Getting Started:
1. Internet Explorer 8 seemed to work better than Google Chrome as a web browser
2. Prior to subsidy eligibility determination, shopping or enrolling in a plan a *Marketplace account must be created*
   a. The Marketplace account includes the customer’s name (first and last), State of residence, email address, username and password, and answers to three security questions (to allow self-service recovery if forget username or password)
   b. The three security questions are not used to verify identification but rather serve as an additional level of security for the Marketplace account
3. Each Marketplace account must be associated with a **unique** username, password and **email address**

![Image of Healthcare.gov login page]

4. After the account information has been entered, username/password created and security questions answered the *Marketplace will send a confirmation email* to the address associated with the account
   a. **IMPORTANT**: This email will include a link that must be clicked to complete the account registration
   b. Clicking the link will take the customer back to the Marketplace where username/password must be re-entered to officially create account

![Image of Marketplace shopping process]

If a customer requires the creation of an email account, the Marketplace provides links to Gmail, Outlook, Yahoo and AOL

After the user account has been created, click "CONTINUE" to move forward with the shopping process

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Navigating Through the Exchange:

From the account homepage, the user can apply and shop for coverage (single and/or family)

The Marketplace has three components that must be completed in the following order*:

1. Application
2. Eligibility Results
3. Enroll

*it is important to know these components do not have to be completed all at once, the Marketplace does the offer the option to save and continue at a later time

The Application component helps verify user identity, gather customer demographic information, and determine subsidy eligibility

- One way the Marketplace verifies user identity is by asking 4 – 5 identity questions that must be answered correctly before moving forward in the shopping process; sample questions include:
  - Mortgage/car loan bank provider and year of application
  - Model of car
  - Phone number
  - High school
  - Previous address(s)
  - County of residence
  - Previous/current employer

- After identity verification the user is asked to specify if they are being helped by an external party (Agent or Broker, Navigator, etc.)
  - If “Agent or Broker” is selected, a menu will appear for the customer to enter the agent’s National Producer Number (NPN)*
  - After entering Agent name and NPN, the agent and customer will have to set up an “Assistor Question” and provide an answer – the Agent will need to answer the question to access the customer’s application at any time after first starting an application

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To determine subsidy eligibility, the customer must go through a series of questions regarding their household and/or family income:

- The Marketplace allows the entry of customer income (Job, Self Employment, Social Security, Retirement Pension, etc.)
- The customer can also enter other sources of income (alimony, student loan interest, other)
- There are questions regarding eligibility for health insurance at work or if spouse has healthcare coverage
- Customer will also be asked to input employer information (name and phone # are required)

The Marketplace takes all of the previously entered information and produces Eligibility Results in a new browser window and in PDF form.

- The PDF will include results of the application process, an outline of next steps and general FAQ’s regarding the results (ex. What do I do if I think my eligibility results are wrong?)

The final step in the process is for the customer to Enroll in a plan.

- The enrollment process includes multiple steps (these steps may vary based on number of people applying for coverage):
  - Select a health insurance plan
  - Select dental coverage
  - Finish and pay

- The first step of selecting a plan is for the customer, if eligible for a subsidy, to determine how much of that subsidy will be applied to premium each month (all of it, some of it, none of it)

- The customer must then answer the smoking question (Yes or No) before continuing on to the shopping page.
Once on the shopping page, the customer can review/compare plans and enroll in a plan.

After a plan has been chosen and dental options have been set, the Marketplace will give one final chance to confirm the purchase prior to payment.

If no changes are necessary to the original plan selection, the final step in the process is to finish and pay.
On the Marketplace website, a message will display in the customer’s account that Status is “COMPLETE”; behind the scenes the Marketplace will send BCBSNC a file to confirm the plan selection
- This file will include customer name, Agent NPN, plan selected, etc.

Even though the Marketplace displays “COMPLETE”, the customer must still click “PAY FOR HEALTH PLAN” to be directed back to BCBSNC.com for final payment
- Once the customer has been direct back to BCBSNC.com the payment process will look and feel much the same way it does today

Customer will only be charged the amount of premium minus subsidy

Click here to pay for health plan
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Registration

You now need to register to process your application. Once you register, you can continue your application, or you can save your application and log in later to finish it.

Once you become a member, you can use the same user ID when you register for online access to member services.

All information is required, except where otherwise noted.

Eligibility

Is anyone applying for coverage currently covered by another health insurance program?

☐ Yes  ☐ No

Are you a North Carolina resident?

☐ Yes  ☐ No

Is anyone applying for coverage currently covered by Medicare benefits Part A and/or Part B?

☐ Yes  ☐ No

Register Account

First Name

Applicant Information

First Name

Last Name

Birth Date

Social Security Number (If required)

Gender

Marital Status

Final Review

Continue

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- The customer will then be asked to confirm the plan they had previously selected on the Marketplace website.
  - This page will include a review of the subsidy amount and the plan option (Network, Primary Care Visits, Rx, and Deductible).

- The customer will then be directed to select the addition of a dental plan or decline if no dental plan is needed.

Click “Continue” to move on to the Dental option.
- Once a dental option has been chosen, the customer will be given one final chance to review their plan selection
  o The customer must electronically sign off on their plan selection

- Once the “Final Review” has been completed, the customer will be directed to the “Payment Option” page
  o Options for payment include:
    ▪ Credit Card (Visa/MasterCard)
    ▪ Bank Draft
    ▪ Money Order, Paper Check or Cashier’s Check

Customer will be able to see the initial payment amount
Other lessons learned
- It is a good idea to start a fresh browser window for each new customer; we had problems accessing separate accounts without first closing the browser and starting fresh
- Make sure to disable your web browser’s pop-up blocker (some of the screens/messages displayed by the Marketplace website may be blocked if not disabled)