CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

Overview of the New Change in Circumstances Functionality

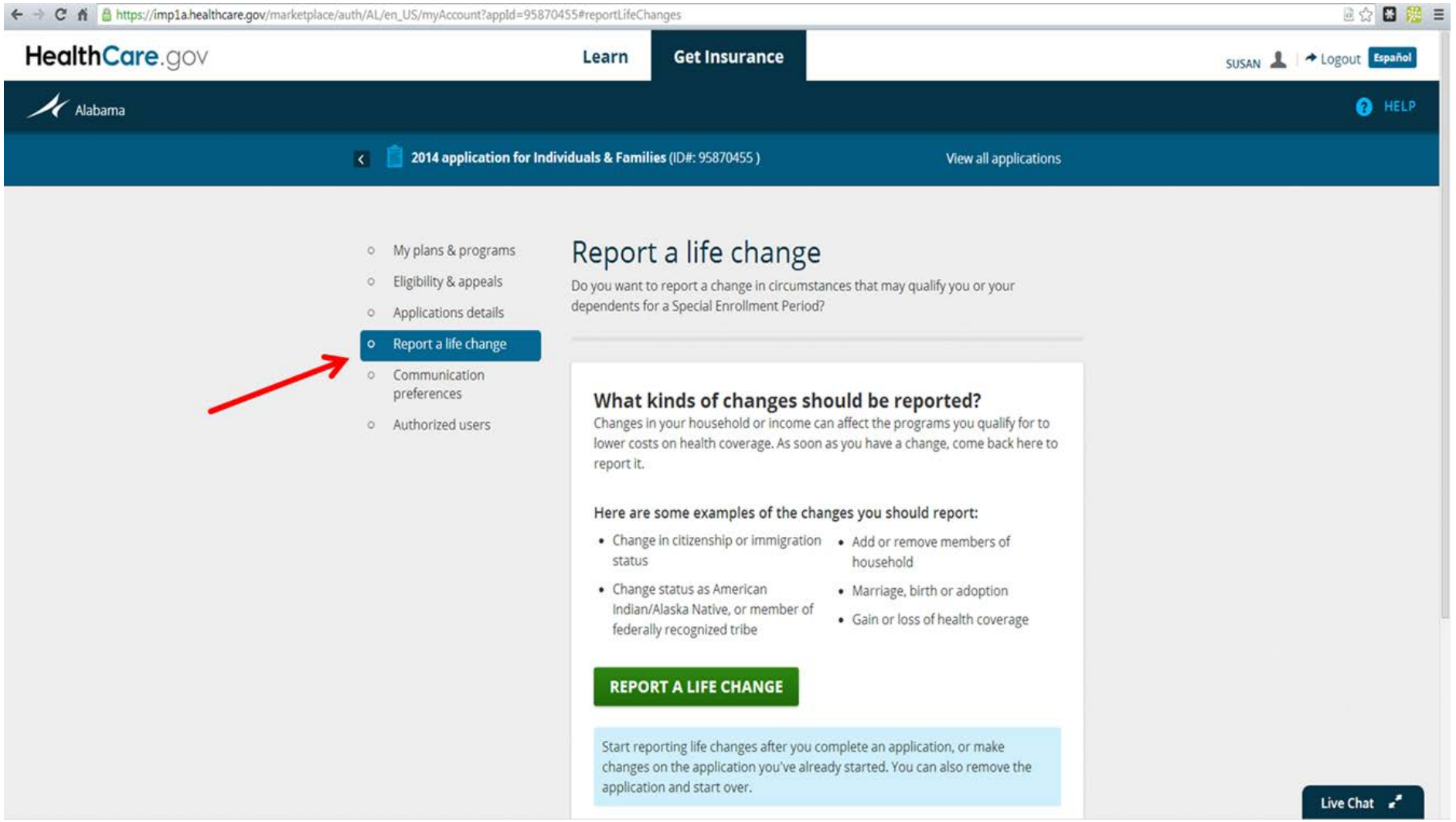
Center for Consumer Information and Insurance Oversight

March 24, 2014

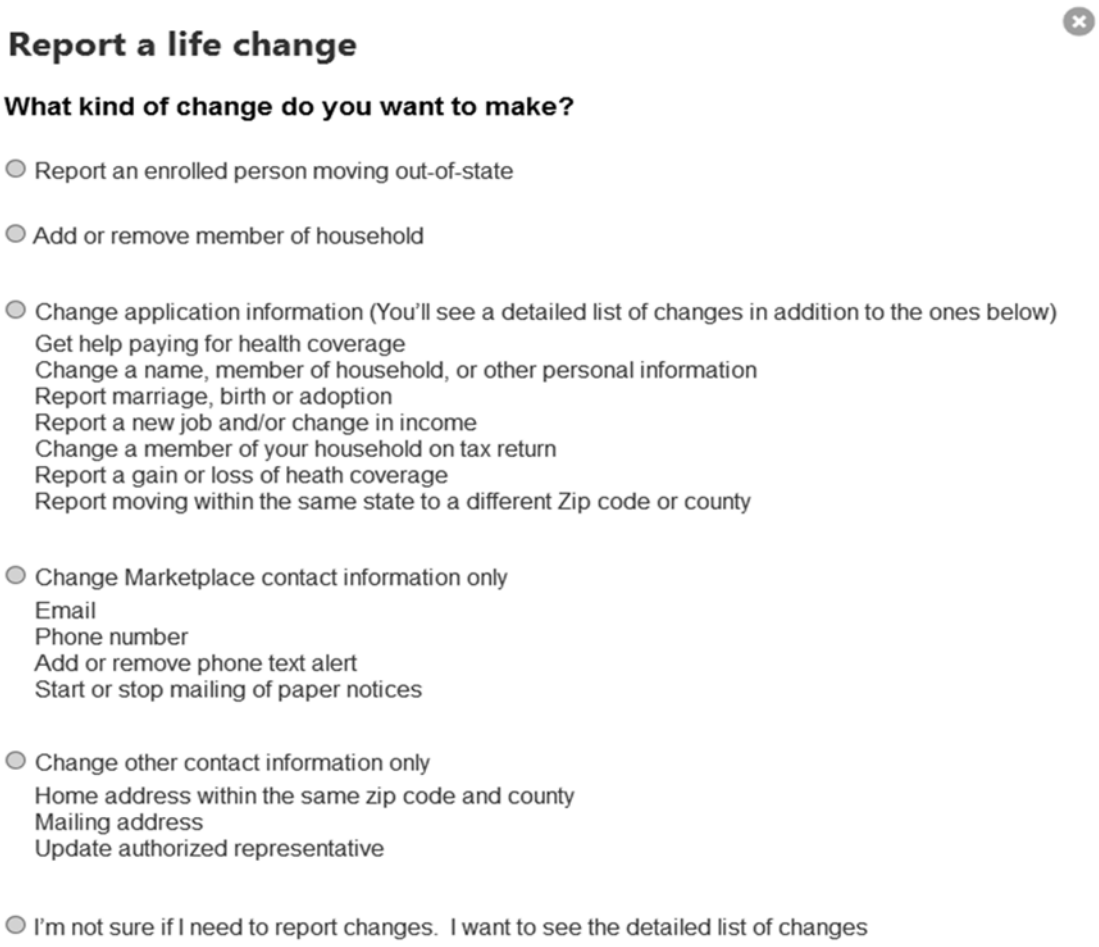
Reportable Changes

Type of Life Change/Change in Circumstance	Where to Report
New person on the application (e.g., birth, marriage)	Marketplace
Relocation to a new zip code or county	Marketplace
Loss of access to other coverage (e.g., employer coverage)	Marketplace
Release from incarceration	Marketplace
Change in citizenship or immigration status	Marketplace
Removal of a person from the application (e.g., death, divorce)	Marketplace
Become incarcerated	Marketplace
New access to other coverage (e.g., employer coverage)	Marketplace
Pregnancy	Marketplace
Change in tax filing status/tax household composition	Marketplace
Change in status as an American Indian/Alaska Native or tribal status	Marketplace
Change in disability status	Marketplace
Correction to name, date of birth (DOB), or Social Security number (SSN)	Marketplace
Increase or decrease in income	Marketplace
Change in contact information, like: • Relocation within the same zip code and county • Email address • Phone number • Add or remove phone text alert • Mailing of paper notices	Marketplace and Issuer

Consumers report changes from within their accounts.



Consumers see the changes they can report.



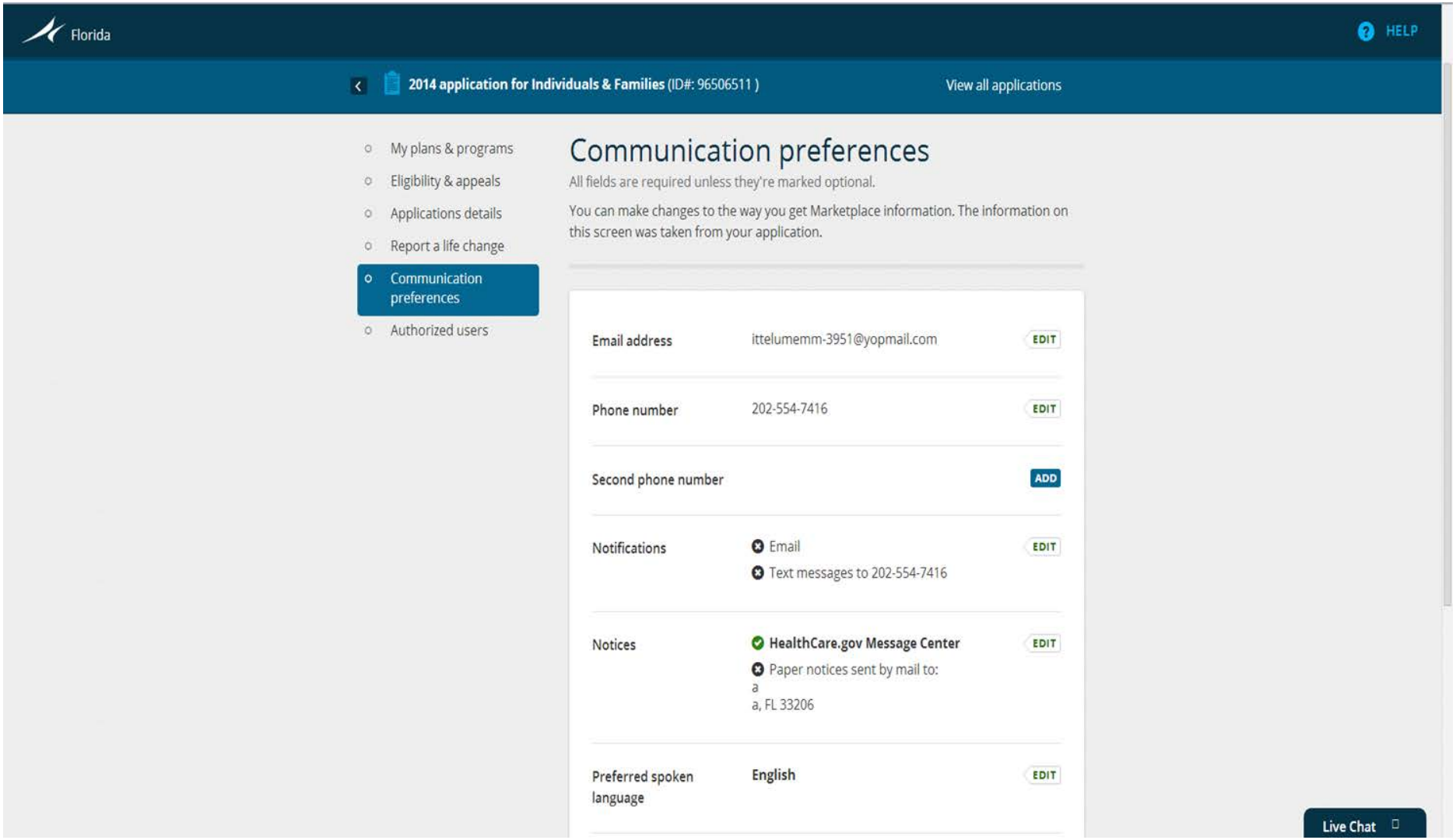
Report a life change

What kind of change do you want to make?

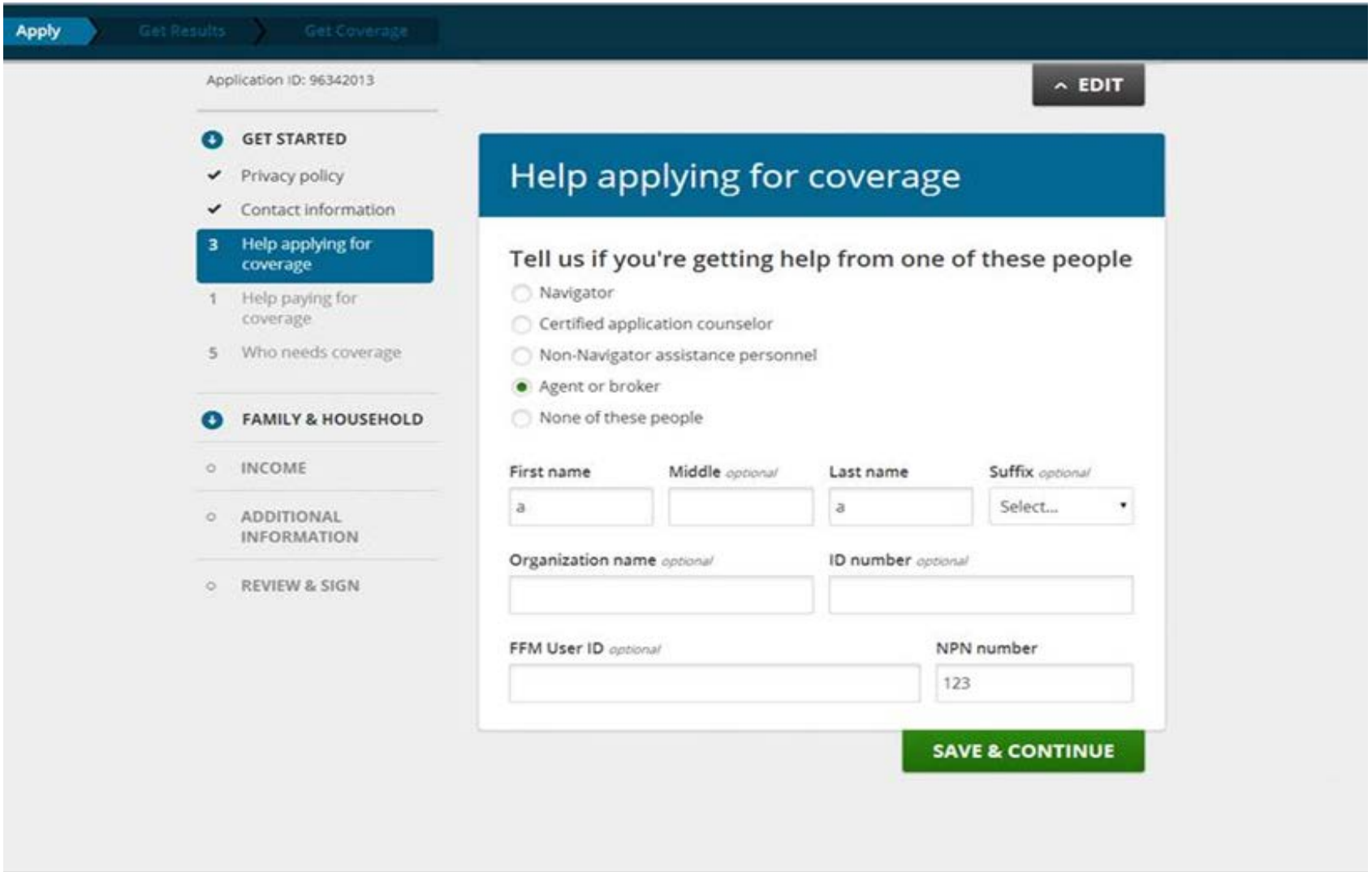
- ○ Report an enrolled person moving out-of-state
- ○ Add or remove member of household
- ○ Change application information (You'll see a detailed list of changes in addition to the ones below)
  - Get help paying for health coverage
  - Change a name, member of household, or other personal information
  - Report marriage, birth or adoption
  - Report a new job and/or change in income
  - Change a member of your household on tax return
  - Report a gain or loss of heath coverage
  - Report moving within the same state to a different Zip code or county
- ○ Change Marketplace contact information only
  - Email
  - Phone number
  - Add or remove phone text alert
  - Start or stop mailing of paper notices
- ○ Change other contact information only
  - Home address within the same zip code and county
  - Mailing address
  - Update authorized representative
- ○ I'm not sure if I need to report changes. I want to see the detailed list of changes

Changes to Communication

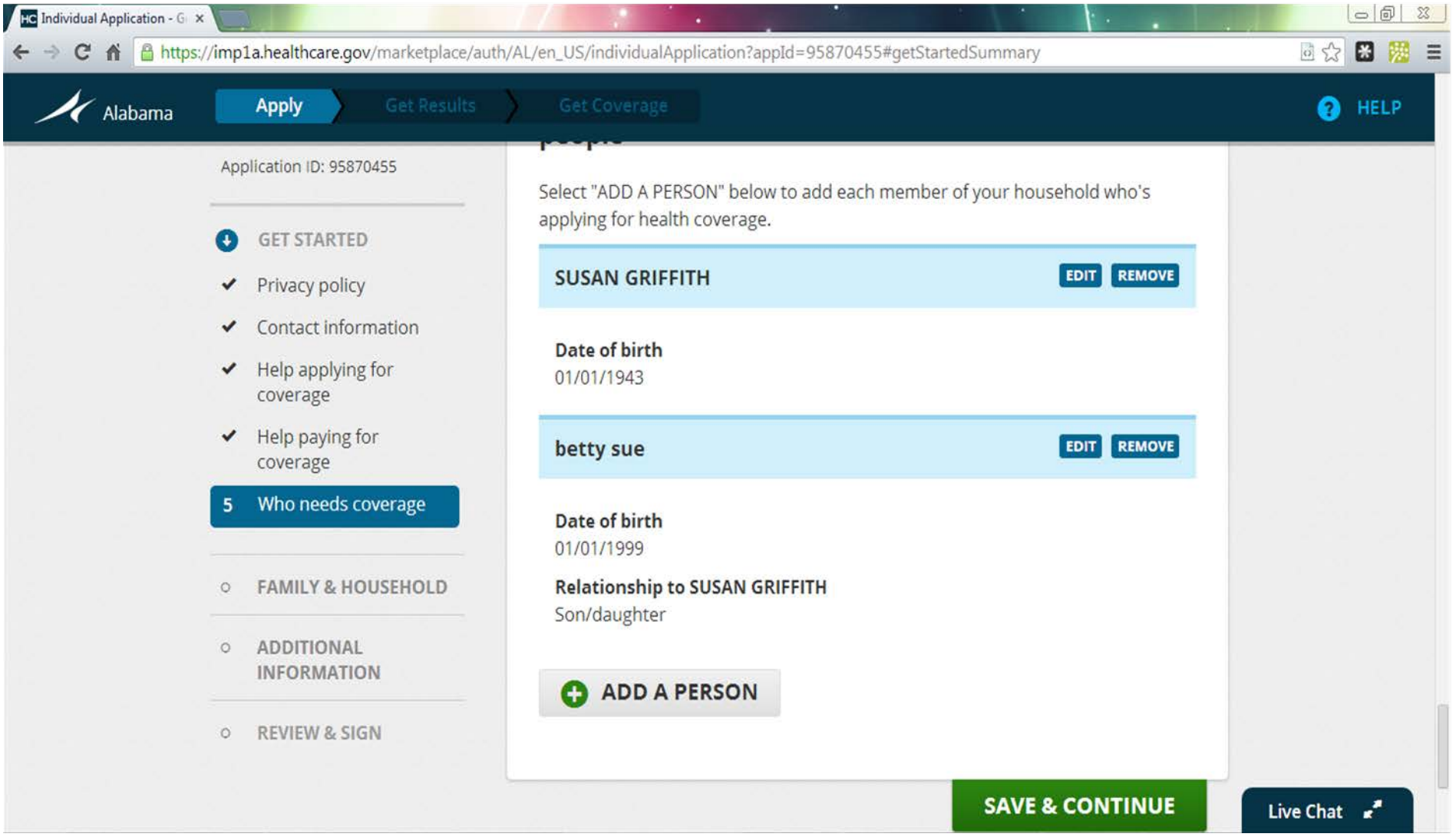
Preferences are not sent to the issuer.



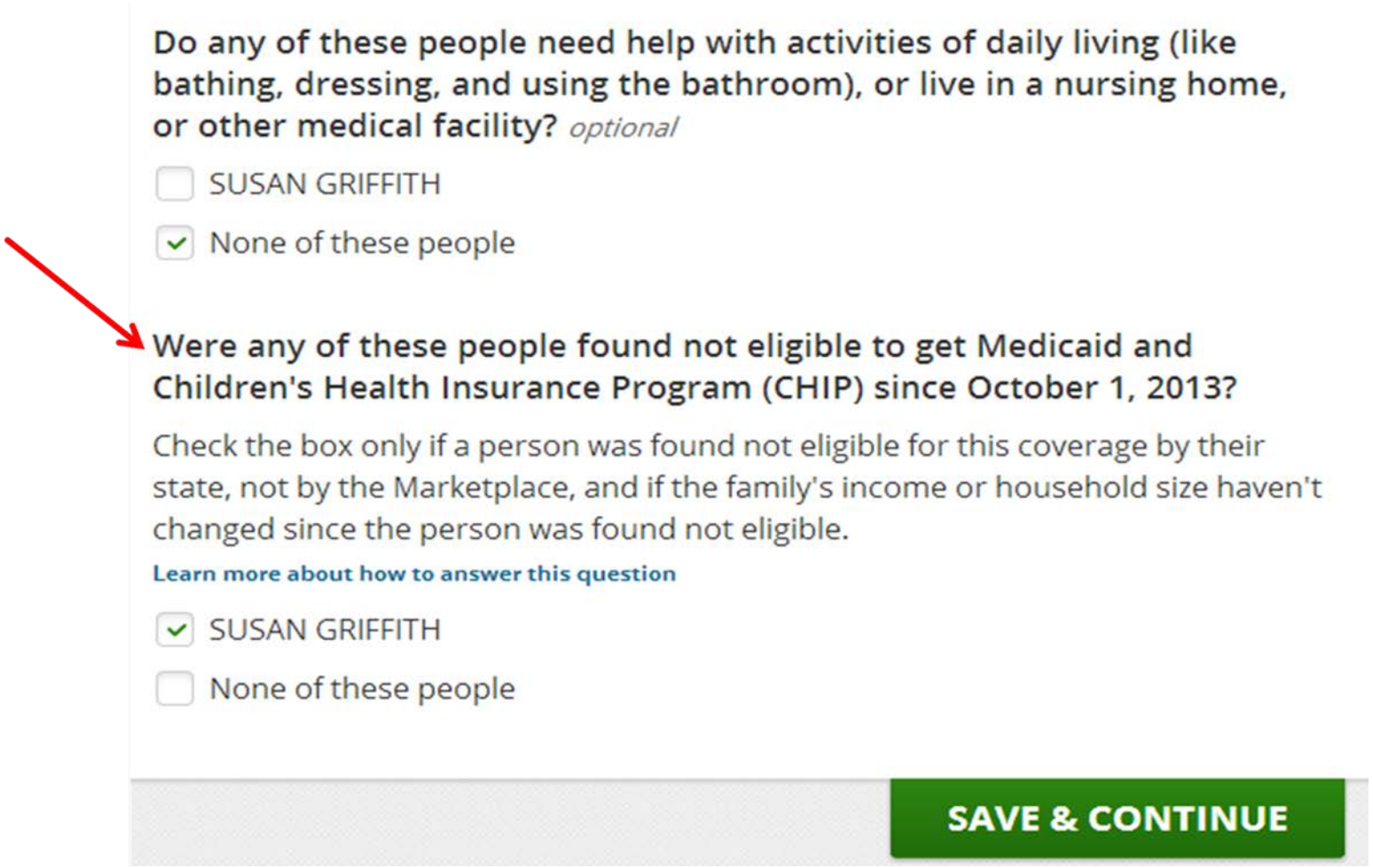
Information from the "help applying for coverage" page of consumer's original or previous application will prepopulate. Agents and brokers should confirm the information on this page, or update as necessary.



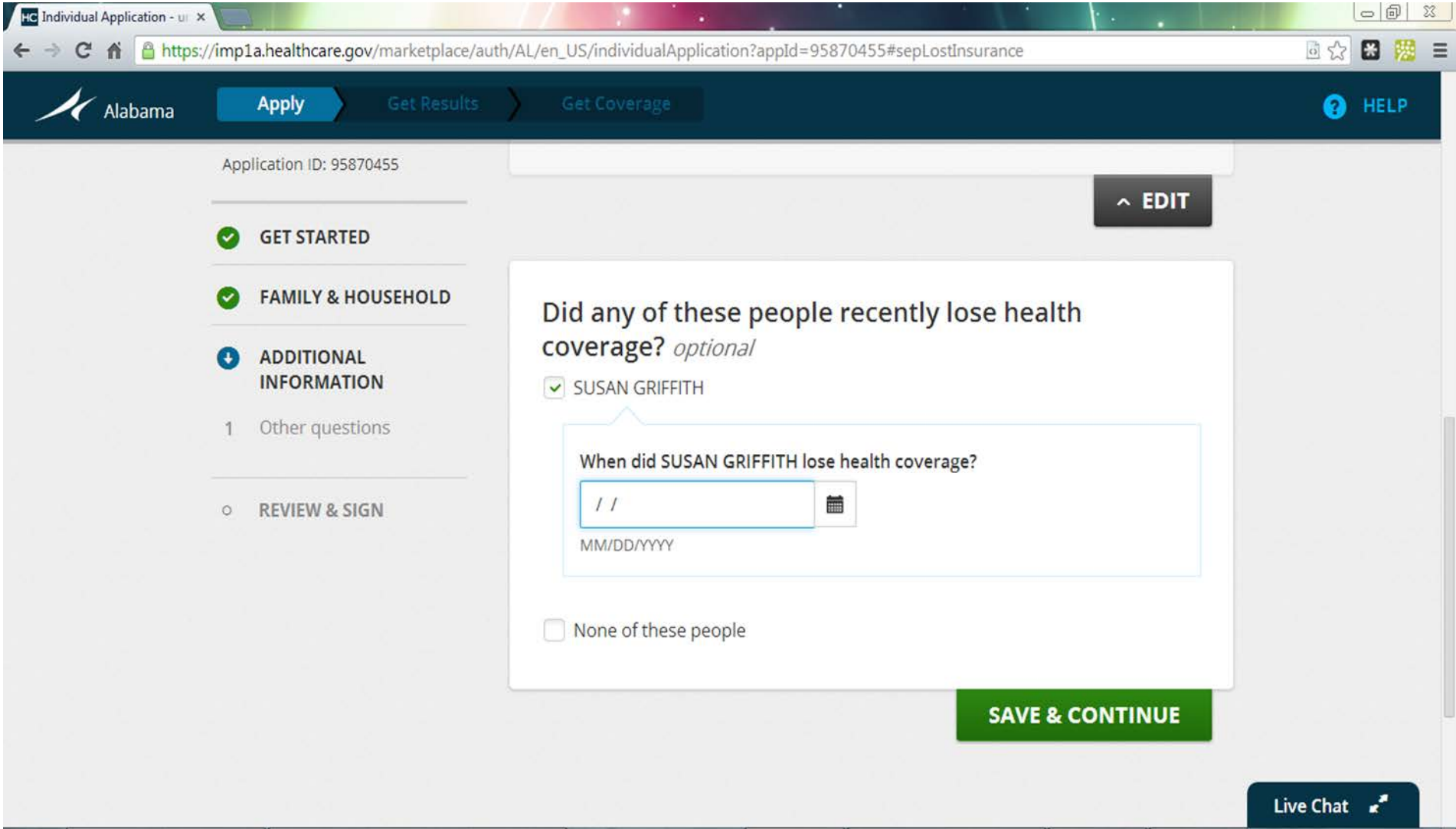
Consumers report changes that affect eligibility through a pre-populated version of their application.



New question on financial assistance applications prevent “loopers.”



Consumers answers questions that determine their eligibility for an SEP.



If the consumer is eligible for an SEP, their eligibility determination notice will contain SEP eligibility language.

Sample SEP eligibility notice for February 7 triggering life event gives 60 days to choose plan

Dear SUSAN:

Thank you for reporting a change in circumstance to the Marketplace.

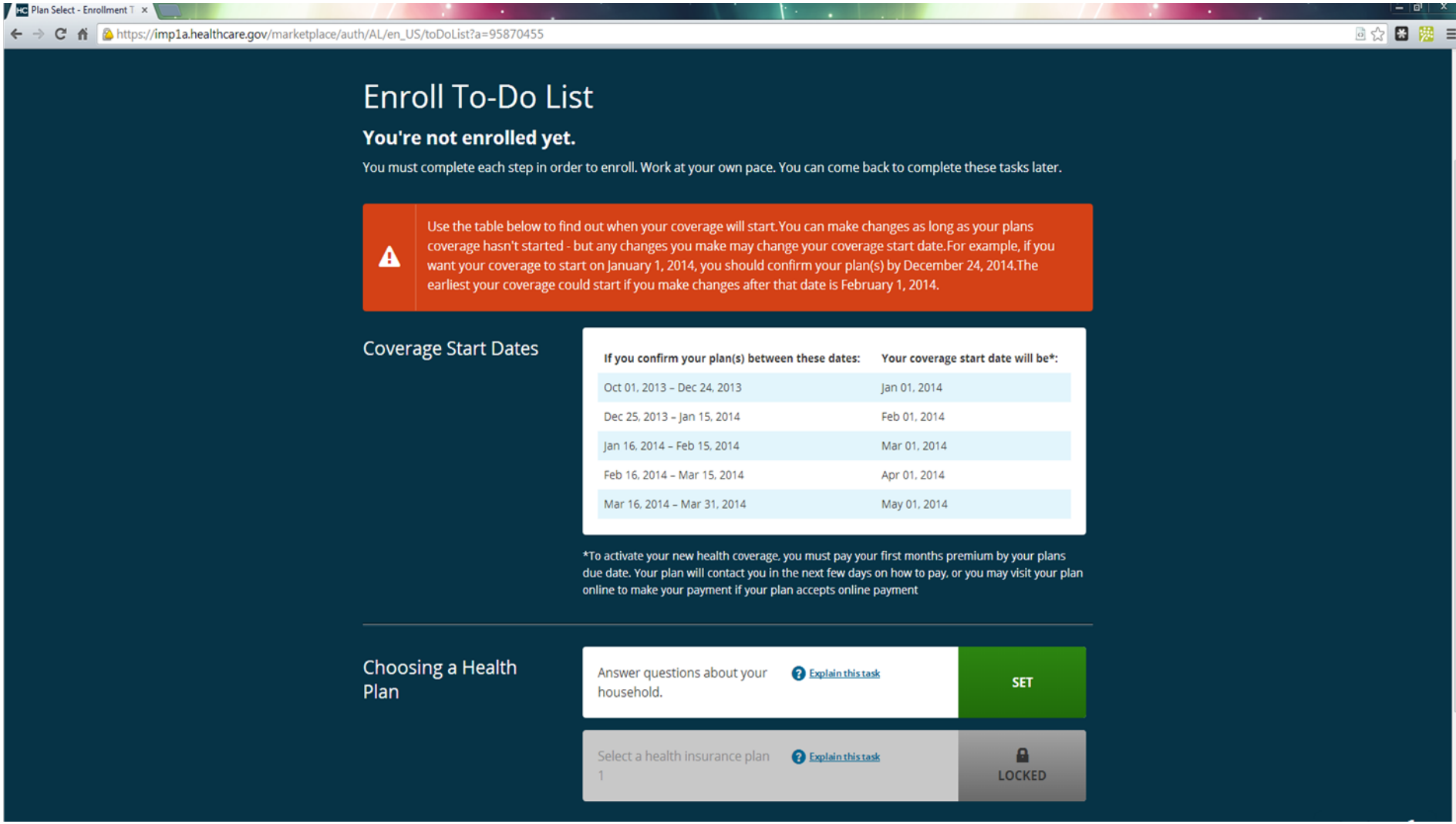
What are the results of my application?

Review the table below with your eligibility results.

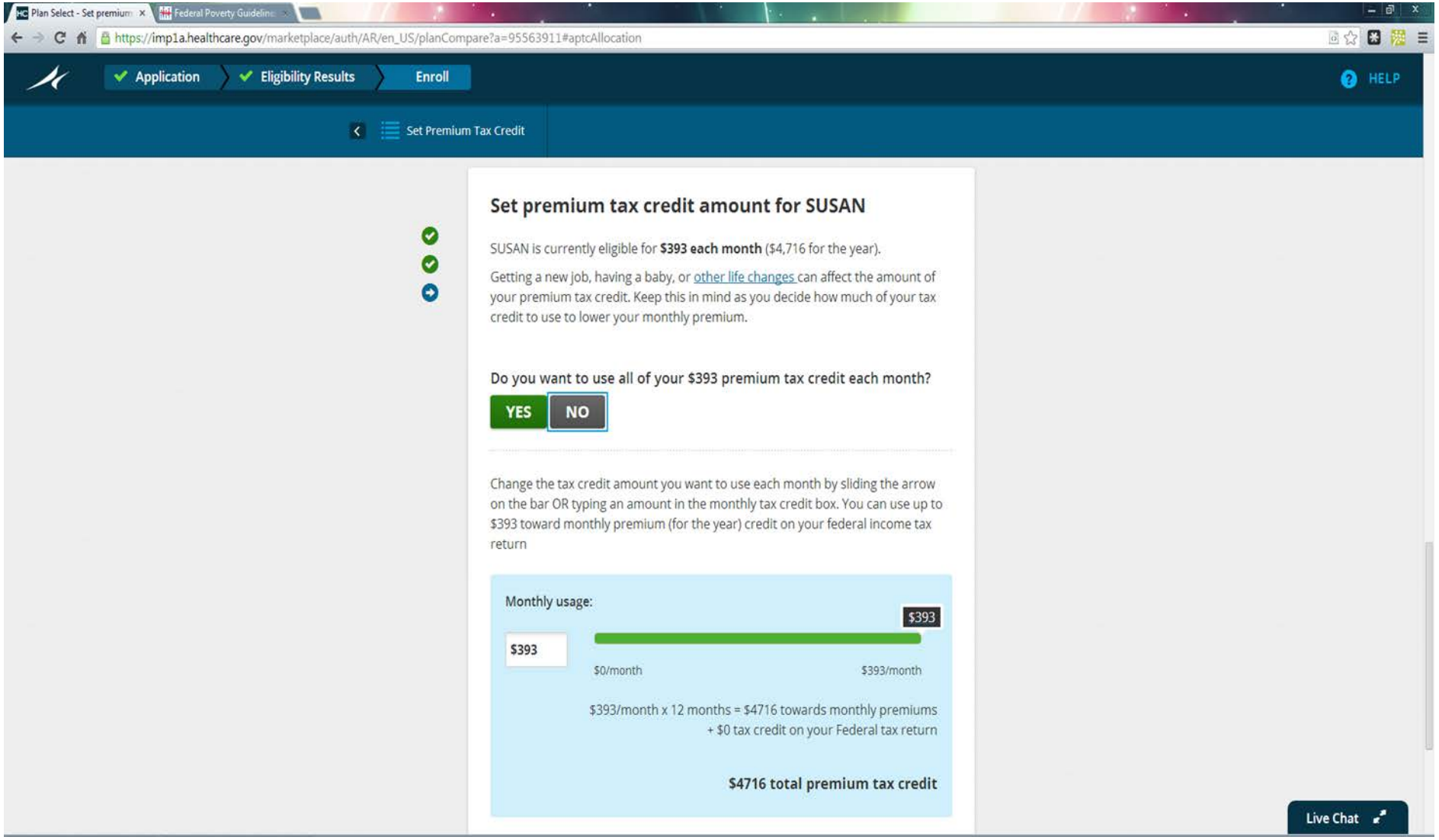
Family Member(s)	Results	
SUSAN GRIFFITH	• Eligible for a special enrollment period	
SUSAN GRIFFITH	• Eligible to purchase health coverage through the Marketplace, but more information is needed	•

- If the table above says you are eligible for a special enrollment period, April 7, 2014 is the last day to choose a health plan. To make a selection, visit HealthCare.gov/marketplace to compare health plans side by side, or call 1-800-318-2596 (TTY: 1-855-889-4325).
- If you miss the deadline, you may not be able to enroll in a health insurance plan through the Marketplace until the next open enrollment period, starting November 15, 2014, unless you qualify for another special enrollment period.

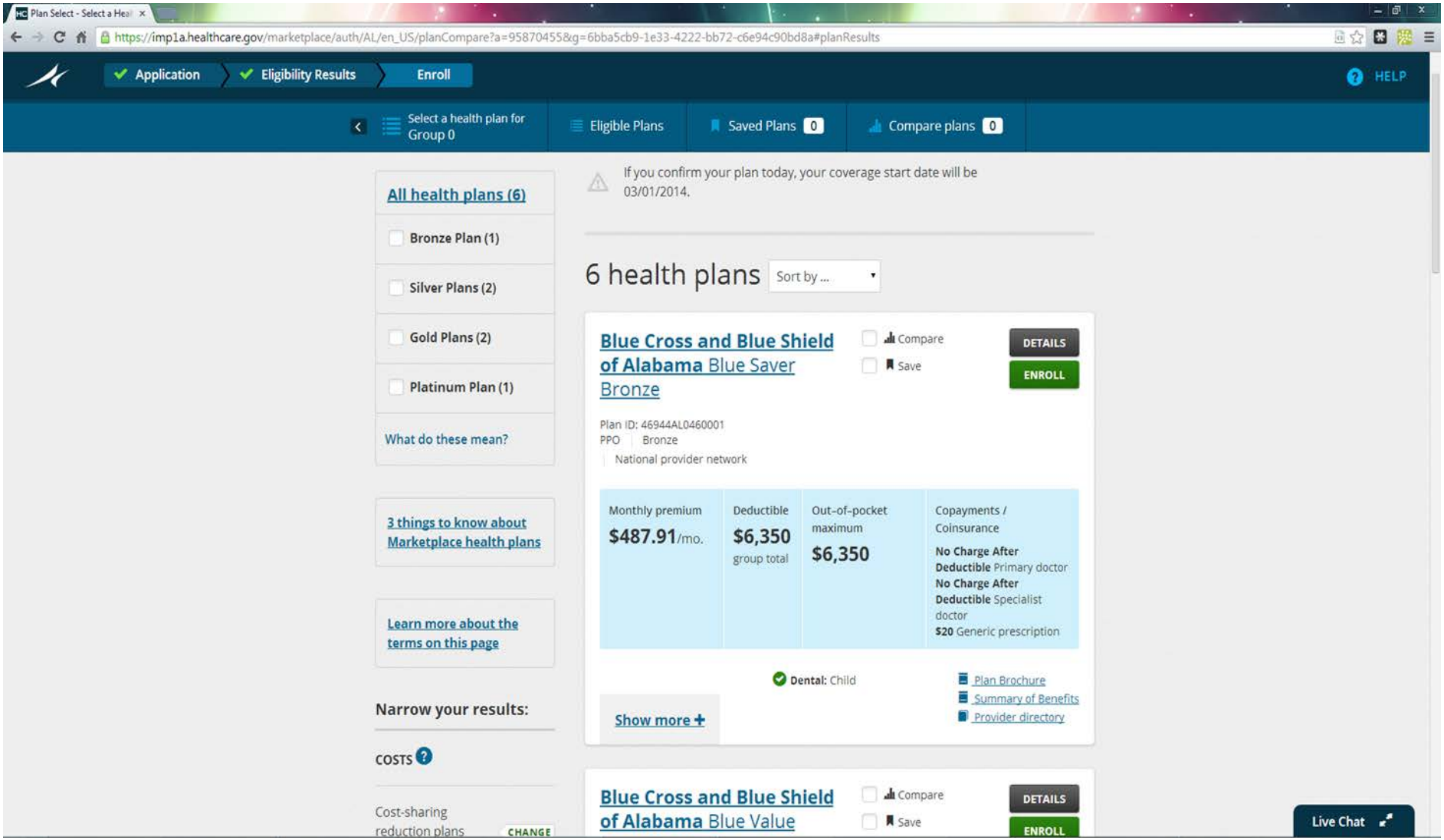
QHP-eligible consumers then proceed to the enrollment to-do list page.



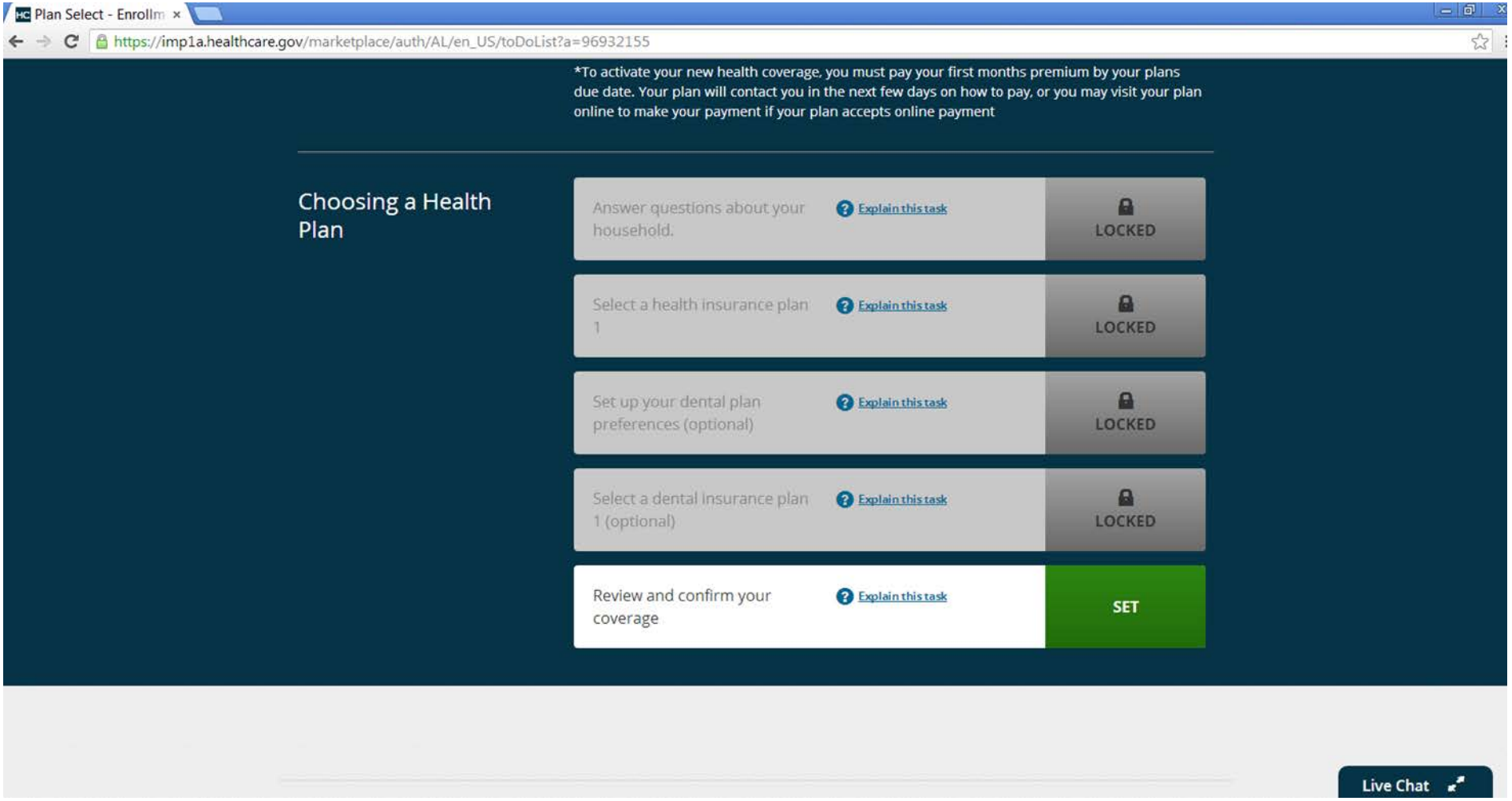
The consumer can adjust the amount of APTC, regardless of SEP eligibility.



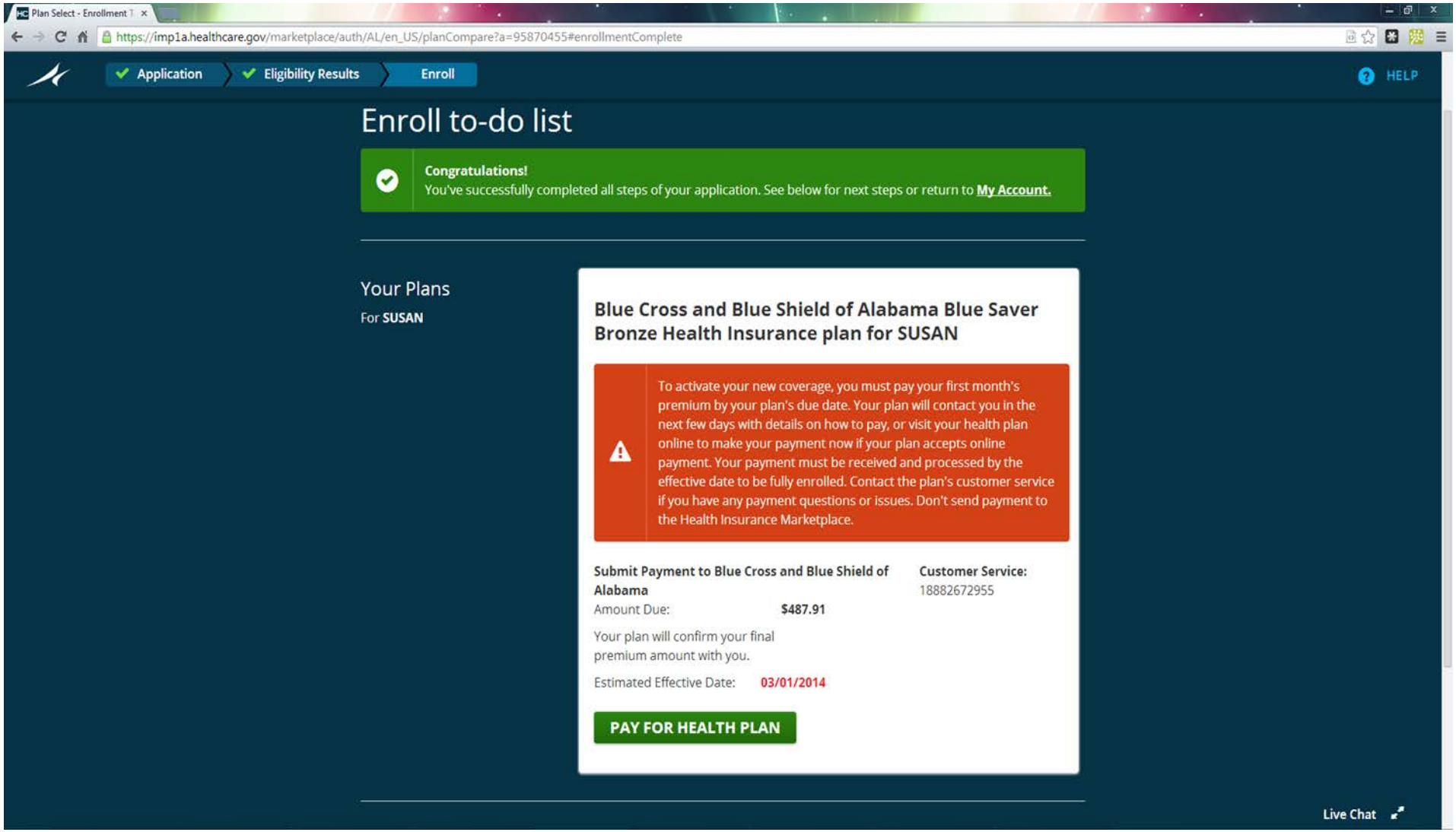
Consumers eligible for SEPs can select from all QHPs available in their service area.



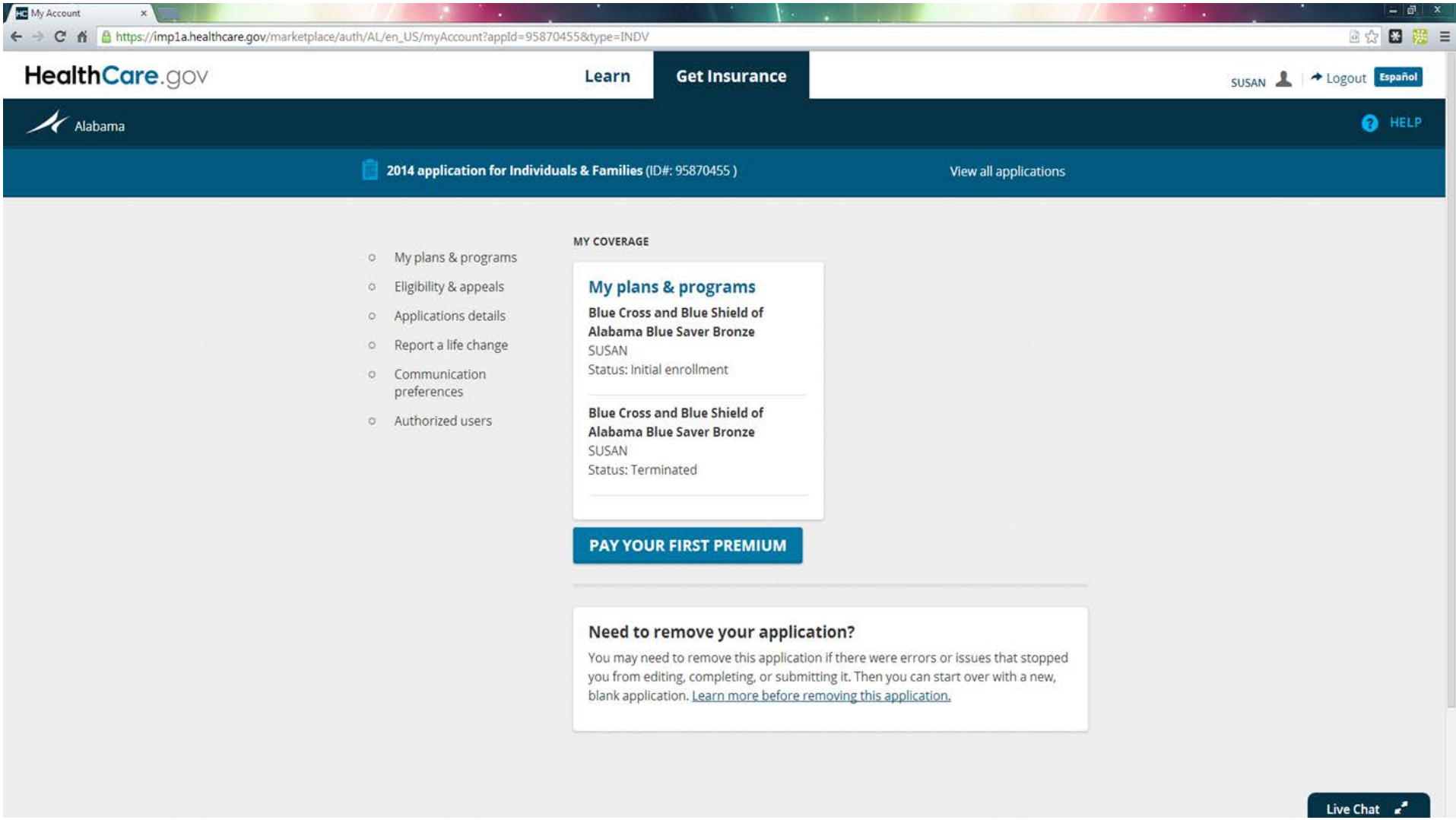
Consumers not eligible for an SEP will be limited to confirming only their existing plan.



Once consumers select or confirm a plan, the Marketplace will automatically notify the insurance company of the confirmed plan.



Consumers can see their existing and past enrollments under “My plans & programs.”



Coverage Effective Dates

Type of Consumer-Initiated Change	Plan Selection Date	Effective Date
Not eligible for an SEP **Note: Dates apply only during initial open enrollment in the individual market**	Between the 1st and 15th day of the month	First day of the following month
	Between the 16th and last day of the month	First day of the second following month
Eligible for the following SEPs: **1. Move to a new exchange service area** **2. Release from incarceration** **3. Becoming lawfully present** **4. Gain status as an Indian**	Between the 1st and 15th day of the month	First day of the following month
	Between the 16th and last day of the month	First day of the second following month
Loss of minimal essential coverage (MEC) – e.g., lost job, employer stopped coverage, and gaining a dependent through marriage	Any day of the month	First day of the following month
Future loss of MEC (loss up to 60 days in the future)	Any day of the month	First day of the month following the date of the loss of MEC
Birth, adoption, or placement for adoption or foster care SEP	Any day of the month	Day the child was born, adopted, or placed for adoption or foster care