



## Navigating Marketplace Enrollment

### Streamlined Application Process

- Apply for Marketplace, Medicaid, and CHIP with a single application via phone, mail or in person.
- Eligibility for multiple programs is possible based on income, age, family size, etc. Even if previously deemed ineligible, apply to reevaluate eligibility.
- Apply for Medicaid and CHIP at any time, on [HealthCare.gov](http://HealthCare.gov) or through your state agency.

### American Indian or Alaska Native (AI/AN) Considerations

- Answer “Yes” to the AI/AN question in the application for special considerations.
- Ensure cost-sharing exemptions, income, and resources are correctly accounted for AI/AN individuals

### Marketplace Eligibility Determination

- Health plan shopping & enrollment services for individuals and families through the individual market, and employees of small businesses through the Small Business Health Operations Program (SHOP).
- Marketplace determines eligibility for –
  - Coverage in Marketplace plans
  - Advance payments of premium tax credit (APTC) toward monthly premiums
  - Cost-sharing reductions (CSRs) to lower out-of-pocket costs (deductibles, copayments, coinsurance)
  - Medicaid & CHIP
- Marketplaces can be operated by state (State-based Marketplace, SBM) or Federal Government (Federally-facilitated Marketplace, FFM). Some State-based Marketplaces use HC.gov to operate (State-based Marketplace-Federal platform, SBM-FP).

### Health Plan Categories & Eligibility

Bronze	AV 60% - Consumers pay 40% on average
Silver	AV 70% - consumers pay 30% on average
Gold	AV 80% - consumers pay 20% on average
Platinum	AV 90% - consumers pay 10% on average

AV = Actuarial Value





- To be eligible for Marketplace coverage you must 1: live in the United States in a state served by the Marketplace where you are applying, 2: be a U.S. citizen, U.S. national, or lawfully present immigrant for the time you plan to have coverage, and 3: not be incarcerated.

## Affordability Program: Premium Tax Credits (PTC)

- Premium Tax Credits (PTC) are available for those with projected annual household income between 100%-400% of the Federal Poverty Level (FPL)
- The 400% FPL cap is waved through 2025
- Report changes in household income or size to the Marketplace during the coverage year.

## Cost-Sharing Reductions: Special Benefits for AI/AN Consumers

- AI/AN with income between 100%-300% of the FPL can enroll in a “zero cost-sharing plan” through the marketplace, with no out-of-pocket costs when receiving care.
- AI/AN at ANY income level can enroll in a “limited cost-sharing plan.” Referral is required from an Indian health care provider to avoid out-of-pocket costs.

## Enrollment

- Enroll or change Marketplace plans during the Open Enrollment Period (OEP) or Special Enrollment Period (SEP).
- Members of federally recognized Tribes can enroll/change throughout the year.

## Application Options

- Apply through HealthCare.gov ([English](#)) and CuidadoDeSalud.gov ([Spanish](#))
- Can apply through some Marketplace plan issuers, the Marketplace Call Center (1-800-318-2596 [TTY: 1-855-889-4325]), Marketplace enrollment assisters, Marketplace-registered agents & brokers, web-broker sites, or paper application.
- Language assistance and resources are available in multiple languages.
- Job aids in 33 languages - [Application forms for individuals & families | CMS](#)
- In-person assistance - [Find Local Help tool](#)





## Resources

- Updates and resources for organizations - <https://marketplace.cms.gov/>
- [Healthcare.gov Twitter page](#)
- [Healcare.Gov Facebook page](#)
- [AI/AN Trust Income and MAGI Fact Sheet](#)
- [Cost Sharing Protections Brochure](#)
- [Medicaid Application \(see Appendix B\)](#)
- [Medicare](#)
- [Medicaid](#)
- [Social Security](#)
- [Health Insurance Marketplace](#)
- [Children's Health Insurance Program](#)
- [CMS National Training Program](#)
- [State Health Insurance Program](#)

