

# Tutorial: How to Enroll Family Members into Different Marketplace Plans

*Center for Consumer Information and Insurance Oversight*



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# Can a family apply together on a Marketplace application and enroll in separate plans?

- Yes. A family can apply together and enroll in different Qualified Health Plans.
- Once determined eligible, the family can select different plans for different family members.
- If a family has more than one plan, APTC is allocated to **each plan** by the Marketplace according to a business rule described in 45 C.F.R. §155.340 (f).
  - The consumer still decides how much of the household's APTC is used for premium discount.

# Example: Two Spouses Seeking Separate Plans

1. Complete application; proceed to Enrollment.
2. Click the "Answer questions about your household" Enrollment To Do task.
3. Separate the initial enrollment grouping into self-only groups by selecting "Change groups."
4. Select one of the spouses, then select "Create a new group" and enter "submit."
5. Proceed to Plan Compare by selecting "Use these Groups."
6. Select a health plan for the first spouse, repeat for second spouse.
7. Select separate dental coverage if desired (optional).
8. Review and confirm selections.
9. If the user forms an enrollment group that isn't supported by any QHP in the service area, an error will display when the user tries to move forward to view plans.

# Example: Two Spouses Seeking Separate Plans

System Default: Spouses Enroll Together into One Health Plan Grouping

The screenshot displays a web interface for health plan enrollment. At the top, a dark blue navigation bar contains three steps: 'Application' (with a green checkmark), 'Eligibility Results' (with a green checkmark), and 'Enroll' (highlighted in a lighter blue). Below this, a blue bar features a back arrow and the text 'Set Health Insurance Preferences'. The main content area has a light gray background. On the left, a vertical sidebar shows three green checkmarks and a blue plus sign. The central white panel is titled 'Recommended health plan groups'. It contains the following text: 'You have multiple people in your household who qualify for coverage. You can choose whether you want to find one plan for everyone to enroll in together, a separate plan for each person, or some other grouping.' Below this, it states: 'Based on your application, we put your household(s) into 1 groups.' This is followed by a bulleted list: '• If you want to keep it that way, you don't need to do anything.' and '• To make changes, choose "Change groups" below. If you decide to make changes, some plans may not be available.' A horizontal dotted line separates this from the 'Tax Household 1' section. Under 'Tax Household 1', it says 'Group 1 - These people will enroll in the same plan.' Below this are two light blue boxes: 'Wife Test' and 'Husband Test'. At the bottom of this section is a gray button labeled 'CHANGE GROUPS'. A footnote at the very bottom reads: '\* Insurance companies have different rules about who can enroll in a plan together. If you don't have the option to group certain people together, it means the insurance company doesn't allow people related in that way to enroll in a plan'.

# Example: Two Spouses Seeking Separate Plans

## Enrolling in Separate Health Plan Groups

Application > Eligibility Results > Enroll

Set Health Insurance Preferences

To keep the groups below, select "Use these groups". To change groups

- Select the groups or people you want to move.
- Use the drop-down box to make your changes, then choose "Submit".

The Marketplace will see if at least one health plan exists for the group(s) you created. If not, you'll get an error message and can make other changes, or keep the previous groups by choosing "Use these groups".

Note: If you want to combine more than one tax household, then you must move all members of each tax household into one group.

**Tax Household 1**

Group 1 - These people will enroll in the same plan.

Wife Test

Husband Test

Create new group

\* Insurance companies have different rules about who can enroll in a plan together. If you don't have the option to group certain people together, it means the insurance company doesn't allow people related in that way to enroll in a plan

# Example: Two Spouses Seeking Separate Plans

## Enrolling in Separate Health Plan Groups, cont.

The screenshot displays a web application interface for enrolling in health insurance. At the top, a dark blue navigation bar contains three steps: 'Application' (with a green checkmark), 'Eligibility Results' (with a green checkmark), and 'Enroll' (highlighted in a lighter blue). Below this, a dark blue bar features a back arrow, a hamburger menu icon, and the text 'Set Health Insurance Preferences'. The main content area is white with a light gray sidebar on the left containing three green checkmarks and a blue plus sign. The main content includes a list of instructions, a section for 'Tax Household 1' with a 'Wife Test' box, a section for 'Group 2 - This person will enroll in a separate plan.' with a 'Husband Test' box, a 'CHANGE GROUPS' button, and a disclaimer. A green button at the bottom right says 'USE THESE GROUPS'.

Application > Eligibility Results > **Enroll**

< ☰ Set Health Insurance Preferences

- If you want to keep it that way, you don't need to do anything.
- To make changes, choose "Change groups" below. If you decide to make changes, some plans may not be available.

Tax Household 1

Group 1 - This person will enroll in a separate plan.

Wife Test

Group 2 - This person will enroll in a separate plan.

Husband Test

CHANGE GROUPS

\* Insurance companies have different rules about who can enroll in a plan together. If you don't have the option to group certain people together, it means the insurance company doesn't allow people related in that way to enroll in a plan together. Keep in mind, everyone will get health coverage, even if it takes more than one plan. In general, the way your family is grouped won't change your monthly premium.

**USE THESE GROUPS**

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Questions?