

Dateline: 12/1/2013, Dallas, TX

TheMedicalInsuranceExchange.com's, "How-To Trouble-Free Guide" to Enrollment in ACA (Obamacare) Health AND *FINALLY* "How To" Apply for the Elusive IRS Premium Tax Credit

Time is running out on the deadline for Texans to enroll in ACA (Obamacare) health insurance for coverage effective 1/1/2013.

We created this guide to share with you the tips and tricks on how to enroll for an Obamacare plan and for an IRS premium tax credit with minimal problems and with less time and frustration.

I strongly suggest that you read this document through to the end before you even begin to enroll, you'll be glad you did!

Open enrollment for ACA (Obamacare) started over two months ago. I've enrolled tons of folks who weren't eligible for the IRS premium tax credit over this period, but until now could only offer hope that the outsiders that were hired and brought in to fix Healthcare.gov would be able to get it working by 12/1/2013.

Well, Dec. 1st was my actually my first breakthrough. We successfully enrolled the first person in ACA who was "subsidy-eligible" for the IRS premium tax credit. Now the challenge is to get enrolled before the deadline which has been extended to December 21, 2013 for 1/1/2014 coverage. If you need to enroll, don't wait until 12/21/2013 and expect it to happen. This is not like filing your taxes on April 15. The technology is still buggy, and if you wait until the last minute you're likely to be unable to get covered for January 1.

Here are some tips that will help you:

- 1.) Don't use Windows Explorer or Firefox web browser. For some reason, Google Chrome is the only browser that seems to work. I'm no techie, but I think Chrome does not "time out" as fast as the other browsers. Whatever the reason, Chrome works, other browsers don't, at least not yet.
- 2.) Don't try to enroll at Healthcare.gov. It still can't keep up with the traffic. On Nov. 22, a new "Direct Enrollment" option was approved in TX that somehow bypasses "some" of the problems and at Healthcare.gov seems to get you further along.
- 3.) Don't try to enroll during Eastern Standard business hours, and especially don't try it on Monday or Tuesday during the day. Too many people will be trying to enroll after the press release on Saturday that Healthcare.gov "has been fixed" (yeah, right, sure it is.)
- 4.) Write down your family's dates of birth and social security numbers and your and your spouse's drivers licenses or passport #s, and have your and your spouse's health insurance card or a copy or write down the policy id # before you enroll.
- 5.) Don't just shop by price alone. Know the difference between PPO and HMO plans, and know that not all PPO networks are created equal. Many of the PPO networks have limited doctor and hospital availability, and others are limited by geographic areas. HMO networks are very restricted, may restrict Rx to generic only if a generic is available, and provide NO coverage out of the geographic area. Work with an experienced agent or

broker who does this full time year around for a living, don't expect a temporary call center person to know what's best for you.

6.) Don't try to enroll until you're already sure which plan you want and the monthly premium.

7.) Don't try to enroll until you know whether or not you are "subsidy-eligible," and how much of an IRS premium tax credit you could receive. (If either you or your spouse is working for an employer who offers a group health insurance plan, you are automatically disqualified from receiving a subsidy unless monthly premiums exceed 9.5% of your monthly income or your spouse's income, which is not likely.)

7.) Don't believe what Healthcare.gov tells you about how much insurance plans will cost you; the information presented is an average for the state of TX, your results will likely vary. For an accurate view of all available plans in TX, you can [follow this link](#), or this one, goo.gl/LAOXFW, then enter your family members' dates of birth and home zip code and a 2014 date, to review all available plans in your area. Don't faint at the rates, ACA plans are all guaranteed issue, regardless of your health or medical conditions, and have embedded benefits such as maternity, mental/emotional health, alcohol and drug abuse, etc. to name a few, and extra taxes. (It doesn't matter if you feel you don't need these benefits, the govt. has decided that you need it.)

8.) If you're not sure whether you're eligible for the IRS premium tax credit, go to <http://www.TheMedicalInsuranceExchange.com/obamacare-subsidy-calculator> and enter your info to see if and how much of a subsidy you may receive.

The reason for the above steps is that you should make up your mind ahead of time what plan that you want and how much you will pay before you begin to enroll. Projecting too little income for 2014 can eliminate you from a subsidy but qualify you for Medicaid.

If you need assistance, work with an experienced broker like myself who has been certified by CMS to enroll individuals and small businesses in ACA plans. It doesn't cost a penny more to work with a broker, but you'll save time and make better decisions if you work with a professional broker who does this as a living, and a good broker will offer you service and support throughout the year when you have questions or problems with health insurance and with claims. Feel free to email me at mtchapman@endeavorgroup.net, or call me at 214-764-6315 with questions. (Also, as a reminder, please be sure to leave a detailed message if you reach my voicemail, and a phone number where you can be reached. If you have caller id blocking on your phone and don't leave a call-back #, I have no way to return your call.)

9.) A new "Direct Enrollment Option" was announced on 11/22 that lets Texans enroll for the IRS premium tax credit directly through some health insurance carrier websites. The idea in creating this is to take some of the website traffic pressure off of the Healthcare.gov site. Using this direct enrollment method will also improve your odds of getting through the application the first or second time without receiving an error message or a "come back later" message.

10.) *Finally* Know what plan you Want? Check. Know how much the plan costs without a subsidy? Check. Know if your family is eligible for a subsidy and how much? Check. THEN, and only THEN, you're NOW READY TO ENROLL!

11.) **READY TO ENROLL???** Remember Step 3 from above, enroll very early before 7 am CST or after 5 pm CST, avoid Mondays, and use Google Chrome.

12.) Using Google Chrome web browser, [go to this link](#), or this one, <http://goo.gl/AvaAF7>, and enter your home zip code and your and your family's dates of birth and tobacco use and full name (Important: You must be 100% consistent throughout. If you use your middle initial, use it throughout the whole application process; if you don't use your middle intial, do not use it throughout the whole application process.) Then click on the green "View your Plans" Icon.

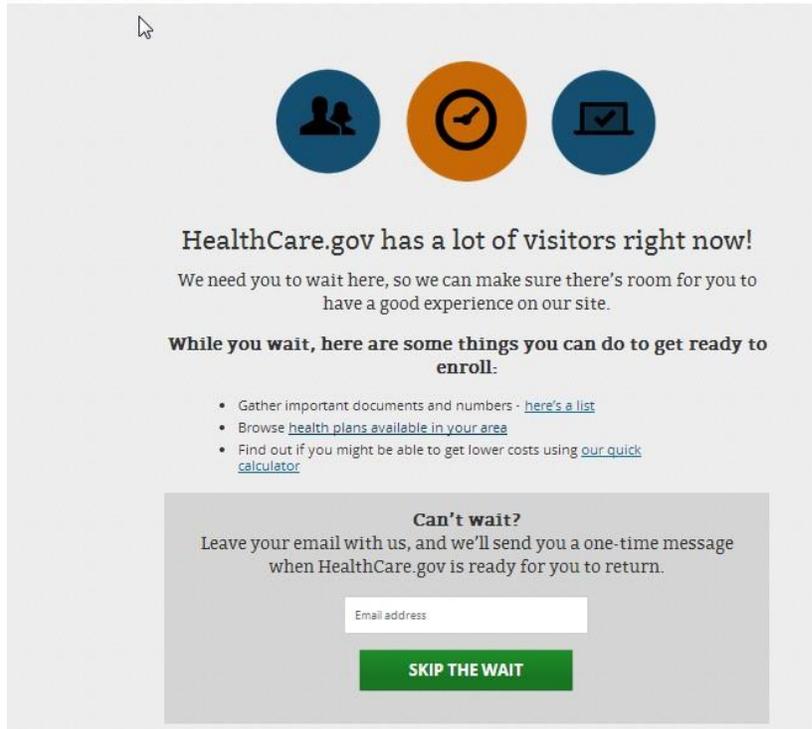
- a) On the next screen you will see "Want a Lower Premium?" Click Yes.
- b) On the next screen, click on the green "Get your Official Tax Credit" button.
- c) On the next screen, you will be asked to log in or create an account to get your official Tax credit. To create an account, enter a username and password and email address and a "lost password" question/answer. Do not check the "Would you like to be contacted by our representatives?"
- d) On the next screen, you will be presented with this list of reminders:

Before You Go, Don't Forget [Print](#)

You will need to create an account on the exchange using a valid email address. You will also need:

• List /Example

- **Proof of US citizenship or legal residency/
Social security numbers or immigration status numbers for all family members.**
 - **Proof of State Residency/
Driver's license, housing lease or utility bill.**
 - **Previous Year's Tax Return/
Copy of your 2012 tax return.**
 - **Income for all family members/
W-2 forms or pay stubs, unemployment, disability, social security, pension, retirement income, etc.**
 - **Current Health Insurance/
Policy numbers for any current health insurance and information about available job-related heath insurance.**
 - **Method of Payment/
Checking/savings account details or credit/debit card details or money order.**
- e) When ready to apply for the premium tax credit, click the green "Go to the Exchange" button.
 - f) You may then get to a page that looks like this:



HealthCare.gov has a lot of visitors right now!

We need you to wait here, so we can make sure there's room for you to have a good experience on our site.

While you wait, here are some things you can do to get ready to enroll:

- Gather important documents and numbers - [here's a list](#)
- Browse [health plans available in your area](#)
- Find out if you might be able to get lower costs using [our quick calculator](#)

Can't wait?
Leave your email with us, and we'll send you a one-time message when HealthCare.gov is ready for you to return.

Email address

SKIP THE WAIT

- g) If you reach a page like the above, you can wait, or enter your email and you will receive an email when you can return to the site. If you decide to enter your email and come back later, you must re-enter the site from the link in the email you receive (remember to use Google Chrome.)
- h) Eventually, you'll get to a login page that looks like this, where you enter your username and password you created in step 11 to log in:



Login
All fields are required unless they're marked optional.

Username

Password

[Forgot your username?](#) | [Forgot your password?](#)
[Having trouble logging in?](#)

Note: If you are using a shared computer or a computer in a public place, like a library or community center, be sure you close all browser windows and tabs and log out when you're done. This will keep your information secure.

LOG IN

- i) Once you're inside the site, you'll be asked questions to verify your identity, about your employment (or lack thereof), your access to group health insurance plan through an employer or your spouse's employer, about the social security #s of family members, and driver's licenses or passport #s of any

adult in the family. You will also be asked questions regarding your household income you declared for 2012 tax year (April 15, 2013 filing date), and your projection for household income for 2014.

- j) **VERY IMPORTANT: You will be asked if you received any help with your application. In this section, please enter my name, Michael Chapman, my ID #, mtchapman@endeavorgroup.net (same as my email), and my national producer number, or NPN, 7751382. I will not be assigned as your agent of record unless you complete this step. This screen should look like this:**

The screenshot shows a web form with a blue header containing the text "Help applying for coverage". Below the header, the text "Tell us if you're getting help from one of these people" is followed by five radio button options: "Navigator", "Certified application counselor", "Non-Navigator assistance personnel", "Agent or broker" (which is selected), and "None of these people". Below these options are four input fields: "First name" (containing "Michael"), "Middle optional" (empty), "Last name" (containing "Chapman"), and "Suffix optional" (a dropdown menu with "Select..." and a downward arrow). Further down are two more input fields: "Organization name optional" (empty) and "ID number optional" (empty). At the bottom of the form are two more input fields: "FFM User ID optional" (containing "mtchapman@endeavorgroup.net") and "NPN number" (containing "7751382"). A green button labeled "SAVE & CONTINUE" is located at the bottom right of the form.

- k) Once you've steered through the verification process, you'll be asked to verify the results and execute an e-signature on the application. You should print out or save as pdf the application once you've completed it. The approval will likely not be automatic. You will receive an email when you have been approved for the IRS premium tax credit that contains a barcode and ID #.
- l) At that point, you can click on the link in the email you that you receive from Healthcare.gov that confirms your subsidy approval or you can log back into the Blue Cross Blue Shield Shopping cart here, [go to this link](#), or here, <http://goo.gl/AvaAF7>, then log back in using the username and password you created in step # 12, above. Click on the orange "Log in" button at upper right. On the next screen, click on this link, [Did you already apply on the Marketplace and get your premium credit?](#), then on the next page, click on the green "Go to the Exchange" button, and log back into the Healthcare.gov website login. From there, you'll be able to click on the "return to issuer" link and will be redirected back once again to the Blue Cross Blue Shield shopping cart page where you will be able to select your plan. You will notice that the monthly premiums presented will be discounted by 1/12th of your approved annual subsidy. You then select the plan you want and make payment for the first month's premium. (Important: You should plan to pay by bank draft or by credit or debit card for the first month's premium. If you elect to be billed, there will not be enough time for you to get mailed a bill and you mail a check back to the carrier for your policy to be approved and made effective for January 1st. If you pay by credit or debit card, you will be charged a \$9.95 service fee.)

m) When you have completed payment, you will receive an email indicating that your application has been submitted for approval. You will receive your cards and policy by mail or email within two to three weeks.

So if you follow every suggestion above exactly as outlined, and everything goes *right,* you'll be able to apply and get approved for the IRS premium subsidy and enroll in an ACA insurance plan.

But wouldn't it be better if you had someone with experience guiding you as you go through this maze to answer your questions and help you if (or when) you run into a jam or problem? Someone who will help you throughout the year with insurance or billing problems and someone who doesn't charge extra for his services or expertise?

If that sounds like something that would interest and benefit you, please contact me at the information below at your earliest to make a phone appointment. Time is short, don't delay.

Thanks!

Mike Chapman

TheMedicalInsuranceExchange.com