

Luis' Enrollment Journey

1. Luis is a newly self-employed electrician and lives in a state that uses the FFM. During open enrollment, Luis goes to healthcare.gov to sign up for insurance.

2. Luis creates an account on healthcare.gov by entering some basic information, including his name, address, and email address.

3. Luis fills out an application on healthcare.gov. The application requires the following information: home address and mailing address; information about everyone applying for coverage, including Social Security numbers; information about professionals helping you apply for insurance, including navigators, certified application counselors, in-person assistance personnel, agents, and brokers; immigration documents, if anyone on the application is a lawfully present immigrant; information about whether his federal income taxes; his employer and income information; information on existing coverage (include policy numbers) and employer offers of coverage.

4. Over the next several days, Luis does internet research to figure out how he should report his income and does his best to estimate his net income based on his expectations and industry standards.

5. Luis submits his application.

6. Later, in the mail, Luis receives a letter asking him to provide additional information to confirm his income, including a "self-employment ledger."

7. Luis sets the letter aside while he figures out how to provide the additional information.

8. Luis returns to his healthcare.gov application to submit a handwritten self-employment ledger that includes all his self-employment income and expenses for the past month since he has been self-employed.

9. Luis receives a determination that he is eligible for an Advanced Premium Tax Credit to support the purchase of insurance.

10. Luis chooses a plan and the FFE sends enrollment to issuer.

11. The issuer processes enrollment and collects first premium from Luis.

12. After three months, Luis realizes his net income is higher than he originally estimated, so he returns to healthcare.gov to update his income information. As a result, his APTC decreases, making the plan he originally chose more expensive.

