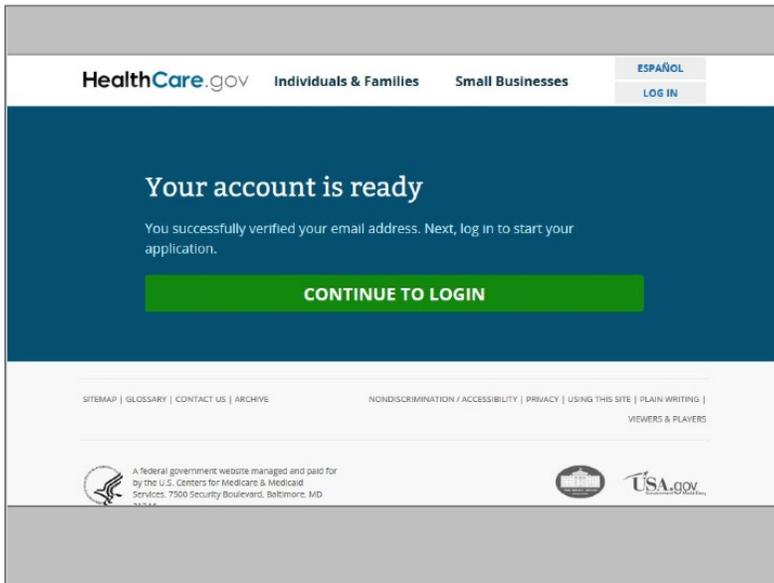
When you're done writing these things down, put the worksheet in a safe place, then click on the green Continue button.

The final step for Juanita in creating her account is to check the box agreeing to the website privacy policies, terms, and conditions. Then, Juanita needs to click the green button to create her account. Would you click the button for Juanita? Click on the Hint icon if you need help.

Juanita is prompted to check her email, to verify her new account.

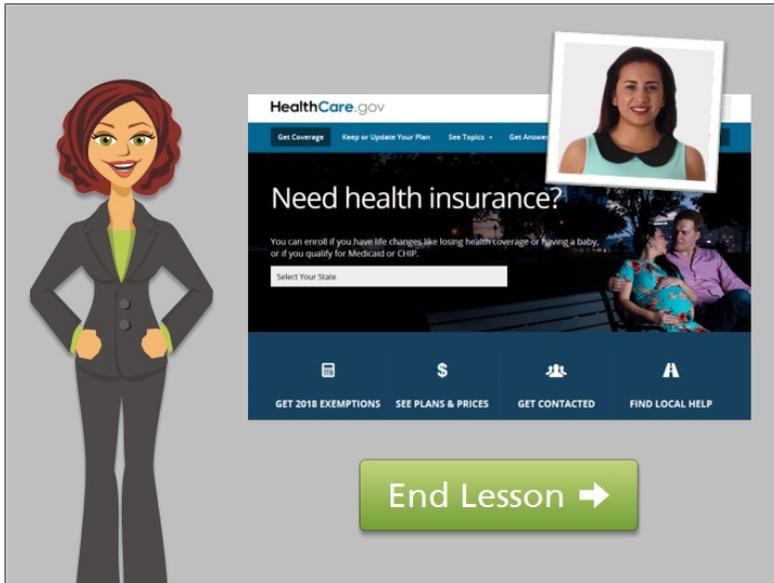


She opens her Gmail account to find the email, then clicks on the verify button in the email.



After clicking the verify button, Juanita sees that her account is ready. She can log in to her account at any time to start completing her application.

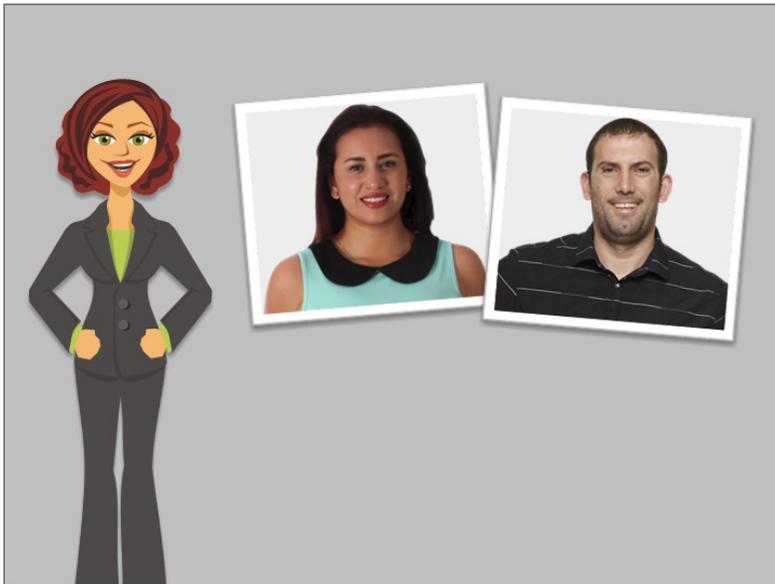
Having an account will also allow her to reuse her application in the future so she can quickly re-enroll her and her family in a health insurance plan the following year.



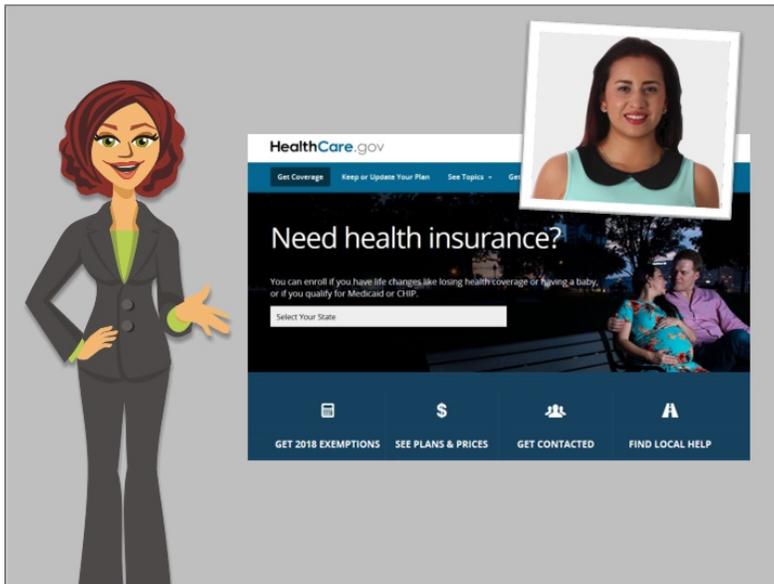
Now that Juanita has set up her account online, she'll be able to access her account online, at any time online!

Click on the green button to end this lesson.

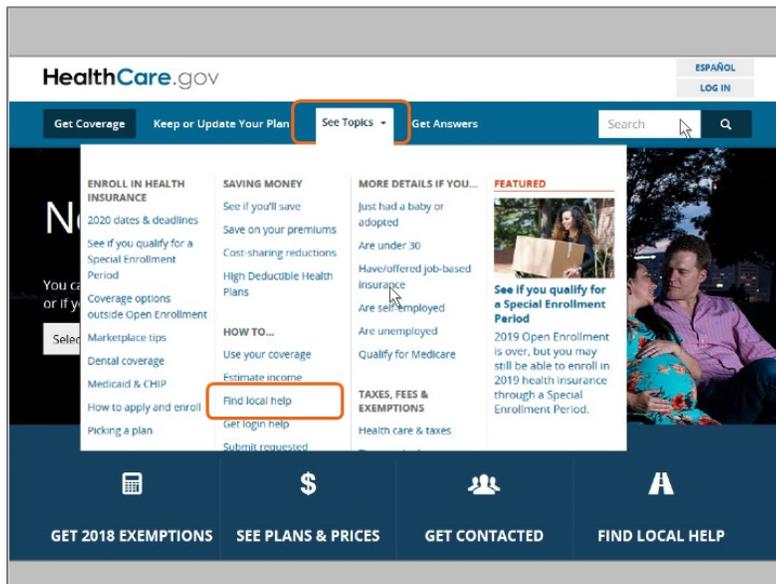
Finding Local Help to Enroll



In this lesson, we'll follow along with both Juanita and Harold as they find local help to enroll in a Health Care Marketplace plan.

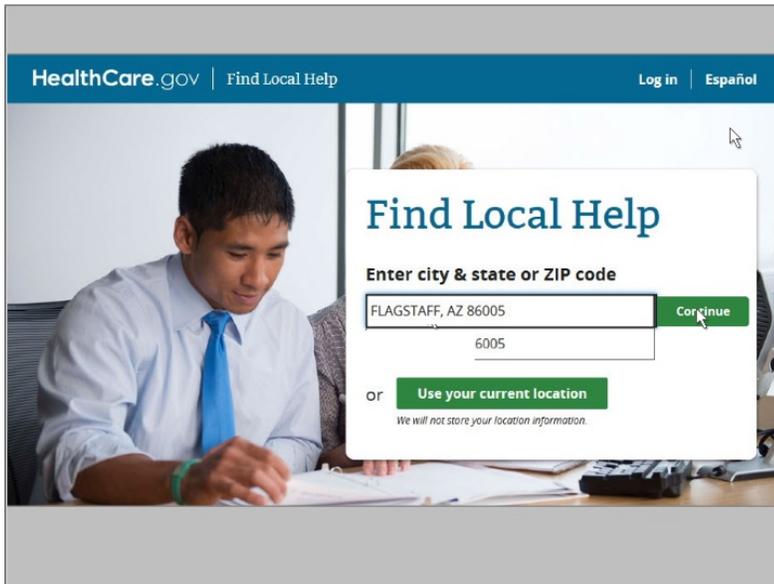


Juanita is prepared to enroll in health insurance, but she thinks that she'll need to spend some time comparing costs and benefits of different plan options; she's nervous about making a big decision. Her best option is to use the healthcare.gov site to connect to a local person who can help her.

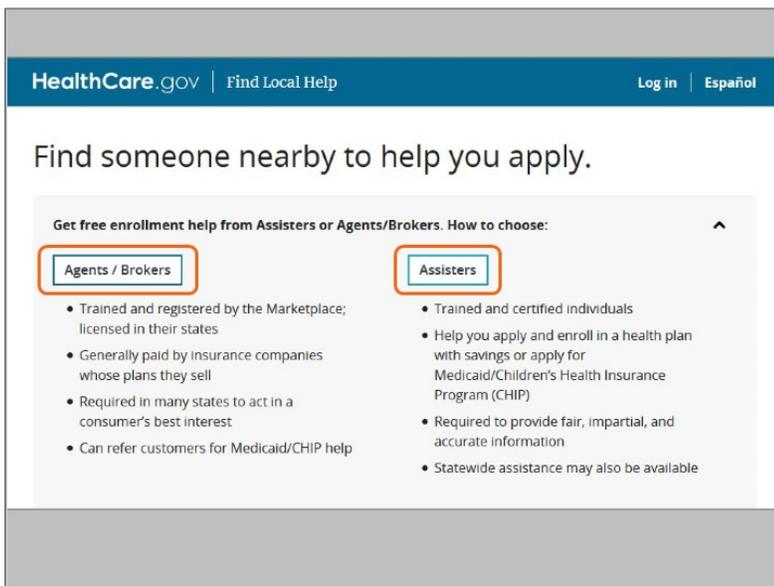


Juanita starts at the Healthcare.gov website. She clicks on “Find local help.”

Alternative: Juanita starts at the Healthcare.gov website. From there, she clicks on the “See Topics” menu. Under “How to . . .” Juanita sees “Find local help,” and clicks on it.



On the next screen, Juanita sees a box where she can enter her zip code. This brings up her city. She clicks on it, and then clicks “continue.”



First, Juanita sees that there are two main types of enrollment helpers – agents and brokers, or assistors. Let’s review the information that Juanita is seeing to help decide how she will proceed.

HealthCare.gov | Find Local Help Log in Español

Find someone nearby to help you apply.

Get free enrollment help from Assistors or Agents/Brokers. How to choose: ^

Agents / Brokers

- Trained and registered by the Marketplace; licensed in their states
- Generally paid by insurance companies whose plans they sell
- Required in many states to act in a consumer's best interest
- Can refer customers for Medicaid/CHIP help

- ✓ Trained and licensed
- ✓ Most offer excellent help
- ✓ Will not charge a fee
- ✓ Typically paid for their services by insurance companies
- ✓ May only be able to sell plans from specific insurers
- ✓ Not required to help everyone

Agents and brokers are trained and licensed, and most offer excellent help. They will not charge you a fee, but they are typically paid for their services by insurance companies, and may only be able to sell plans from specific insurers. They are not required to help everyone who asks for help.

HealthCare.gov | Find Local Help Log in Español

Find someone nearby to help you apply.

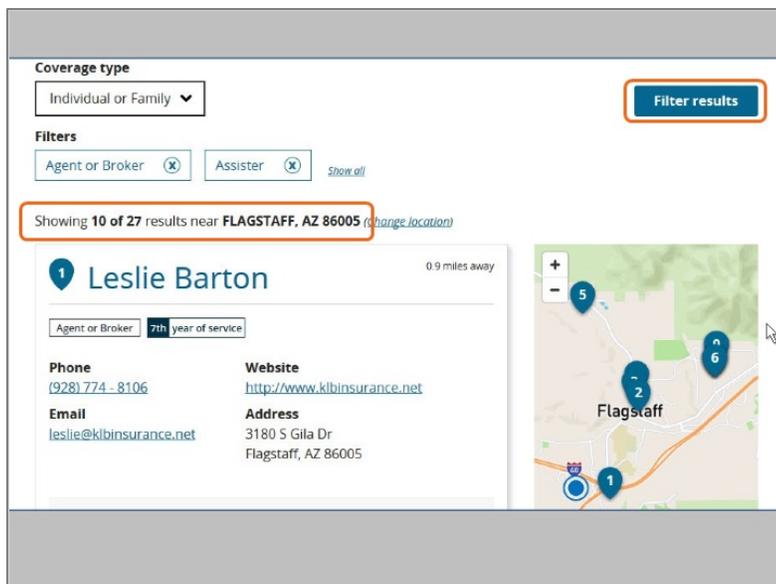
Get free enrollment help from Assisters or Agents/Brokers. How to choose: ^

- ✓ Trained and certified
- ✓ Will not charge a fee
- ✓ Prohibited from being paid by insurance companies
- ✓ Required to be fair and help everyone who asks
- ✓ Typically cannot recommend specific health plans

Assisters

- Trained and certified individuals
- Help you apply and enroll in a health plan with savings or apply for Medicaid/Children's Health Insurance Program (CHIP)
- Required to provide fair, impartial, and accurate information
- Statewide assistance may also be available

Assisters are also trained and certified, and will not charge you fees. They are prohibited from being paid by insurance companies, and are required to be fair and help everyone who asks. They typically cannot recommend specific health plans.



Juanita scrolls down the page, to the results of her zipcode search.

Juanita lives in a big city, so there are too many options for help on the list. She clicks “Filter Results,” so she can make different choices about the helpers she will see.

Coverage type
Individual or Family Filter results

Assistance type

Agent or Broker (22)
 Licensed in multiple states (3)

Assister (5)
 Statewide service (0)

Hours of operation

Day of the week
 Weekdays Weekends

Time of day
 Before 9am 9am - 5pm After 5pm

Special services

Deaf/hearing impaired Ex-offenders
 HIV/AIDS Homebound
 Homeless LGBT
 Low-income Mental health

Minimum years of service
Select number of years

Language or interpretive services
(In addition to English)
Select a language

Since her children are in school, she would prefer to get help during the day on weekdays, when her husband can join her.

To filter the results, she clicks to check “Weekdays”, and then “9am to 5pm” so her results will match these needs.

Coverage type
Individual or Family Filter results

Assistance type

Agent or Broker (22)
 Licensed in multiple states (3)

Assister (5)
 Statewide service (0)

Hours of operation

Day of the week
 Weekdays Weekends

Time of day
 Before 9am 9am - 5pm After 5pm

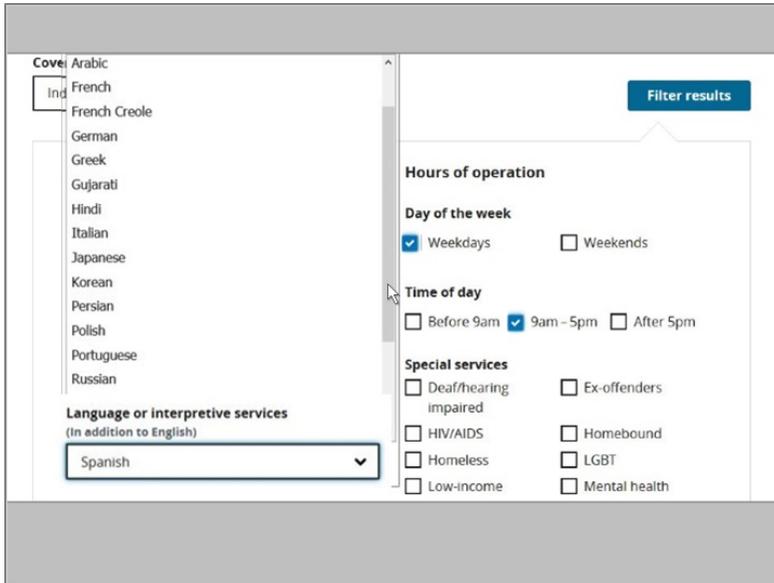
Special services

Deaf/hearing impaired Ex-offenders
 HIV/AIDS Homebound
 Homeless LGBT
 Low-income Mental health

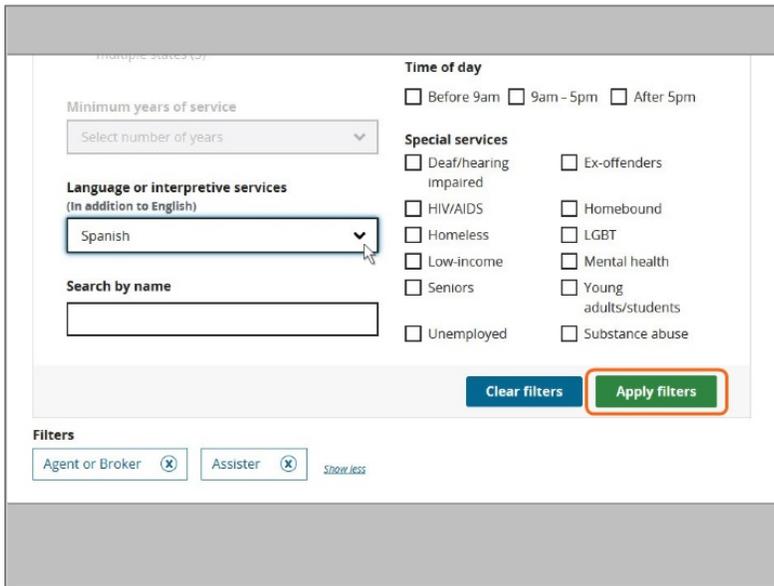
Minimum years of service
Select number of years

Language or interpretive services
(In addition to English)
Select a language

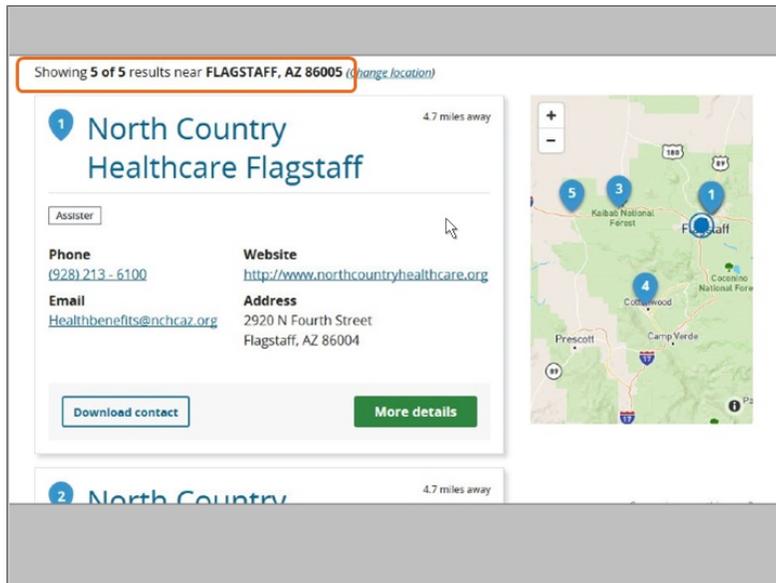
Juanita can also filter by the two groups of helpers—Agents and Brokers, or, Assistors. She decides she wants to start by looking at Assistors, so she clicks the X to uncheck “Agent or Broker.”



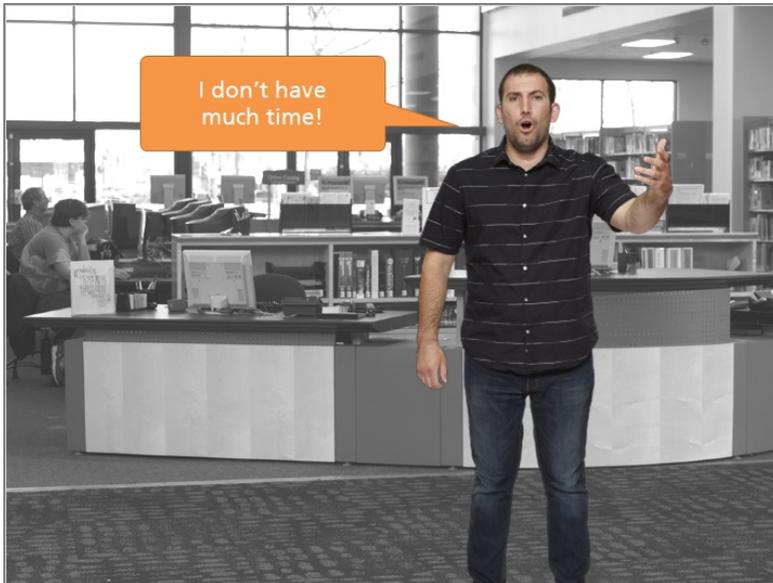
Juanita’s husband is most comfortable speaking Spanish, so she selects Spanish under “Language.”



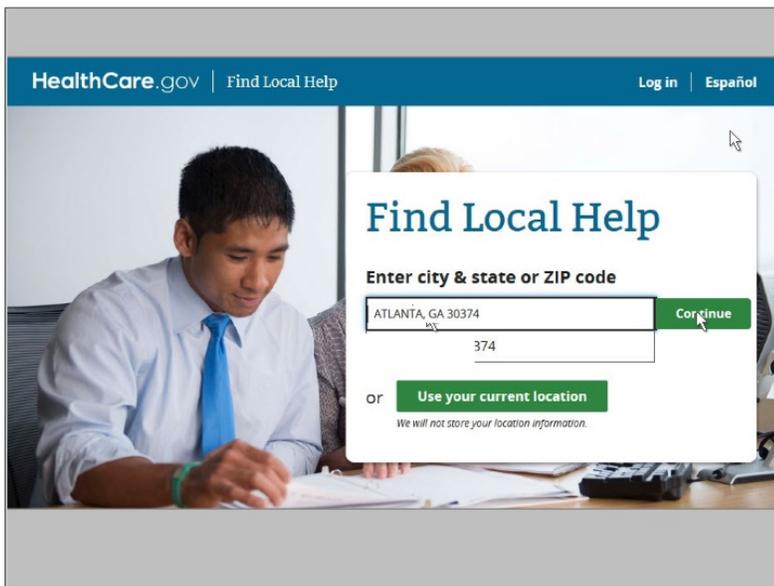
Then she clicks on “Apply Filters.”



The filters have helped narrow the results down to 5 so Juanita can easily review them. Juanita recognizes that the first option is a clinic near her house, so she clicks on it.



Unlike Juanita, Harold is in a hurry as it's near the closing date of the Open Enrollment period, and he wants to get information as soon as possible. For people like Harold, there's an option to have a broker or agent contact you right away.



Back on the “Find local help” screen, Harold enters his zip code in Atlanta “30374” and selects his city from the dropdown box. He then clicks on Continue.

Get free enrollment help from Assisters or Agents/Brokers. How to choose: ^

Agents / Brokers	Assisters
<ul style="list-style-type: none">• Trained and registered by the Marketplace; licensed in their states• Generally paid by insurance companies whose plans they sell• Required in many states to act in a consumer's best interest• Can refer customers for Medicaid/CHIP help	<ul style="list-style-type: none">• Trained and certified individuals• Help you apply and enroll in a health plan with savings or apply for Medicaid/Children's Health Insurance Program (CHIP)• Required to provide fair, impartial, and accurate information• Statewide assistance may also be available

Want an agent or broker to contact you? ^

Use the Help On Demand service to connect with a licensed agent or broker who can help you complete your application and enroll in a Marketplace plan. [Get started](#)

Harold sees the blue box on the page that says “Want an agent or broker to contact you?” He does! He clicks on “Get Started.”

You're about to leave HealthCare.gov

To stay on HealthCare.gov, select “Go Back” below. If you don't, we'll automatically send you to the Help On Demand page after 20 seconds.

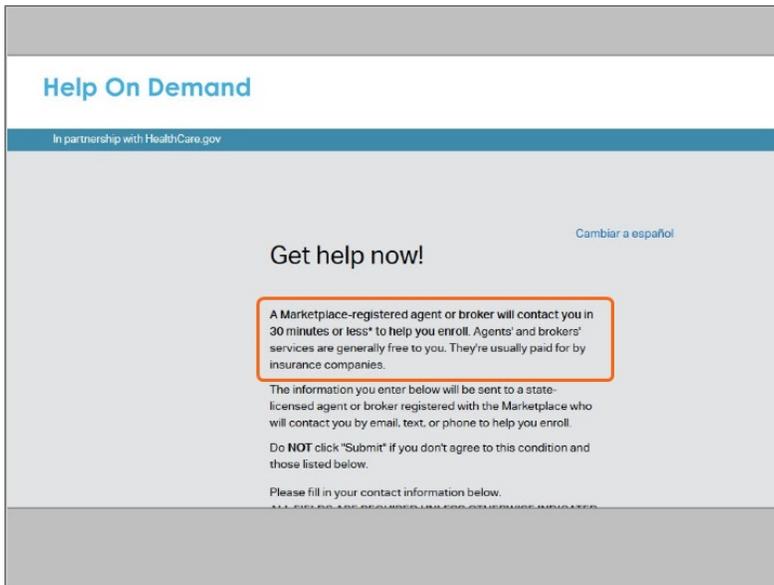
We offer this link to the Help On Demand service solely for your convenience. If you provide information on the following page, an insurance agent or broker will contact you to help with your application.

Once you leave HealthCare.gov, you're subject to the privacy and security policies of the Help On Demand site, operated by BigWave Systems.

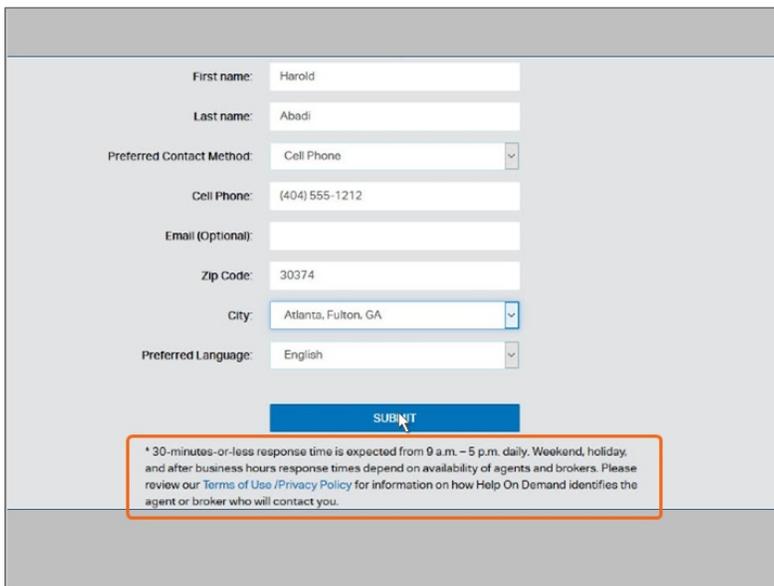
[GO NOW](#)

[Go Back](#)

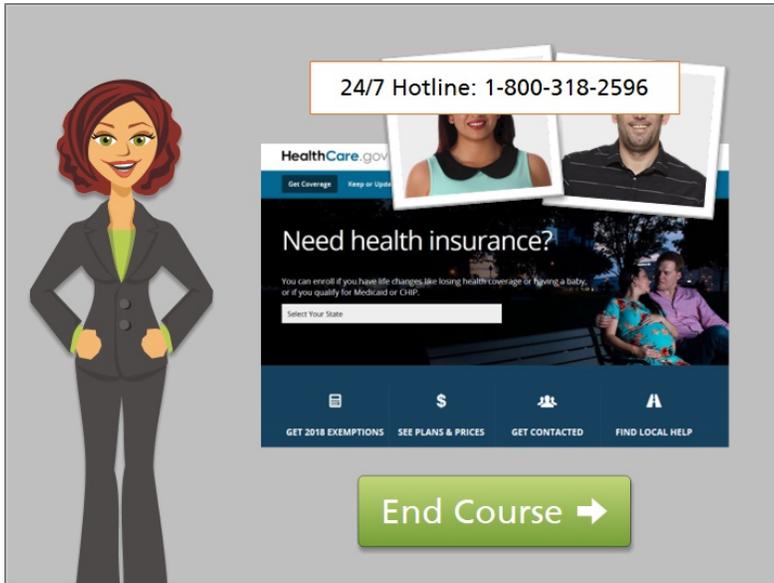
On the next screen, the web site tells Harold he's leaving the Healthcare.gov web site. He understands this means he will be using another web site that's not operated by the federal government. Harold clicks on the Go Now button to continue.



Harold now sees the Help on Demand web site. He reads that an agent or broker will contact him in 30 minutes or less to help him enroll. He understands that the agent or broker will be licensed or registered, and will be free, but may be paid by the insurance company.



Harold scrolls to the data entry fields, and enters his name, cell phone number, and other information. He also reads through the information at the bottom of the screen, about the conditions of using the site. He then clicks “Submit.”



Both Juanita and Harold used the Healthcare.gov site to find someone locally who could help them understand and enroll in health insurance during the Open Enrollment period, but in different ways.

If you need help navigating the Healthcare.gov website, or need help setting up your own Healthcare.gov account, the staff at your library are available to help. Or you can call the 24/7 hotline at 1-800-318-2596.

You've completed the final lesson in the course Using Healthcare.gov to Enroll in Health Insurance. Click on the green button to end the course.