

Changes in Circumstances



January 2018

The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was produced and disseminated at U.S. taxpayer expense.

Why Report a Life Change?

Consumers with Marketplace coverage must report certain life changes because:

- Life changes can make a difference in the kind of coverage for which consumers qualify.
 - If this is the case, consumers may be eligible for a Special Enrollment Period (SEP) to change their Marketplace plan outside of Open Enrollment, or they may be determined or assessed as eligible for Medicaid or the Children's Health Insurance Program (CHIP).
- Life changes can also make a difference in the amount of advance payments of the premium tax credit (APTC) or cost-sharing reductions a consumer is eligible for and may impact the amount of premiums they pay.

When to Report a Life Change

- A consumer should report a life change to the Marketplace as soon as possible.
 - Regulations require consumers to report changes affecting eligibility information on their application within **30 days** of the change.
- If these changes qualify consumers for an SEP to make changes to their coverage, in most cases, they have **60 days** from the life event to make changes.



How to Report a Life Change

Consumers can report these changes two ways:



1. Online: Consumers can visit HealthCare.gov and log in to their Marketplace account (or create an account if they don't have one). Select their submitted application; then, select **“Report a life change”** from the menu on the left.



2. By phone: Contact the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

Knowledge Check

When life changes occur, consumers have (how many) days to report these changes to the Marketplace.

(Fill in the blank)

Knowledge Check

When life changes occur, consumers have 30 days to report these changes to the Marketplace.

(Fill in the blank)

After a Consumer Reports a Life Change

After consumers report changes to the Marketplace, they'll receive a new eligibility notice that explains:

- Whether they qualify for an SEP that allows them to make change to their coverage.
- Whether they're eligible for a different amount of financial assistance based on their new income, household size, or other changed information.
- Whether they are eligible for a different kind of coverage, such as Medicaid or CHIP.



Steps to Report a Life Change

To report a life change, consumers should take the following steps to update their application online.

1. Log into their HealthCare.gov account.
2. Choose the application they want to update.
3. Click "**Report a life change**" on the left-hand menu.
4. Read through the list of changes and click "**Report a life change**" to get started.
5. Select the kind of change they want to report.
6. Navigate through their application and report any changes to their income, household members, address, new health coverage offers, and other information.

Steps to Report a Life Change (Cont.)

- Once consumers finish reporting their life change, they will receive new eligibility results explaining their options to change plans.
- **Important:** For changes to take effect, consumers must complete all steps on their To-Do list, including the option to complete enrollment (if provided).
- For more information about reporting life changes, visit <https://www.healthcare.gov/reporting-changes/how-to-report-changes/>.

Knowledge Check

When a consumer reports a life change and receives an eligibility notice, what information will this notice provide?

- A. If the consumer qualifies for an SEP.
- B. If the consumer is eligible for a different kind of coverage, such as Medicaid.
- C. If the consumer is eligible for a different amount of financial assistance.
- D. All of the above.

Knowledge Check

When a consumer reports a life change and receives an eligibility notice, what information will this notice provide?

- A. If the consumer qualifies for an SEP.
- B. If the consumer is eligible for a different kind of coverage, such as Medicaid.
- C. If the consumer is eligible for a different amount of financial assistance.
- D. All of the above.

Scenario 1 (Part 1)

- Meet Andre and Mary, a couple who just got married on 8/12/2018.
- Andre knows he needs to add Mary to his Marketplace application because he is receiving financial assistance and his family size (and perhaps household income) has changed.
- He needs to log in to his Marketplace account to report a life change.



Consumers Report Changes From Within Their Accounts

Andre Hill

WELCOME

MY APPLICATIONS & COVERAGE

MY PROFILE

MESSAGES (0)

Andre, what would you like to do?

Get coverage for:

Select Year Select State **APPLY OR RENEW**

Don't see your state? Visit the website of your state-based Marketplace, or call the Marketplace Call Center at 1-800-318-2596 (TTY:1-855-889-4325). [Find your State's website.](#)

Not sure which year to choose? You may qualify for 2017 coverage through a Special Enrollment Period or your state's Medicaid or Children's Health Insurance Program (CHIP). [Learn more about Special Enrollment Periods.](#)

Your existing applications:

2018 Pennsylvania application for Individual & Family Coverage	Status: Complete ID#: 144911918
--	---

Need to find your application? Take the next steps here if you applied with a paper application or the Marketplace Call Center, or you were referred by your appropriate state agency. [Find my application.](#)

If you were referred here by your state agency and something's changed since you applied, like your income or family size, select "APPLY OR RENEW."

If you think you may be exempt from the requirement to enroll in coverage, [get more information and download applications here.](#)

Small business coverage

[Go back to the Welcome page to get to the Employer and Employee Marketplaces.](#)

- Andre should visit HealthCare.gov and log into his Marketplace account to add Mary to his application.
- He should select his most recent application under “**Your Existing Applications**” on the screen.

Select Report a Life Change to Report Changes

- Andre will select “Report a Life Change” from the left navigation bar.
- Next, he will select “Report a Life Change” at the bottom of the screen.

The screenshot shows a user interface for reporting a life change. On the left is a navigation menu with the following items: 'My plans & programs', 'My plan profile', 'Eligibility & appeals', 'Applications details', 'Report a life change' (highlighted in a blue bar), 'Communication preferences', 'Exemptions', and 'Tax forms'. The main content area is titled 'Report a life change' and includes the text: 'Some changes may qualify you or your dependents for a Special Enrollment Period.' Below this is a section titled 'What kind of changes should I report?' with a sub-header 'Your household's income and size affect the program you qualify for, including help with costs. As soon as you have a change, report it here.' An important note follows: 'Important: If you're enrolled in Pennsylvania Medical Assistance (MA) (Medicaid) or Pennsylvania Children's Health Insurance Program (CHIP) coverage, be sure to report life changes to your state Medicaid or CHIP agency before you report these changes to the Marketplace.' A link is provided: '[Learn more about reporting these changes, including what to do if someone on your application has Marketplace coverage](#)'. Below this is a section 'Examples of changes to report:' with a bulleted list: 'Someone's enrolled in Medicaid or CHIP at the same time they're enrolled in a Marketplace plan.', 'Your household income goes up or down, like from a job or benefits', 'Your household size changes because of things like marriage, divorce, a new baby, or someone moving out', 'Someone needs new coverage', 'Someone is getting new coverage, like from a job', 'Your citizenship or immigration status is changing, like a visa expired and isn't renewed', 'You want to change your preference on how we send information to you', and 'Your tax filing status changes'. Another important note states: 'Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.' A final section 'After you report a change:' includes a bulleted list: 'You'll get new Eligibility Results that will explain if you're eligible for a Special Enrollment Period to enroll or change plans.', 'You'll find out if you qualify for a different amount of help paying costs.', and 'You can check your enrollment details before we send your updates to your plan or your state.' At the bottom of the main content area is a green button labeled 'REPORT A LIFE CHANGE'.

Consumer Selects the Change

After Andre selects “Report a Life Change,” he will select the type of change he wants to report.

• Someone's enrolled in Medicaid or CHIP at the same time they're enrolled in a

Have you had any changes like these?

- You had family changes, like a new baby or a divorce
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You moved to a different state

Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

Important: Select at least 1 item(s)

Report a change in my household's income, size, address, or other information

Change the way we send information to you, like by email or paper copies

Report a move to a new state

CANCEL **CONTINUE**

Application

Andre should continue through his application process by filling out the portion of the application that needs to be updated.

The screenshot shows a web application interface for an application process. On the left is a vertical navigation menu with five items: 'GET STARTED' (with a plus icon), '1 Privacy policy' (highlighted in a dark blue bar), '2 Contact information', '3 Help applying for coverage', '4 Help paying for coverage', and '5 Who needs coverage'. Below these are three sections: 'FAMILY & HOUSEHOLD', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN', each with a radio button icon. The main content area has a dark blue header 'Privacy policy'. Below it is a section titled 'Privacy & use of your information' containing text about data privacy, an 'Important' note about data retrieval from IRS, Social Security, and DHS, and two links: 'Learn more about your data' and 'Privacy Act Statement'. At the bottom of this section are two checked checkboxes with their respective text. A green 'SAVE & CONTINUE' button is at the bottom right.

4 GET STARTED

1 Privacy policy

2 Contact information

3 Help applying for coverage

4 Help paying for coverage

5 Who needs coverage

○ FAMILY & HOUSEHOLD

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

Privacy policy

Privacy & use of your information

We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our electronic databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof.

We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

Important: As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

[Learn more about your data](#)

[Privacy Act Statement](#)

I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.

I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a [Special Enrollment Period](#), if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage.

SAVE & CONTINUE

Add Spouse

Application ID: 144911918

GET STARTED

- ✓ Privacy policy
- ✓ Contact information
- ✓ Help applying for coverage
- ✓ Help paying for coverage

5 Who needs coverage

FAMILY & HOUSEHOLD

ADDITIONAL INFORMATION

REVIEW & SIGN

Other family members, not Andre Hill

You're applying for health coverage for these people

Select "ADD A PERSON" below to add each member of your household who's applying for health coverage.

Andre Hill

EDIT REMOVE

Date of birth
10/27/1965

Mary Hill

EDIT REMOVE

Date of birth
10/14/1980

Relationship to Andre Hill
Spouse

[+ ADD A PERSON](#)

SAVE & CONTINUE

- In this scenario, Mary does not have another offer of health coverage (such as through her employer), and she wants to be added to Andre's Marketplace plan.
- Andre will need to add Mary in the **“Who needs coverage”** section.

Scenario 1 (Part 2)

Andre has a new job offer and they are relocating to Delaware.



Question

What do you think Andre's next steps should be?



Answer

Andre still needs to “Report a Life Change” much like scenario one.

• Someone's enrolled in Medicaid or CHIP at the same time they're enrolled in a

Have you had any changes like these?

- You had family changes, like a new baby or a divorce
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You moved to a different state

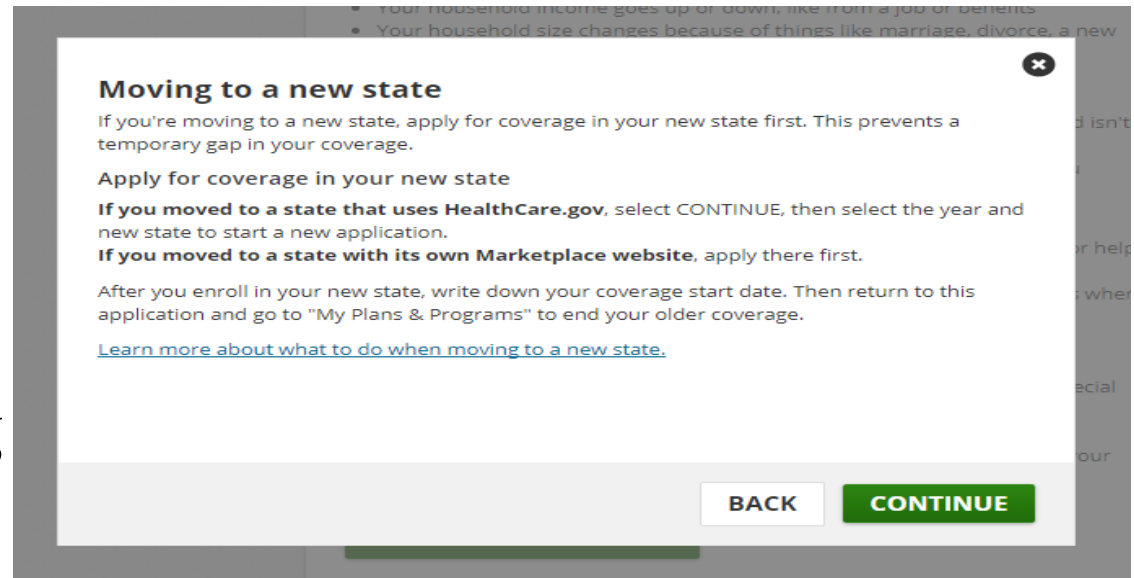
Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

- Report a change in my household's income, size, address, or other information
- Change the way we send information to you, like by email or paper copies
- Report a move to a new state

Answer (Cont.)

- There is a significant difference from the previous scenario's life change because Andre is moving to a new state.
- He needs to complete a new application in the new state.



Assister Tip: Reporting Income Changes and Taxes

- If, at the end of the year, Andre has received more APTC than he is eligible for based on his final 2018 income, he may have to pay money back when he files his federal income tax return.
- That's why it's important that consumers report income changes as soon as they happen and adjust the amount of tax credit received in advance. This helps avoid the possibility of having to repay excess APTC to the IRS through the tax filing process.

Resources

Reporting a Life Change:

1. <https://www.healthcare.gov/reporting-changes/when-you-move/>
2. <https://www.healthcare.gov/reporting-changes/why-report-changes/>
3. <https://www.healthcare.gov/reporting-changes/how-to-report-changes/>
4. <https://www.healthcare.gov/reporting-changes/which-changes-to-report/>