

# Instructions to Help You Complete the Application for Health Coverage & Help Paying Costs

Starting October 1, 2013, you can apply for health coverage through the new Health Insurance Marketplace. Coverage begins as soon as January 1, 2014. The Marketplace is designed to help you find health coverage that fits your budget and meets your needs.

Through a streamlined application process, you'll find out if you can get savings that you can use right away to help you pay your premium amount for private health coverage. You can also find out if you qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

For your convenience, there are different ways to apply to the Marketplace. The fastest way is to apply online at [HealthCare.gov](http://HealthCare.gov). If you apply online, you'll also get your eligibility results right away.

These instructions include additional help for some, but not all, of the items in the application.

## **Before you begin, it may help to have this information ready:**

- Social Security numbers (SSNs)
- Document numbers for eligible immigrants who want health coverage
- Birth dates
- Paystubs, W-2 forms, or other information about your family's income
- Policy/member numbers for any current health coverage
- Information about any health coverage from a job that's available to you or your family



## There are 6 steps in this application.

Use blue or black ink to complete the application.

### STEP 1 Tell us about yourself.

(Page 1)

An adult (18 or older) must complete the contact information. We need this information so we can follow up with you if we have questions about your application and so we can let you know what plans or programs you qualify for.

### STEP 2 Tell us about your family.

(Page 1)

You need to provide information about everyone on your federal income tax return and all family members who live with you, even if they're not applying for health coverage. **Start with yourself.**

Your household size and income help determine what programs you qualify for. Read the information at the bottom of page 1 ("Who do you need to include on this application?") carefully to figure out which people to add in Step 2. The application has space for up to 2 people.

**If you have more than 2 people in your household, make copies of pages 4-5** and complete them for each additional person.

(Page 2)

#### PERSON 1 (Start with yourself)

##### Need health coverage?

Complete the whole page.

##### Don't need health coverage?

Complete items 1-8.

##### Item 6

You can still apply for coverage even if you don't plan to file a federal income tax return:

- If you're married and interested in getting a premium tax credit, you'll need to file your federal income tax return jointly with your spouse to get the tax credit.
- If you're claimed as a dependent on someone else's tax return, list the names of the tax filer(s).
- If you're claimed as a dependent, include how you're related to the tax filer.  
**For example**, if you're the child of the tax filer, list "child."

(Page 2)

## PERSON 1 (Continued)

### Item 9

**If you have a physical, mental, or emotional health condition that limits activities like bathing, dressing, or daily chores, or if you live in a medical facility or nursing home,** answering “yes” won’t increase your health care costs. If you have a disability, you may qualify for free or low-cost coverage.

### Item 11

**If you’re not a U.S. citizen but have eligible immigration status to get coverage through the Marketplace,** check “yes” and provide your document type and document ID number(s) (see pages 7–9). If you have more than one of these documents, list all of them.

### Items 16–17

**Ethnicity and race questions are optional.** This information will help the U.S. Department of Health and Human Services (HHS) better understand and improve the health and health care for all Americans. Providing this information won’t impact your eligibility for health coverage, your health plan options, or your costs in any way.

(Page 3)

## PERSON 1: Current job & income information

We ask about your current income to see whether you qualify for help paying for coverage and how much help you can get. Include how much you make in wages and tips before taxes are deducted. You don’t have to include amounts taken out of your check by your employer for child care, health insurance, or retirement plans that are “not taxable” (sometimes called “pre-tax deductions”).

**If you’re self-employed:** Fill in the type of work you do and how much net income you’ll get this month. Net income means the amount left over after you’ve taken out business expenses. The amount can be positive or negative. See the table of self-employment income deductions on page 9 of these instructions to find out what you can subtract from your gross income.

### Item 29

**Deductions:** List any of the deductions you’re able to claim from the front page of your 1040 federal income tax return.

## STEP 2

## Tell us about your family. (Continued)

(Page 4)

### PERSON 2

#### Does PERSON 2 need health coverage?

Complete the whole page.

#### PERSON 2 doesn't need health coverage?

Complete items 1–9.

#### Item 2

Use these relationships to describe how PERSON 2 is related to you:

- Husband/wife
- Domestic partner
- Parent
- Stepparent
- Parent's domestic partner
- Son/daughter
- Stepson/stepdaughter
- Child of domestic partner
- Sibling
- Uncle/aunt
- Nephew/niece
- First cousin
- Grandparent
- Grandchild
- Other relative
- Other unrelated

#### Item 7

You can still apply for coverage even if PERSON 2 doesn't plan to file a federal income tax return:

- If PERSON 2 is married and interested in getting premium tax credits, PERSON 2 will need to file jointly with his or her spouse to get the tax credit.
- If PERSON 2 is claimed as a dependent on someone else's tax return, list the names of the tax filer(s).
- If PERSON 2 is claimed as a dependent, include how he or she is related to the tax filer(s).  
**For example**, if PERSON 2 is the child of the tax filer, list "child."

#### Item 10

If PERSON 2 has a physical, mental, or emotional health condition that limits activities like bathing, dressing, or daily chores, or if PERSON 2 lives in a medical facility or nursing home, answering "yes" won't increase their health care costs. If PERSON 2 has a disability, they may qualify for free or low-cost coverage.

#### Item 12

If PERSON 2 isn't a U.S. citizen but has eligible immigration status, check "yes" and provide their document type and document ID number(s) (see pages 7–9). If PERSON 2 has more than one of these documents, list all of them. Item 12 doesn't need to be completed if PERSON 2 isn't applying for health coverage.

#### Items 18–19

**Ethnicity and race questions are optional.** This information will help HHS. Providing this information won't impact PERSON 2's eligibility for health coverage, health plan options, or costs in any way.

(Page 5)

## PERSON 2: Current job & income information

Provide information about PERSON 2's current income to see if they're eligible for help paying for health coverage. Include how much PERSON 2 makes in wages and tips before taxes are deducted. You don't have to include amounts taken out of PERSON 2's check by their employer for child care, health insurance, or retirement plans that are "not taxable" (sometimes called "pre-tax deductions").

**If PERSON 2 is self-employed:** Fill in the type of work PERSON 2 does and how much net income they'll get this month. Net income means the amount left over after business expenses have been taken out. The amount can be positive or negative. See the table of self-employment income deductions on page 9 of these instructions to find out what can be subtracted from PERSON 2's gross income.

### Item 31

**Deductions:** List any of the deductions PERSON 2 is able to claim from the front page of PERSON 2's 1040 federal income tax return.

## STEP 3 American Indian or Alaska Native (AI/AN) family member(s)

(Page 6)

If anyone in your family is American Indian or Alaska Native, check "yes," complete Appendix B: American Indian or Alaska Native Family Member (AI/AN), and submit it with your application. There are special protections available for members of federally recognized tribes.

## STEP 4 Your family's health coverage

(Page 6)

### Item 1

If any of the people applying for health coverage are currently enrolled in a type of health coverage listed on page 6 of the application, check the type of coverage, write the person's name next to the coverage they have, and include other information as requested.

### Item 2

If anyone in your family is offered health coverage from a job (whether it's their own job or another person's job), check "yes," even if they're offered coverage but aren't currently enrolled. If someone in your family is offered coverage, **you must** complete Appendix A: Health Coverage from Jobs, and submit it with your application. If no, skip to Step 5.

## **STEP 5** Read & sign this application.

(Pages 6–7)

Read the statements on pages 6–7 of the application, sign your name, and write today’s date. By signing, you’re agreeing that the information you provided is true and correct. If you or someone applying for health insurance on this application is incarcerated (detained or jailed), write their name on the line provided. If the person is pending disposition, write “pending” beside their name.

If an authorized representative helped you fill out this application, they can sign the form for you, but they’ll need to complete Appendix C: Assistance with Completing this Application, and submit it with your application.

## **STEP 6** Mail completed application.

(Page 7)

Mail your original, signed application (and appendices, if applicable) to:

**Health Insurance Marketplace  
Dept. of Health and Human Services  
465 Industrial Blvd.  
London, KY 40750-0001**

When you mail your application, be sure to use the correct amount of postage. The postage rate will depend on the weight of your application, which will be based on the number of pages you’ve included.

If you don’t have all the information or you can’t finish all the items, send in your application anyway. We’ll follow up with you within 1–2 weeks.

### **Next Steps**

You’ll get information on how to enroll in a plan (if you’re eligible) when you get your eligibility results.

## Eligible immigration status list:

Use this list to answer questions about eligible immigration status. If you see your status below, check the box that says “yes.”

- Lawful permanent resident (LPR/Green Card holder)
  - Asylee
  - Refugee
  - Cuban/Haitian entrant
  - Paroled into the U.S.
  - Conditional entrant granted before 1980
  - Battered spouse, child, or parent
  - Victim of trafficking and his or her spouse, child, sibling, or parent
  - Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
  - Individual with non-immigrant status (including worker visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau)
  - Temporary Protected Status (TPS)
  - Deferred Enforced Departure (DED)
  - Deferred Action Status (Deferred Action for Childhood Arrivals (DACA) isn't an eligible immigration status for applying for health coverage.)
- **Applicant for:**
    - Special Immigrant Juvenile Status
    - Adjustment to LPR Status with an approved visa petition
    - Victim of trafficking visa
    - Asylum who has either been granted employment authorization, OR is under 14 and has had an application for asylum pending for at least 180 days.
    - Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT) who has either been granted employment authorization, OR is under 14 and has had an application for withholding of deportation or withholding of removal under the immigration laws or under the CAT pending for at least 180 days.
- **Certain individuals with employment authorization document:**
    - Registry applicants
    - Order of supervision
    - Applicant for Cancellation of Removal or Suspension of Deportation
    - Applicant for Legalization under IRCA
    - Applicant for Temporary Protected Status (TPS)
    - Legalization under the LIFE Act
- Lawful temporary resident
  - Granted an administrative stay of removal by the Department of Homeland Security (DHS)
  - Member of a federally recognized Indian tribe or American Indian born in Canada
  - Resident of American Samoa

## Immigration status and document types:

If you're an eligible non-citizen applying for health coverage, list your immigration document. See the list below for some common document types. If the document you have isn't listed, you can still write its name. If you're not sure, or you have an eligible status but no document, call the Marketplace Call Center at **1-800-318-2596** for help.

IF YOU HAVE:	LIST THESE FOR THE DOCUMENT ID:
Permanent Resident Card, "Green Card" (I-551)	<ul style="list-style-type: none"> <li>• Alien registration number</li> <li>• Card number</li> </ul>
Reentry Permit (I-327)	<ul style="list-style-type: none"> <li>• Alien registration number</li> </ul>
Refugee Travel Document (I-571)	<ul style="list-style-type: none"> <li>• Alien registration number</li> </ul>
Employment Authorization Card (I-766)	<ul style="list-style-type: none"> <li>• Alien registration number</li> <li>• Card number</li> <li>• Expiration date</li> <li>• Category code</li> </ul>
Machine Readable Immigrant Visa (with temporary I-551 language)	<ul style="list-style-type: none"> <li>• Alien registration number</li> <li>• Passport number</li> </ul>
Temporary I-551 Stamp (on passport or 1-94/1-94A)	<ul style="list-style-type: none"> <li>• Alien registration number</li> </ul>
Arrival/Departure Record (I-94/I-94A)	<ul style="list-style-type: none"> <li>• I-94 number</li> </ul>
Arrival/Departure Record in foreign passport (I-94)	<ul style="list-style-type: none"> <li>• I-94 number</li> <li>• Passport number</li> <li>• Expiration date</li> <li>• Country of issuance</li> </ul>
Foreign passport	<ul style="list-style-type: none"> <li>• Passport number</li> <li>• Expiration date</li> <li>• Country of issuance</li> </ul>
Certificate of Eligibility for Nonimmigrant Student Status (I-20)	<ul style="list-style-type: none"> <li>• SEVIS ID</li> </ul>
Certificate of Eligibility for Exchange Visitor Status (DS2019)	<ul style="list-style-type: none"> <li>• SEVIS ID</li> </ul>
Notice of Action (I-797)	<ul style="list-style-type: none"> <li>• Alien registration number <b>or</b> an I-94 number</li> </ul>
Other	<ul style="list-style-type: none"> <li>• Alien registration number or an I-94 number</li> <li>• Description of the type or name of the document</li> </ul>

For more eligible immigration documents or statuses, continue to the next page.

**You can also list these documents or statuses:**

- Document indicating a member of a federally recognized Indian tribe or American Indian born in Canada (**Note:** This is considered an eligible immigration status for Medicaid, but not for a Qualified Health Plan (QHP).)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Document indicating withholding of removal
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Cuban/Haitian entrant
- Resident of American Samoa

**For people who are self-employed:**

**If you have any of these expenses, you can subtract them from your gross income to get an amount for your net self-employment income:**

- Car and truck expenses (for travel during the workday, not commuting)
- Employee wages and fringe benefits
- Interest (including mortgage interest paid to banks, etc.)
- Rent or lease of business property and utilities
- Advertising
- Repairs and maintenance
- Deductible self-employment taxes
- Contributions to a self-employed SEP, SIMPLE, or qualified retirement plan
- Property, liability, or business interruption insurance
- Depreciation
- Legal and professional services
- Commissions, taxes, licenses, and fees
- Contract labor
- Certain business travel and meals
- Cost of self-employed health insurance

# Instructions to Help You Complete the Appendices

## APPENDIX A

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### Health Coverage from Jobs

If anyone in your family has an offer of health coverage from a job, including through a parent or spouse, provide information on the offer of coverage, regardless of whether the person is currently enrolled.

Complete one page for each employer that offers health coverage. This appendix includes an Employer Coverage Tool to be given to the employer to answer questions about the coverage they offer.

## APPENDIX B

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### American Indian or Alaska Native Family Member (AI/AN)

If you or a family member are American Indian or Alaska Native, complete Appendix B. You'll be asked about the person's tribe membership, income, and other information.

## APPENDIX C

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### Assistance with Completing this Application

- **Certified application counselors, navigators, in-person assistance counselors, and other assisters:** These are professional individuals or organizations that are trained to help consumers looking for health coverage options through the Marketplace, including help with completing this application. Services are free to consumers. You can ask to see certification showing they're authorized to perform this work. They can help you complete this section. The ID number is the navigator's identification number. This is a unique alphanumeric ID (13 letters and numbers) given to each navigator.
- **Agents and brokers:** Agents and brokers can help you apply for help paying for coverage and enroll in a Qualified Health Plan (QHP) through the Marketplace. They can make specific recommendations about which plan you should enroll in. They're also licensed and regulated by states and typically get payments or commissions from health insurance companies when they enroll consumers. They can help you complete this section.

#### List both ID numbers for agents and brokers:

- **FFM User ID:** A unique ID that the agent or broker creates when registering with the Marketplace.
- **National Producer Number (NPN):** A unique number (up to 10 digits) that's assigned to each licensed agent or broker. An NPN can be easily located by going to the National Insurance Producer Registry's website at [www.nipr.com](http://www.nipr.com).

## **Permission for information submitted**

By submitting this application, you represent that you have permission from all of the people whose information is on the application to both submit their information to the Marketplace, and receive any communications about their eligibility and enrollment.

## **Privacy Act Statement**

**(effective 09/01/2013)**

We are authorized to collect the information on this form and any supporting documentation, including social security numbers, under the Patient Protection and Affordable Care Act (Public Law No. 111-148), as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law No. 111-152), and the Social Security Act.

We need the information provided about you and the other individuals listed on this form to determine eligibility for: (1) enrollment in a qualified health plan through the Federal Health Insurance Marketplace, (2) insurance affordability programs (such as Medicaid, CHIP, advanced payment of the premium tax credits, and cost sharing reductions), and (3) certifications of exemption from the individual responsibility requirement. As part of that process, we will verify the information provided on the form, communicate with you or your authorized representative, and eventually provide the information to the health plan you select so that they can enroll any eligible individuals in a qualified health plan or insurance affordability program. We will also use the information provided as part of the ongoing operation of the Marketplace, including activities such as verifying continued eligibility for all programs, processing appeals, reporting on and managing the insurance affordability programs for eligible individuals, performing oversight and quality control activities, combatting fraud, and responding to any concerns about the security or confidentiality of the information.

While providing the requested information (including social security numbers) is voluntary, failing to provide it may delay or prevent your ability to obtain health coverage through the Marketplace, advanced payment of the premium tax credits, cost sharing reductions, or an exemption from the shared responsibility payment. If you don't have an exemption from the shared responsibility payment and you don't maintain qualifying health coverage for three months or longer during the year, you may be subject to a penalty. If you don't provide correct information on this form or knowingly and willfully provide false or fraudulent information, you may be subject to a penalty and other law enforcement action.

## Privacy Act statement (continued)

In order to verify and process applications, determine eligibility, and operate the Marketplace, we will need to share selected information that we receive outside of CMS, including to:

1. Other federal agencies, (such as the Internal Revenue Service, Social Security Administration and Department of Homeland Security), State agencies (such as Medicaid or CHIP) or local government agencies. We may use the information you provide in computer matching programs with any of these groups to make eligibility determinations, to verify continued eligibility for enrollment in a qualified health plan or Federal benefit programs, or to process appeals of eligibility determinations;
2. Other verification sources including consumer reporting agencies;
3. Employers identified on applications for eligibility determinations;
4. Applicants/enrollees, and authorized representatives of applicants/enrollees;
5. Agents, Brokers, and issuers of Qualified Health Plans, as applicable, who are certified by CMS who assist applicants/enrollees;
6. CMS contractors engaged to perform a function for the Marketplace; and
7. Anyone else as required by law or allowed under the Privacy Act System of Records Notice associated with this collection (CMS Health Insurance Exchanges System (HIX), CMS System No. 09-70-0560, as amended, 78 Federal Register, 8538, March 6, 2013, and 78 Federal Register, 32256, May 29, 2013).

This statement provides the notice required by the Privacy Act of 1974 (5 U.S.C. § 552a(e)(4)). You can learn more about how we handle your information at [HealthCare.gov/privacy](https://www.healthcare.gov/privacy).