How to Access Your ACA Account

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Welcome!

It's a good idea to create an Accountable Care Act (ACA) Health Insurance Marketplace[®] account so you can view your plan information and submit required documents to remain eligible. We're here to help.

This step-by-step guide will show you how to:

- Create a new account.
- Access the account you already created.
- Upload documents to verify your information:
 - A list of the documents you can submit is provided at the end of this guide.

Having an account is helpful to verify that your plan is active, receive tax forms and notices, and submit documentation to the Marketplace.

But if you need to make changes, call American Exchange. We know who to notify when you have changes so you won't lose your insurance coverage.

If You Have an Existing Account

I know my username and password

If you have an account and know your username and password, you can skip to step 3 and <u>log in</u>.

I forgot my my username and password

If you have an account but don't know the username or password, or have been locked out, call 1.800.318.2596 to get your password reset.

Please do not create a new account. Call 1.800.318.2596 to get help with your current account.

I want to access an old Marketplace Account

If you are trying to access a new application using an old Marketplace account, you need to use the address you used when you created the account. Call American Exchange at 1.888.995.1674 if you can't remember the address you used to sign up.



Step 1: Create an Account

Go to healthcare.gov/login.

To create a new account, choose Create one.

On the next screen, click on the down arrow to see a list of states.

Select the state you live in from the menu.

| Create an account If you already have an account, log in. Having trouble? B account, Forget your <u>password</u> or <u>username</u> ? | ion't create another |
|---|----------------------|
| Select your state | |
| Select your state | |

| Log in Don't have an accourt Create one. | |
|--|--|
| Username | |
| Your username may be your email address. Forget your username? | |
| Password | |
| Torget year password? | |
| LOG IN | |

Enter your first and last names.

Enter your email address.

- The Marketplace will send you an email to verify that you created the account, so use your real email address.
- Your email address will become your username.

Create a password that uses:

- Between 8-20 characters
- At least 1 capital letter
- At least 1 number.

Enter it again to verify it.

Complete the security section by picking 3 questions from the drop-down menu and typing in your answers.

Check the terms and conditions box.

Click Create Account.

Check your email for the healthcare.gov verification notice. It can take up to 10 minutes to arrive in your inbox.

Click on the link in the message to activate your account.

If you don't get your account verification email, check your spam folder for an email from healthcare.gov with the subject line Marketplace account created.

| Select your state | |
|---|--|
| Tennessee | |
| firstname | Last name |
| | |
| Email address Top small address will also be yo | ur uterneme eftert yku log in. |
| | |
| Use 8-20 meaning Up | pper & Insertant letters - Akardee(s) |
| Patterord | |
| Re-type password | |
| | |
| Pick 3 questions that only you will you these questions to verify your | be able to account. If you forget your personnel, we'll ask shreaty. |
| Pick a question | |
| | |
| Type an answer | |
| | |
| terms and conditions. | e with the Health care gov privacy policy and |
| The Marketplace will send you updates and reminders. You | u emails with important enrollment information, can unsubscribe at any time by clicking the link at |
| the bottom of any Marketplac | te email. |

CREATE ACCOUNT



Step 2: Verify Your Identity

When you sign into your account for the first time, you will need to verify your identity.

Click on *My Profile* from the left hand menu.

Enter the name and address you used when you enrolled through American Exchange.

You can find the name and address you used on the *Eligibility Results Letter* you received from the Health Insurance Marketplace. Call American Exchange at 1.888.995.1674 if you can't find your letter.



Your existing applications:

2021 Tennessee application for Individual & Family Coverage

2018 Tennessee application for Individual & Family Coverage

Step 3: My Application and Coverage

You can see your coverage information and any Marketplace messages sent to you. You can also view your application and coverage information.

Click on your name in the upper right hand corner of the screen.

Click *My Application and Coverage* from the drop-down menu or choose *My Application and Coverage* from the left hand menu.

If you already have an account and looked at your applications, they will be listed in the middle of the page, allowing you to skip this step.

Remember ...

If you need to make changes to your account, like changing your address if you moved or changing your income, call American Exchange.

1.888.995.1674

Step 4: Find Your Application

Scroll down to the middle of the page to find a list of applications:

• The current year's application should be listed first.

Click on the application you want to update.

If You Can't Find Your Application

If your application isn't listed, you can click *Find my application*.

Need to find your application? Take the next steps here if you applied with a paper application or the Marketplace Call Center, or you were referred by your appropriate state agenc. End my application

- 1. On the next screen, click Enter Application ID.
- 2. Enter your application ID, the coverage year, and the state you live in.

Your existing applications: 2021 Tennessee application for Individual & Family Coverage 2018 Tennessee application for Individual & Family Coverage

Find your existing application

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Enter your Application ID

| Application ID | Coverage Year | | Application State | |
|----------------|---------------|--|-------------------|--|
| | Select Year | | Select State | |
| CONTINUE | | | | |

Find your ID number on the Eligibility Results Letter you received from the Health Insurance Marketplace. Call American Exchange at 1.888.995.1674 if you can't find your ID number.

Access Your 1095-A Tax Form

If you or anyone in your household had an ACA plan, you will receive a 1095-A Form from the Health Insurance Marketplace. It should arrive by mid-February. If you elected to receive notices electronically, you will get an email. Otherwise, check your mailbox. Store ithe 1095-A Form with your other tax records.

Do not file your taxes until you have an accurate 1095-A Form.

How to Find Your 1095-A Form Online

Log in to your HealthCare.gov account. My plans & programs My plan profile Scroll down to your existing applications and select the plan year you are filing taxes for (not the current year plan). **Eligibility & appeals** Select Tax Forms at the bottom of the left hand menu. **Applications details Report a life change** Scroll down to find your 1095-A form. **Communication preferences** Download all 1095-A forms. **Exemptions** You may have more than one form if you had premium **Tax forms** changes throughout the year. Make sure you download them all.

Your Form(s) 1095-A for tax filing

Use this form to complete "Form 8962, Premium Tax Credit (PTC)" when you file your federal income taxes. You may have more than one Form 1095-A.

| Status | Name | Plan name | Date posted | Action |
|--------|-----------|-----------------------|-------------|----------|
| | | Plan ABFDEFG | | |
| | Your Name | Coverage dates | 1/05/21 | DOWNLOAD |
| | | 01/01/2020-12/31/2020 | | [PDF] |

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Uploading Required Documents

You may be asked to submit documents to:

- Verify your identity
- Confirm your:
 - Income
 - Citizenship
 - Immigration status
 - Incarceration status
- Verify eligibility for a Special Enrollment Period.

If the reason you've been asked to provide required documents is not listed, call American Exchange at 1.888.995.1674. We can walk you through the process.

See pages 12-14 of this guide for a list of documents you can submit to meet the requirements.

Before You Start

You will need to have electronic files of each document saved on your computer. It can be a scanned document or a clear photo showing all necessary information. It also must:

- Be in one of these formats: .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp
- Be under 10 MB
- Not have a colon, semicolon, asterisk, or any other special character in the file name.

Upload Documents to Verify Your Identity

Log in to your HealthCare.gov account.

Click on Your name, then My profile in the drop-down menu.

Select Verify now.

Click Get started to begin.

Provide all of the information you're asked for, like contact information.

Click *Logout* (in the upper right hand corner by your name) when you are finished.



It's important to submit required documents by the deadline so you stay enrolled in your plan.

If You Can't Verify Your Identity

If you can't verify your ID after 2 tries, you'll get a reference code and phone number to call Eperian at 1.866.578.5409. Experian works with the Centers for Medicare & Medicaid Services (CMS) to verify identities.

If your identity verification fails again after talking to Experian, you'll be taken to a screen to upload a document.

Identity verification can take 7-10 days. Once verified, your profile status should change to *Identity Verified*.

Upload Documents to Confirm Information on Your Application

Log in to your HealthCare.gov account.

Click on your name in the top right hand corner of the screen and select My Applications & Coverage.

Click Application Details from the menu on the left.

Scroll down to the middle of the page to find a list of applications and double click on the application you need.

of documents you can upload to confirm your information.

Click Application Details from the menu on the left.

Send documents to verify your information

If you don't send acceptable documents by the deadline, you could lose what you qualify for now. Select "Upload Documents.

Send one or more documents to verify the income of the person below.





from the drop-down menu.

Scroll to the bottom of the screen to see what documents you

need to provide, then choose the document type you will upload

You will see what information the Marketplace needs, and a list

A pop-up screen will appear, asking you to locate the file on your computer that you want to upload.

Double click on the file you want to upload, then click *Upload*. If you selected the wrong file, you can click on *Remove* and try again.

- A green check mark will appear if each file is uploaded properly.
- Repeat this step if you have more than one document to upload.

Click *Take Me Back* to return to the Applications Details page.

Click *Logout* (in the upper right hand corner by your name) when you are finished.

TAKE ME BACK

Upload Documents to Confirm Special Enrollment Period Eligibility

Log in to your HealthCare.gov account.

Click your name in the top right hand corner of the screen and select *My Applications & Coverage*.

Under *Your Existing Applications*, select the application you used to apply for the Special Enrollment Period.

Click Application Details from the menu on the left.

You will see a message saying Send Confirmation for your Special Enrollment Period if you need to upload any documents.

For each life event you need to confirm, select the green *Upload Documents* or *Upload More Documents* button.

If the Marketplace is asking for more than one document, upload each one separately.

Choose a document type from the drop-down list.

Click Select File to Upload.

Click on the document you want to upload from your computer, then click *Upload*.

• When the upload is successful, a checkmark will appear next to the file name.

Select Take me Back to return to the Application Details page.

You will see a note below *Your Special Enrollment Period* that will tell you if your upload was successful and if you need to do anything else.

Click *Logout* (in the upper right hand corner by your name) when you are finished.

Your existing applications:

2021 Tennessee application for Individual & Family Coverage

Send documents to verify your information

If you don;t send acceptable documents by the deadline, you could lose what you qualify for now. Select "Upload Documents."

Send one or more documents to verify the income of the person below.

Your Name: send documents proving income. Important: Send documents by 3/1/21 UPLOAD DOCUMENTS

TAKE ME BACK

Documents You Can Submit to Meet Marketplace Requirements

Documents to Confirm Your Social Security Number

Submit a copy of one of the following documents to verify your Social Security Number (SSN). The document you submit must include your first name, last name, and SSN.

- Social Security card
- 1040 Tax Return (federal or state versions are acceptable)
- W-2 and/or 1099s (includes 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099S, and 1099INT)
- W-4 Withholding Allowance Certificate (federal or state are versions acceptable)
- 1095 (includes 1095A, 1095B, and 1095C)
- Pay stub documentation
- Social Security Administration documentation (includes 4029)
- Military record
- U.S. Military ID card
- Military dependent's ID card
- Unemployment Benefits (Unemployment Benefits Letter)
- Court order granting a name change (the order must have your **original** first and last name, **new** first and last name, and SSN)
- Divorce decree

American Exchange

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www.americanexchange.com

American Exchange was founded in 2013 as an independent LLC, with the goal of bringing quality healthcare to underserved populations and promoting health equity. We provide individual ACA/Medicare health plan enrollment, revenue cycle management, medical billing/ coding, credentialing services, and Ryan White programming across the United States. Our expertise is centered around consulting with community-based organizations, local health departments, and state-specific health officials and programs.

This document is proprietary in nature and cannot be shared outside the intended recipient without explicit consent from American Exchange.

Documents to Confirm Your Income

Submit a copy of one of the following documents to confirm your income:

- 1040 federal or state tax return:
 - It must contain first and last name, income amount, and tax year. Starting with 2018 tax returns, if you file Schedule 1, you must submit it with your 1040. Schedule 1 shows additional income and adjustments, like capital gains, unemployment compensation, student loan interest, or self-employment tax.
- Wages and tax statement (W-2 and/ or 1099, including 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099SS, and 1099INT):
 - It must contain your first and last name, income amount, year, and employer name (if applicable).
- Pay stub:
 - It must contain your first and last name, income amount, pay period or frequency of pay, and the date of payment. If a pay stub includes overtime, please indicate your average overtime amount per paycheck.
- Self-employment ledger documentation (can be a Schedule C, the most recent quarterly or year-to-date profit and loss statement, or a self-employment ledger):
 - It must contain your first and last name, company name, and income amount. If you're submitting a self-employment ledger, include the dates covered by the ledger, and the net income from profit/loss.
- Social Security Administration Statements (Social Security Benefits Letter):
 - It must contain first and last name, benefit amount, and frequency of pay.
- Unemployment Benefits Letter:
 - It must contain your first and last name, source/agency, benefits amount, and duration (start and end date, if applicable).

If your household income changed ...

If your household income changed since you submitted your application, do not update your application.

Call American Exchange. We can update your application and notify all parties that need to know so you won't lose your coverage.

1.888.995.1674

Documents to Confirm Self-employment Income

Submit a copy of one of the following documents to confirm your income:

- 1040 SE with Schedule C, F, or SE (for self-employment income)
- 1065 Schedule K1 with Schedule E
- Tax return
- Bookkeeping records
- Receipts for **all** allowable expenses
- Signed timesheets and receipt of payroll, if you have employees
- Most recent quarterly or year-to-date profit and loss statement

Documents to Confirm Unearned Income

Submit a copy of one of the following documents to confirm your income:

- Annuity statement
- Statement of pension distribution from any government or private source
- Worker's compensation letter
- Prizes, settlements, and awards, including court-ordered awards letter
- Proof of gifts and contributions
- Proof of inheritances in cash or property
- Proof of strike pay and other benefits from unions
- Sales receipts or other proof of money received from the sale, exchange, or replacement of things you own
- Interests and dividends income statement
- Loan statement showing loan proceeds
- Royalty income statement or 1099-MISC
- Proof of bonus/incentive payments
- Proof of severance pay
- Pay stub indicating sick pay
- Letter, deposit, or other proof of deferred compensation payments
- Pay stub indicating substitute/assistant pay
- Pay stub indicating vacation pay
- Proof of residuals
- Letter, deposit, or other proof of travel/business reimbursement pay

Documents to Confirm U.S. Citizenship

Submit a copy of one of the following documents to confirm your citizenship:

- U.S. passport
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- State-issued enhanced driver's license (available in Michigan, New York, Vermont, and Washington)
- Document from a federally recognized Indian tribe that includes your name and the name of the federally recognized Indian tribe that issued the document, and shows your membership, enrollment, or affiliation with the tribe. Documents you can provide include:
 - A tribal enrollment card
 - A Certificate of Degree of Indian Blood
 - A tribal census document
 - o Documents on tribal letterhead signed by a tribal official

What if I don't have any of those documents?

If you don't have any of the documents above, you must submit copies of 1 document from List A and 1 document from List B, which has a photograph or other information, like your name, age, race, height, weight, eye color, or address:

| List A | List B |
|--|--|
| U.S. public birth certificate Consular Report of Birth Abroad (FS-240, CRBA) Certification of Report of Birth (DS-1350) Certification of Birth Abroad (FS-545) U.S. Citizen Identification Card (I-197 or the prior version I-179) Northern Mariana Card (I-873) Final adoption decree showing your name and U.S. place of birth U.S. Civil Service Employment Record showing employment before June 1, 1976 Military record showing a U.S. place of birth U.S. medical record from a clinic, hospital, physician, midwife, or institution showing a U.S. place of birth U.S. life, health, or other insurance record showing U.S. place of birth Religious record, recorded in the U.S., showing U.S. place of birth School record showing the child's name and U.S. place of birth Federal or state census record showing U.S. citizenship or U.S. place of birth Documentation of a foreign-born adopted child who received automatic U.S. citizenship (IR3 or IH3) | Driver's license issued by a state or territory, or an ID card issued by the federal, state, or local government School identification card U.S. military card, draft record, or military dependent's identification card U.S. Coast Guard Merchant Mariner card Voter Registration Card A clinic, doctor, hospital, or school record, including preschool or daycare records (for children under 19 years old) 2 documents containing consistent information that proves your identity, like employer ID, high school and college diplomas, marriage certificates, divorce decrees, property deeds, or titles |

Documents to Confirm Your Immigration Status

Submit a copy of one of the following documents to confirm your immigration status:

- Permanent Resident Card, "Green Card" (I-551)
- Re-entry Permit (I-327)
- Refugee Travel Document (I-571)
- Employment Authorization Card (I-766)
- Machine Readable Immigrant Visa (with temporary I-551 language)
- Temporary I-551 Stamp (on Passport or I-94/I-94A)
- Foreign passport
- Arrival/Departure Record (I-94/I-94A)
- Arrival/Departure Record on foreign passport (I-94)
- Certificate of Eligibility for Nonimmigrant Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor Status (DS-2019)
- Notice of Action (I-797)
- Document indicating a member of a federally recognized Indian tribe or American Indian born in Canada
- Certification from the U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Document indicating withholding of removal (or withholding of deportation)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Resident of American Samoa Card

Documents to Confirm You're Not Incarcerated

Submit a copy of one of following documents to confirm you're not incarcerated:

- Official release papers from the institution or Department of Corrections
- Parole papers
- Unexpired state ID, driver's license, work ID, or passport
- Pay stubs
- Federal, state, or local benefit letter
- Clinic, doctor, or hospital records for services provided
- Medical claim explanation of benefits provided
- School record/schedule showing current enrollment (like enrollment in a college course)
- Bank or credit card statement showing transaction history (showing only your name, but not a joint account)
- Military records
- Cell phone bill (showing only your name)
- Lease (must be an active lease where you're currently living)
- Signed, notarized statement from you with alleged false incarceration inconsistency showing that you're living in the community and includes your name, date of birth, and address
- Written statement from someone within the community that shows your name, date of birth, address, phone number, your relationship with the person with alleged false incarceration inconsistency (if it's not you), and that you're present and participating within the community
- Rent receipts (showing only your name).