

Federal Health Insurance Marketplace Account Transfer Processing Overview Updated May 8, 2014

Background: The Centers for Medicare and Medicaid Services (CMS) has shared with states and the public about what applicants should expect when their account is transferred from a state to the Marketplace.

At this time the Marketplace has not indicated how long it will take to process the account transfers received from states, as the order of processing is based on the date the account transfer was received by the Marketplace, not the date the applicant submitted their application. The Marketplace will not be able to issue a notice to the applicant that contains next steps for securing coverage until the account transfer has been processed.

Applicants should feel free to contact the federal Marketplace at 1-800-318-2596 or at HealthCare.gov to ask questions about the account transfer process or to apply directly to the Marketplace.

Account Transfers From Wisconsin to the Marketplace

The following individuals who have their accounts transferred from Wisconsin to the Marketplace will likely be able to purchase private health insurance through the Marketplace as part of a Special Enrollment Period:

- Individuals and families who completed a BadgerCare Plus application in Wisconsin (online, on paper, over the phone, or in person) or reported a change that made them ineligible for BadgerCare Plus. from October 1, 2013 through March 31, 2014.
- Individuals and families who were enrolled in BadgerCare Plus and reported a change on or after April 1, 2014 that made them ineligible for BadgerCare Plus.

Uninsured individuals and families who newly apply for BadgerCare Plus coverage after April 1, 2014 (and did not apply for BadgerCare Plus or coverage through the Marketplace from October 1, 2013 through March 31, 2014) and are found ineligible will have their account transferred but will have to wait until the 2015 open enrollment period to purchase private health insurance through the Marketplace.

All individuals who have their accounts transferred to the Marketplace will need to complete the following steps to identify and retrieve their application.

Step 1:

Individual/Family applies for BadgerCare Plus or reports a change.

Step 2:

Income Maintenance Consortium process the application or the change report. Some members of a family may be able to get or retain health care coverage through BadgerCare Plus. The household members who do not meet the BadgerCare Plus program rules will have their account transferred to the Marketplace.

Step 3:

Wisconsin electronically transfers the account to the Marketplace.

Step 4:

Applicant receives notice from BadgerCare Plus that their application or case (for ineligible applicants or members) has been transferred to the Marketplace to allow the individuals that are not BadgerCare Plus eligible to be assessed for Marketplace eligibility. The notice will also encourage the applicant to contact the Marketplace (by phone or at healthcare.gov) as the timeframe for processing the transferred application is varies based on the volume they receive.

Step 5:

The Marketplace receives account transfer from Wisconsin.

Step 6:

The Marketplace generates a notice with a unique application ID for use in the subsequent steps in securing coverage.

- The notice invites the primary contact from the application to log into healthcare.gov, create an account that matches the state-transferred application (if they do not already have one), and retrieve the application. There remains an option for applicants to also contact the Marketplace via the phone as well.
- The notice directs the individual/family to: www.healthcare.gov/help/statetransfer to read “What if my state application was transferred to the Marketplace?” for additional help completing the application.

Step 7:

When the primary contact views their application on healthcare.gov, they must review each page of the application and provide any missing information directly to the Marketplace. The applicant must review and complete the application in order to receive an eligibility determination from the Marketplace.

Common Questions & Answers

1. *How will the primary contact be notified that the Marketplace has received the account transfer (application) from Wisconsin?*

The primary contact will receive a paper notice from the Marketplace. However, if the primary contact has an existing account at healthcare.gov, and the information from the account transfer

(application) matches the healthcare.gov account information, and the primary contact indicated that they prefer to receive their notices electronically the primary contact will also receive an email.

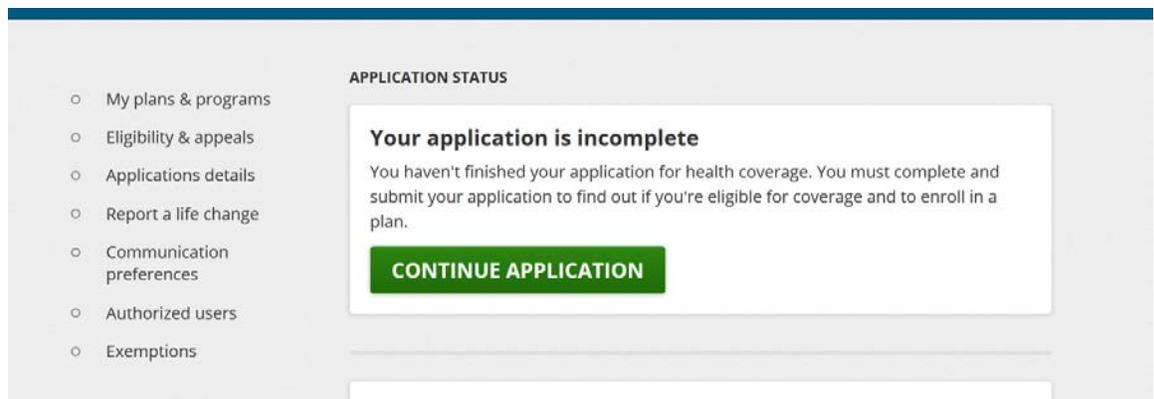
2. *How long will it take for the Marketplace to notify the primary contact?*

At this time the federal Marketplace has not indicated how long it will take to generate the notice. The federal Marketplace is processing account transfers received from states based on the date the account transfer was received by the Marketplace, not the application date. Until they process the account transfer, the Marketplace cannot issue a notice.

3. *How will individuals/families be able to locate their account transfer (applications) at healthcare.gov?*

Individuals/Families that have already created an account at healthcare.gov (and the primary contact information from the account transfer matches the account information at healthcare.gov) will be able to find their application by entering the unique application ID generated by the Marketplace and provided in the Marketplace notice, by using the “Find my application” feature at healthcare.gov (see below screen shots provided by CMS). If the primary contact information from the account transfer does not match the account information at healthcare.gov, the individual/family will need to create a new account for the same primary applicant as their state-transferred application.

The screenshot shows the HealthCare.gov website interface. At the top, there is a navigation bar with the HealthCare.gov logo on the left, and 'Learn' and 'Get Insurance' buttons on the right. A user profile icon is visible on the left side of the main content area. The main content area features a form titled 'Enter your Application ID'. The form has two input fields: 'Application ID' with the value '95047613' and 'Application State' with a dropdown menu showing 'Delaware'. A green 'CONTINUE' button is located at the bottom right of the form.



4. *What if the individual/family already started a Marketplace application (but has not yet enrolled in a QHP) at healthcare.gov?*

If the individual/family had already started a Marketplace application (without enrollment), there are two options:

- If the individual/family selects the account transfer (application), the previous application will be marked as inactive.
- If the individual/family selects the existing Marketplace application; the account transfer (application) will not be linked to the primary contact's account.

5. *What if the individual/family experienced a change in circumstance before the Marketplace was able to process the account transfer (application) from Wisconsin?*

- If the individual or family has experienced a change in circumstances that may result in them now being eligible for BadgerCare Plus they should contact their local agency or apply directly again.
- If the change is pertaining to increased income the client should apply directly to the Marketplace or contact them to report changes.