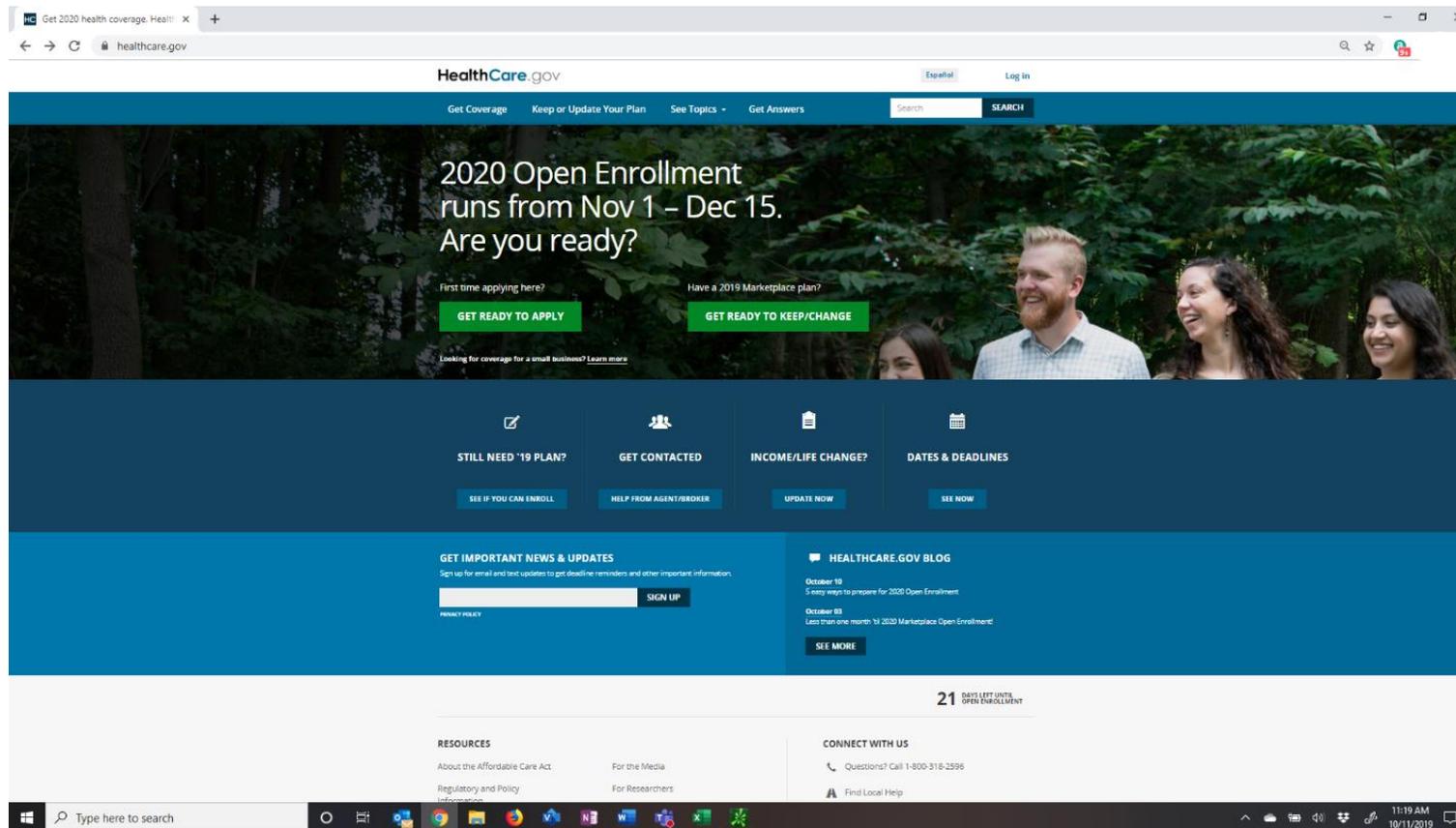


2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

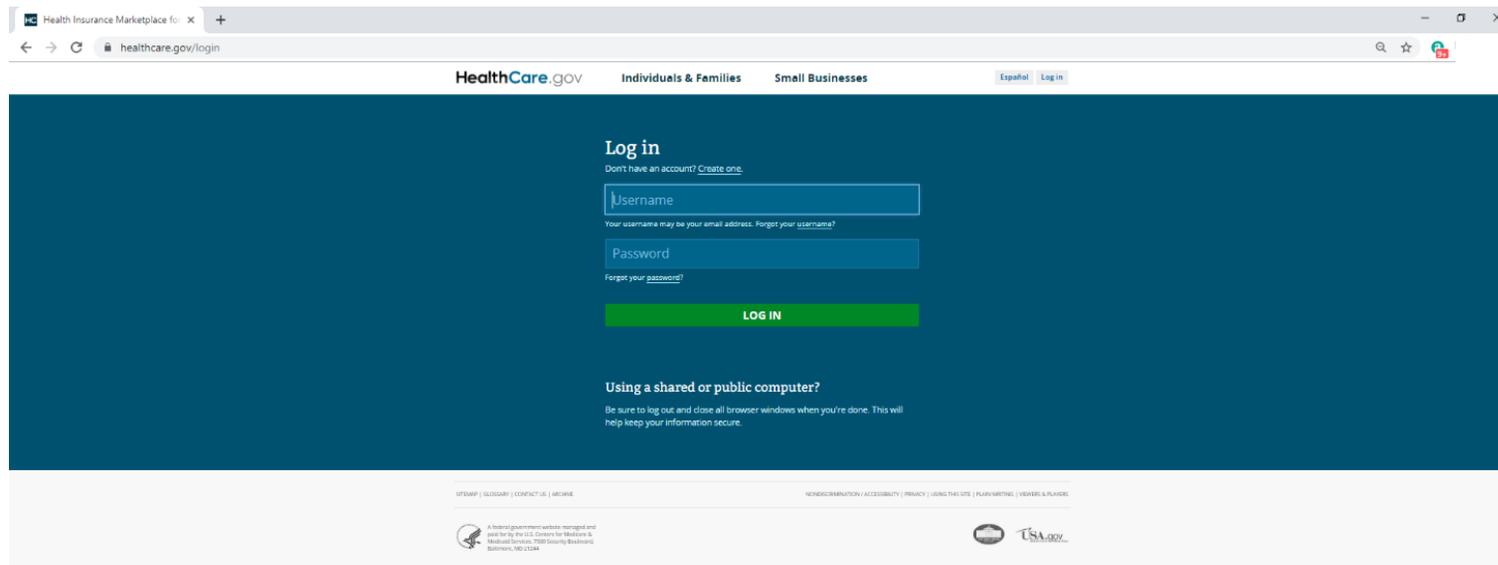
STEP ONE: Go to HealthCare.gov and click on Log in located in the upper right-hand corner.



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

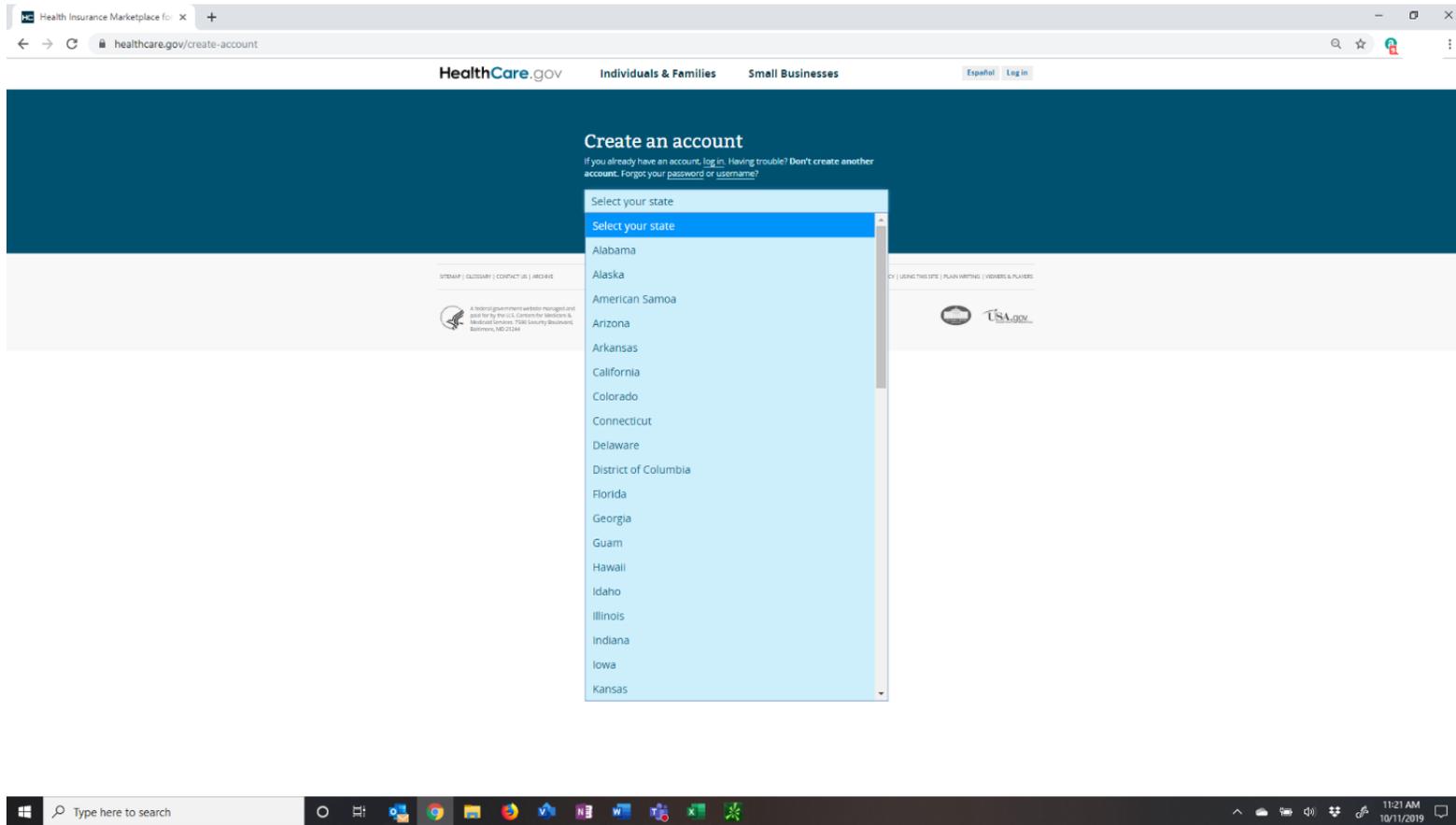
STEP TWO: Under the words Log In... click on the hyperlink next to the words “Don’t Have an Account?” Create one.



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THREE: Select your State



The screenshot shows a web browser window at the URL healthcare.gov/create-account. The page title is "Create an account" and it includes a dropdown menu for "Select your state". The dropdown menu is open, showing a list of states: Alabama, Alaska, American Samoa, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, and Kansas. The page also features navigation links for "Individuals & Families" and "Small Businesses", and a "Log in" button. The footer of the page contains the text "A federal government website managed and paid for by the U.S. Center for Medicare & Medicaid Services, 100 Security Boulevard, Baltimore, MD 21244" and the USA.GOV logo.



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP FOUR: Complete the information that appears on this screen

Create an account
Create an account to apply for Marketplace coverage.

If you already have an account, [log in](#). If you're having trouble, don't create another account. [Get help](#) if you're having trouble logging into your account.

Select your state to get started.

Pennsylvania

First name Last name

Your email address will also be your username when you log in.

Email address

Use: 8-20 characters Upper & lowercase letters Number(s)

Password

Retype password

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.

Pick a question

Type an answer

Pick a question

Type an answer

Pick a question

Type an answer

I understand and agree with the HealthCare.gov [privacy policy](#) and [terms and conditions](#).

The Marketplace will send you emails with important enrollment information, updates and reminders. You can unsubscribe at any time by clicking the link at the bottom of any Marketplace email.

CREATE ACCOUNT

[Already have an account? Log in.](#)



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP FIVE: Click on “Continue” to Login

Your account is ready

You successfully verified your email address. Next, log in to start your application.

CONTINUE TO LOGIN



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP SIX: Finish entering your personal information

HealthCare.gov **Individuals & Families** Small Businesses John | [Log out](#)

Apply > Get Results > Get Coverage

Verify your identity & contact information

Tell us about yourself. Use your complete name as it appears on your legal documents (like your driver's license or Social Security card). Why do I need to verify my identity?

John	Middle	Carson	Suffix
Phone number XXX-XXX-XXXX	Home	Date of birth MM/DD/YYYY	
Street address	Apt./Ste. #		
City	Alabama	ZIP code	
Social Security Number (SSN)	XXX-XX-XXXX		

CONTINUE



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP SEVEN: Answer the questions, in order to verify your identity

Answer these questions so we can verify your identity
Based on your information, we've put together a few questions that only you'll be able to answer. [Why do I need to verify my identity?](#)

You may have opened a mortgage loan in or around June 2015. Please select the lender to whom you currently make your mortgage payments. If you do not have a mortgage, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

GMAC MORTGAGE
CITICORP MORT
EQUICREDIT
INDEPENDENCE ONE
NONE OF THE ABOVE/DOES NOT APPLY

You may have opened an auto loan in or around January 2016. Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

AMSOUTH BK
TD AUTO FINANCE
BANK AMERICA
SOVEREIGN BANK
NONE OF THE ABOVE/DOES NOT APPLY

Which of the following businesses have you been associated with? If there is not a matched business name, please select 'NONE OF THE ABOVE'.

D M EXTERIOR INC
HONEYWELL
EASTMAN KODAK
LIFE HEALTH BENEFITS AGENCY
NONE OF THE ABOVE/DOES NOT APPLY

You currently or previously resided on one of the following streets. Please select the street name from the following choices.

RUBLE
COUNTY LINE
HERITAGE
PINESTEAD
NONE OF THE ABOVE/DOES NOT APPLY

VERIFY MY IDENTITY



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP EIGHT: Once your identity is verified, check the two boxes at the bottom and then click, “Take Me to the Application”

The screenshot shows the HealthCare.gov website interface. At the top, there are navigation tabs for 'Individuals & Families' and 'Small Businesses', along with a user profile for 'John' and a 'Log out' link. Below the navigation, there is a progress bar with three steps: 'Apply', 'Get Results', and 'Get Coverage'. The main content area is titled 'Your identity has been verified' and includes the following text:

Your identity has been verified
You can now fill out your application for health coverage through the Marketplace.

Important Marketplace emails
If the Marketplace has your email address, we'll automatically send you important information, updates, and reminders about Marketplace enrollment. You can opt out of these communications at any time. To do this, click on the "unsubscribe" link in the footer of any Marketplace email.

Privacy & the 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 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.

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](#), or view the [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.

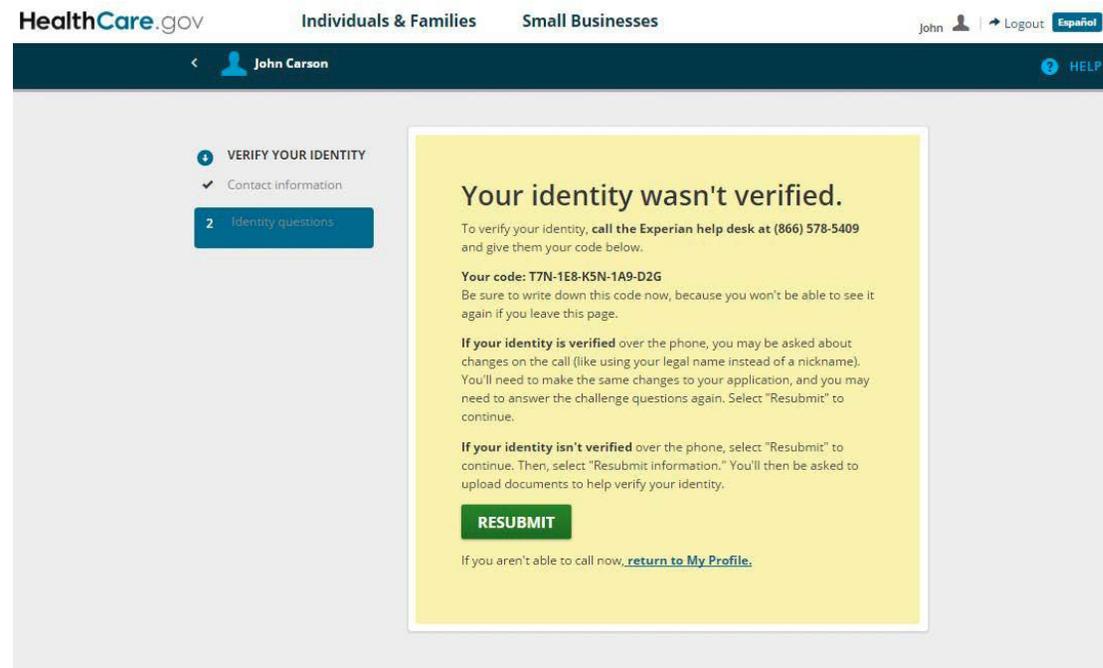
TAKE ME TO THE APPLICATION

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

You will receive a code, or reference number, on the response screen from your online application indicating that your identity verification attempt was unsuccessful. Reach out to the Experian Help Desk for assistance with identity proofing. You will need to write down the code on the screen and give it to Experian. If you only make one attempt to identity proof, you may not receive the code or reference number until the you make a second attempt.

If the reference number was generated, but you failed to write it down and cannot remember it when calling the Experian Help Desk, you may be able to log back into the account and pull up the code or reference number again. **You must verify their identity before they can submit an application online and receive a final eligibility determination.**



The screenshot shows the HealthCare.gov website interface. At the top, there are navigation links for "Individuals & Families" and "Small Businesses", along with a user profile for "John" and a "Logout" button. A dark blue header bar contains the user's name "John Carson" and a "HELP" button. The main content area features a progress indicator on the left with three steps: "VERIFY YOUR IDENTITY" (active), "Contact information", and "Identity questions". The central focus is a yellow alert box with the heading "Your identity wasn't verified." Below the heading, it provides instructions to call the Experian help desk at (866) 578-5409 and gives a specific code: "Your code: T7N-1E8-K5N-1A9-D2G". It also includes detailed instructions on what to do if the identity is verified or not verified over the phone. A green "RESUBMIT" button is prominently displayed at the bottom of the alert box, with a link to "return to My Profile" below it.



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP NINE: Make any changes that might be needed

HealthCare.gov Individuals & Families Small Businesses John Logout Español

< John Carson HELP

1 VERIFY YOUR IDENTITY
2 Contact information
3 Identity questions

Contact information

You may need to change information on this page based on your phone call with Experian. Make any necessary changes then click the "Continue" button.

Tell us about yourself. Use your complete name, as it appears on legal documents (like your Social Security card).

All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

First name Middle optional

Last name Suffix optional

Date of birth Social Security number optional

Email address

Street address Apt./Ste # optional

City State ZIP code

Phone number Ext. optional Phone type (Select one.) optional



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

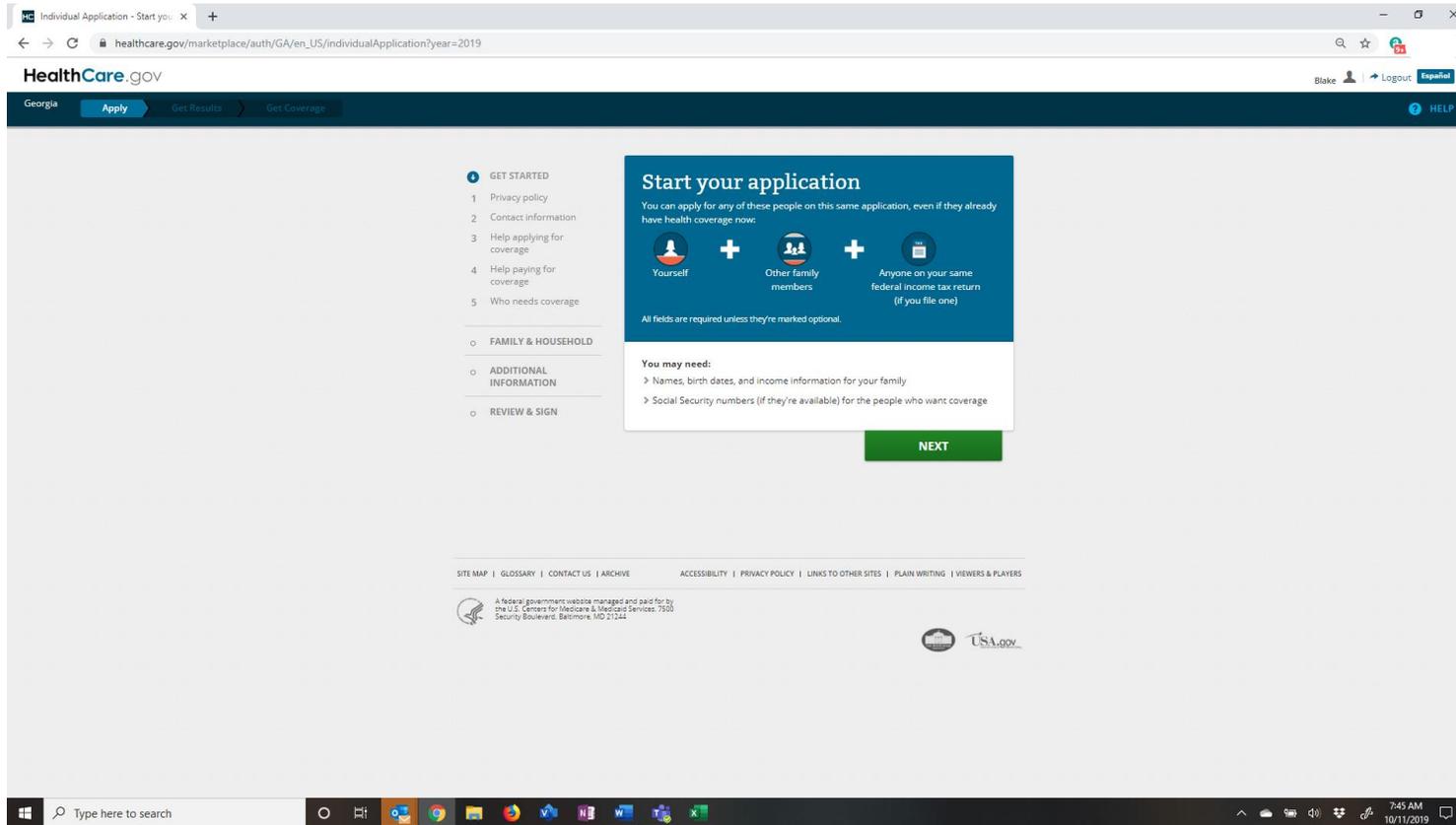
STEP TEN: Once verified, click on “Continue”

The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/global/en_US/myAccount?from=individualApplication&year=2019#IDProofingResults:200. The page title is "Identity Verified". The user is logged in as "Blake Mixer". The main content area shows a progress indicator with two steps: "1. VERIFY YOUR IDENTITY" (with a sub-step "Contact information" marked as complete) and "2. Identify questions". A large blue box contains the following text: "Your identity has been verified. You can now fill out your application for health coverage through the Marketplace. **Need to find your application?** If you applied for coverage with a paper application, over the phone, or through Medicaid, you can take the next steps online. [Find my existing application.](#) Or select "Continue" to apply for coverage." Below this text is a green "CONTINUE" button. At the bottom of the page, there are links for "SITE MAP", "GLOSSARY", "CONTACT US", "ARCHIVE", "ACCESSIBILITY", "PRIVACY POLICY", "LINKS TO OTHER SITES", "PLAIN WRITING", and "VIEWERS & PLAYERS". A footer note states: "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244." The browser's taskbar at the bottom shows the Windows Start button, a search bar, and several application icons. The system tray shows the time as 7:44 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP ELEVEN: Click “next” to start your application (you are completing basic information at this point, not choosing a plan).

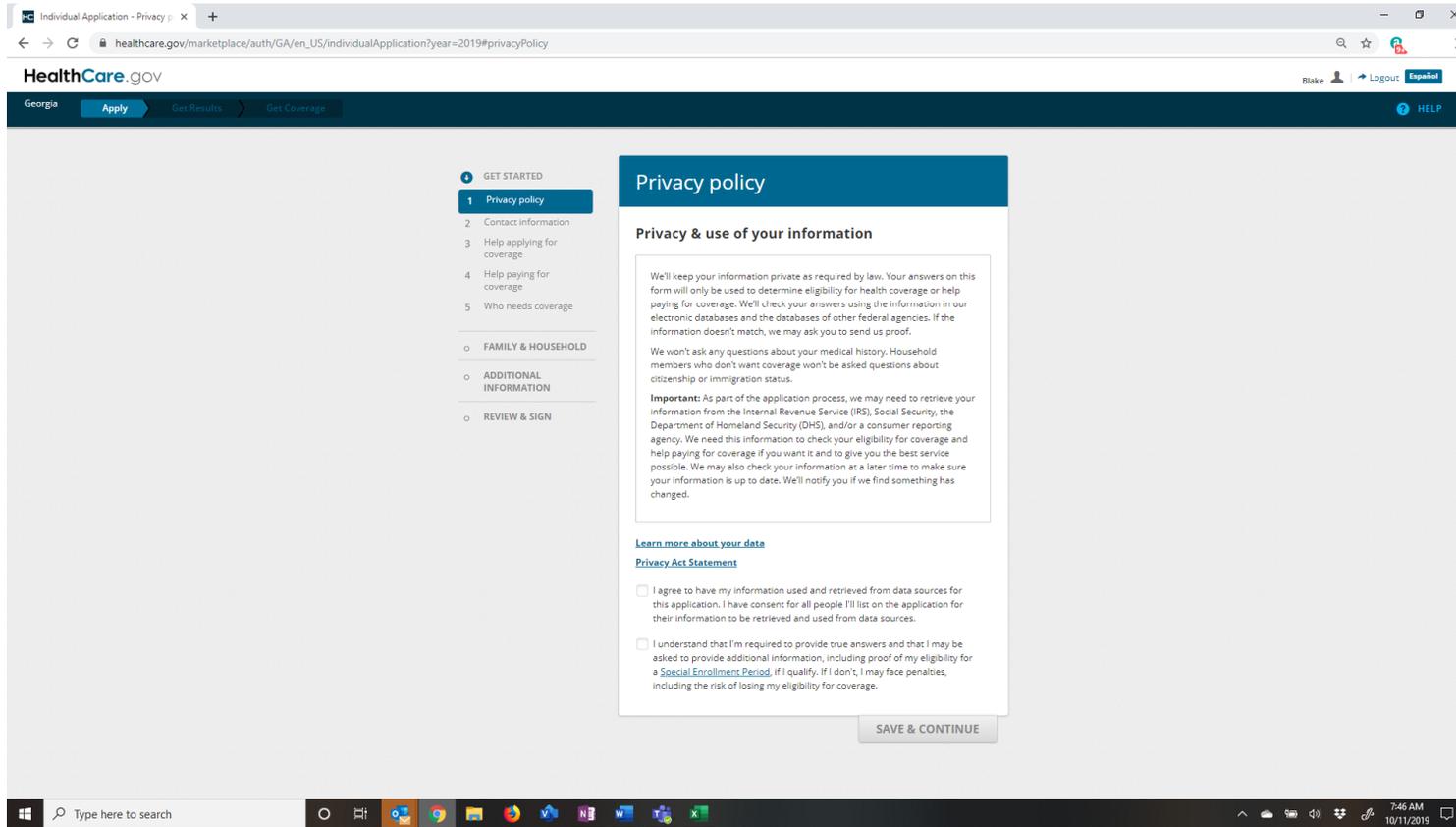


The screenshot shows the HealthCare.gov website interface. At the top, the browser address bar displays the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019. The page header includes the HealthCare.gov logo and a user profile for 'Blake' with a 'Logout' button and an 'Español' language option. A navigation bar shows the current step: 'Apply', with other options like 'Get Results' and 'Get Coverage'. The main content area features a sidebar with a progress indicator and a list of steps: 1. Privacy policy, 2. Contact information, 3. Help applying for coverage, 4. Help paying for coverage, 5. Who needs coverage, followed by sections for FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, and REVIEW & SIGN. The central focus is a blue box titled 'Start your application' with the text: 'You can apply for any of these people on this same application, even if they already have health coverage now.' Below this are three categories: 'Yourself', 'Other family members', and 'Anyone on your same federal income tax return (if you file one)'. A note states: 'All fields are required unless they're marked optional.' Below the categories is a white box titled 'You may need:' with two bullet points: '> Names, birth dates, and income information for your family' and '> Social Security numbers (if they're available) for the people who want coverage'. A green 'NEXT' button is positioned at the bottom of this central box. The footer contains links for SITE MAP, GLOSSARY, CONTACT US, ARCHIVE, ACCESSIBILITY, PRIVACY POLICY, LINKS TO OTHER SITES, PLAIN WRITING, VIEWERS & PLAYERS, and a disclaimer: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'. The USA.gov logo is also present. The Windows taskbar at the bottom shows the search bar and various application icons, with the system clock indicating 7:45 AM on 10/11/2019.

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How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWELVE: You must agree and click the bottom two items in order to “Save and Continue”



The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#privacyPolicy. The page is titled "Privacy policy" and is part of a multi-step application process. A sidebar on the left lists steps: 1. Privacy policy (selected), 2. Contact information, 3. Help applying for coverage, 4. Help paying for coverage, and 5. Who needs coverage. Below these are sections for "FAMILY & HOUSEHOLD", "ADDITIONAL INFORMATION", and "REVIEW & SIGN". The main content area is titled "Privacy & use of your information" and contains the following text:

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.

Below the text are two links: [Learn more about your data](#) and [Privacy Act Statement](#). There are two checkboxes for agreement:

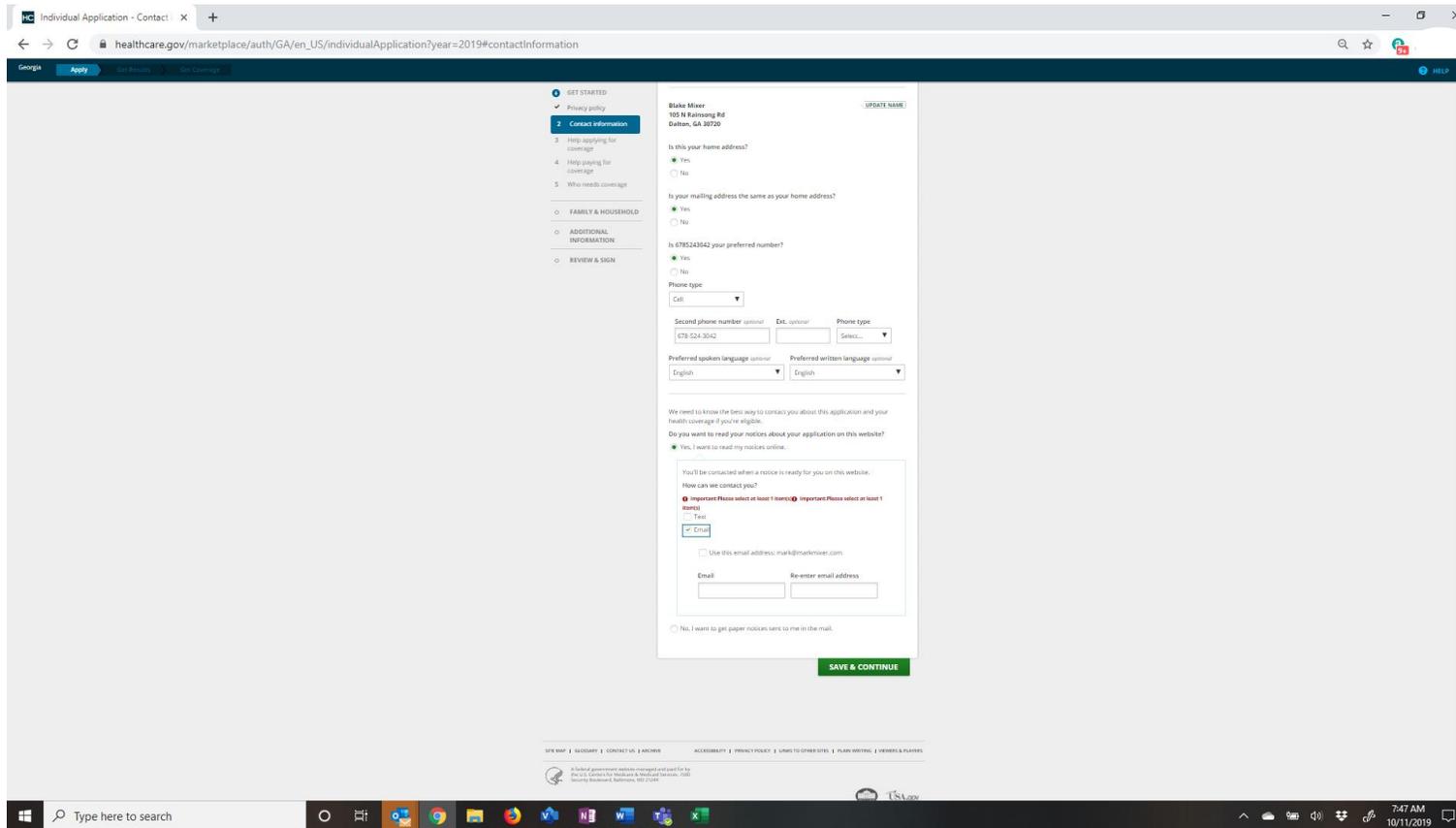
- I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.
- I understand that I'm required to provide true answers and that I may be asked to 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.

A "SAVE & CONTINUE" button is located at the bottom right of the main content area. The browser's taskbar at the bottom shows the time as 7:46 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTEEN: More basic information that you need to answer in order to Save and Continue



The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#contactInformation. The page is titled "Individual Application - Contact" and is part of a multi-step process. The current step is "Contact information", which is highlighted in blue in the left-hand navigation menu. Other steps include "GET STARTED", "Help applying for coverage", "Help paying for coverage", "Who needs coverage", "FAMILY & HOUSEHOLD", "ADDITIONAL INFORMATION", and "REVIEW & SIGN".

The main content area contains a form for "Blake Miller" (100 N. Rainwing Rd, Dalton, GA 30720). The form asks for contact details:

- Is this your home address? Yes
- Is your mailing address the same as your home address? Yes
- Is 6785243042 your preferred number? Yes
- Phone type: Cell
- Second phone number: 678-524-3042
- Preferred spoken language: English
- Preferred written language: English

Below the form, there is a section for communication preferences:

We need to know the best way to contact you about this application and your health coverage if you're eligible. Do you want to read your notices about your application on this website?

Yes, I want to read my notices online.

You'll be contacted when a notice is ready for you on this website. How can we contact you?

Important: Please select at least 1 item(s). **Important: Please select at least 1 item(s).**

Text

Email

Use this email address: mark@markmiller.com

Email: Re-enter email address:

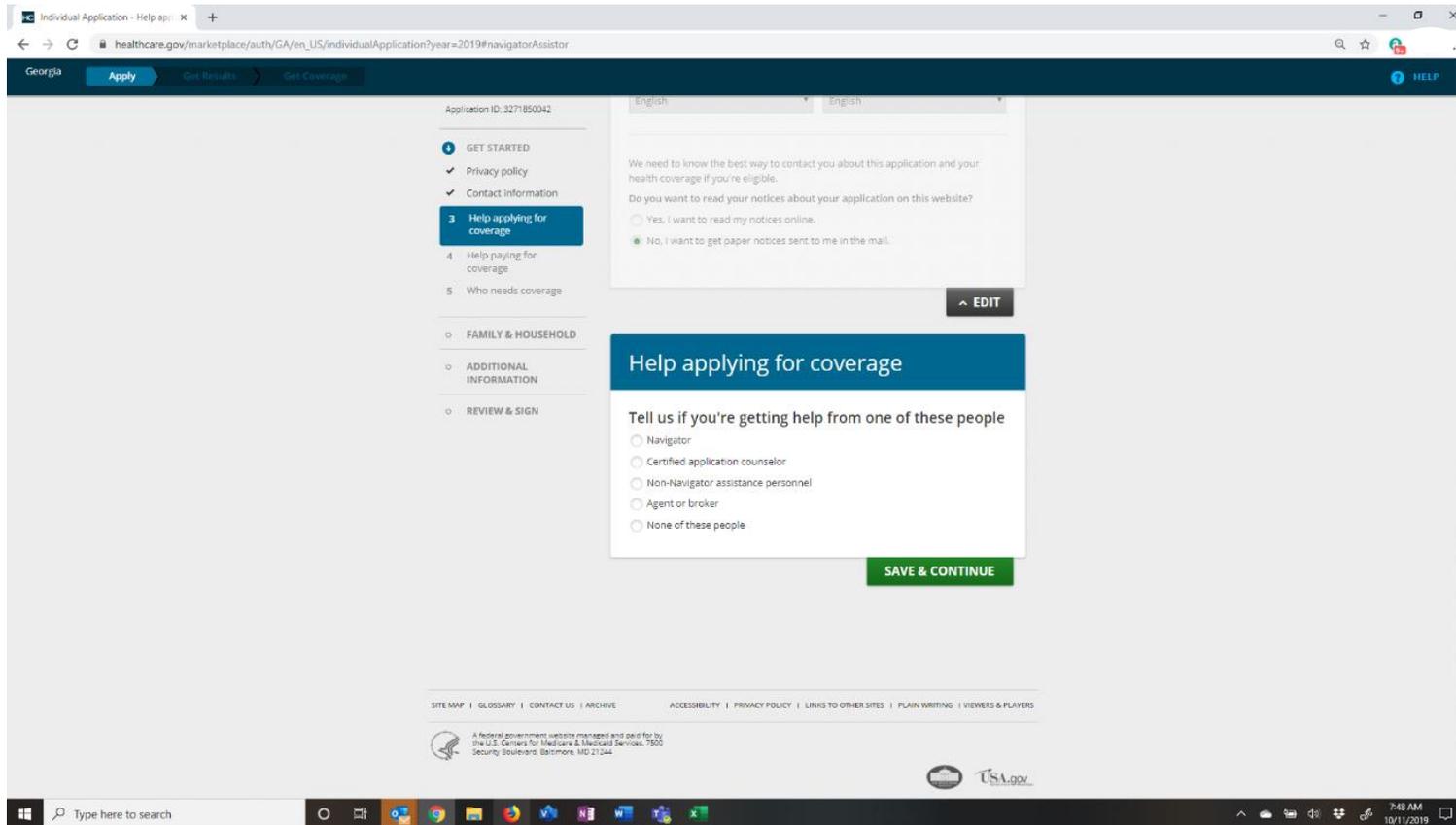
No, I want to get paper notices sent to me in the mail.

A green "SAVE & CONTINUE" button is located at the bottom right of the form.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP FOURTEEN: More questions to answer so that you can Save and Continue



The screenshot shows the HealthCare.gov application interface. The browser address bar displays the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#navigatorAssistor. The page title is "Individual Application - Help app". The navigation bar includes "Georgia", "Apply", "Get Results", and "Get Coverage". A sidebar on the left lists the application steps: 1. GET STARTED, 2. Privacy policy, 3. Help applying for coverage (highlighted), 4. Help paying for coverage, and 5. Who needs coverage. Below the sidebar are sections for "FAMILY & HOUSEHOLD", "ADDITIONAL INFORMATION", and "REVIEW & SIGN". The main content area shows a question: "We need to know the best way to contact you about this application and your health coverage if you're eligible. Do you want to read your notices about your application on this website?" with two radio button options: "Yes, I want to read my notices online." and "No, I want to get paper notices sent to me in the mail." (selected). Below this is a "Help applying for coverage" section with the question "Tell us if you're getting help from one of these people" and four radio button options: "Navigator", "Certified application counselor", "Non-Navigator assistance personnel", "Agent or broker", and "None of these people". A "SAVE & CONTINUE" button is at the bottom right of the form. The footer contains links for "SITE MAP", "GLOSSARY", "CONTACT US", "ARCHIVE", "ACCESSIBILITY", "PRIVACY POLICY", "LINKS TO OTHER SITES", "PLAIN WRITING", and "VIEWERS & PLAYERS". A small disclaimer at the bottom left states: "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244." The Windows taskbar at the bottom shows the time as 7:48 AM on 10/11/2019.



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How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

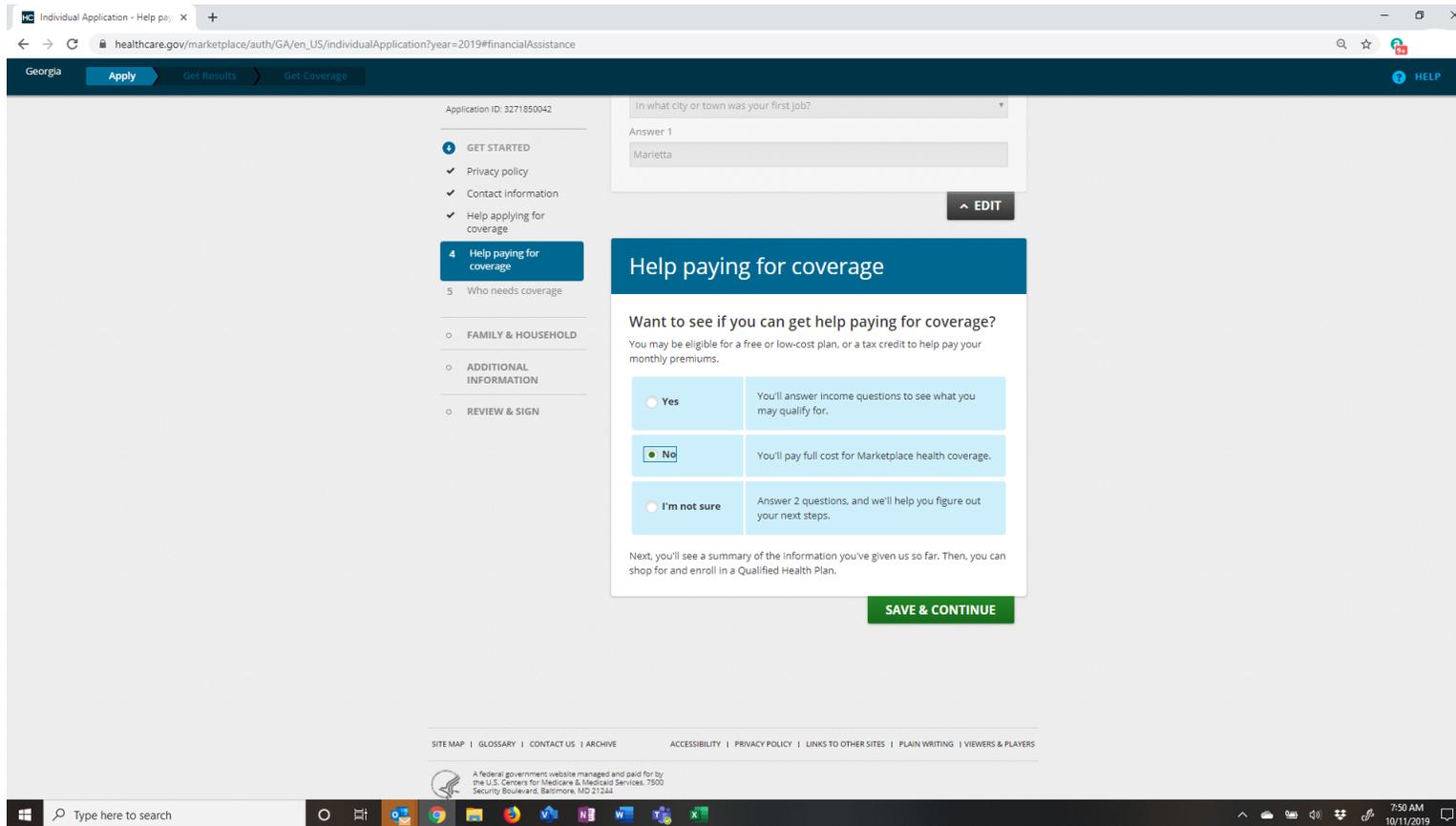
STEP FIFTEEN: ...and even more questions to answer in order to “Save and Continue”

The screenshot shows a web browser window with the URL `healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#navigatorAssistorQuestions`. The page is titled "Individual Application - Help app" and shows the progress of an application for Georgia. The left sidebar lists steps: 1. GET STARTED, 2. Privacy policy, 3. Contact information, 4. Help applying for coverage (highlighted), 5. Help paying for coverage, and 6. Who needs coverage. Below this are sections for FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main content area asks the user to select if they are getting help from one of the listed roles: Navigator, Certified application counselor, Non-Navigator assistance personnel, Agent or broker, or None of these people. A message states: "You've told us no one else is helping you complete the application. You may have other people help you in the future. We need to make sure that only people who have your permission are viewing the application. Enter a security response. Choose only information that you'll know." A question asks "In what city or town was your first job?" with a dropdown menu. Below it is a text input field for the answer. A green "SAVE & CONTINUE" button is at the bottom right. The footer includes links for SITE MAP, GLOSSARY, CONTACT US, ARCHIVE, ACCESSIBILITY, PRIVACY POLICY, LINKS TO OTHER SITES, PLAIN WRITING, VIEWERS & PLAYERS, and a small USA.gov logo.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP SIXTEEN: You should answer “No” to this question, since you are not eligible for a tax credit.

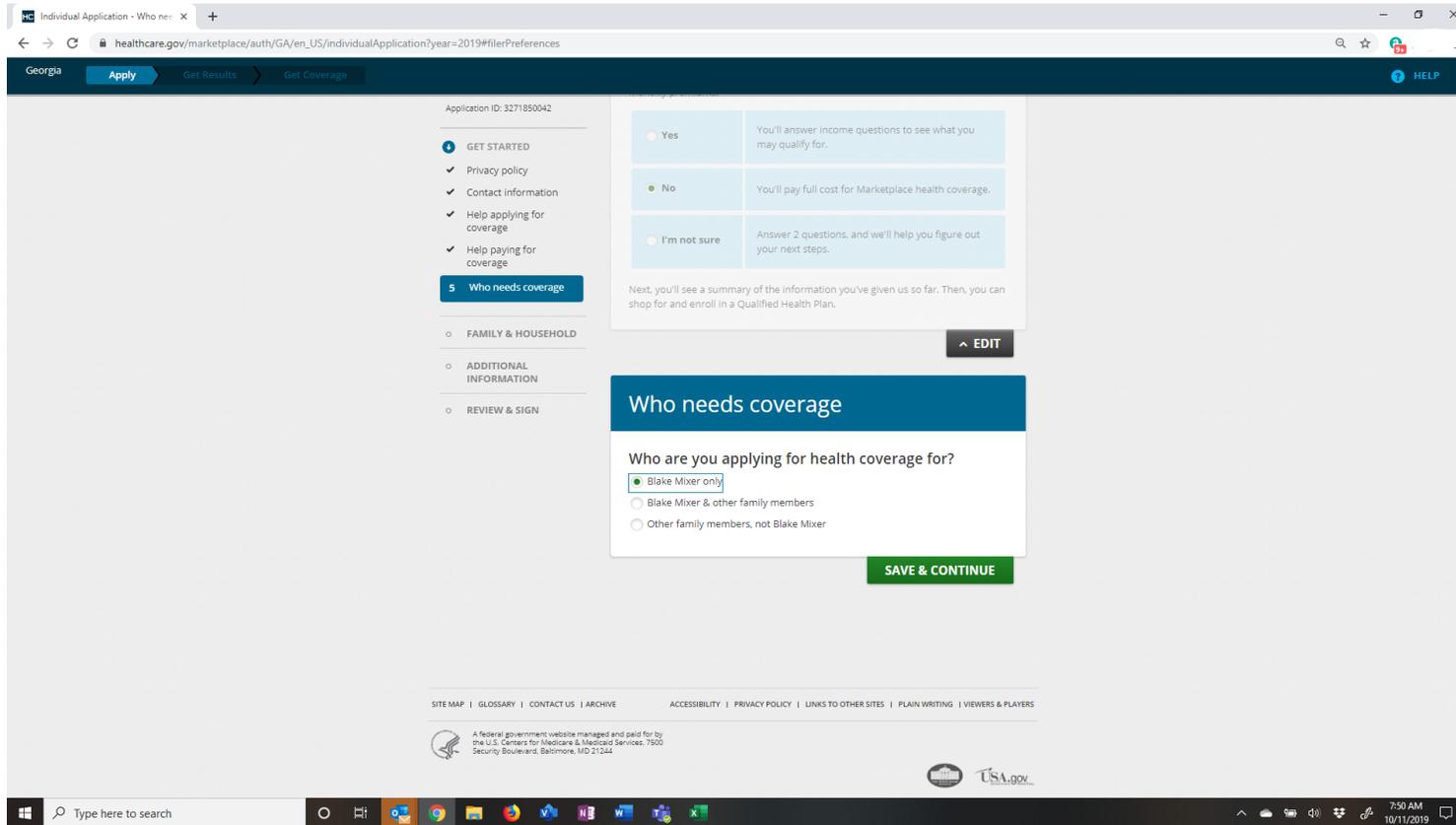


The screenshot shows the HealthCare.gov application interface. The browser address bar displays the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#financialAssistance. The page title is "Individual Application - Help pay". The navigation bar includes "Georgia", "Apply", "Get Results", and "Get Coverage". A sidebar on the left lists the application steps: GET STARTED, Privacy policy, Contact information, Help applying for coverage, **4 Help paying for coverage**, Who needs coverage, FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main content area shows a question: "Want to see if you can get help paying for coverage?" with three radio button options: "Yes", "No" (selected), and "I'm not sure". Below the options, a green "SAVE & CONTINUE" button is visible. The footer contains site navigation links and a disclaimer: "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244".

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP SEVENTEEN: Verify who is applying for coverage in order to “Save and Continue”



The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#filerPreferences. The page is titled "Who needs coverage" and is part of a multi-step application process. The left sidebar shows the progress: 1. GET STARTED, 2. Privacy policy, 3. Contact information, 4. Help applying for coverage, 5. Help paying for coverage, 6. Who needs coverage (current step), 7. FAMILY & HOUSEHOLD, 8. ADDITIONAL INFORMATION, 9. REVIEW & SIGN. The main content area has three radio button options: "Yes" (You'll answer income questions to see what you may qualify for.), "No" (You'll pay full cost for Marketplace health coverage.), and "I'm not sure" (Answer 2 questions, and we'll help you figure out your next steps.). Below these is a summary box with an "EDIT" button. The "Who needs coverage" section is expanded, showing the question "Who are you applying for health coverage for?" with three radio button options: "Blake Mixer only" (selected), "Blake Mixer & other family members", and "Other family members, not Blake Mixer". A "SAVE & CONTINUE" button is at the bottom right of the form. The footer contains site navigation links, a copyright notice for the U.S. Centers for Medicare & Medicaid Services, and the USA.gov logo. The Windows taskbar at the bottom shows the time as 7:50 AM on 10/11/2019.



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP EIGHTEEN: Confirm or edit your answer to continue

Application ID: 3271850042

Who needs coverage

Who are you applying for health coverage for?

- Blake Mixer only
- Blake Mixer & other family members
- Other family members, not Blake Mixer

5 Who needs coverage

- FAMILY & HOUSEHOLD
- ADDITIONAL INFORMATION
- REVIEW & SIGN

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.

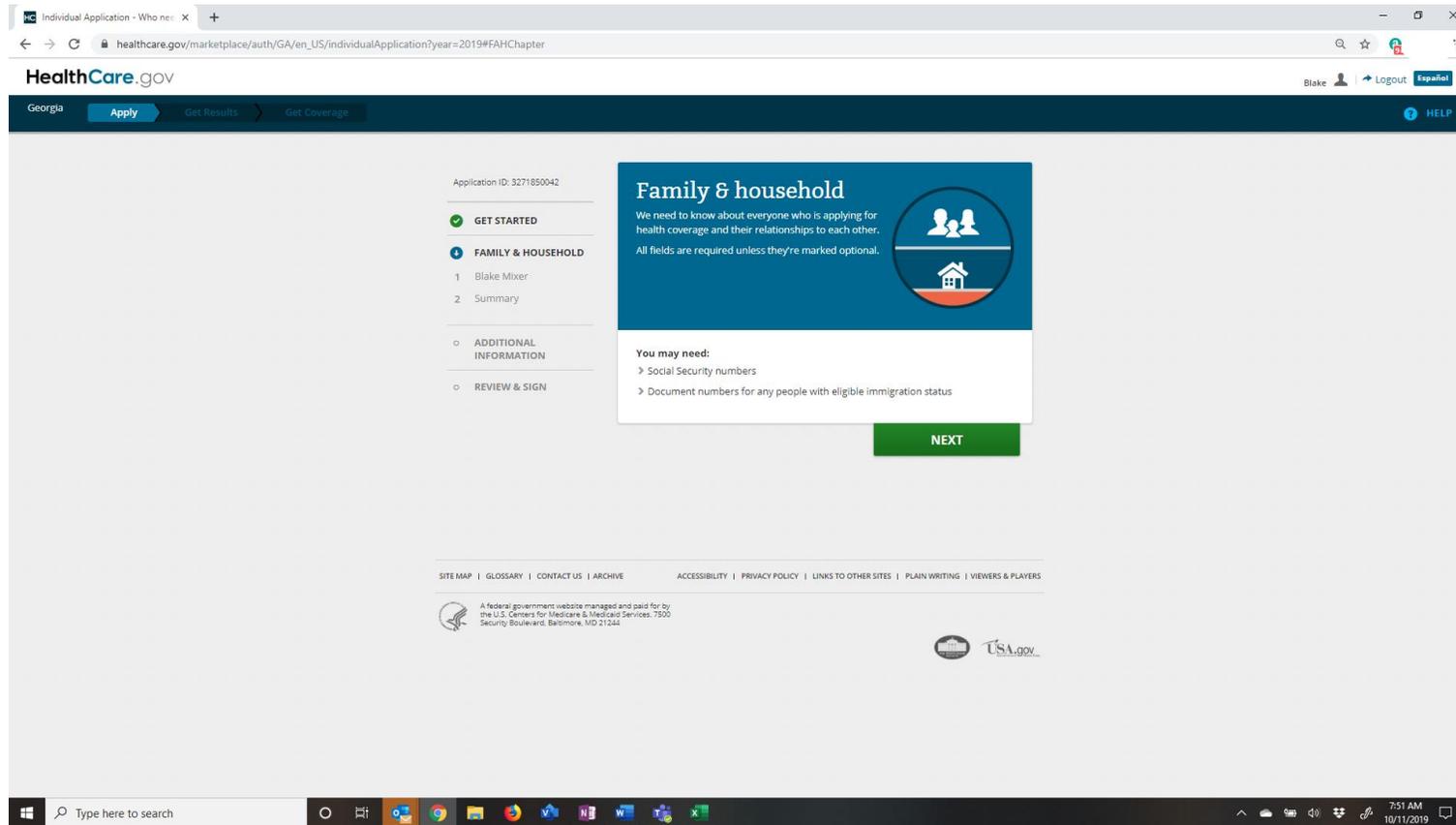
Blake R Mixer [EDIT](#) [REMOVE](#)

Date of birth

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

INFORMATION: Click “next”

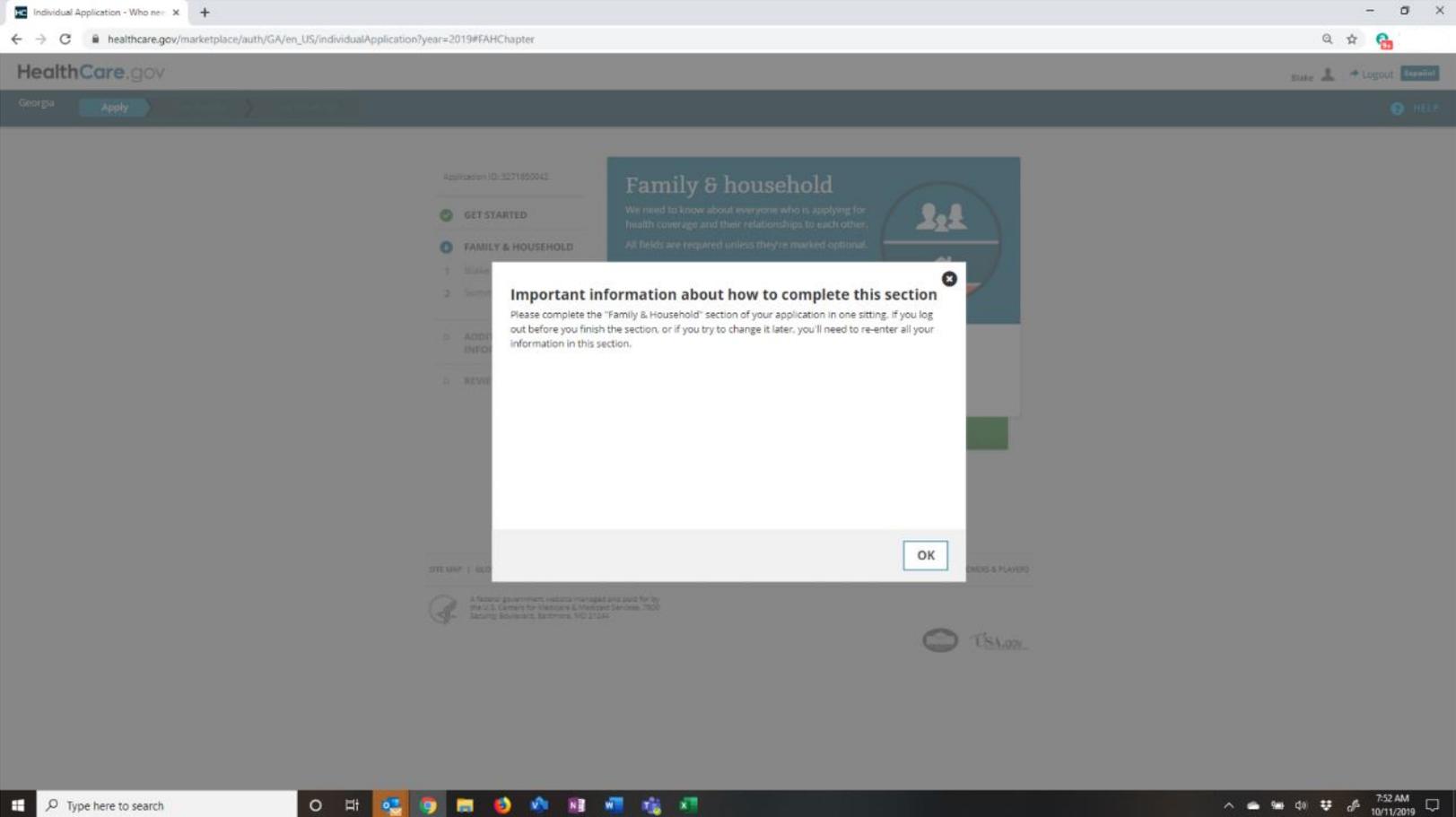


The screenshot shows a web browser window displaying the HealthCare.gov application process. The browser's address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHChapter. The page header includes the HealthCare.gov logo, the state of Georgia, and navigation buttons for 'Apply', 'Get Results', and 'Get Coverage'. A user profile for 'Blake' is visible with a 'Logout' button and a 'Español' language option. The main content area shows a progress bar with four steps: 'GET STARTED' (completed), 'FAMILY & HOUSEHOLD' (current step), 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The 'FAMILY & HOUSEHOLD' step is further divided into '1 Blake Mixer' and '2 Summary'. A central blue box titled 'Family & household' contains the text: 'We need to know about everyone who is applying for health coverage and their relationships to each other. All fields are required unless they're marked optional.' Below this, a white box lists 'You may need:' followed by two bullet points: 'Social Security numbers' and 'Document numbers for any people with eligible immigration status'. A green 'NEXT' button is positioned at the bottom of the central box. The footer of the page includes a site map, glossary, contact us, archive, accessibility, privacy policy, links to other sites, plain writing, and viewers & players. A small disclaimer states: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244.' The USA.gov logo is also present. The Windows taskbar at the bottom shows the search bar and various application icons, with the system tray displaying the time as 7:51 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

INFORMATION: Click “OK” to continue

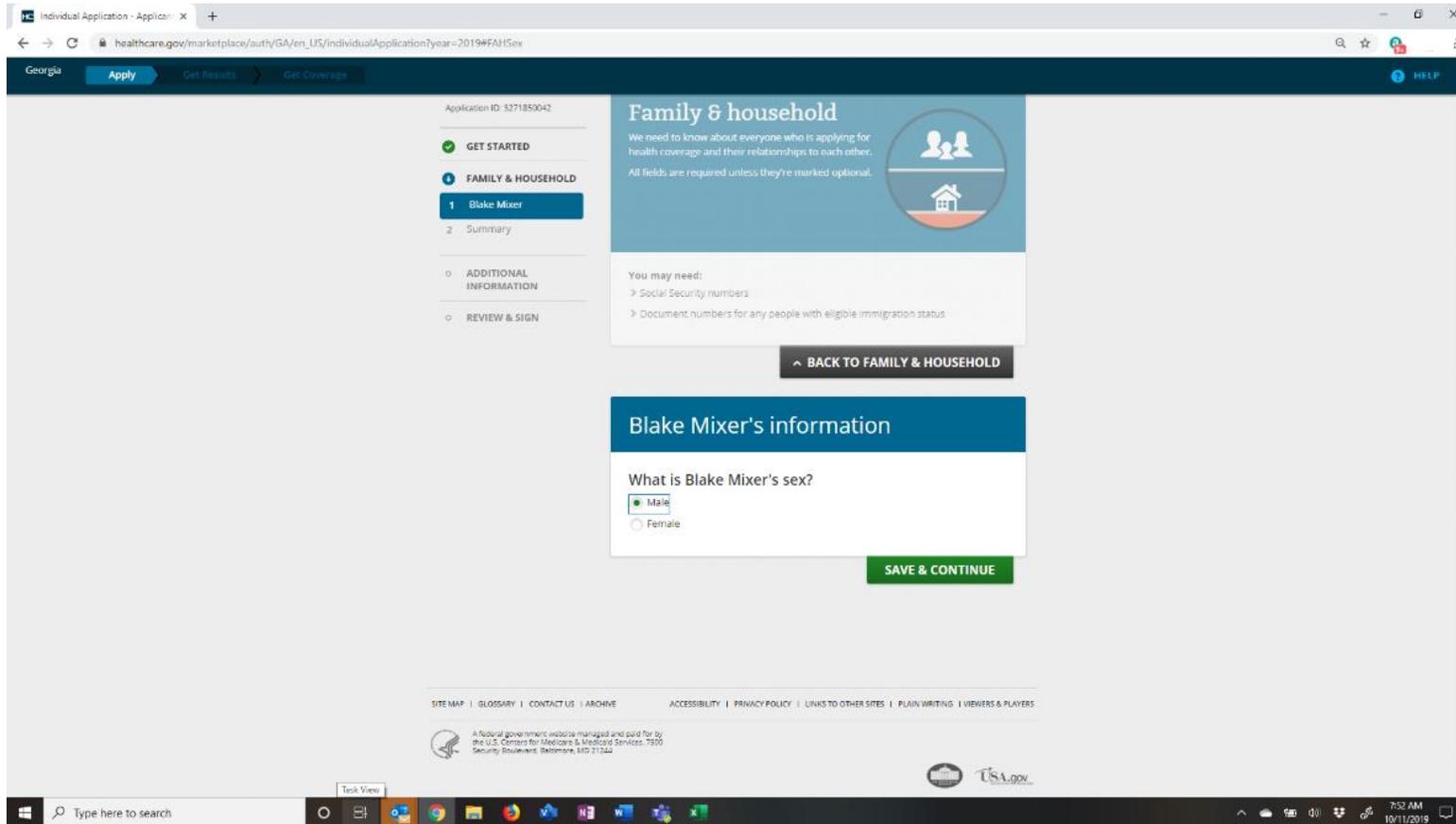


The screenshot shows a web browser window displaying the HealthCare.gov application process. The browser address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHChapter. The page title is "Individual Application - Who ne...". The main content area is titled "Family & household" and includes the text: "We need to know about everyone who is applying for health coverage and their relationships to each other. All fields are required unless they're marked optional." A pop-up message box is overlaid on the page with the following text: "Important information about how to complete this section. Please complete the 'Family & Household' section of your application in one sitting, if you log out before you finish the section, or if you try to change it later, you'll need to re-enter all your information in this section." The pop-up has an "OK" button at the bottom right. The background page shows a progress bar with steps: "GET STARTED", "FAMILY & HOUSEHOLD", "ADD INFO", and "REVIEW". The Windows taskbar at the bottom shows the date and time as 7:52 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY: Answer the question and click “Save & Continue”



The screenshot shows a web browser window displaying the HealthCare.gov application process. The browser address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplicationYear=2019#FAHSex. The page title is "Individual Application - Application".

The main content area is titled "Family & household" and includes the following text: "We need to know about everyone who is applying for health coverage and their relationships to each other. All fields are required unless they're marked optional." Below this, there is a section titled "You may need:" with two links: "Social Security numbers" and "Document numbers for any people with eligible immigration status". A button labeled "BACK TO FAMILY & HOUSEHOLD" is visible.

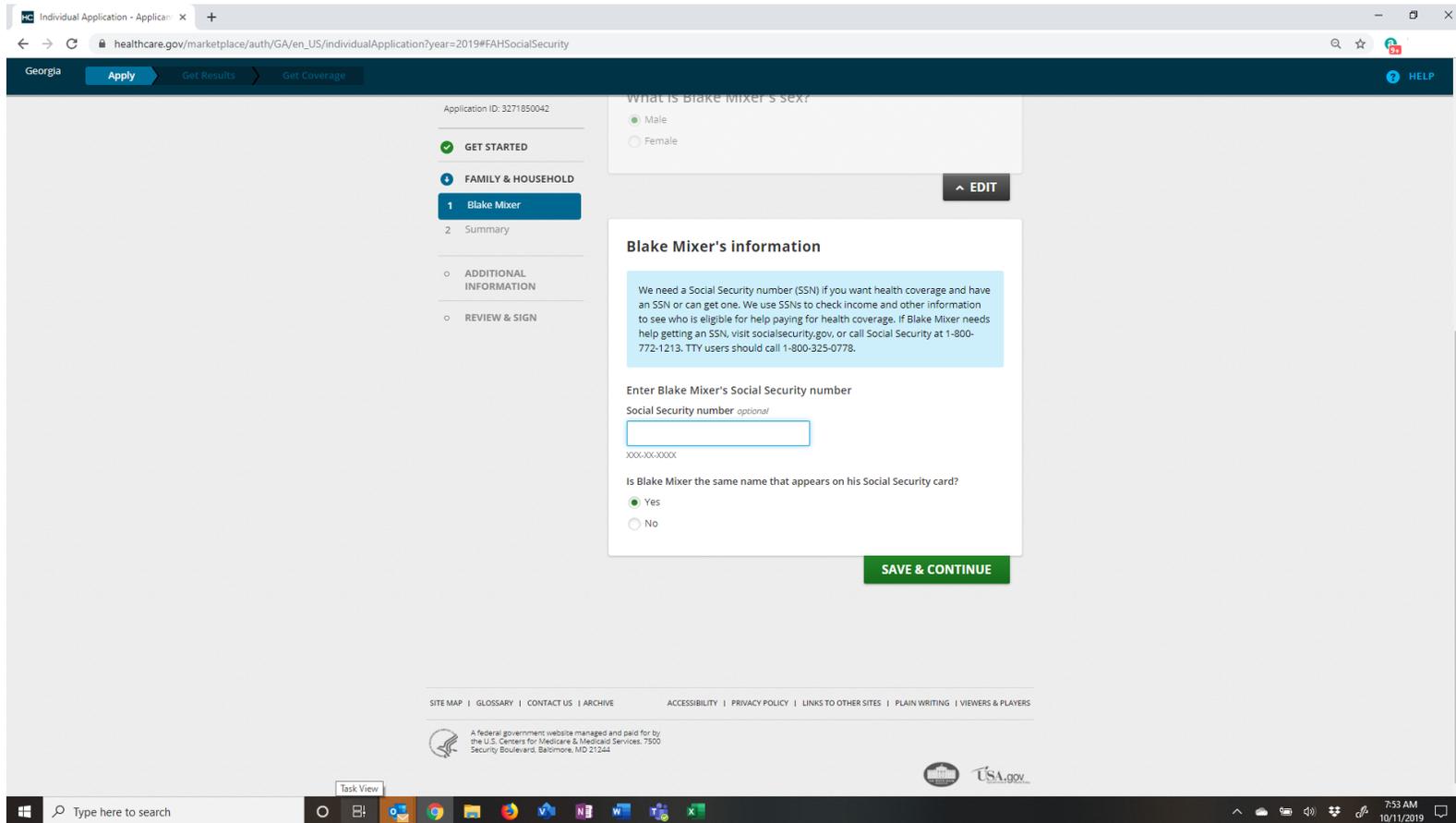
The next section is titled "Blake Mixer's information" and contains the question "What is Blake Mixer's sex?". There are two radio button options: "Male" (which is selected) and "Female". A green button labeled "SAVE & CONTINUE" is located at the bottom of this section.

The footer of the page includes links for "SITE MAP", "GLOSSARY", "CONTACT US", "ARCHIVE", "ACCESSIBILITY", "PRIVACY POLICY", "LINKS TO OTHER SITES", "PLAIN WRITING", and "VIEWERS & PLAYERS". It also contains a small logo and text: "A federal government website managed and paid for by the U.S. Center for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21242".

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-ONE: Enter your SSN# and answer the question below and click “Save and Continue”

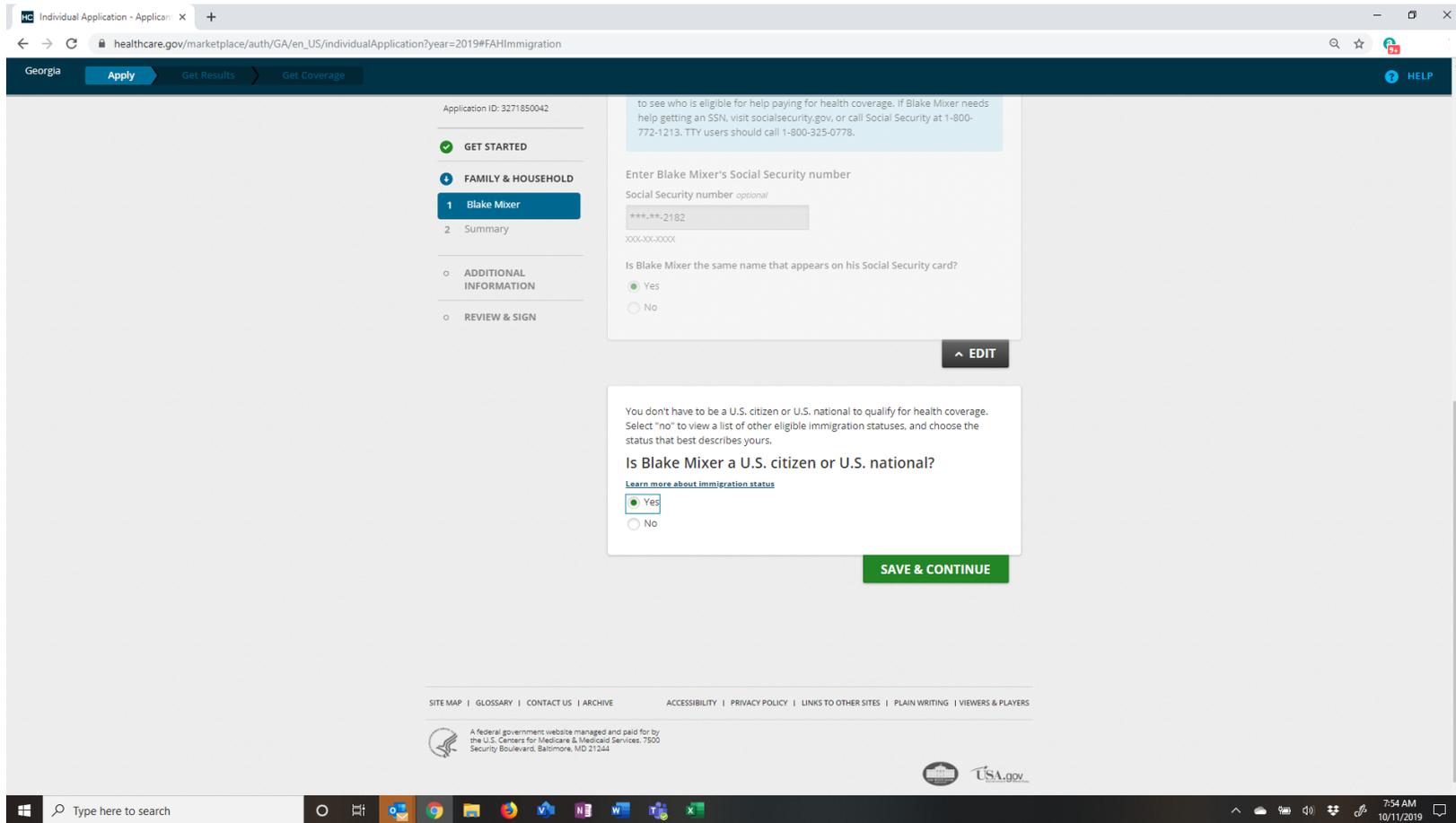


The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHSocialSecurity. The page is for an individual application in Georgia. The application ID is 3271850042. The user is currently in the 'FAMILY & HOUSEHOLD' section, specifically on the 'Blake Mixer' step. The form asks for Blake Mixer's sex (Male or Female) and his Social Security number (SSN). A blue informational box states: "We need a Social Security number (SSN) if you want health coverage and have an SSN or can get one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage. If Blake Mixer needs help getting an SSN, visit socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778." Below this, there is a text input field for the SSN with a placeholder 'XXXX-XX-XXXX'. The form also asks if Blake Mixer's name is the same as on his Social Security card, with 'Yes' selected. A green 'SAVE & CONTINUE' button is at the bottom right of the form. The footer includes site map, glossary, contact us, archive, accessibility, privacy policy, links to other sites, plain writing, and viewers & players. It also mentions that the website is managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244. The system tray shows the date and time as 7:53 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-TWO: Answer the US Citizen question in order to “Save and Continue”

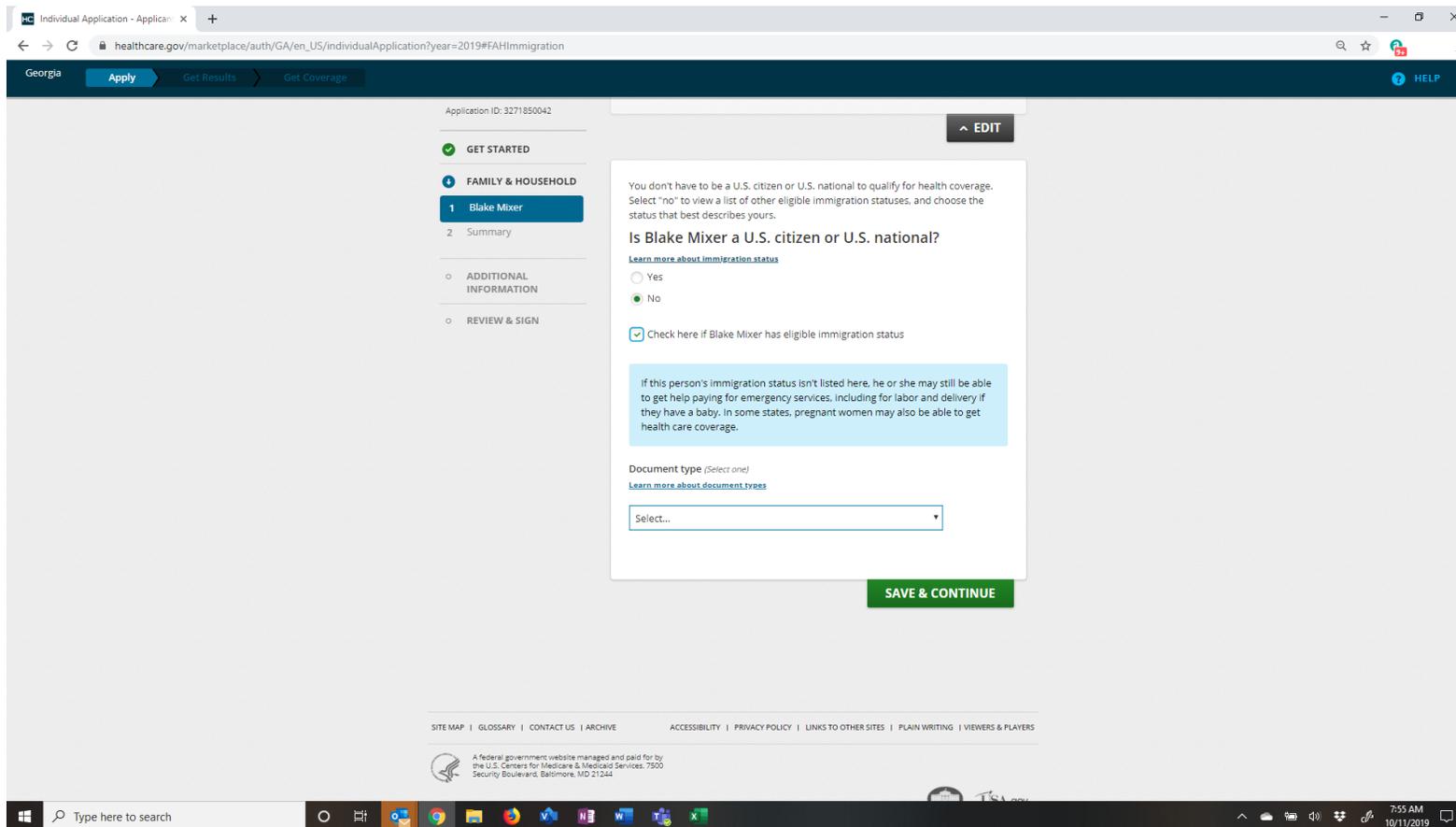


The screenshot shows a web browser window with the URL `healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHImmigration`. The page is for an individual application in Georgia. The left sidebar shows a progress bar with steps: GET STARTED, FAMILY & HOUSEHOLD, 1 Blake Mixer (selected), 2 Summary, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main content area has a heading "Enter Blake Mixer's Social Security number" and a form with a Social Security number field containing `***-**-2182` and a field for the name on the card. Below this is a question: "Is Blake Mixer the same name that appears on his Social Security card?" with radio buttons for Yes (selected) and No. An "EDIT" button is to the right. A second question is: "Is Blake Mixer a U.S. citizen or U.S. national?" with radio buttons for Yes (selected) and No. A "SAVE & CONTINUE" button is at the bottom right. A footer contains links for SITE MAP, GLOSSARY, CONTACT US, ARCHIVE, ACCESSIBILITY, PRIVACY POLICY, LINKS TO OTHER SITES, PLAIN WRITING, VIEWERS & PLAYERS, and a small logo for the U.S. Centers for Medicare & Medicaid Services.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

INFORMATION: If you answer “No” to the US Citizen question there will be additional questions and perhaps documentation that is required.

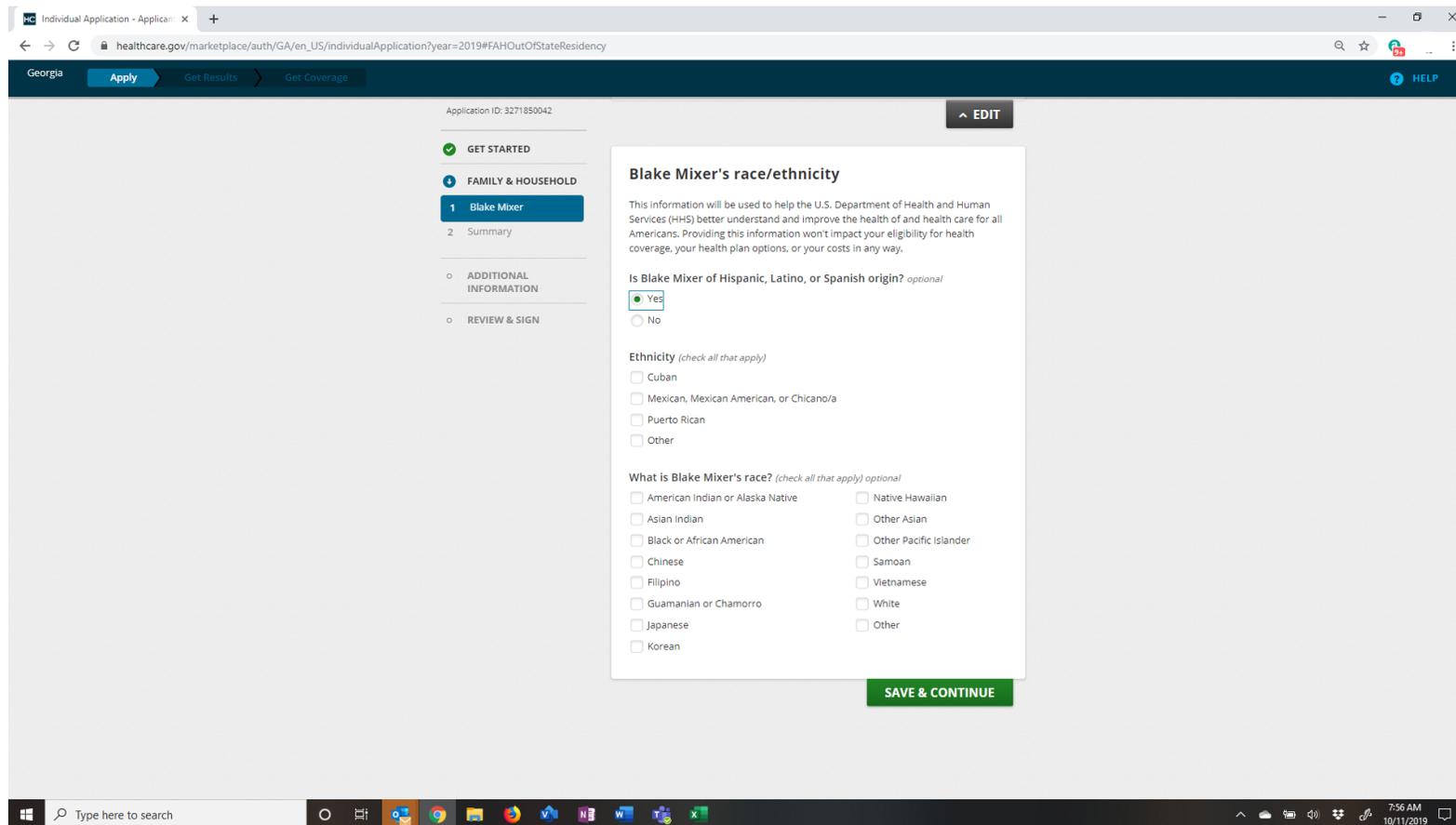


The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHImmigration. The page is for an individual application in Georgia, with Application ID: 3271850042. The navigation bar includes 'Apply', 'Get Results', and 'Get Coverage'. The main content area is titled 'FAMILY & HOUSEHOLD' and lists 'Blake Mixer' as the first member. The current question is 'Is Blake Mixer a U.S. citizen or U.S. national?'. The user has selected 'No'. Below this, there is a checkbox for 'Check here if Blake Mixer has eligible immigration status' which is checked. A blue box provides additional information: 'If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.' There is a 'Document type' dropdown menu with 'Select...' as the current selection. A green 'SAVE & CONTINUE' button is at the bottom of the form. The footer contains links for 'SITE MAP', 'GLOSSARY', 'CONTACT US', 'ARCHIVE', 'ACCESSIBILITY', 'PRIVACY POLICY', 'LINKS TO OTHER SITES', 'PLAIN WRITING', and 'VIEWERS & PLAYERS'. A small disclaimer at the bottom states: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'. The Windows taskbar at the bottom shows the time as 7:55 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-THREE: Answer the race/ethnicity questions in order to “Save and Continue”



The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHOutOfStateResidency. The page title is "Individual Application - Application". The application ID is 3271850042. The user is logged in as Blake Mixer. The application progress is shown as follows:

- GET STARTED
- FAMILY & HOUSEHOLD
 - 1 Blake Mixer**
 - 2 Summary
- ADDITIONAL INFORMATION
- REVIEW & SIGN

The current step is "Blake Mixer's race/ethnicity". The text explains that this information is used to help the U.S. Department of Health and Human Services (HHS) better understand and improve the health of and health care for all Americans. It notes that providing this information won't impact eligibility for health coverage, health plan options, or costs.

The questionnaire asks: "Is Blake Mixer of Hispanic, Latino, or Spanish origin?" with a "Yes" radio button selected.

The "Ethnicity" section asks to check all that apply:

- Cuban
- Mexican, Mexican American, or Chicano/a
- Puerto Rican
- Other

The "What is Blake Mixer's race?" section asks to check all that apply:

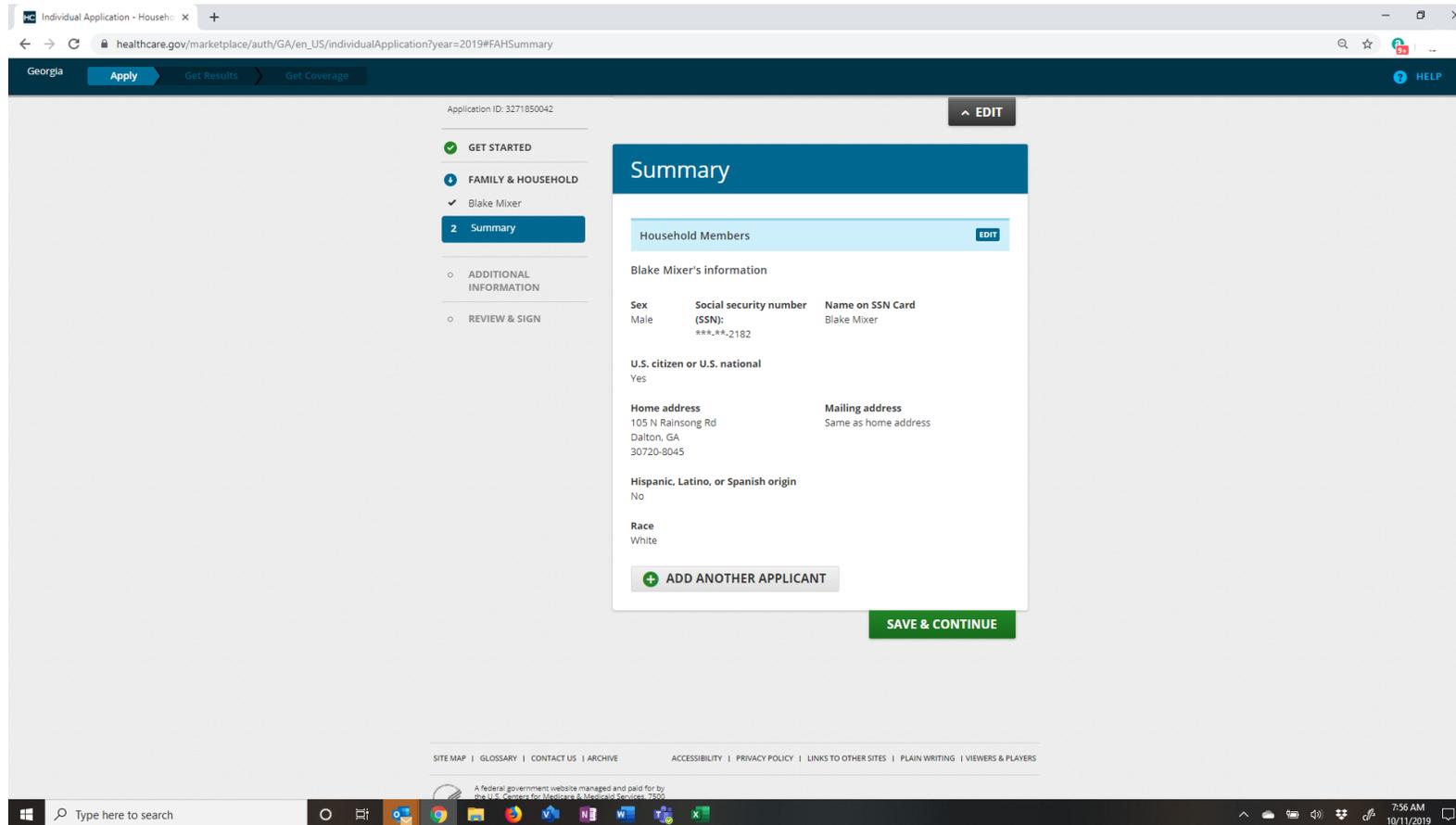
- American Indian or Alaska Native
- Asian Indian
- Black or African American
- Chinese
- Filipino
- Guamanian or Chamorro
- Japanese
- Korean
- Native Hawaiian
- Other Asian
- Other Pacific Islander
- Samoan
- Vietnamese
- White
- Other

A "SAVE & CONTINUE" button is visible at the bottom of the form.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-FOUR: Review the Summary information and if correct, click “Save and Continue or edit and/or add another applicant.”



The screenshot shows a web browser window displaying the HealthCare.gov application summary page. The browser address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#FAHSummary. The page title is "Individual Application - Household".

On the left side, there is a navigation menu with the following steps:

- GET STARTED
- FAMILY & HOUSEHOLD
 - Blake Mixer
 - 2 Summary**
- ADDITIONAL INFORMATION
- REVIEW & SIGN

The main content area is titled "Summary" and contains the following information:

Household Members [EDIT]

Blake Mixer's information

Sex	Social security number (SSN):	Name on SSN Card
Male	***-**-2182	Blake Mixer

U.S. citizen or U.S. national
Yes

Home address	Mailing address
105 N Rainsong Rd Dalton, GA 30720-8045	Same as home address

Hispanic, Latino, or Spanish origin
No

Race
White

[+ ADD ANOTHER APPLICANT]

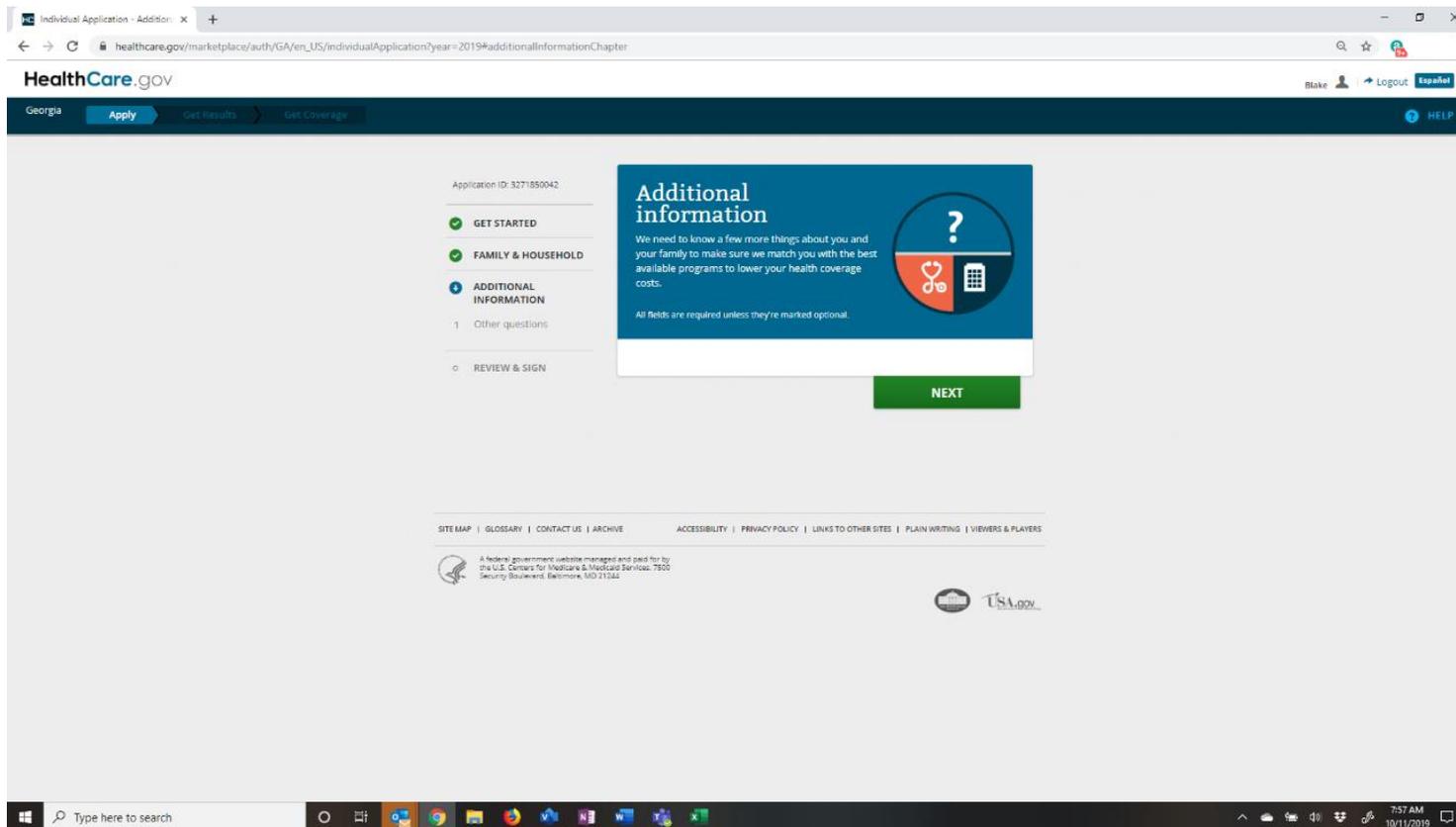
[SAVE & CONTINUE]

At the bottom of the page, there are links for SITE MAP, GLOSSARY, CONTACT US, ARCHIVE, ACCESSIBILITY, PRIVACY POLICY, LINKS TO OTHER SITES, PLAIN WRITING, and VIEWERS & PLAYERS. A footer note states: "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500". The Windows taskbar at the bottom shows the date and time as 7:56 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

INFORMATION: Click “next”

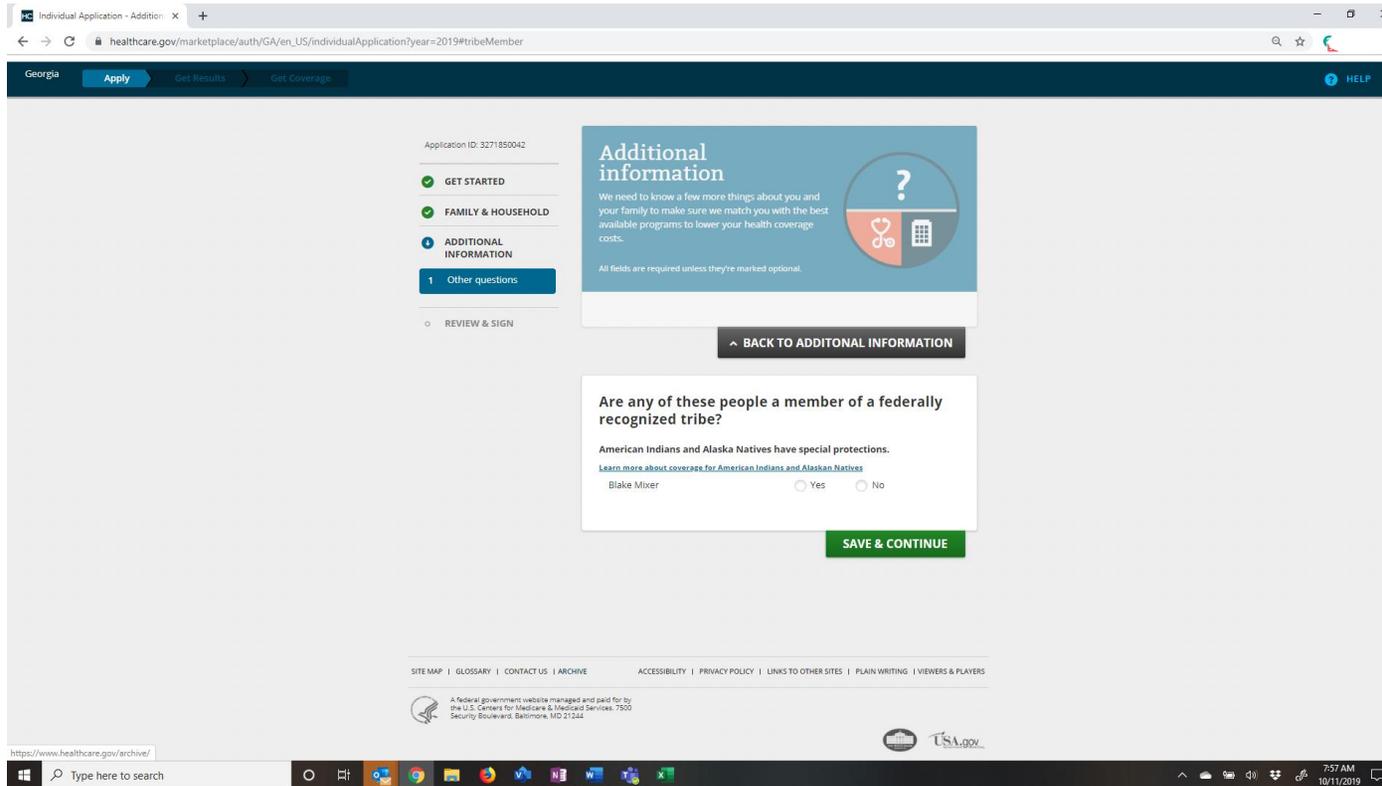


The screenshot shows a web browser window displaying the HealthCare.gov application process. The browser's address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#additionalInformationChapter. The page header includes the HealthCare.gov logo, the state of Georgia, and navigation buttons for 'Apply', 'Get Results', and 'Get Coverage'. A user profile for 'Blake' is visible with 'Logout' and 'Español' options. The main content area shows a progress bar with steps: 'GET STARTED', 'FAMILY & HOUSEHOLD', 'ADDITIONAL INFORMATION', 'Other questions', and 'REVIEW & SIGN'. The 'ADDITIONAL INFORMATION' step is currently active. A large blue box titled 'Additional information' contains the text: 'We need to know a few more things about you and your family to make sure we match you with the best available programs to lower your health coverage costs. All fields are required unless they're marked optional.' Below this text is a green 'NEXT' button. At the bottom of the page, there is a footer with links for 'SITE MAP', 'GLOSSARY', 'CONTACT US', 'ARCHIVE', 'ACCESSIBILITY', 'PRIVACY POLICY', 'LINKS TO OTHER SITES', 'PLAIN WRITING', and 'VIEWERS & PLAYERS'. A small disclaimer states: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'. The Windows taskbar at the bottom shows the search bar, taskbar icons, and system tray with the time 7:57 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-FIVE: Part of a federally recognized tribe? Answer and click “Save and Continue”



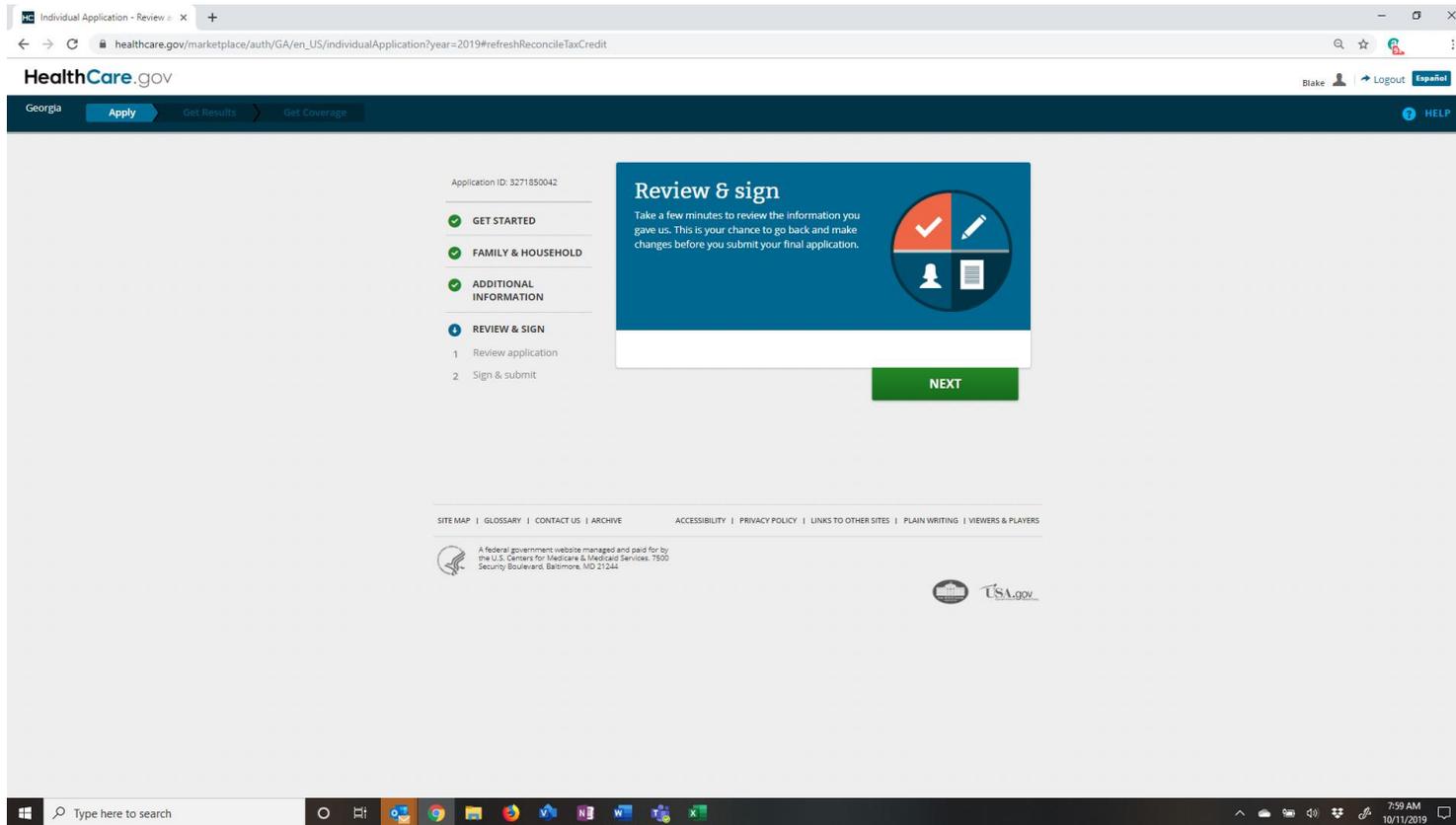
The screenshot shows a web browser window with the URL [healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#tribeMember](https://www.healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#tribeMember). The page is titled "Additional information" and includes a progress bar on the left with steps: GET STARTED, FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, Other questions (selected), and REVIEW & SIGN. The main content area asks: "Are any of these people a member of a federally recognized tribe?" Below this question, it states: "American Indians and Alaska Natives have special protections. Learn more about coverage for American Indians and Alaska Natives." There is a text input field containing "Blake Mixer" and two radio buttons for "Yes" and "No". A green "SAVE & CONTINUE" button is at the bottom of the question box. The footer contains site navigation links and a small disclaimer: "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244".

After this screen there a lot of eligibility type questions which may or may not be on the 2020 website... answer and hit Save and Continue should you encounter them.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-SIX: Click “next”



The screenshot shows a web browser window displaying the HealthCare.gov application process. The browser address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#refreshReconcileTaxCredit. The page title is "Individual Application - Review".

The main content area is titled "Review & sign" and includes the following elements:

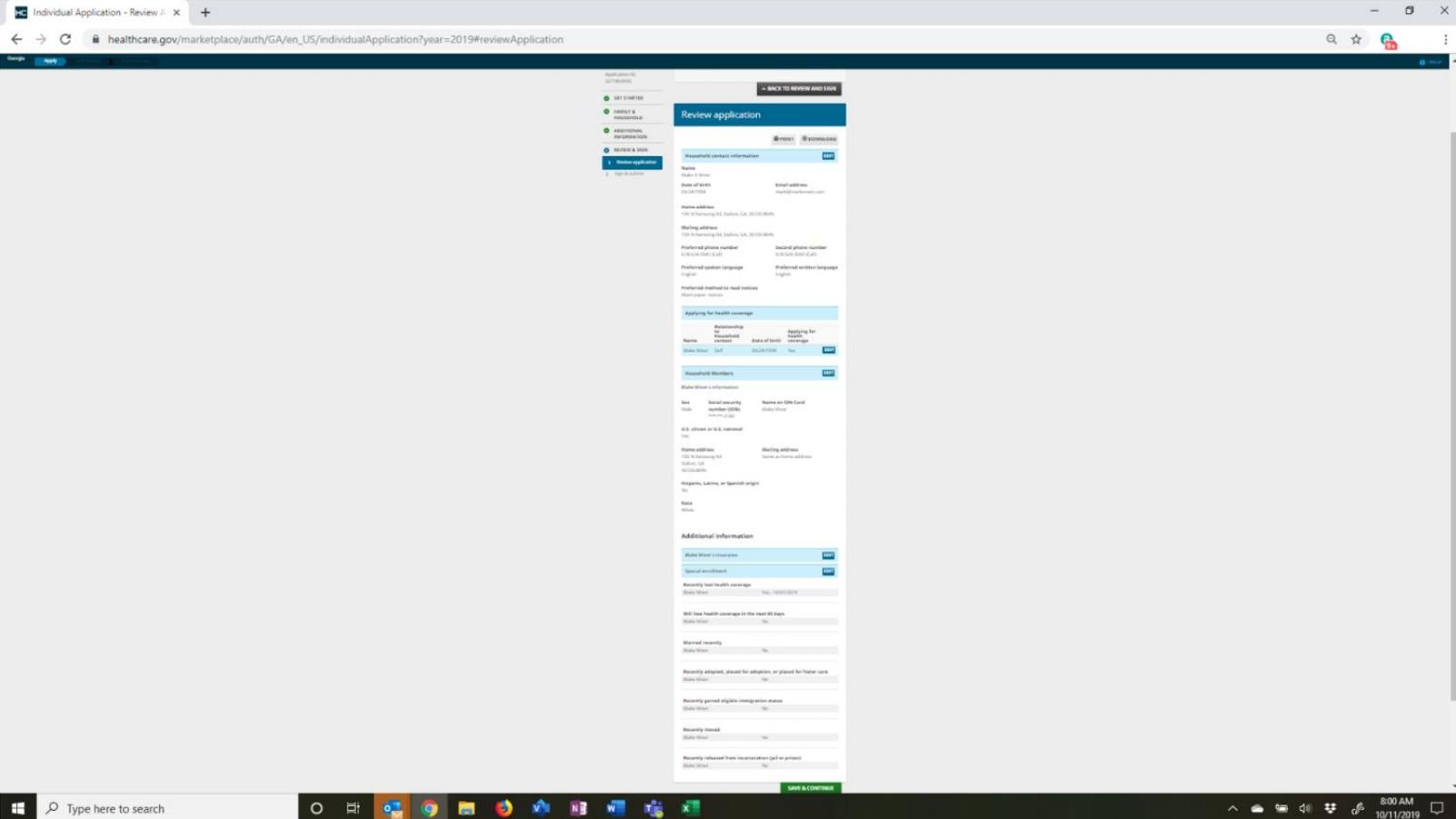
- Application ID: 3271850042
- Progress indicators for: GET STARTED, FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, and REVIEW & SIGN.
- A central graphic with a blue background and a white circle containing icons for a checkmark, a pencil, a person, and a document.
- A green "NEXT" button.
- Footer text: "A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244."

The Windows taskbar at the bottom shows the time as 7:59 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-SEVEN: Review the data you've provided and if correct, sign below and click "Save and Continue"



The screenshot displays the 'Review application' page on the HealthCare.gov website. The page is divided into several sections for reviewing personal and application data:

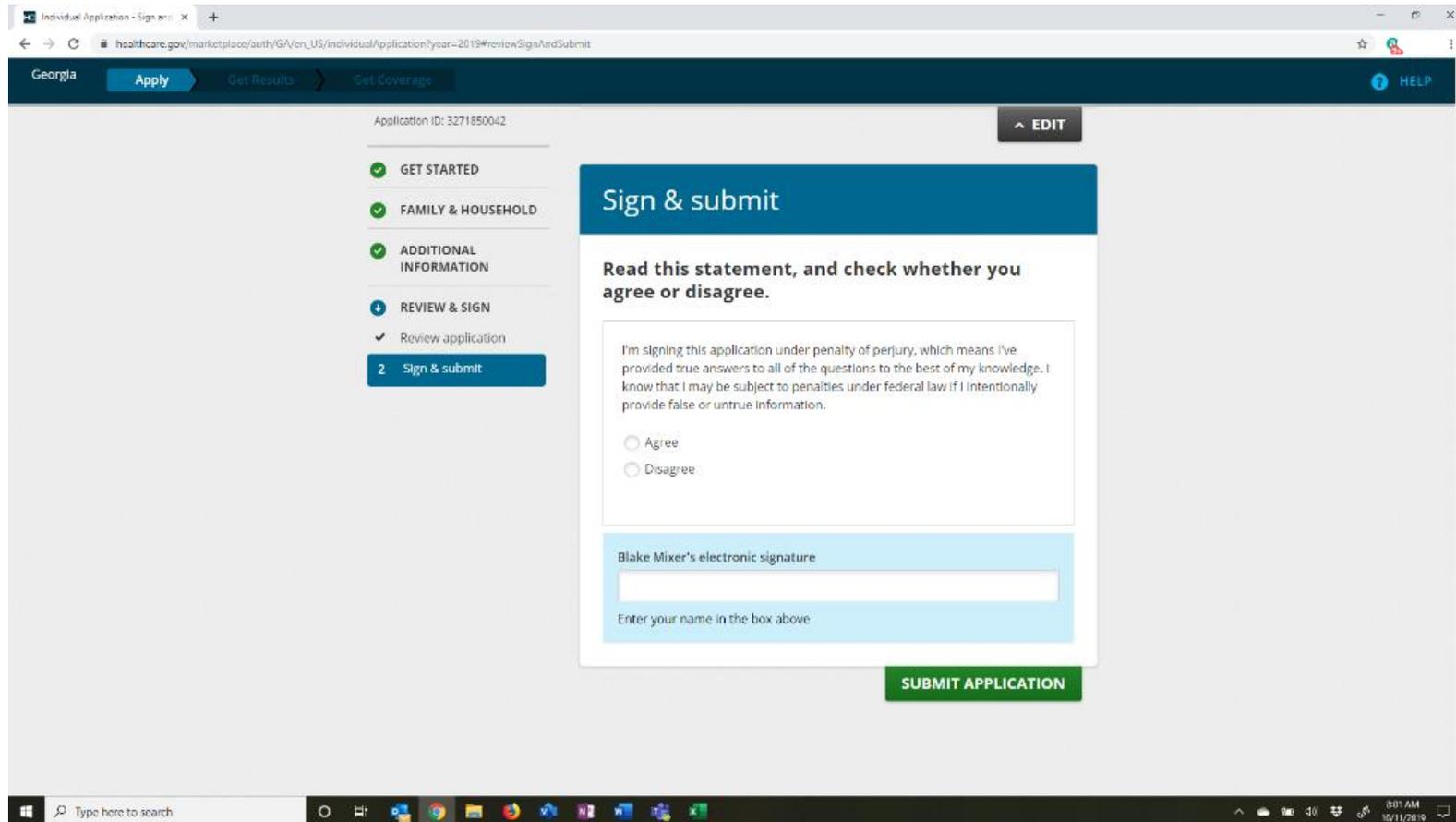
- Personal information:** Includes fields for Name, Date of birth, Home address, Mailing address, Preferred phone number, and Preferred mobile phone number.
- Applying for health coverage:** Includes fields for Relationship to applicant, State of birth, and Applying for health coverage.
- Additional information:** Includes fields for Social Security number, Name on ID/Passport, U.S. citizen or U.S. national, Home address, Mailing address, Language, Latinx, or Spanish origin, Race, Ethnicity, and various checkboxes for special enrollment, recent loss of coverage, and other circumstances.

A 'SAVE & CONTINUE' button is located at the bottom right of the form. The browser address bar shows the URL: healthcare.gov/marketplace/auth/GA/en_US/individualApplication?year=2019#reviewApplication.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP TWENTY-EIGHT: Sign and Submit your application data

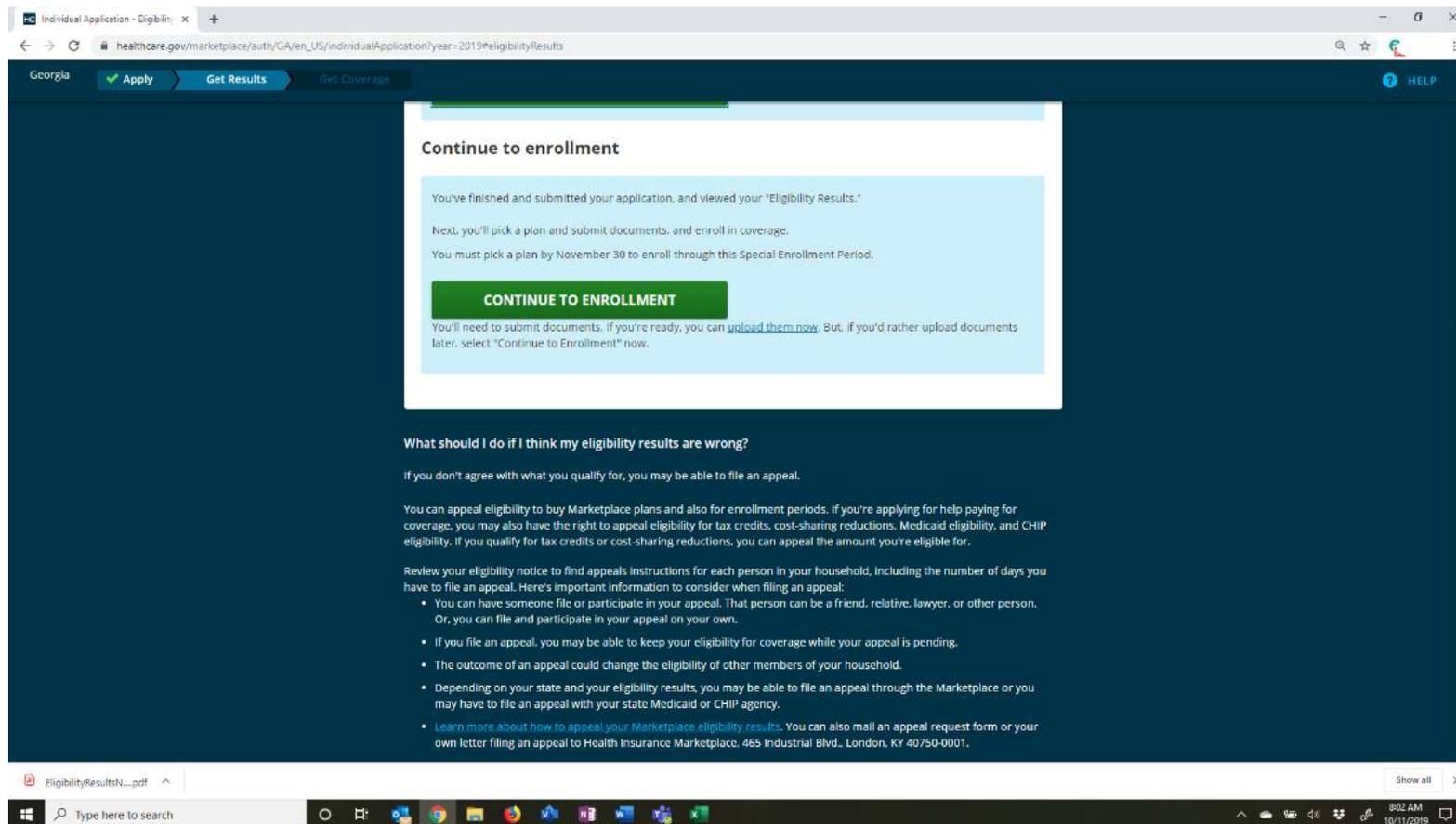


The screenshot shows a web browser window with the URL healthcare.gov/marketplace/auth/GA/en_US/individual/application?year=2019#reviewSignAndSubmit. The page is for the state of Georgia and shows a progress bar with steps: Apply, Get Results, Get Coverage, and HELP. The application ID is 3271850042. A sidebar on the left lists the application steps: GET STARTED, FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, REVIEW & SIGN, and Sign & submit (which is the current step). The main content area is titled 'Sign & submit' and contains a statement: 'Read this statement, and check whether you agree or disagree. I'm signing this application under penalty of perjury, which means I've provided true answers to all of the questions to the best of my knowledge. I know that I may be subject to penalties under federal law if I intentionally provide false or untrue information.' Below the statement are two radio buttons: 'Agree' and 'Disagree'. There is a text input field for 'Blake Mixer's electronic signature' with the instruction 'Enter your name in the box above'. A green 'SUBMIT APPLICATION' button is at the bottom right of the form.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

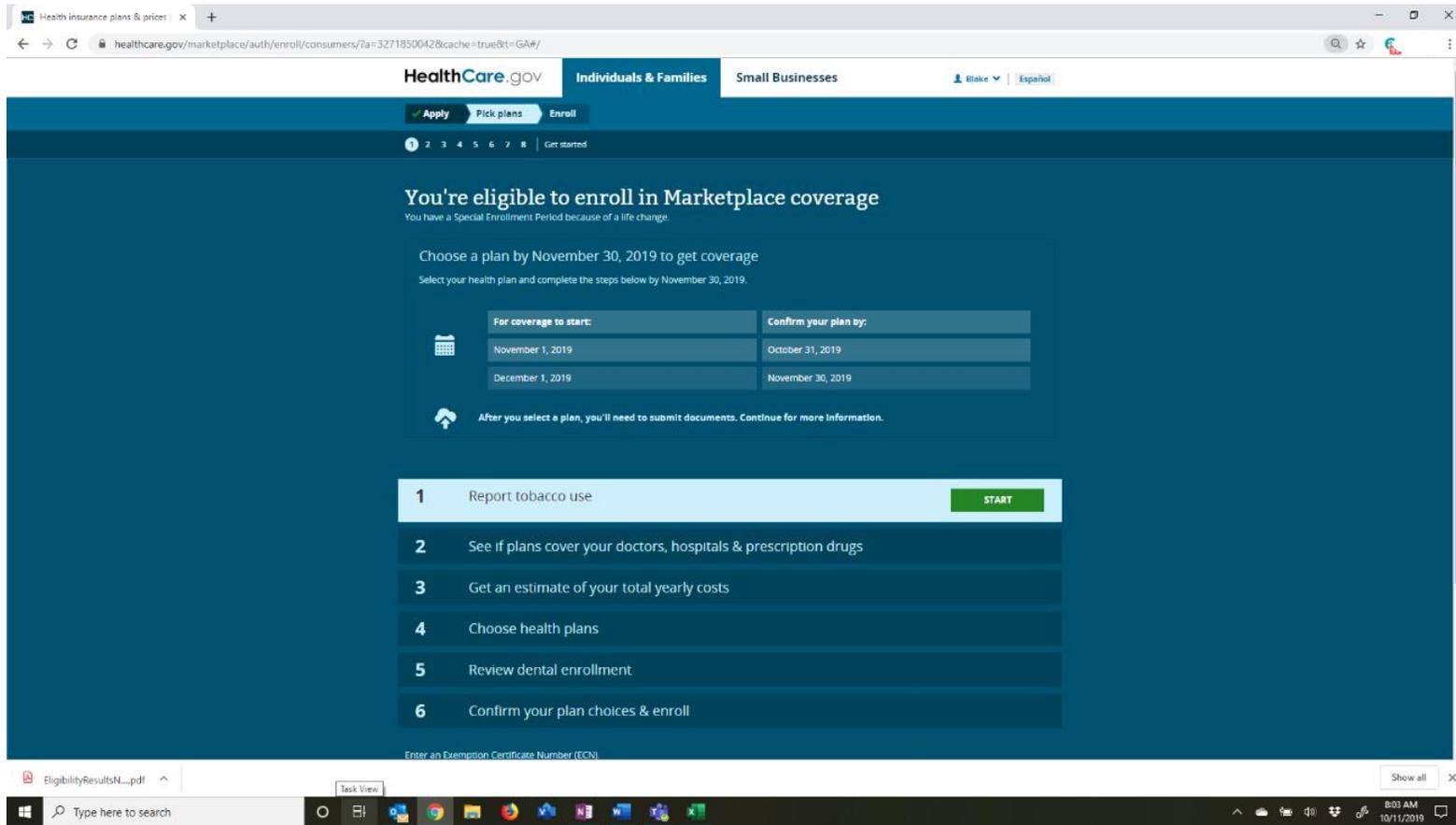
STEP THIRTY: Click on “Continue to Enrollment”



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTY-ONE: You'll be working down the list at the bottom, starting with #1... but first make sure the data up top is correct.



The screenshot shows the HealthCare.gov website during the enrollment process. The browser address bar shows the URL: healthcare.gov/marketplace/auth/enroll/consumers?ta=3271850042&cache=true&t=GA#. The page title is "HealthCare.gov" and the navigation menu includes "Individuals & Families" and "Small Businesses". The user is logged in as "Blake" and the language is set to "Español".

The main content area displays the following information:

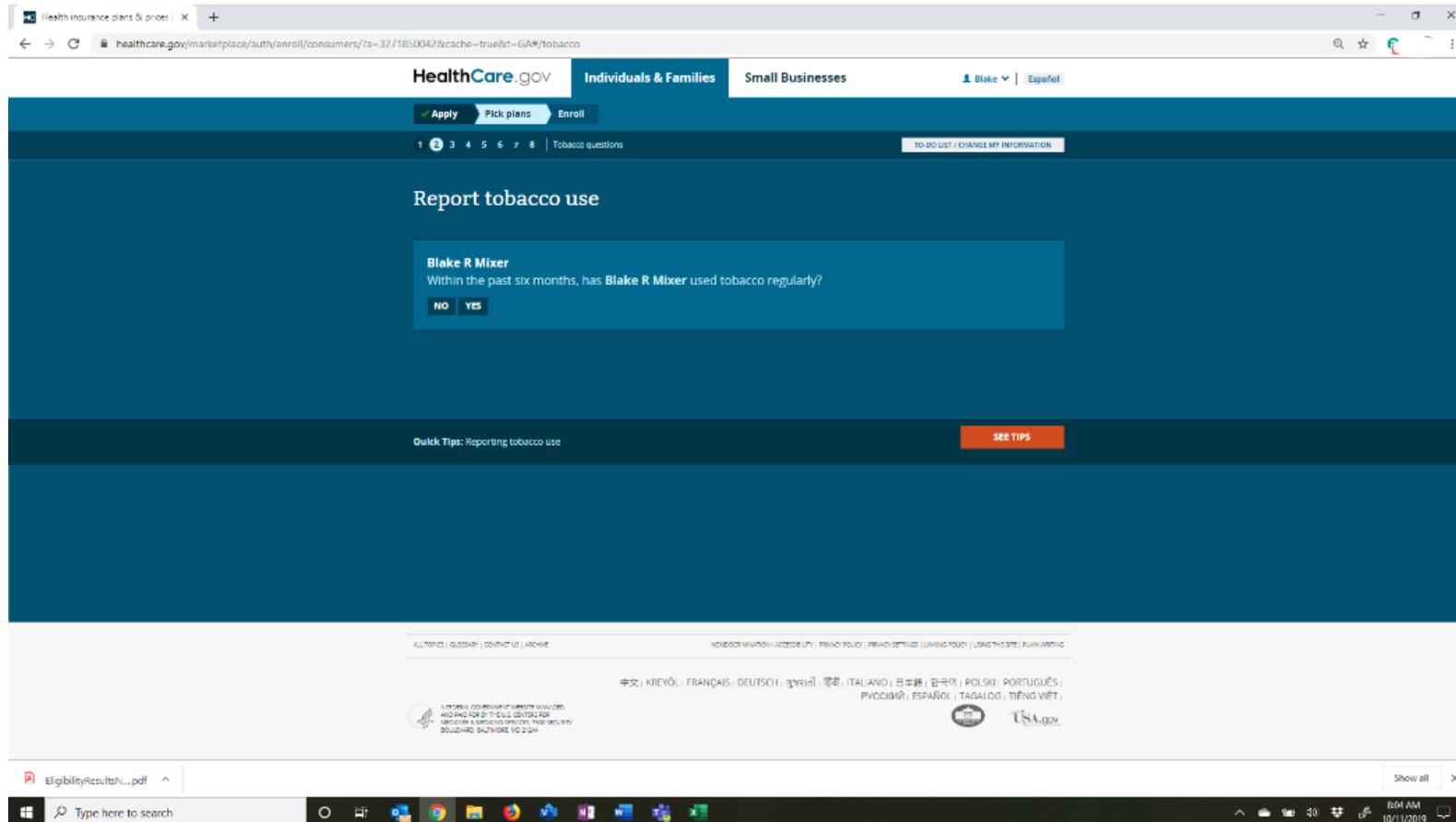
- Apply** (checked) | Pick plans | Enroll
- Progress indicator: 1 2 3 4 5 6 7 8 | Get started
- You're eligible to enroll in Marketplace coverage**
You have a Special Enrollment Period because of a life change.
- Choose a plan by November 30, 2019 to get coverage.
Select your health plan and complete the steps below by November 30, 2019.
- For coverage to start:**
November 1, 2019
December 1, 2019
- Confirm your plan by:**
October 31, 2019
November 30, 2019
- After you select a plan, you'll need to submit documents. Continue for more information.
- Task list:
 - 1 Report tobacco use **START**
 - 2 See if plans cover your doctors, hospitals & prescription drugs
 - 3 Get an estimate of your total yearly costs
 - 4 Choose health plans
 - 5 Review dental enrollment
 - 6 Confirm your plan choices & enroll
- Enter an Exemption Certificate Number (ECN)

The Windows taskbar at the bottom shows the time as 8:03 AM on 10/11/2019.

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTY-TWO: Answer the question about tobacco use (hint: See Tips is in orange at the bottom and has useful information).





2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTY-THREE: IMPORTANT to know if your providers and/or prescriptions are covered... enter the data to find out.

HealthCare.gov Individuals & Families Small Businesses

Apply Pick plans Enroll

1 2 3 4 5 6 7 8 Doctor & drug coverage TO DO LIST / CHANGE MY INFORMATION

See if plans cover your medical providers & prescription drugs

Enter your preferred medical providers and prescription drugs. We'll show you which plans cover them when you review plans and prices.

Medical providers Prescription drugs

Type the name of a medical provider, like a doctor or facility

HAMILTON MEDICAL CENTER, INC. Search

Matches for MEDICAL PROVIDERS called HAMILTON MEDICAL CENTER, INC.

Hamilton Medical Center, Inc. General Acute Care Hospital Dalton, GA (0.00 mi away)	Select <input checked="" type="checkbox"/>	Hamilton Medical Center, Inc. Psychiatric Unit Dalton, GA (0.00 mi away)	Select <input type="checkbox"/>
Hamilton Medical Center, Inc. Hospice Care, Community Based Dalton, GA (0.00 mi away)	Select <input type="checkbox"/>	Hamilton Medical Center Inc. Home Health Dalton, GA (0.00 mi away)	Select <input type="checkbox"/>

Can't find what you are looking for?

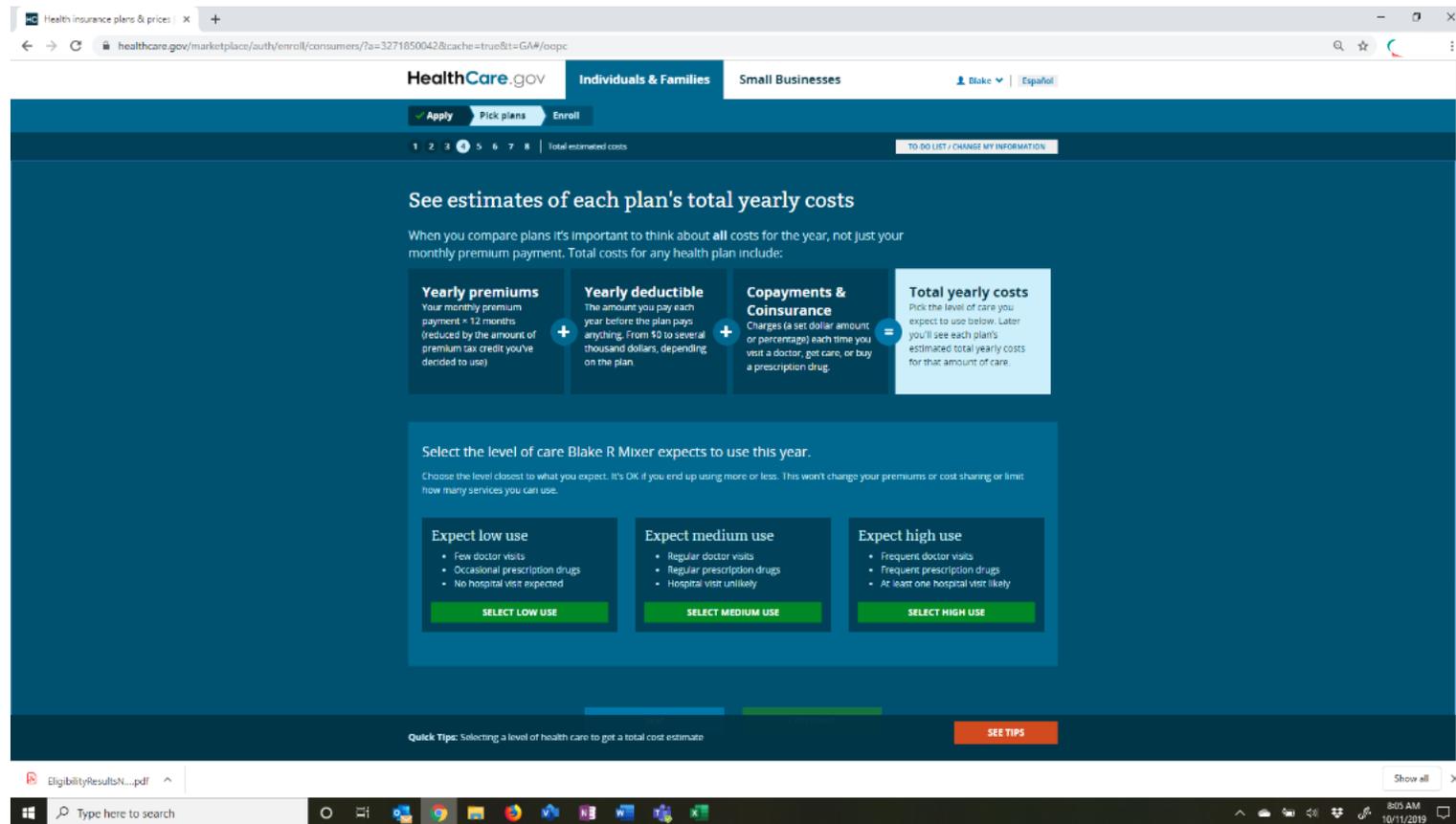
CONTINUE

1 medical provider selected 0 prescription drugs selected VIEW / EDIT SELECTIONS CONTINUE

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

INFORMATION: Useful tools to help you narrow down which plan is best for you and your family.



The screenshot shows the HealthCare.gov website interface. At the top, there are navigation tabs for 'Individuals & Families' and 'Small Businesses'. Below the navigation, there are buttons for 'Apply', 'Pick plans', and 'Enroll'. A progress bar indicates the current step in the enrollment process. The main content area is titled 'See estimates of each plan's total yearly costs'. It explains that when comparing plans, it's important to consider all costs for the year, not just the monthly premium. The total yearly costs are calculated as follows:

- Yearly premiums:** Your monthly premium payment x 12 months (reduced by the amount of premium tax credit you've decided to use).
- Yearly deductible:** The amount you pay each year before the plan pays anything. From \$0 to several thousand dollars, depending on the plan.
- Copayments & Coinsurance:** Charges (a set dollar amount or percentage) each time you visit a doctor, get care, or buy a prescription drug.
- Total yearly costs:** Pick the level of care you expect to use below. Later you'll see each plan's estimated total yearly costs for that amount of care.

Below the calculator, there is a section titled 'Select the level of care Blake R Mixer expects to use this year.' It asks the user to choose the level closest to what they expect. It includes three options:

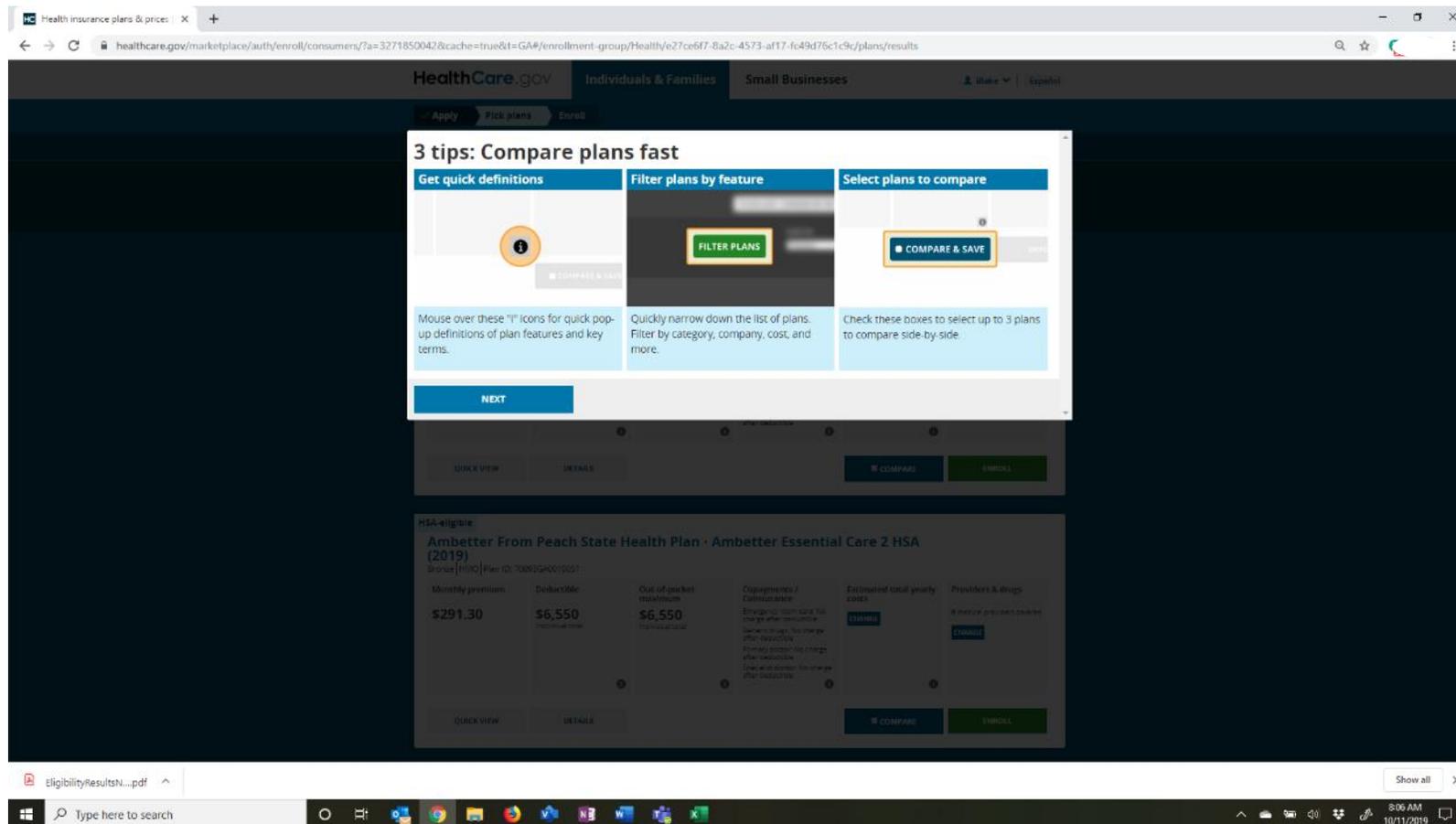
- Expect low use:** Few doctor visits, Occasional prescription drugs, No hospital visit expected.
- Expect medium use:** Regular doctor visits, Regular prescription drugs, Hospital visit unlikely.
- Expect high use:** Frequent doctor visits, Frequent prescription drugs, At least one hospital visit likely.

At the bottom of the page, there is a 'Quick Tip' and a 'SEE TIPS' button. The Windows taskbar is visible at the bottom of the screenshot, showing the time as 8:05 AM on 10/11/2019.

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How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

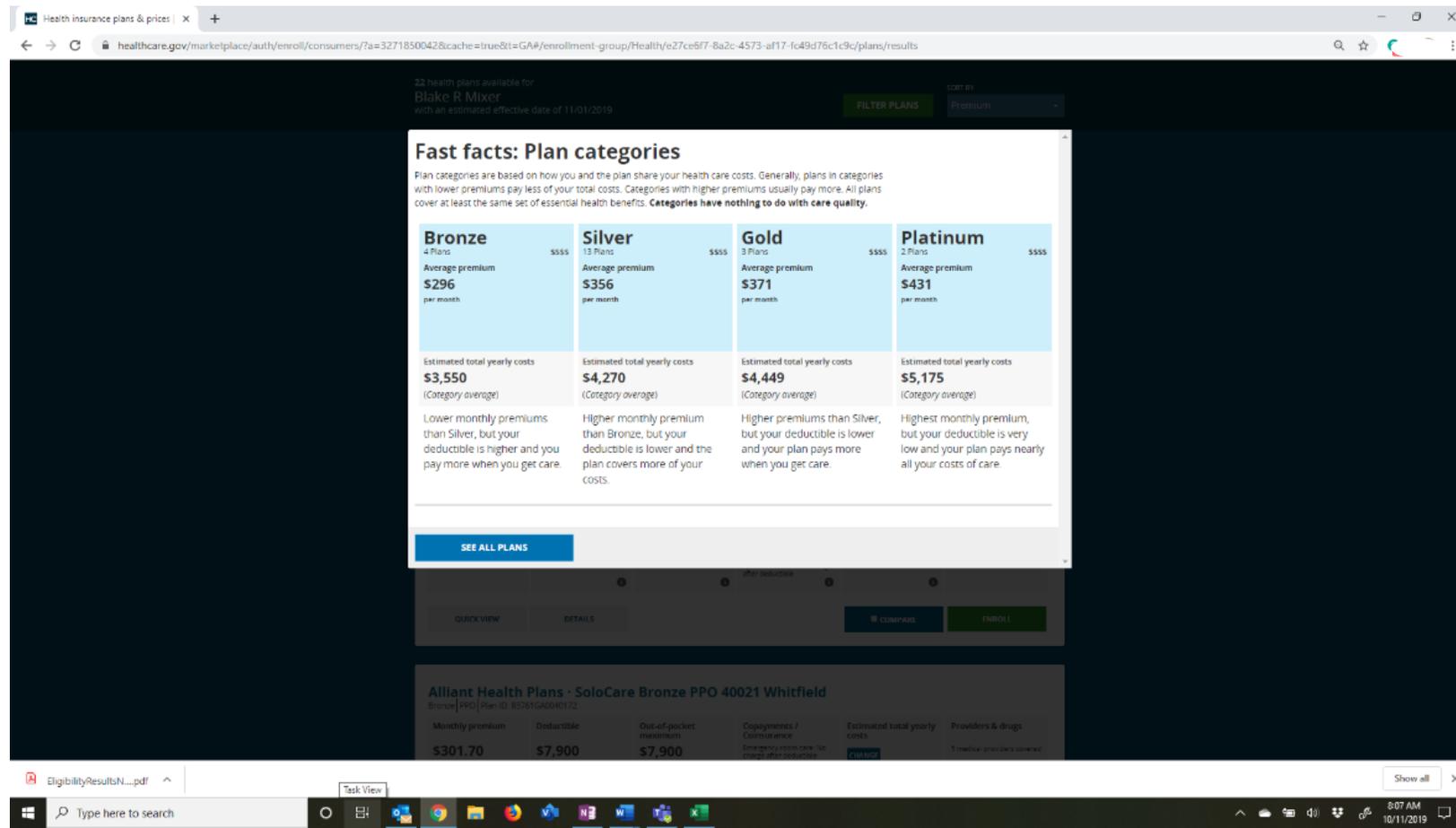
STEP THIRTY-FOUR: More tools to help you make the right choice.... Click “next”



2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

INFORMATION: Facts about the types of plans offered. Click “See All Plans”



22 health plans available for Blake R Mixer with an estimated effective date of 11/01/2019

Fast facts: Plan categories

Plan categories are based on how you and the plan share your health care costs. Generally, plans in categories with lower premiums pay less of your total costs. Categories with higher premiums usually pay more. All plans cover at least the same set of essential health benefits. **Categories have nothing to do with care quality.**

Bronze	Silver	Gold	Platinum
4 Plans	13 Plans	3 Plans	2 Plans
Average premium \$296 per month	Average premium \$356 per month	Average premium \$371 per month	Average premium \$431 per month
Estimated total yearly costs \$3,550 (Category average)	Estimated total yearly costs \$4,270 (Category average)	Estimated total yearly costs \$4,449 (Category average)	Estimated total yearly costs \$5,175 (Category average)
Lower monthly premiums than Silver, but your deductible is higher and you pay more when you get care.	Higher monthly premium than Bronze, but your deductible is lower and the plan covers more of your costs.	Higher premiums than Silver, but your deductible is lower and your plan pays more when you get care.	Highest monthly premium, but your deductible is very low and your plan pays nearly all your costs of care.

[SEE ALL PLANS](#)

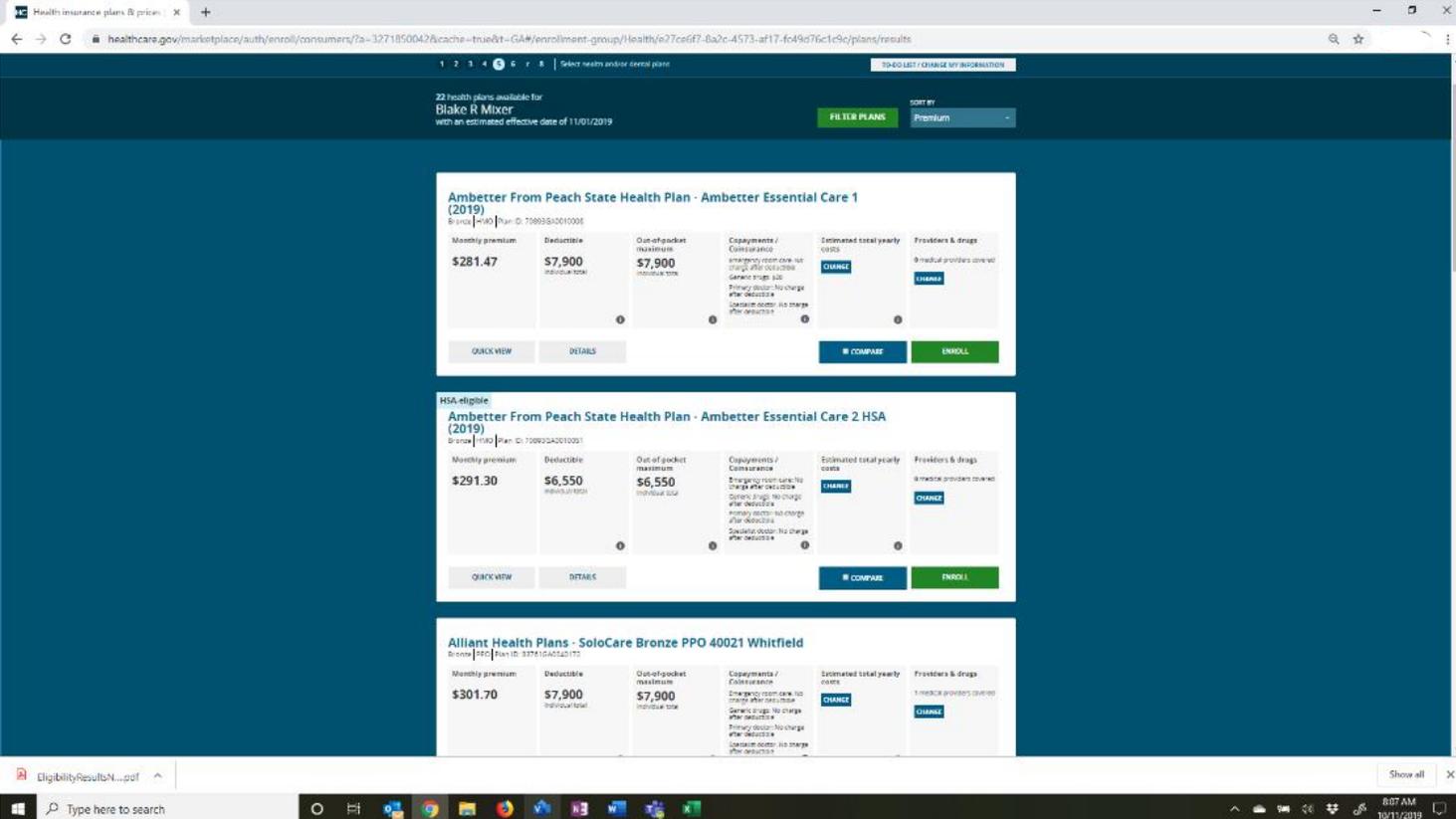
Alliant Health Plans · SoloCare Bronze PPO 40021 Whitfield

Monthly premium	Deductible	Out-of-pocket maximum	Estimated total yearly cost	Providers & drugs
\$301.70	\$7,900	\$7,900		3 medical providers covered

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTY-FIVE: There are a lot of links and ways to see more data on each of the plans that you are now seeing. They are shown to you as the least expensive to the most expensive, but you can filter the results several different ways.



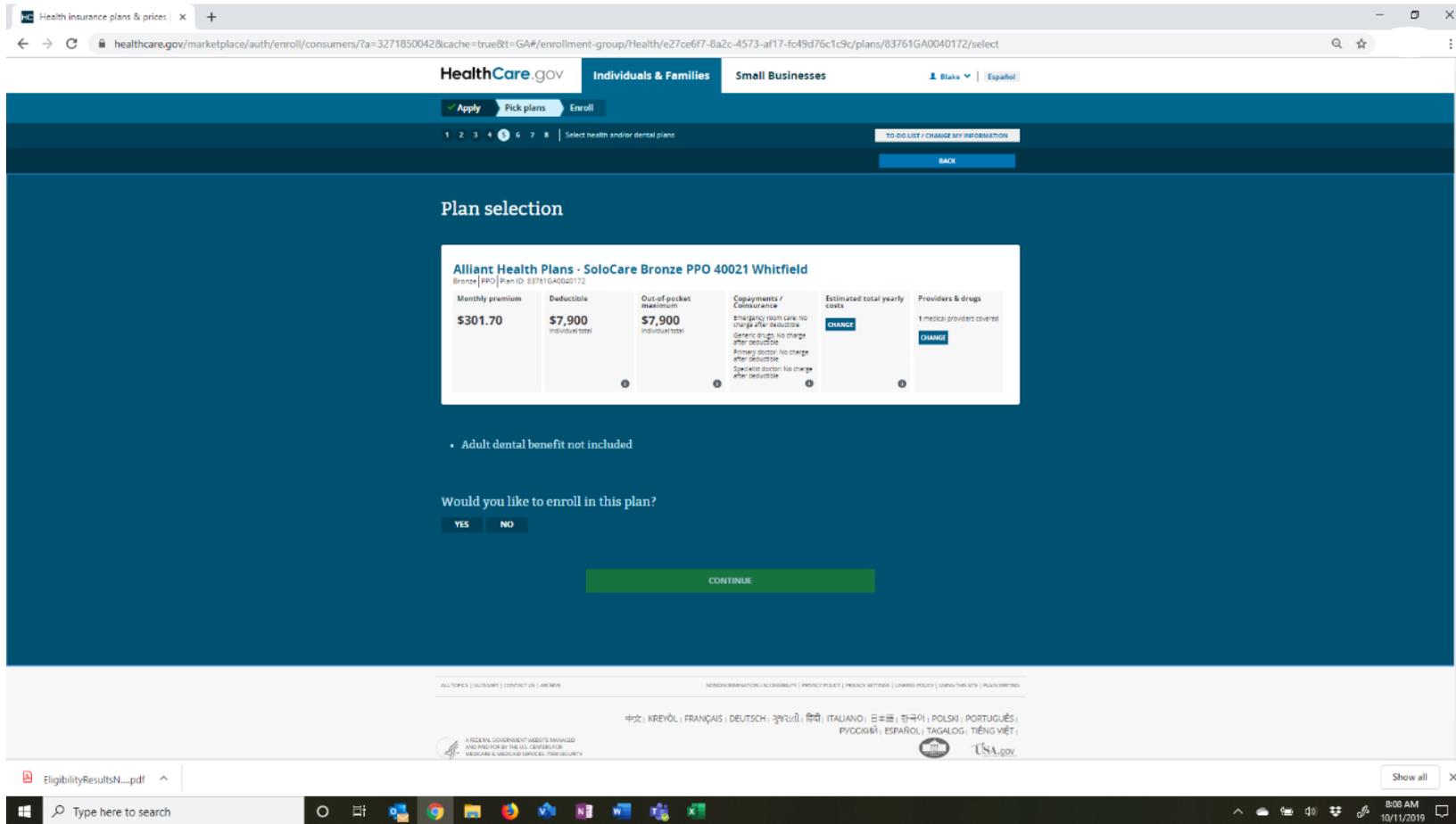
The screenshot displays the HealthCare.gov interface for a user named Blake R Mixer. It shows three health plan options for the 2019 benefit year, sorted by premium. Each plan card provides a summary of key cost and coverage details.

Plan Name	Monthly Premium	Deductible	Out-of-pocket maximum	Estimated total yearly costs	Providers & drugs
Ambetter From Peach State Health Plan - Ambetter Essential Care 1 (2019)	\$281.47	\$7,900	\$7,900	CHANGING	9 medical providers covered
Ambetter From Peach State Health Plan - Ambetter Essential Care 2 HSA (2019)	\$291.30	\$6,550	\$6,550	CHANGING	9 medical providers covered
Alliant Health Plans - SoloCare Bronze PPO 40021 Whitfield	\$301.70	\$7,900	\$7,900	CHANGING	1 medical providers covered

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTY-SIX: Once you choose a plan it will isolate itself and ask if you want to enroll in this plan. If yes, click “Yes and Continue”



The screenshot shows the HealthCare.gov website interface for plan selection. The page title is "Plan selection" and the selected plan is "Alliant Health Plans - SoloCare Bronze PPO 40021 Whitfield". The plan details are as follows:

Monthly premium	Deductible	Out-of-pocket maximum	Copayments / Coinsurance	Estimated total yearly costs	Providers & drugs
\$301.70	\$7,900 (individual total)	\$7,900 (individual total)	Emergency room care: no charge after deductible Generic drugs: no charge after deductible Primary doctor: no charge after deductible Specialist doctor: no charge after deductible	CHANGE	1 medical providers covered CHANGE

Additional information: Adult dental benefit not included.

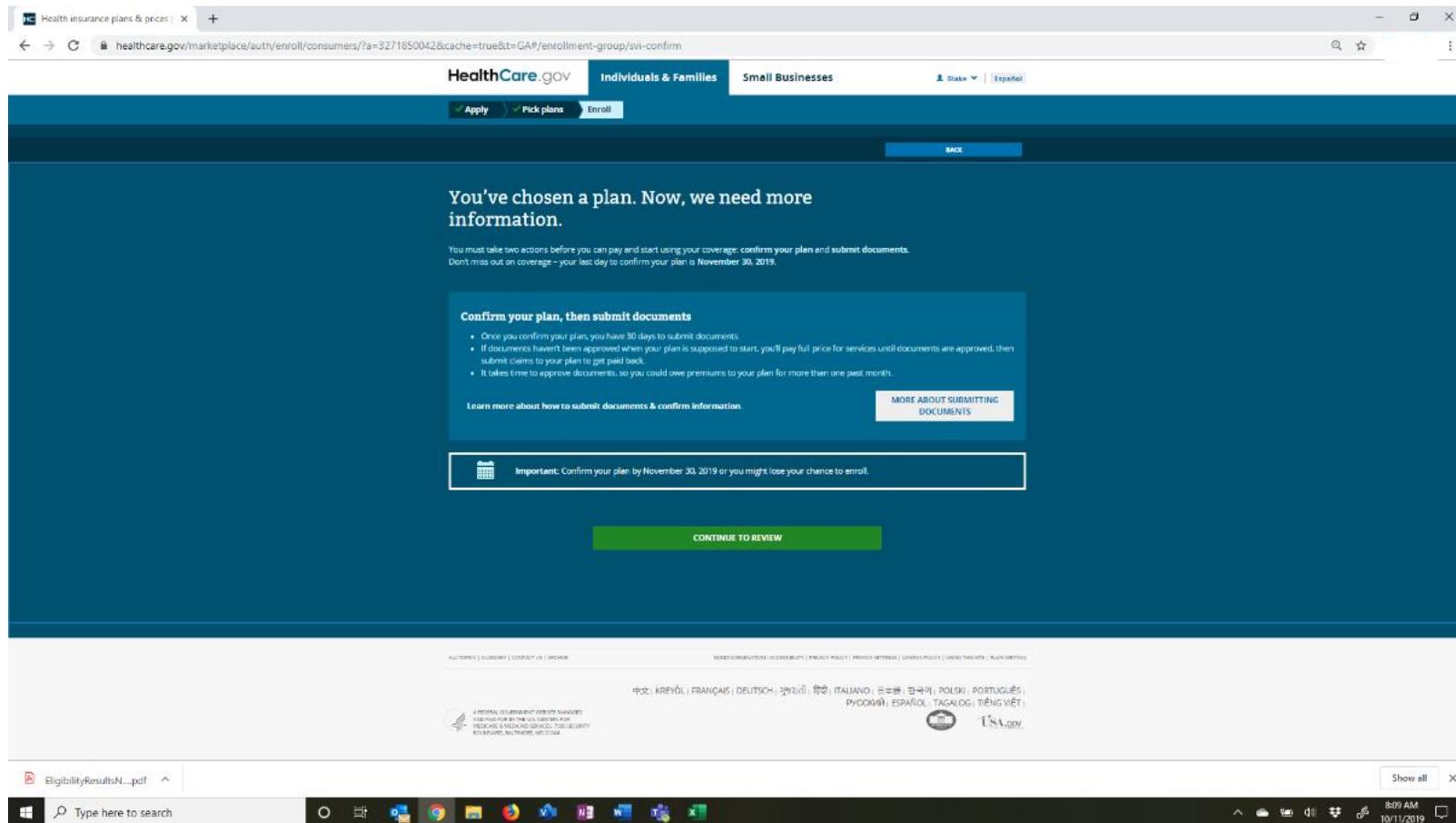
Would you like to enroll in this plan?
 YES NO

[CONTINUE](#)

2020 BENEFIT YEAR

How to Create a HealthCare.gov Account & Enroll in an Individual/Family Plan

STEP THIRTY-SEVEN: In rare circumstances you may be required to submit documentation.



The screenshot shows the HealthCare.gov website at the URL healthcare.gov/marketplace/auth/enroll/consumers/?a=3271850042&cache=true&t=GA#/enrollment-group/svi-confirm. The page is titled "You've chosen a plan. Now, we need more information." and includes the following text:

You must take two actions before you can pay and start using your coverage: confirm your plan and submit documents. Don't miss out on coverage – your last day to confirm your plan is November 30, 2019.

Confirm your plan, then submit documents

- Once you confirm your plan, you have 30 days to submit documents.
- If documents haven't been approved when your plan is supposed to start, you'll pay full price for services until documents are approved, then submit claims to your plan to get paid back.
- It takes time to approve documents, so you could owe premiums to your plan for more than one past month.

Learn more about how to submit documents & confirm information. [MORE ABOUT SUBMITTING DOCUMENTS](#)

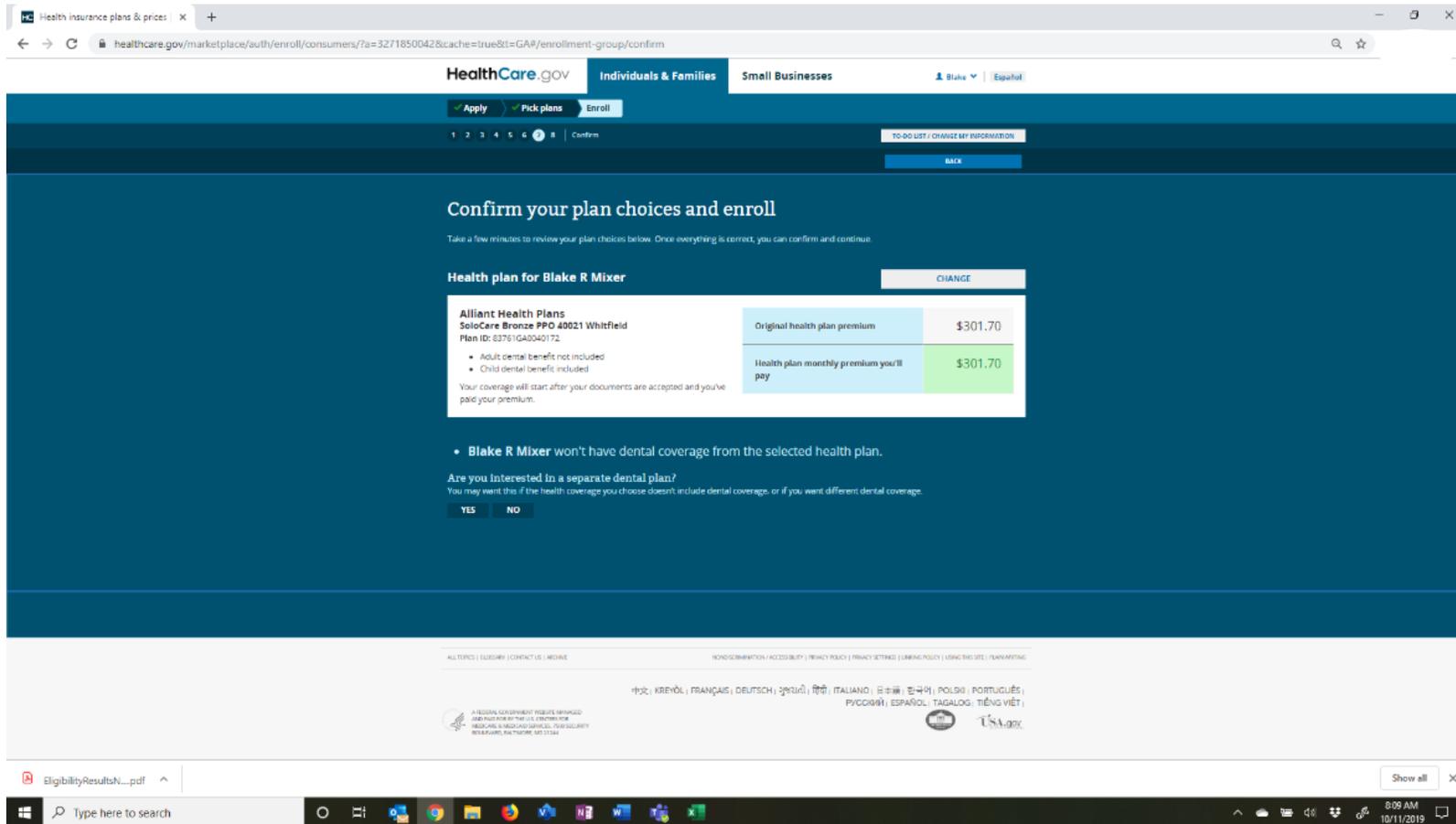
Important: Confirm your plan by November 30, 2019 or you might lose your chance to enroll.

[CONTINUE TO REVIEW](#)

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STEP THIRTY-EIGHT: Confirm the plan choice and answer the question about dental coverage to “Continue”



The screenshot shows the HealthCare.gov website at the 'Confirm' step of the enrollment process. The user is 'Blake R Mixer'. The selected plan is 'Alliant Health Plans SoloCare Bronze PPO 40021 Whitfield' with Plan ID: 83761GA0040172. The plan details are as follows:

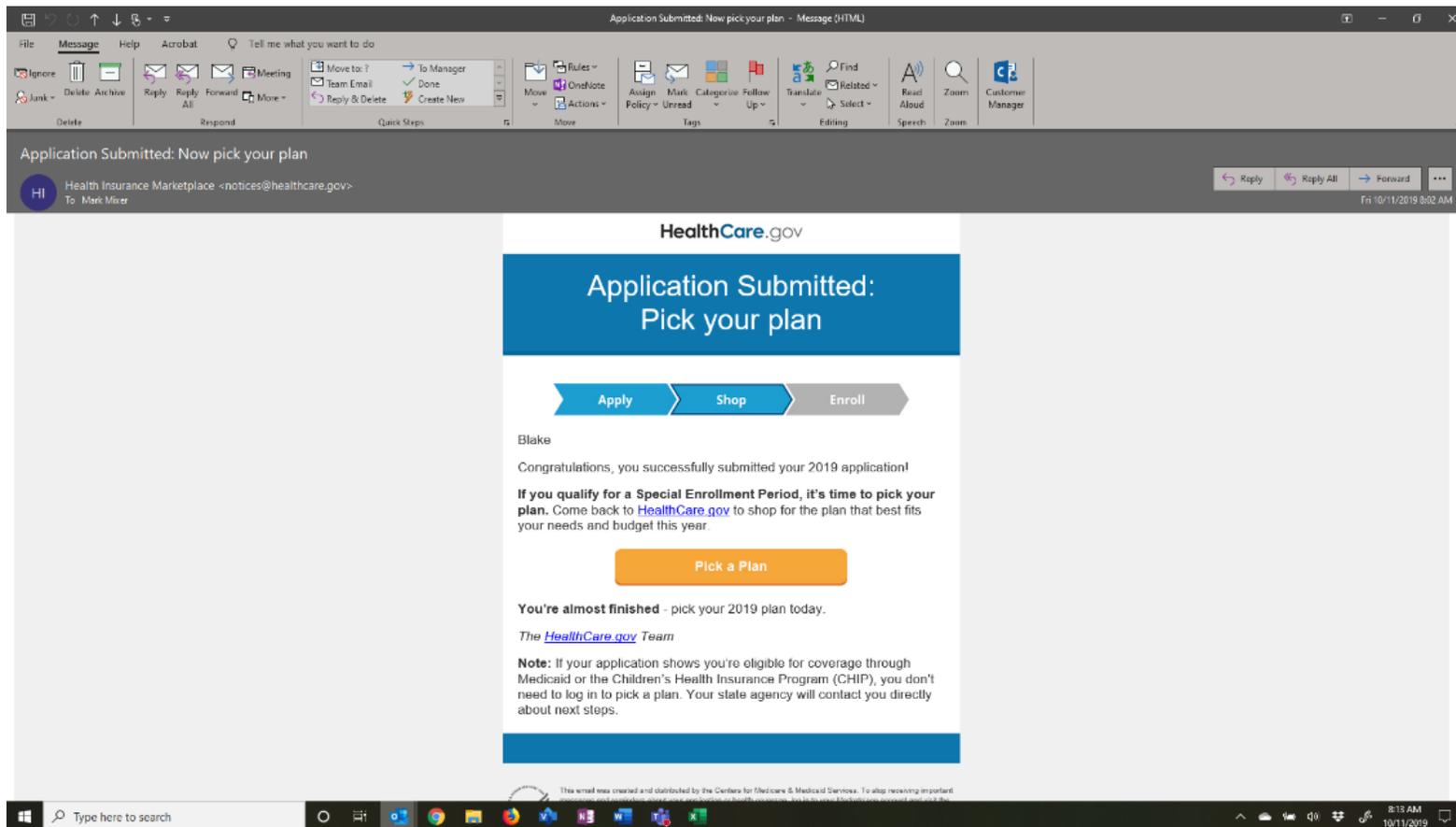
Category	Amount
Original health plan premium	\$301.70
Health plan monthly premium you'll pay	\$301.70

The plan includes 'Adult dental benefit not included' and 'Child dental benefit included'. A note states: 'Your coverage will start after your documents are accepted and you've paid your premium.' A question is asked: 'Blake R Mixer won't have dental coverage from the selected health plan. Are you interested in a separate dental plan?' with 'YES' and 'NO' options.

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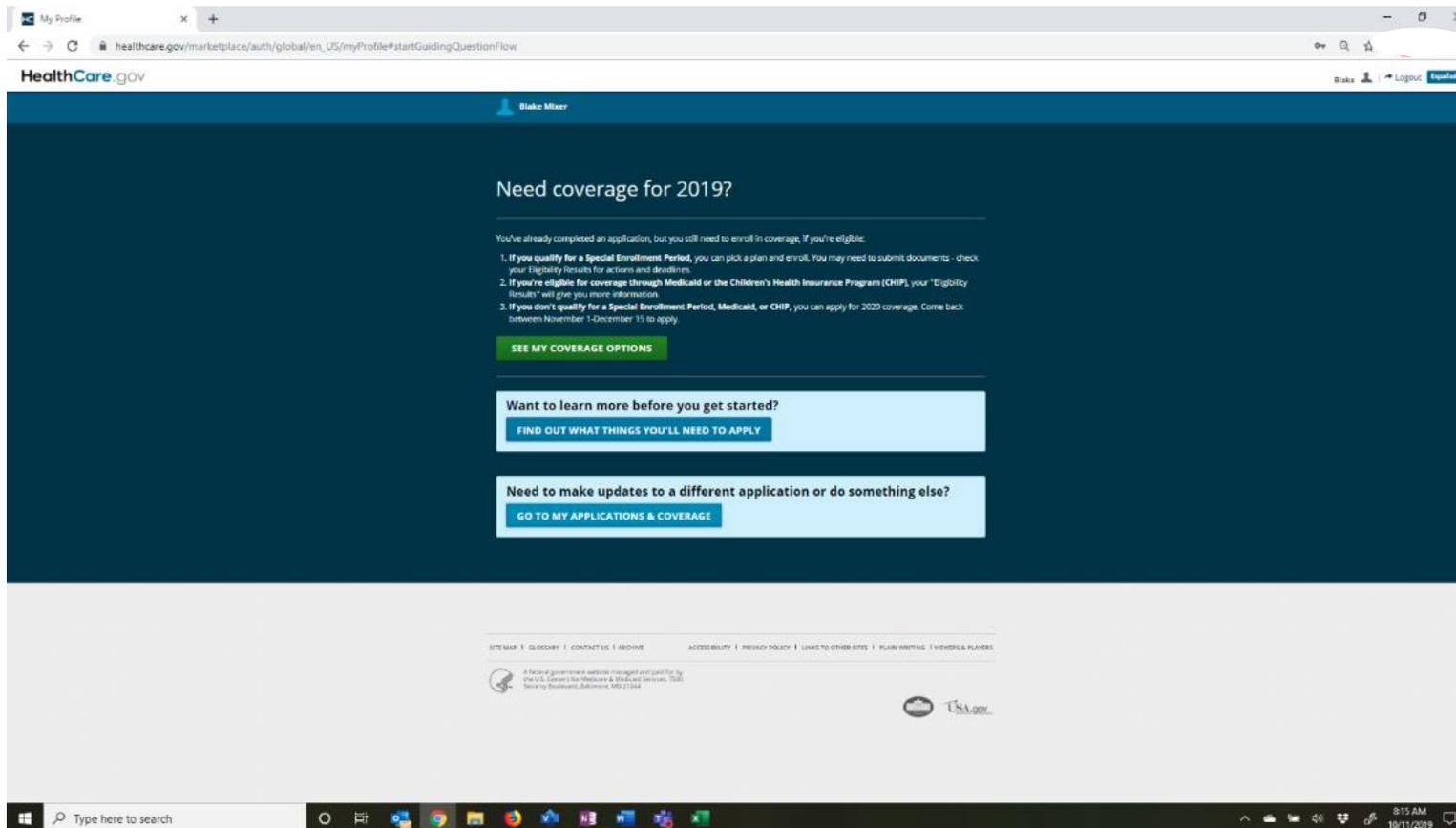
INFORMATION: IF YOU STOP IN THE MIDDLE OF A PROCESS... YOU will receive an email encouraging you to continue from where you left off.



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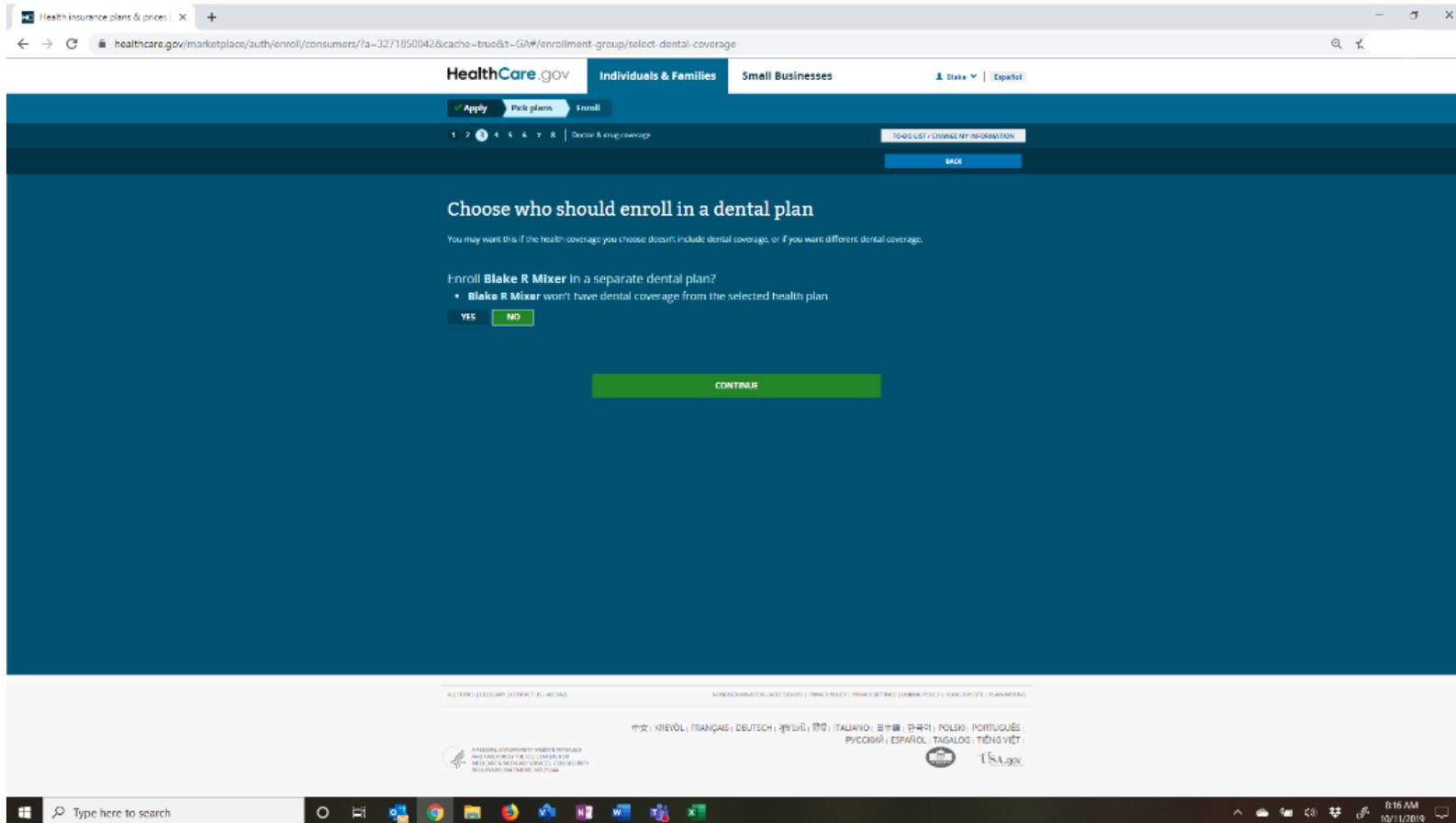
INFORMATION: When you log back on ... select the bottom link ... GO TO MY APPLICATIONS & COVERAGE and select the application to continue.



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STEP THIRTY-NINE: Make a choice as to enrolling in a dental plan.



The screenshot shows the HealthCare.gov website during the enrollment process. The browser address bar shows the URL: healthcare.gov/marketplace/apply/enroll/consumers/7a-3271850842&cache=true&t=GM/enrollment-group/select-dental-coverage. The page title is "Choose who should enroll in a dental plan". Below the title, there is a question: "Enroll Blake R Mixer in a separate dental plan?". A list item below the question states: "Blake R Mixer won't have dental coverage from the selected health plan". There are two radio buttons: "YES" (which is selected) and "NO". A green "CONTINUE" button is located at the bottom of the form area. The footer of the page includes various language options and logos for the U.S. Department of Health and Human Services and USA.gov.



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STEP FORTY-ONE: RECORD the PLAN ID information or screen-print so you have this information.

You're almost done

To activate your new coverage and be fully enrolled, you must pay your first month's premium by your plan's due date.

Health Plan for Karen Dravenstatt-Moc

Geisinger Health Plan
Geisinger Marketplace HMO 30/60/3500
Plan ID: 22444PA001003001

To avoid cancellation, you must pay your first month's premium by the estimated effective date of 01/01/2017

Your plan will contact you in the next few days with details on how to pay. You can also visit your plan online to make your payment now (if your plan accepts online payment), or call .

Amount due
\$196.32

PAY FOR HEALTH PLAN NOW

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FREQUENTLY ASKED QUESTIONS *(and some not-so-frequently asked as well)*

1. Why do I need an account?

An account allows you to electronically submit your application, compare and select QHPs, view the status of your application, and complete other Marketplace-related activities.

2. Can I set up multiple accounts?

No, you are only able to create one account.

3. What if I do not have an email account?

You may create an email account with an email service provider of your choice or choose to submit a paper application to participate in the Marketplace or by calling the Marketplace Call Center.

4. What if my password is not accepted?

If you are still unable to create a password after confirming you have followed the requirements, contact the Marketplace Call Center for further assistance.

5. What if my username is not accepted?

You cannot select a username if it is already in use by another applicant. You should try another username or contact the Marketplace Call Center for further help.

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6. Can I still set up an online account after I mail in my paper application?

If you have submitted a paper application and wish to set up an online account, you should contact the Marketplace Call Center to obtain an application ID number after you receive your eligibility notice in the mail, if available. You should then go to the HealthCare.gov website and create an online Marketplace account.

After logging into your account, click the “Find my application” hyperlink on the My Applications & Coverage screen and then enter your application ID number that is linked to the paper application you submitted.

Please remember that all information - first name, last name, city, state, and ZIP code - for the person listed as the household contact on the original application must be an exact match for the contact information used for creating an account on HealthCare.gov. From here, you will be able to view your eligibility determinations and continue with the enrollment process.

7. Should I make sure to remember or keep a secure record of my username, password, and application ID once they are created?

Yes. You will need your username and password each time you log in to HealthCare.gov and you may need your application ID for certain Marketplace activities (e.g., submitting supporting documentation, filing an appeal).

8. Why do I need to verify my identity?

To protect your personal information, you must take a few steps to verify your identity before you can finish creating a Marketplace account and completing an application online. Without this process, an unauthorized person could create an account and apply for health coverage in your name without your knowledge.

9. How does HealthCare.gov verify my identity?

HealthCare.gov compares your responses to identity verification questions with information from your Experian consumer report.

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10. Why was my identity verification unsuccessful?

Identity verification uses specific information contained in your Experian consumer report. Sometimes this information has not been recently updated or the information is inaccurate. For example, you may have recently paid off a loan that has not yet been reported to Experian. Other times, Experian may not have enough information about you in its systems to successfully verify your identity.

11. Will identity verification affect my credit score?

No. If you check your credit report, you may see an inquiry from CMS. CMS uses consumer reporting agencies like Experian to verify the information you use to create an account. Your credit score will not be affected by inquiries from CMS.

12. If my identity verification is unsuccessful, will I be unable to enroll in a Marketplace plan?

If you are unable to verify your identity successfully, you should call the Marketplace Call Center. They will be able to assist you with the identity verification process as well as with completing an application and submitting a plan selection.

13. Do I have to enter my Social Security number (SSN) to apply for health coverage?

If you have an SSN and you are applying for health coverage for yourself, you must provide your SSN. If you do not have a SSN or you are not applying for coverage for yourself, you are not required to enter one, unless you are the tax filer whose tax return information is used to determine eligibility for an applicant. However, even if you are not applying for coverage for yourself or are not the tax filer, entering your SSN may allow the Marketplace to more quickly determine applicants' eligibility for coverage. It may also help to prevent a request from the Marketplace for additional documentation.

14. Why do I need to submit supporting documentation?

The Marketplace may request supporting documentation to verify the information you provided on your application. The Marketplace verifies information to ensure only eligible individuals obtain coverage through the Marketplace and/or eligibility for help paying for coverage.

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15. How do I convert my paper application to the electronic format if I have not yet submitted the application?

If you have not yet submitted your application, you will need to follow a manual process to convert your paper application to an electronic format. You may create an account online and complete identity proofing. Enter the information you have collected on the paper application in the fields provided by the Marketplace portal.

16. I want to change or remove an eligibility application that I previously started. How can I do this?

Log in to your account to view any eligibility applications that you previously submitted or that are still in progress. To remove an application, click the “Remove” button listed under the application’s ID number. To edit information on an application that is still in-progress, click on the application you would like to edit then select the “Continue Application” button.

17. How do I know when the Marketplace receives the documents I scanned and uploaded from home?

You can log in to your account and verify whether the Marketplace has received your documents.

18. If the document I am scanning has multiple pages, can I upload each page separately?

Yes, you may upload pages separately.

19. Why do you need to know if I currently have health coverage?

If you already have health coverage that meets MEC requirements other than individual market coverage, then you will not be eligible to receive the benefit of APTC or CSR (although you may be eligible to purchase coverage through the Marketplace without financial assistance). However, if you have job-based coverage but it is not considered affordable for you or it does not meet minimum value standards, you might still be eligible to receive APTC and CSR to lower the cost of your QHP through the Marketplace (see definition of minimum value standards in Appendix B).

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20. Can I see the plans I might be able to purchase before I finish my application?

Yes, on the HealthCare.gov homepage, you may select the “Change or Update Your Plan” link and then select the “See Plans and Prices” link. After providing basic information including age, location, and the type of plan desired, consumers can view a list of plans and estimated premiums.

21. Will I be able view, compare, and select QHPs while the Marketplace verifies my application information?

Yes, you will be able to view, compare and select a QHP. You will also be able to see the eligibility that you will be provided while the Marketplace processes any supporting documentation that may be needed from you, if applicable.

22. What if I did not receive my eligibility results?

If you have an account, you should log in to your account and confirm that you have not received an electronic notice in your Message Center. If you are waiting for a paper notice, you may call the Marketplace Call

23. How do I look at the different plans and compare them?

You may view and compare plans by logging in to your HealthCare.gov account or using the “See Plans and Prices” tool on HealthCare.gov before you create an account.

24. Can I browse health plans in the Marketplace without creating an account?

Yes, you may browse and compare plans on the HealthCare.gov website.

25. When can I select my health plan?

During Open Enrollment or if you are eligible for an special enrollment period (SEP), you may select an insurance plan after you have completed an eligibility application and received eligibility results indicating that you are eligible to enroll in a QHP through the Marketplace.

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26. May I select more than one health plan?

You may only select one health plan for each individual. You may also select stand-alone dental coverage, if available. However, you may select different health plans for different people on a single application by forming different enrollment groups in the enrollment section of HealthCare.gov (after submitting the application).

27. Can I select a stand-alone dental plan QHP?

If you want to enroll in a stand-alone dental plan QHP through individual Health Insurance MarketplaceSM, you can select a medical plan that includes dental coverage, and you may also select a stand-alone dental plan. You must be enrolled in a medical plan to enroll in dental coverage in Individual Health Insurance Marketplace SM 22.

28. After I determine the filtering options for my plan comparison, how do I prioritize them?

You will need to determine what factors are most important to you. Some factors that you may want to consider include costs, providers (like doctors, hospitals, and pharmacies) that the health insurer or plan has contracted with to provide health care services (known as the “network”), and what prescription drugs the plan’s formulary covers.

29. When do I see the cost of the health plans?

You can see estimated costs of health plans before you apply.

30. Are all QHP benefits the same despite different QHP costs?

No, you will see differences within coverage categories, and you may see additional benefits that only some plans offer. However, all QHPs provide coverage of the required essential health benefits and all QHPs (other than stand-alone dental plan QHPs) are considered minimum essential coverage (MEC).

HealthCare.gov offers several different tools to help consumers compare and contrast plans, including filtering and sorting options, yearly cost estimates, and in-network provider and medication coverage look-up tools.

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31. How do I make payments?

Your insurance company will inform you of the acceptable methods of payment.

Generally, you can make payments through your health plan's website if the issuer makes online payments available, by phone if the issuer accepts payments by phone, or via mail directly to the health plan. You will not make payments for individual market coverage to the Marketplace, but the Marketplace may help redirect you to your health insurance company's website so you can pay your premium.

32. Can I make payments by check? May I pay in cash?

Your health insurance company will inform you of the acceptable methods of payment. Health insurance companies are required to have methods of payment that are available to consumers who do not have checking accounts or credit cards.

33. What happens if I miss a payment? Does my coverage end?

You will need to contact your health insurance company to confirm what happens after missing a payment. Coverage might not end immediately, and your health insurance company may provide a grace period. Under Marketplace rules, QHP issuers must provide a grace period of three consecutive months for an enrollee, who when failing to timely pay premiums, is receiving advance payments of the premium tax credit. They must also grant enrollees who do not receive advance payments of the premium tax credit (APTC) a grace period in accordance with state laws. Agents or brokers and consumers may want to contact their State Department of Insurance (DOI) for more information on grace periods based on state rules.

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RESOURCE CONTACT LIST

	Contact Information	What does this resource do?	How should consumers use this resource?
Center for Consumer Information & Insurance Oversight (CCIIO)	www.CMS.gov/ccio/index.html	This entity implements many provisions of the Affordable Care Act, the health reform bill signed into law in March 2010. CCIIO oversees the implementation of the provisions related to private health insurance.	<ul style="list-style-type: none"> • To gather more information on the Affordable Care Act by referencing detailed fact sheets, FAQs, and other resources.
Experian Help Desk	1-866-578-5409	The Experian Help Desk assists consumers with verifying their identity over the phone so that they may proceed with eligibility and enrollment activities after creating an account on HealthCare.gov.	<ul style="list-style-type: none"> • To verify their identity over the phone if they were unsuccessful in their attempt to verify their identity on HealthCare.gov. When necessary, the Marketplace will give consumers a unique identity verification code and instruct them to contact the Experian Help Desk.
Marketplace Call Center	1-800-318-2596 TTY: 1-855-889-4325 (all languages available)	The Marketplace Call Center aids consumers who need information or want to enroll in health coverage through the Marketplace.	<ul style="list-style-type: none"> • To get answers to questions while applying for health coverage using the online or paper application. • To apply for health coverage over the phone.

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HealthCare.gov	www.HealthCare.gov	This website allows consumers to access information about the Affordable Care Act and to enroll in health coverage through the Marketplace.	<ul style="list-style-type: none"> • To find out about health coverage options available through the Marketplace. • To apply for health coverage online. • To get real-time answers to questions using the online chat function.
Internal Revenue Service (IRS)	www.IRS.gov	This federal agency collects taxes from individuals and businesses in the U.S.	<ul style="list-style-type: none"> • To learn more about the effects of the Affordable Care Act on consumers' tax returns.
Medicare	www.Medicare.gov	This federal program is run by CMS and provides health coverage to qualified individuals who are 65 years of age or older and/or have a disability.	<ul style="list-style-type: none"> • To learn more about eligibility for Medicare or apply for Medicare online. • To learn more about or make changes to existing Medicare benefits.