

**A Step-by-Step Guide  
to enrolling in the  
HealthCare.gov  
Marketplace**



**Shade**

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Financial Services, Inc.

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*Financial and Retirement Planning*

***(217) 942-3615***

**Chad W. Craig**

**Insurance Consultant**

Securities offered through LPL Financial, Member FINRA/SIPC

If you are trying to qualify for lower insurance rates by receiving a tax subsidy from the government you will have to purchase a plan through the government run health insurance marketplace. So far this has not been an easy process. The website is rampant with well publicized issues. The information you have to enter is fairly extensive.

In an attempt to make this process a bit easier, I have created this guide that will take you step by step through the initial parts of the process. Once you get past the “getting started” part, the information needed will be tailored to your household size, household income, employment, etc. Hopefully by the time you get to that part you will be comfortable navigating the site.

The entire process should take 30 to 45 minutes provided you don’t have any issues with the website. You do not have to complete it in one setting. Any information you complete will be saved until then next time you log in. I recommend completing this as soon as you can. There have been many complications and if you are denied for some reason we want ample time to appeal .

I have broken it into sections

- |    |                        |             |
|----|------------------------|-------------|
| 1. | Creating an Account    | Pages 3-10  |
| 2. | Getting Started        | Pages 11-22 |
| 3. | Choosing an Agent      | Pages 23-25 |
| 4. | Qualifying for Subsidy | Pages 26-29 |

Most of this section will be done on your own.

- |    |                             |                                    |
|----|-----------------------------|------------------------------------|
| 5. | View and Apply Your Subsidy | Pages 30-34                        |
| 6. | Choose a Plan               | Page 35 Contact me at 217-942-3615 |



The screenshot shows the HealthCare.gov website interface. At the top, there are navigation links for 'Learn', 'Get Insurance', and 'Log in'. Below that, there are categories for 'Individuals & Families', 'Small Businesses', and 'All Topics'. A search bar is also present. The main content area features a large heading 'Find health coverage that works for you' and a sub-heading '4 Ways to Get Marketplace Coverage'. Below this, there are two buttons: 'APPLY ONLINE' and 'BY PHONE'. A red arrow points from the 'BY PHONE' button to the 'APPLY ONLINE' button. Another red arrow points from the 'APPLY ONLINE' button to the 'BY PHONE' button. A red stamp with the Shade logo and 'Financial Services, Inc.' is overlaid on the page. At the bottom, there is a navigation bar with five items: 'Get covered: A one-page guide', 'Find out if you qualify for lower costs', 'See 4 ways you can apply for coverage', 'Get in-person help in your community', and 'Call 1-800-318-2596 for information'. Below the navigation bar, there is a footer with the Health Insurance Marketplace logo, the text '145 DAYS LEFT TO ENROLL', and a calendar showing 'OCT 1 Open Enrollment Began', 'JAN 1 Coverage Can Begin', and 'MAR 31 Open Enrollment Closes'.

Go to [healthcare.gov](http://healthcare.gov)  
Follow the red arrows and directions I have included.



The screenshot shows the HealthCare.gov website interface. At the top, there is a navigation bar with the text "Improving HealthCare.gov" and a message about the online application's availability. Below this, the main heading reads "Welcome to the Marketplace" with a sub-message: "Enroll now in a plan that covers essential benefits, pre-existing conditions, and more. Open enrollment continues until March 31, 2014." To the right, there are tabs for "Individuals & Families" and "Small Business Owners". A central graphic features a person icon in a red circle and a family icon in a blue circle. Below the main heading, a section titled "CHOOSE YOUR STATE AND WE'LL TELL YOU YOUR NEXT STEPS" includes a dropdown menu with "Illinois" selected. To the right of the dropdown are two green buttons: "APPLY ONLINE" and "APPLY BY PHONE". A "Live Chat" icon is visible in the bottom right corner. Two red callout boxes are overlaid on the image: one on the left with the Shade logo and "Financial Services, Inc.", and one on the right with the name "Chad W. Craig" and phone number "217-942-3615".

## How the Marketplace works

Choose you state (IL) and click apply online.



# Shade

## Financial Services, Inc.

Financial and Retirement Planning

Phone: (217) 942-3615  
Toll Free: (800) 866-6409  
Fax: (217)942-6677  
330 Fifth Street, P.O. Box 152  
Carrollton, IL 62016  
Chad.Craig@lpl.com

HealthCare.gov

Let's get started

Your first step is to set up a Marketplace account. We'll a information, then you'll move along to the Market

**GET STARTED**

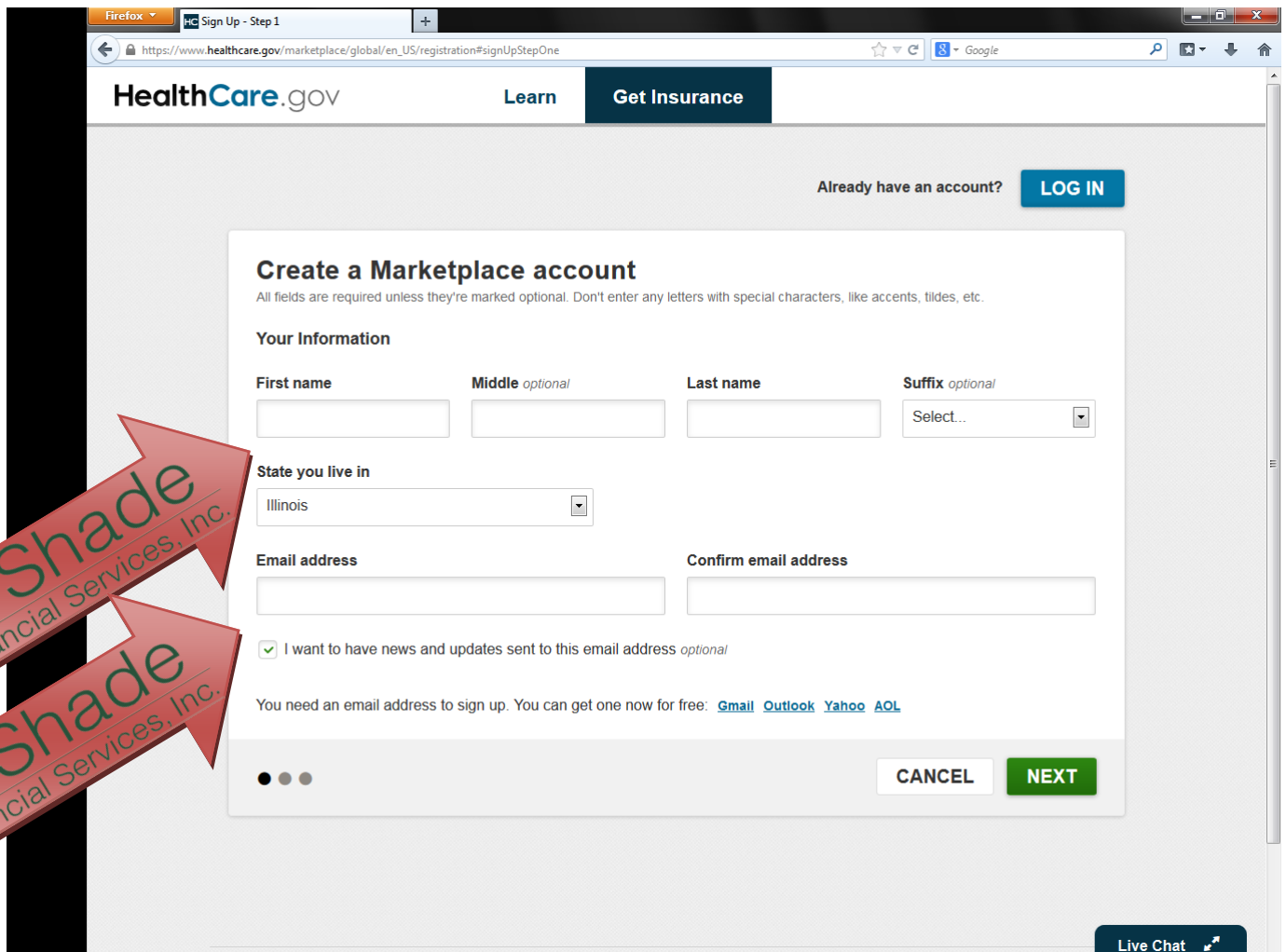
SITEMAP | GLOSSARY | CONTACT US | ARCHIVE

ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS

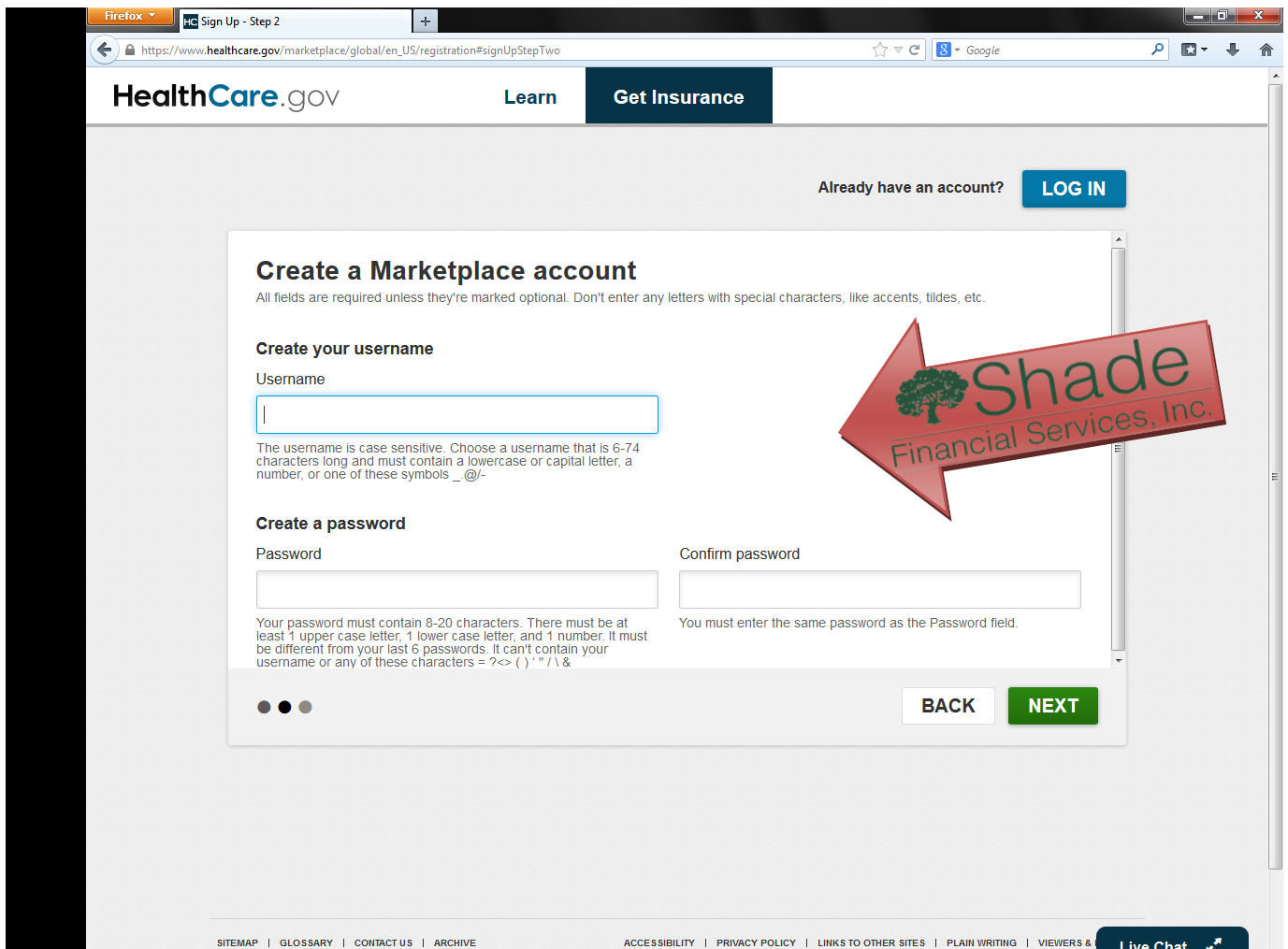
A federal government website managed by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

USA.gov





Complete this page using a valid e-mail address.



Firefox Sign Up - Step 2  
https://www.healthcare.gov/marketplace/global/en\_US/registration#signUpStepTwo

HealthCare.gov Learn Get Insurance

Already have an account? **LOG IN**

### Create a Marketplace account

All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

**Create your username**

Username

The username is case sensitive. Choose a username that is 6-74 characters long and must contain a lowercase or capital letter, a number, or one of these symbols \_ @/ -

**Create a password**

Password

Confirm password

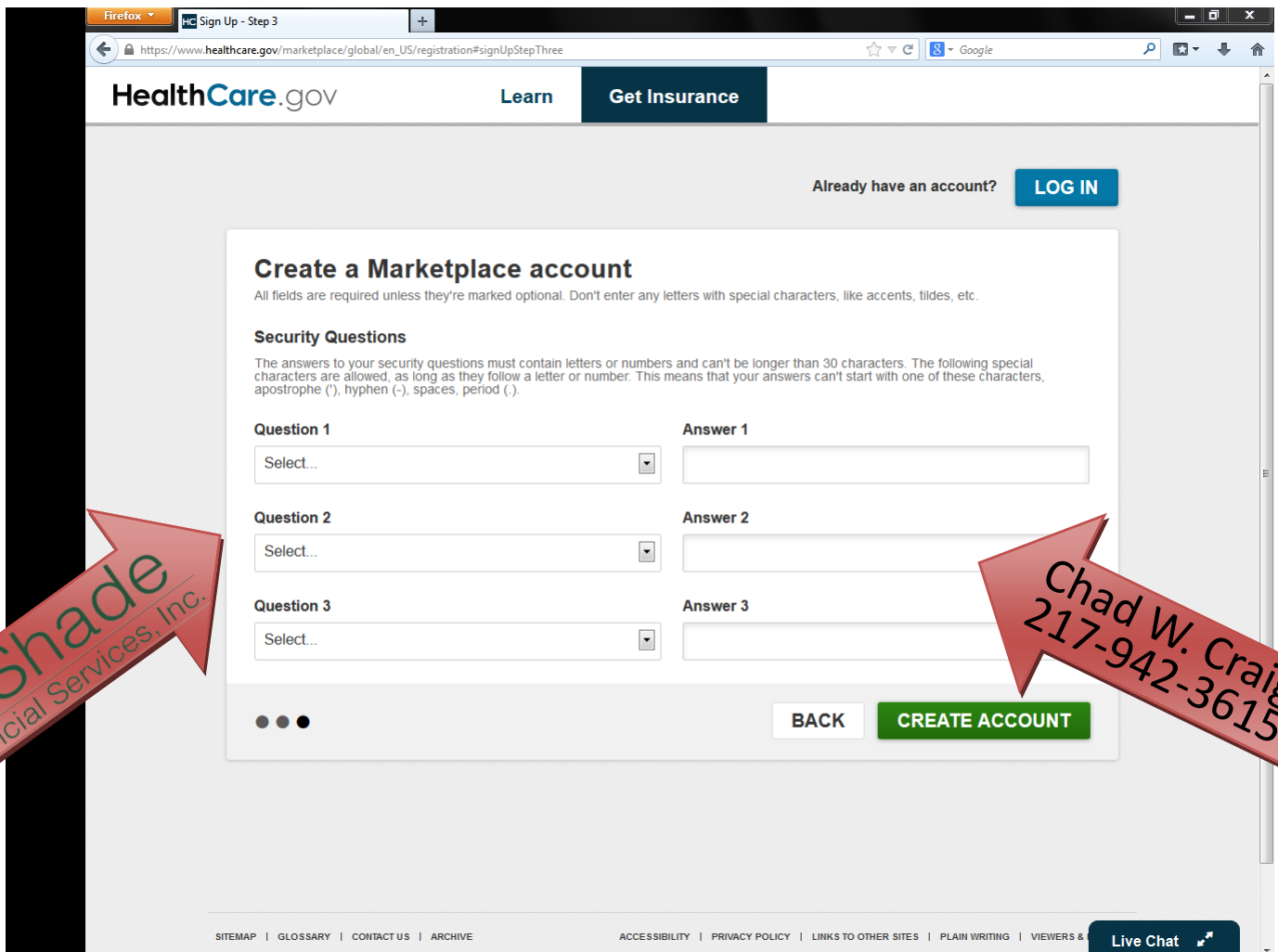
Your password must contain 8-20 characters. There must be at least 1 upper case letter, 1 lower case letter, and 1 number. It must be different from your last 6 passwords. It can't contain your username or any of these characters = ? < > ( ) ' " / \ &

You must enter the same password as the Password field.

● ● ● **BACK** **NEXT**

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & **Live Chat**

Create a user name and password. Pay attention to the character obligations. Keep this information as you will need it in the future to access the marketplace. This will likely become an annual occurrence.



Firefox Sign Up - Step 3  
https://www.healthcare.gov/marketplace/global/en\_US/registration#signUpStepThree

HealthCare.gov Learn Get Insurance

Already have an account? **LOG IN**

### Create a Marketplace account

All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

#### Security Questions

The answers to your security questions must contain letters or numbers and can't be longer than 30 characters. The following special characters are allowed, as long as they follow a letter or number. This means that your answers can't start with one of these characters, apostrophe ('), hyphen (-), spaces, period (.),

Question	Answer
Question 1 Select...	Answer 1
Question 2 Select...	Answer 2
Question 3 Select...	Answer 3

● ● ●

**BACK** **CREATE ACCOUNT**

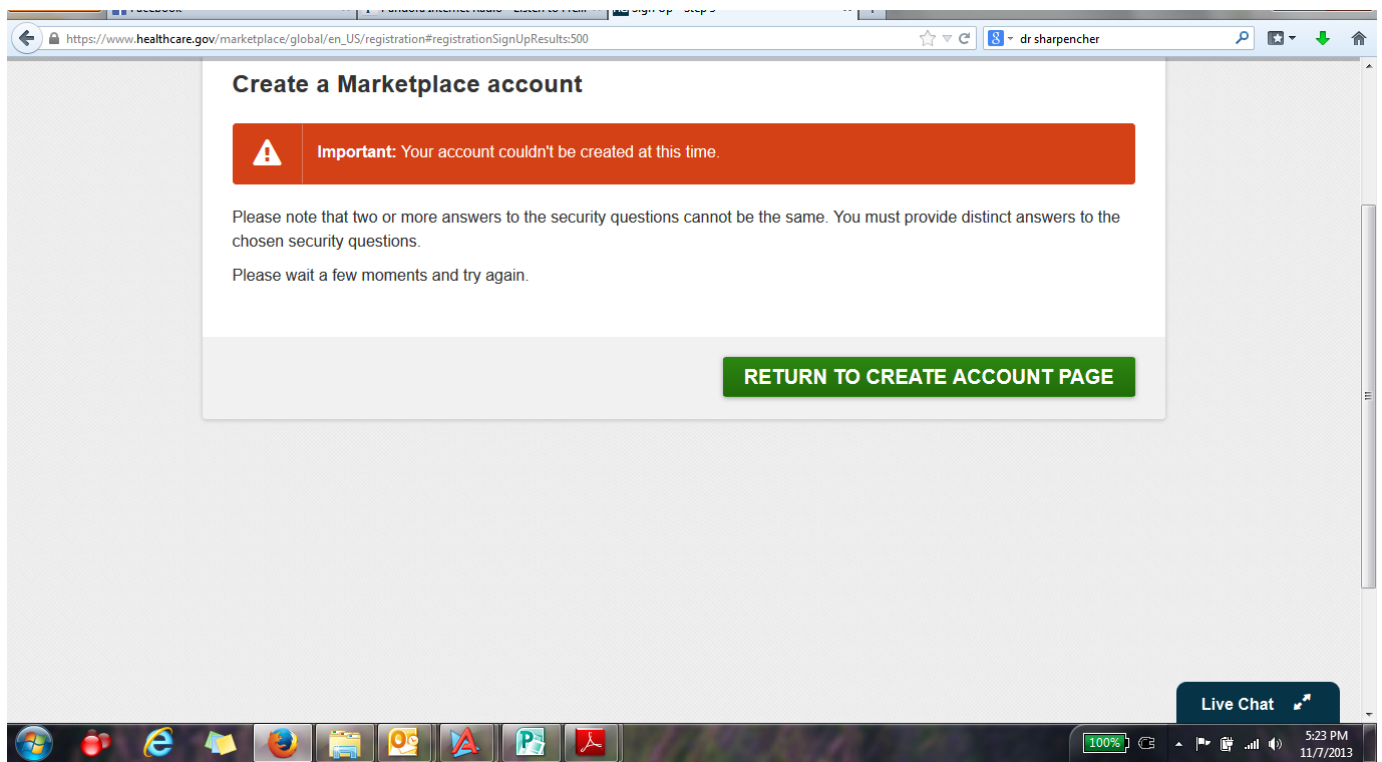
SITEMAP | GLOSSARY | CONTACT US | ARCHIVE ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & **Live Chat**

*Shade Financial Services, Inc.*

**Chad W. Craig**  
217-942-3615

Keep this security information. You will need it for verification if you want to change any of your information.





This is the point in the process that people usually have problems. The website has glitches and it may prevent you from completing this process. If it says an error has occurred you will have to start over creating an account. This part might get frustrating. Keep in mind, this is just setting up the account and only the beginning of the fun.

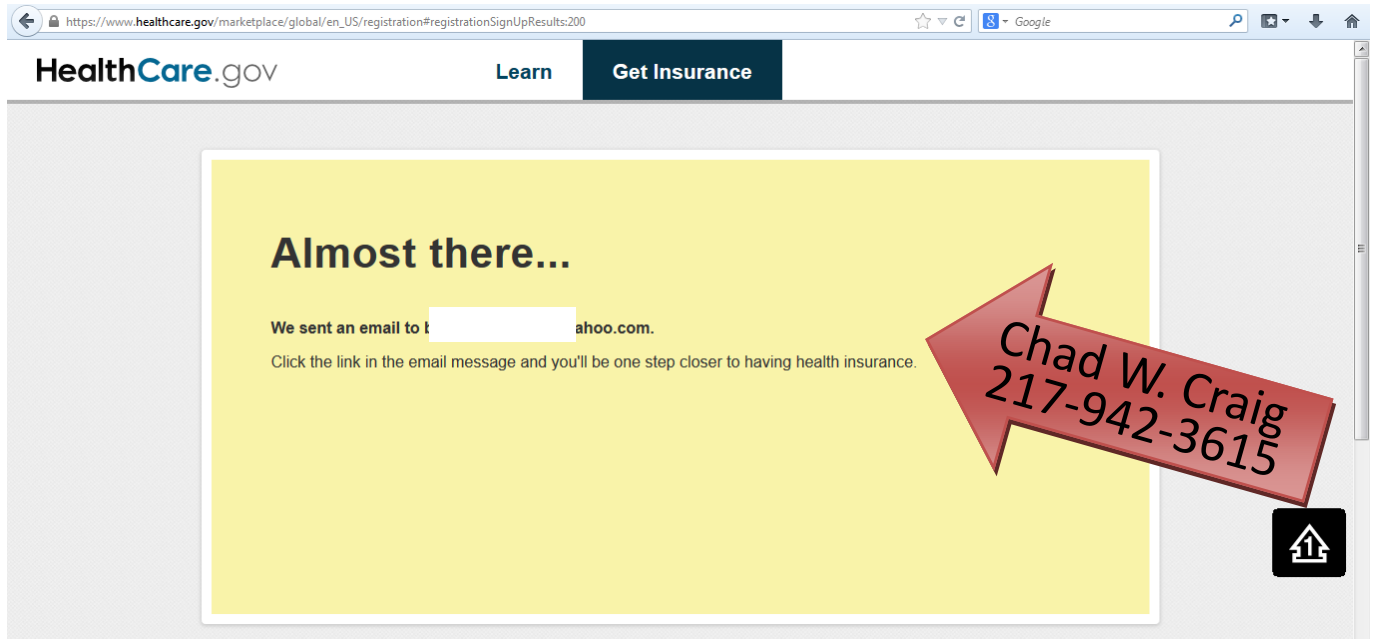


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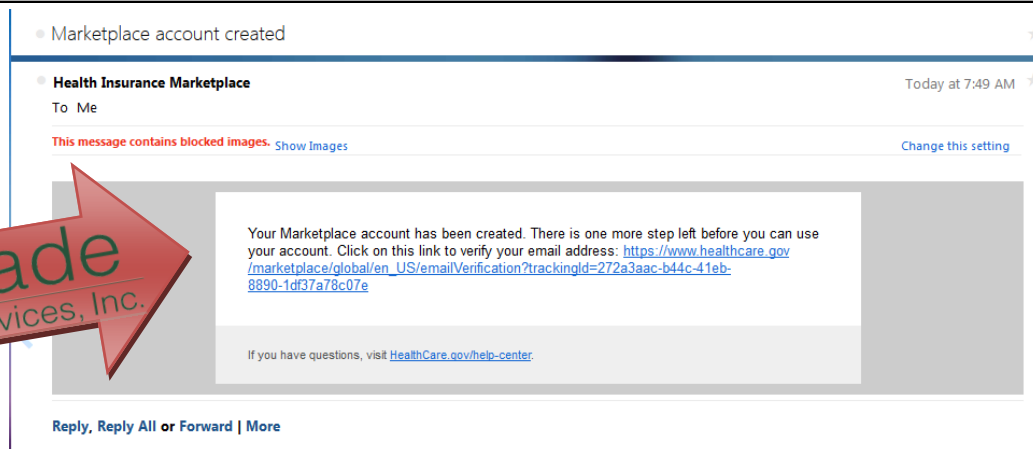
Financial and Retirement Planning

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If you are lucky enough to create an account you will likely feel a jubilation not unlike winning the lottery. Enjoy that moment it will be short lived.

To finalize setting up your account you will need to log in to your e-mail account, open the email from the marketplace and click the enclosed link to activate your account.





HealthCare.gov

Learn Get Insurance Log in Español

Individuals & Families Small Businesses All Topics

SEARCH

Improving HealthCare.gov

The Health Insurance Marketplace online application isn't available from approximately 10:00 AM to 10:00 PM on 11/7/2013. We will make improvements. Additional down times may be possible as we work to make things better. The Marketplace call center remain available during these hours.

Find health coverage that works for you

4 Ways to Get Marketplace Coverage

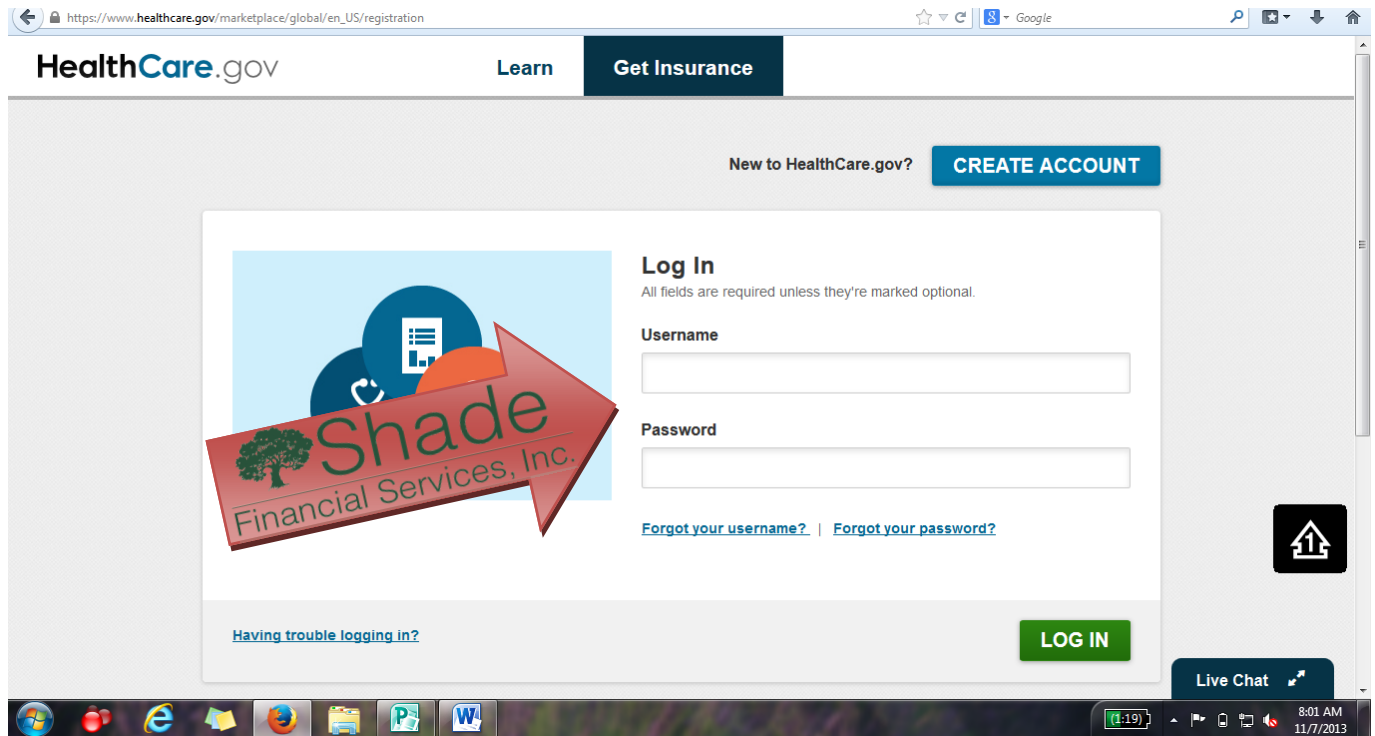
Get quality coverage at a price you can afford. Open enrollment in the Health Insurance Marketplace continues until March 31, 2014.

APPLY ONLINE APPLY BY PHONE

Chad W. Craig  
217-942-3615

8:00 AM  
11/7/2013

Log in to the marketplace [www.healthcare.gov](http://www.healthcare.gov)



HealthCare.gov Learn Get Insurance

New to HealthCare.gov? **CREATE ACCOUNT**

**Log In**  
All fields are required unless they're marked optional.

Username

Password

[Forgot your username?](#) | [Forgot your password?](#)

[Having trouble logging in?](#) **LOG IN**

Live Chat

8:01 AM 11/7/2013

Enter your username and password that you just created.



Firefox Log In - Terms & Conditions  
https://www.healthcare.gov/marketplace/auth/global/en\_US/myProfile

## HealthCare.gov

Chad | Logout

### Terms & Conditions

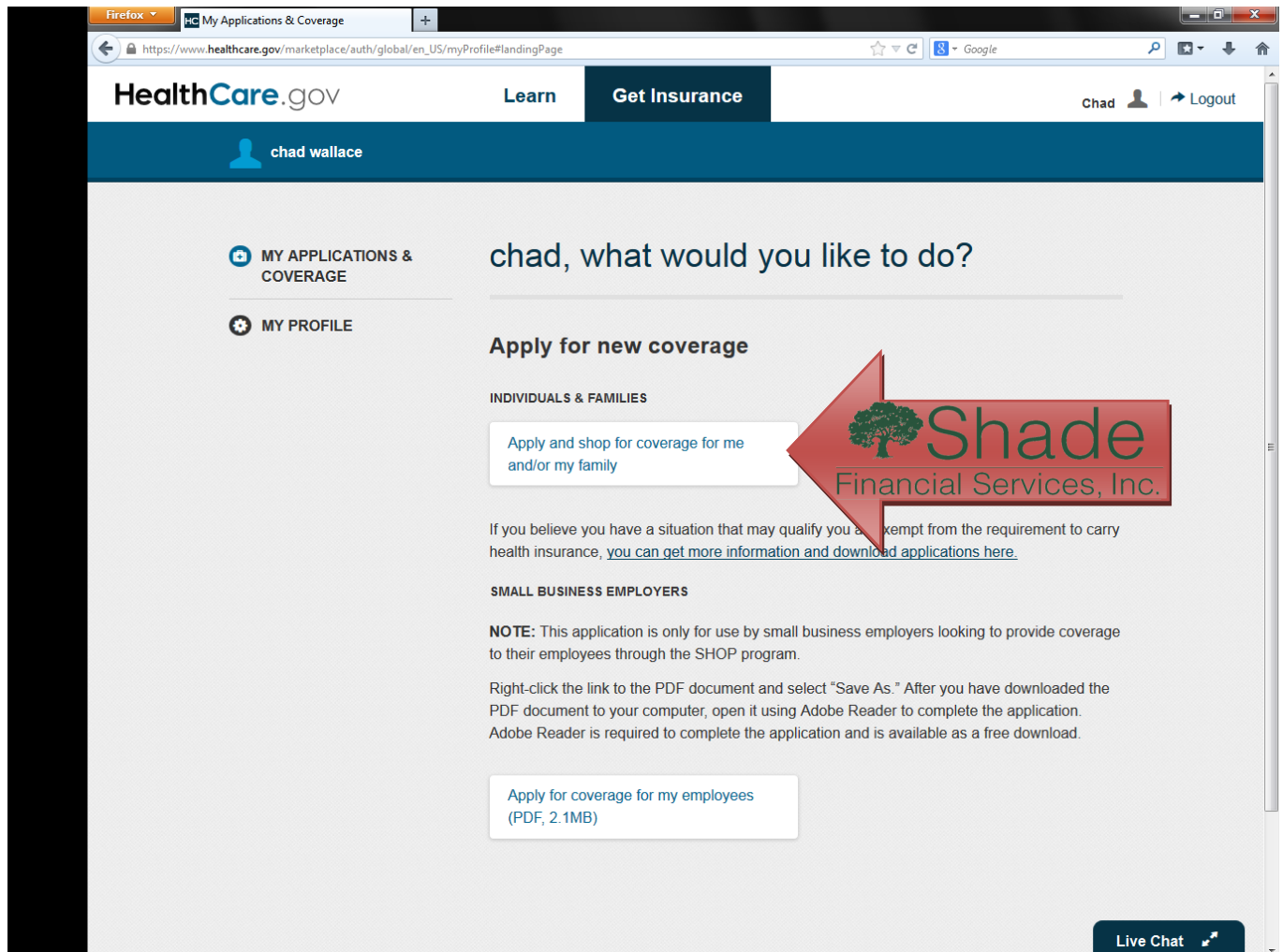
So that [HealthCare.gov](#) remains accurate and available to you and all other visitors, we monitor network traffic to identify unauthorized attempts to upload or change information or otherwise cause damage to the web service. Use of this system constitutes consent to such monitoring and auditing. Unauthorized attempts to upload information and/or change information on this web site are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1001 and 1030.

**To continue, you must accept the terms and conditions. If you decline, your login will automatically be cancelled.**

Chad W. Craig  
217-942-3615

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE  
ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PRINTERS  
Live Chat





The screenshot shows a Firefox browser window displaying the HealthCare.gov website. The user is logged in as 'chad wallace'. The main heading is 'chad, what would you like to do?'. Under the 'Apply for new coverage' section, there are two options: 'Apply and shop for coverage for me and/or my family' and 'Apply for coverage for my employees (PDF, 2.1MB)'. A red arrow points from the 'Shade Financial Services, Inc.' logo to the first button. The page also includes a 'Live Chat' button in the bottom right corner.





HealthCare.gov Learn Get Insurance Chad Logout

Apply Get Results Get Coverage HELP

## Illinois application for individuals & families

You can apply for any of these people on this same application, even if they already have health insurance now:

- Yourself
- Other family members
- Anyone on your same federal income tax return (if you file one)

You may need:

- Names, birth dates, and income information for your family
- Social Security numbers (if they're available) for the people who want coverage

**NEXT**

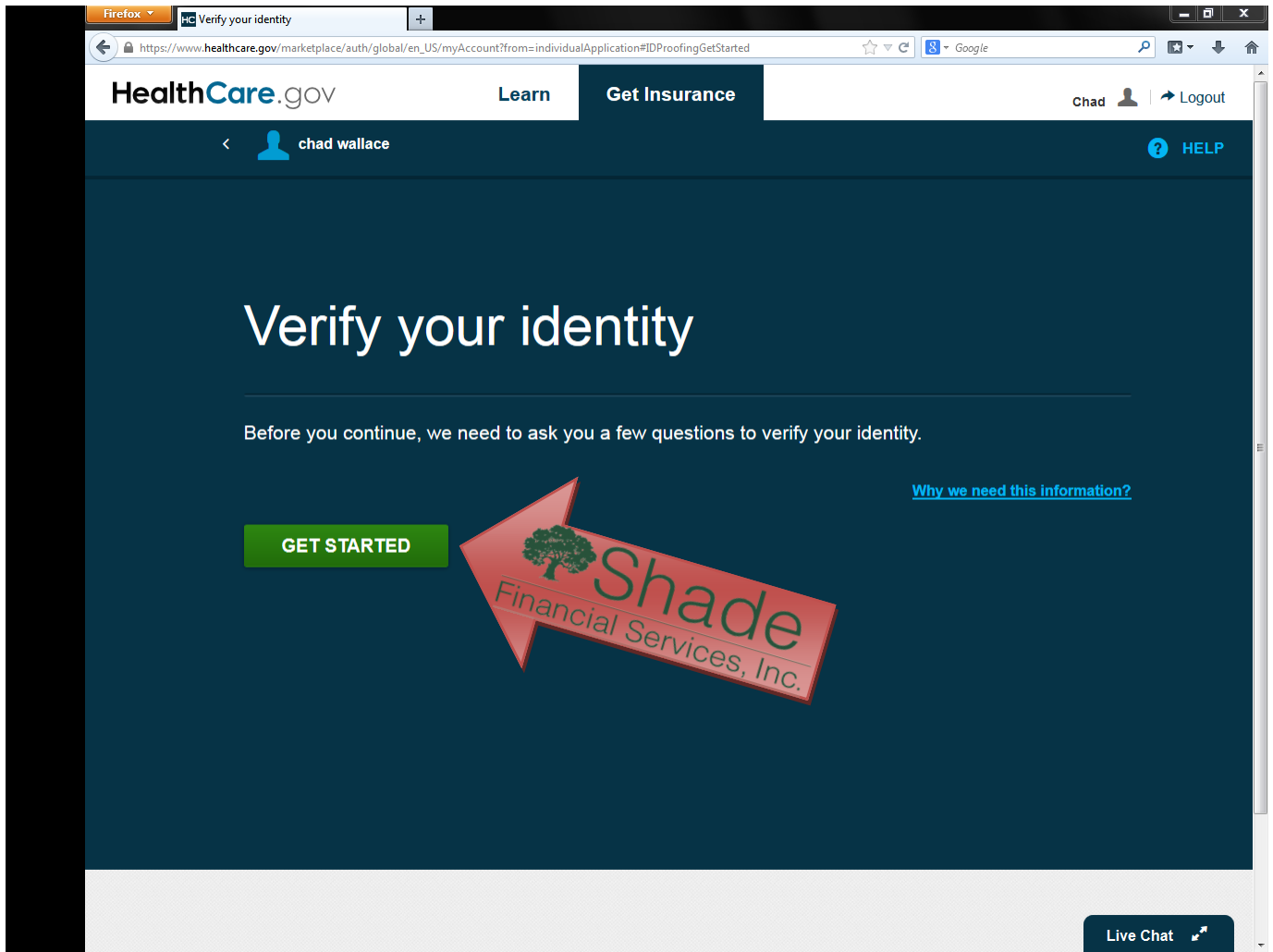
Not a resident of Illinois? [Choose a different state.](#)

Shade Financial Services, Inc.

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217-942-3615

Live Chat

Note the items you will need for the marketplace.



Firefox | Verify your identity | +

https://www.healthcare.gov/marketplace/auth/global/en\_US/myAccount?from=individualApplication#IDProofingGetStarted

HealthCare.gov | Learn | Get Insurance | Chad | Logout


< chad wallace | HELP

# Verify your identity

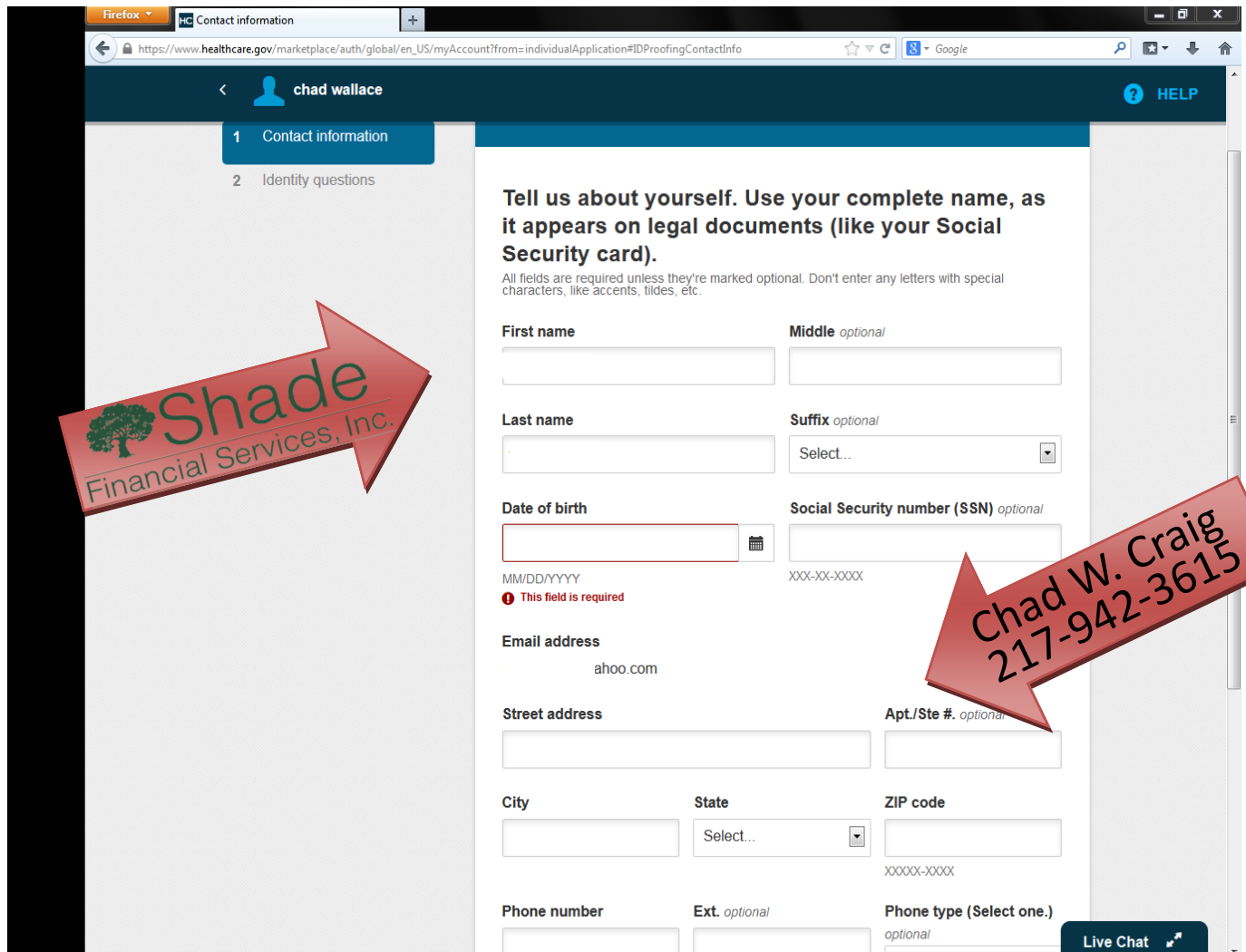
Before you continue, we need to ask you a few questions to verify your identity.

[Why we need this information?](#)

**GET STARTED**



Live Chat

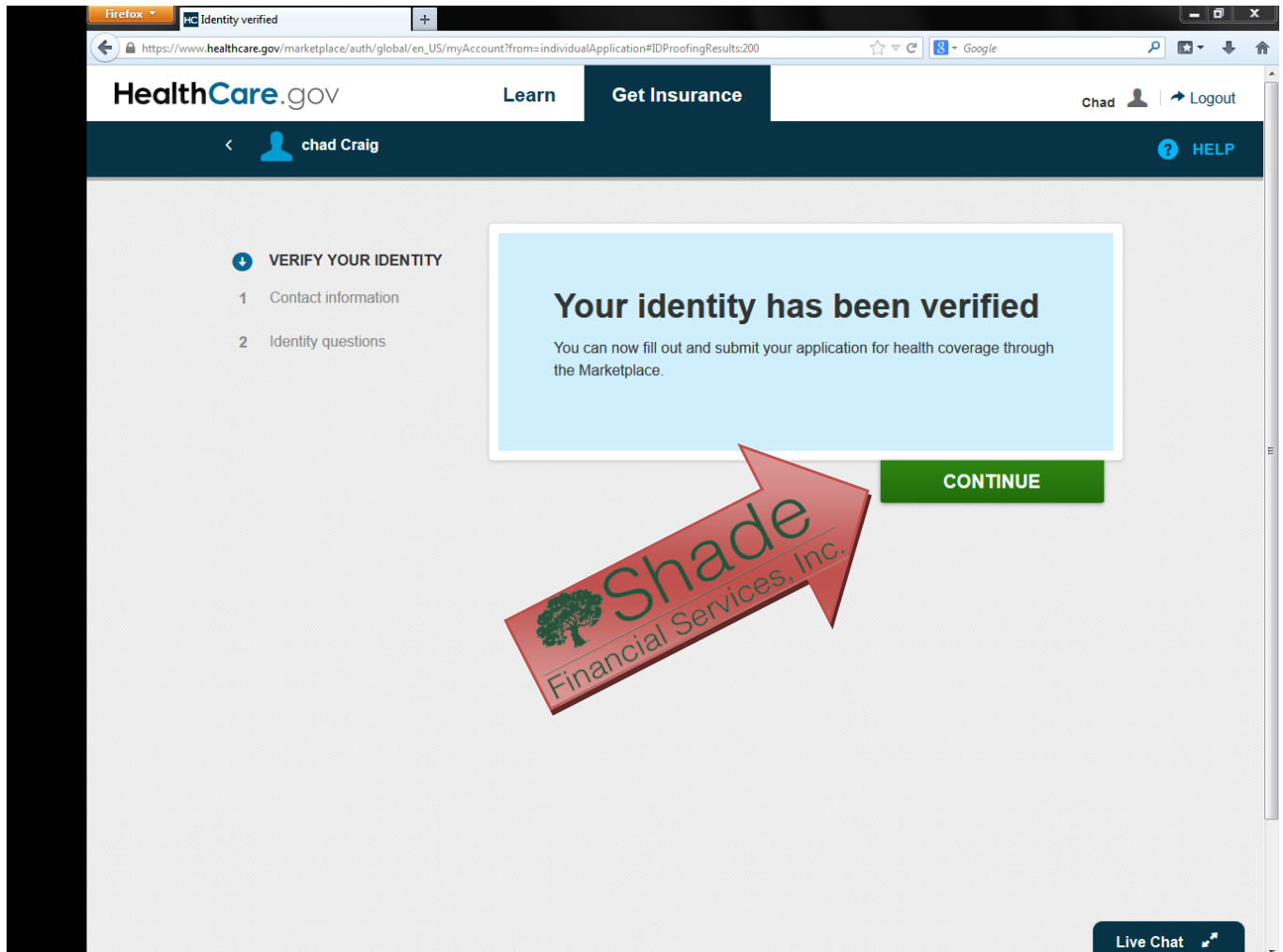


The screenshot shows a web browser window with the URL [https://www.healthcare.gov/marketplace/auth/global/en\\_US/myAccount?from=individualApplication#IDProofingContactInfo](https://www.healthcare.gov/marketplace/auth/global/en_US/myAccount?from=individualApplication#IDProofingContactInfo). The page title is "Contact information" and the user is logged in as "chad wallace". The form is titled "Tell us about yourself. Use your complete name, as it appears on legal documents (like your Social Security card)." and includes instructions: "All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc." The form fields are: First name, Middle (optional), Last name, Suffix (optional), Date of birth (MM/DD/YYYY), Social Security number (SSN) (optional, XXX-XX-XXXX), Email address (ahoo.com), Street address, Apt./Ste # (optional), City, State (dropdown), ZIP code (XXXX-XXXX), Phone number, Ext. (optional), and Phone type (Select one, optional). A red arrow points from the Shade logo to the form, and another red arrow points from the contact information to the form.

Complete your contact information.

Note: some people have had repeated phone calls after this process. If you can get past this page without giving a phone number I would recommend it. (You can add/correct your phone number later if you need to)





If you get to this screen then the government has confirmed that you are you (in case you were beginning to wonder).



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Carrollton, IL 62016  
Chad.Craig@lpl.com

The screenshot shows the HealthCare.gov website interface. At the top, there's a navigation bar with 'HealthCare.gov', 'Learn', and 'Get Insurance' tabs. Below that, a dark blue bar contains the 'Apply' button and progress steps: 'Apply', 'Get Results', and 'Get Coverage'. The main content area is titled 'Start your application' and includes a list of steps on the left: 'GET STARTED' (1. Privacy policy, 2. Contact information, 3. Help applying for coverage, 4. Help paying for coverage, 5. Who needs coverage), 'FAMILY & HOUSEHOLD', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The central panel features three icons: 'Yourself', 'Other family members', and 'Anyone on your same federal income tax return (if you file one)'. A 'NEXT' button is visible at the bottom right. A red arrow with the text 'Chad W. Craig 217-942-3615' points to the 'NEXT' button.





Individual Application - Privacy policy

https://www.healthcare.gov/marketplace/auth/IL/en\_US/individualApplication#privacyPolicy

Illinois **Apply** Get Results Get Coverage **HELP**

**GET STARTED**

- 1 Privacy policy
- 2 Contact information
- 3 Help applying for coverage
- 4 Help paying for coverage
- 5 Who needs coverage

**FAMILY & HOUSEHOLD**

**ADDITIONAL INFORMATION**

**REVIEW & SIGN**

doesn't match, we may ask you to send us proof.

We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

**Important:** As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

[Learn more about our data](#)

[Privacy Act](#)

I agree to have my information and information retrieved from data sources for this application. I consent for all people I'll list on the application for their information to be retrieved and used from data sources.

**SAVE & CONTINUE**

**Chad W. Craig**  
**217-942-3615**

**Shade**  
 Financial Services, Inc.

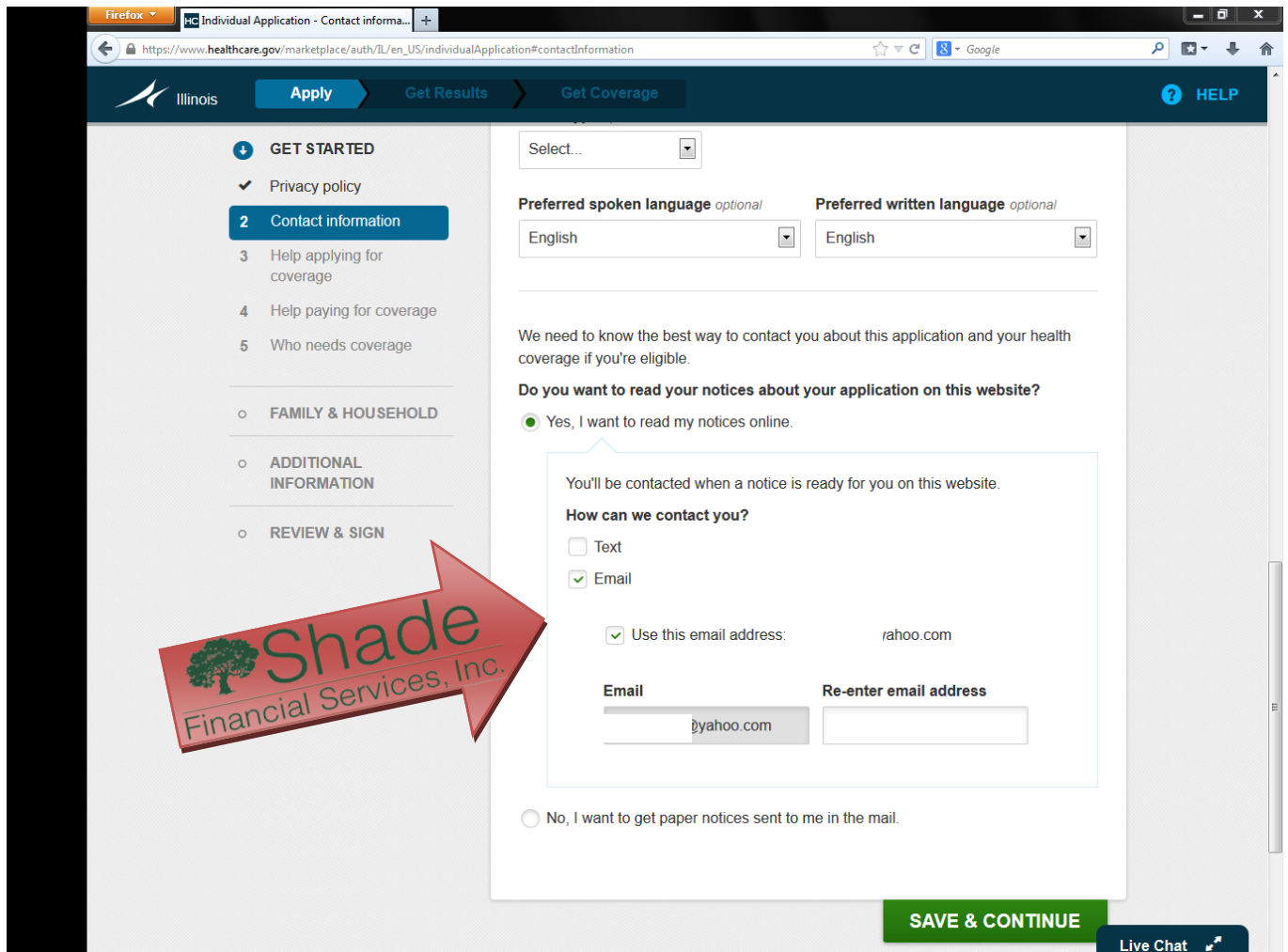
SITMAP | GLOSSARY | CONTACT US | ARCHIVE

ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS

A federal government website managed by the U.S. Centers for Medicare & Medicaid Services. 7500 Security Boulevard, Baltimore, MD 21244

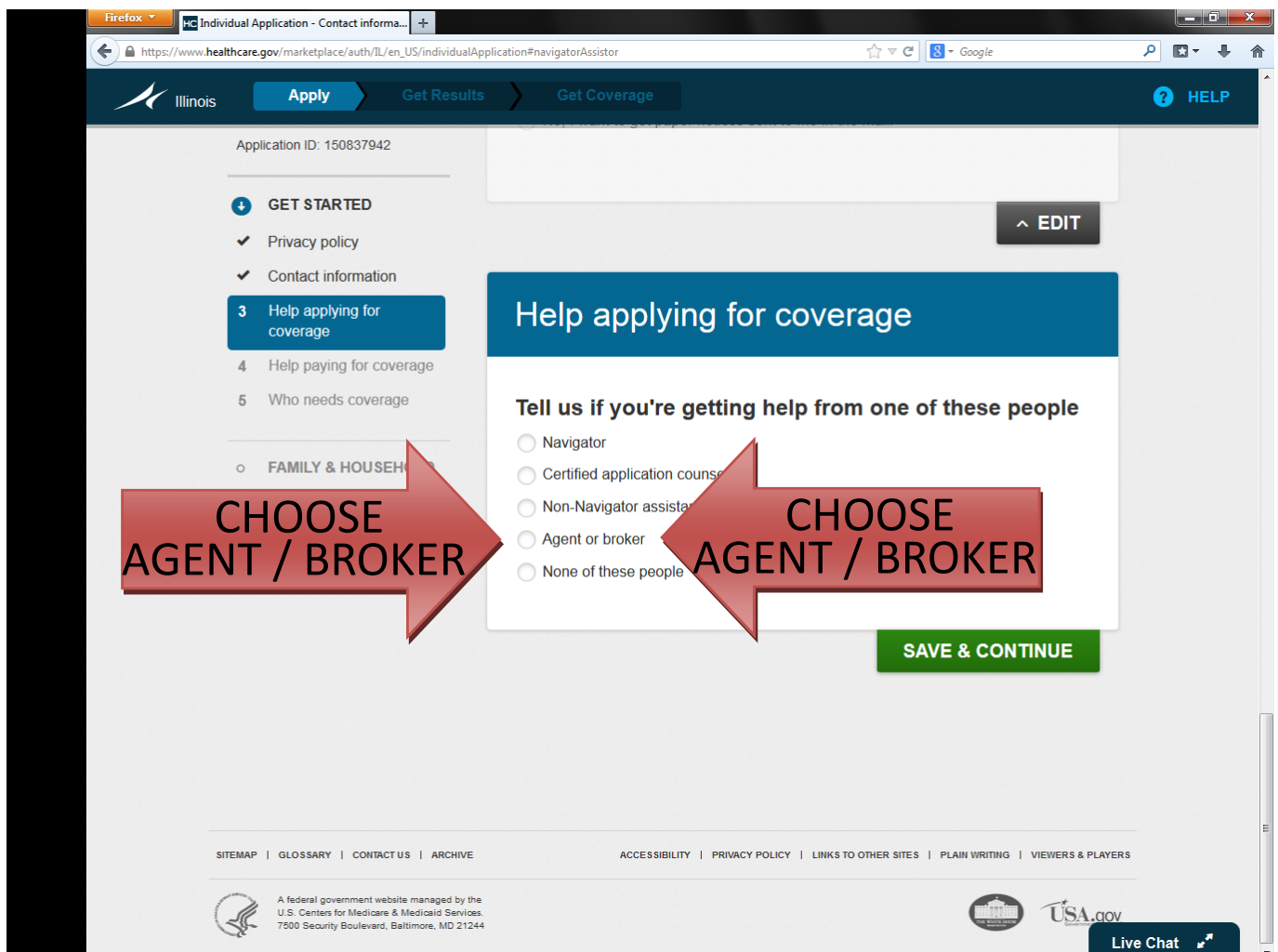
USA.GOV

Live Chat



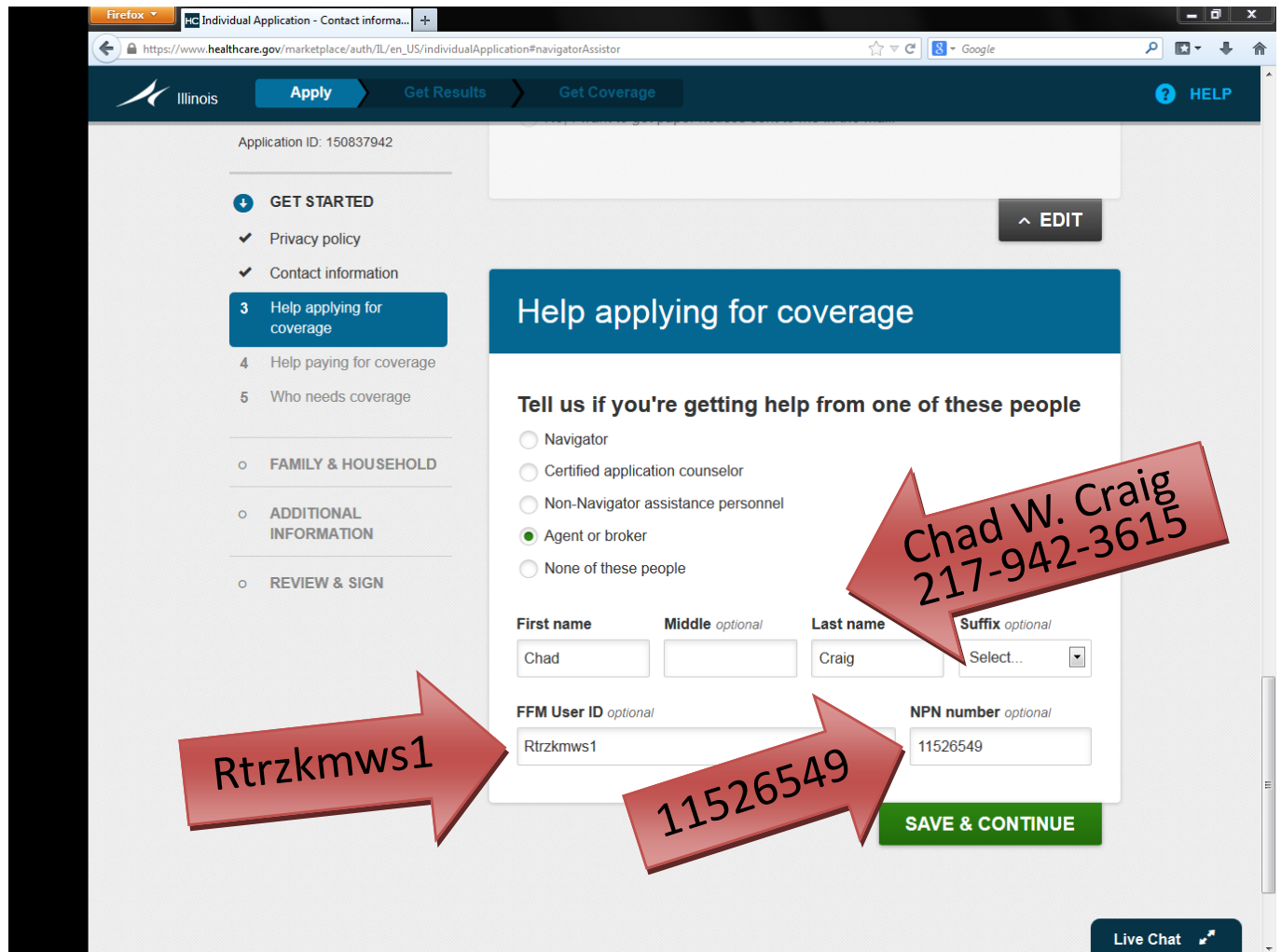
The screenshot shows the 'Contact information' step of an application on the Illinois Healthcare Marketplace website. The page includes a navigation menu on the left with options like 'GET STARTED', 'Privacy policy', 'Contact information', 'Help applying for coverage', 'Help paying for coverage', 'Who needs coverage', 'FAMILY & HOUSEHOLD', 'ADDITIONAL INFORMATION', and 'REVIEW & SIGN'. The main content area has a 'Select...' dropdown, 'Preferred spoken language' and 'Preferred written language' dropdowns (both set to 'English'), and a section for 'Do you want to read your notices about your application on this website?'. The 'Yes, I want to read my notices online.' option is selected. Below this, there is a section for 'How can we contact you?' with 'Text' and 'Email' options. 'Email' is selected, and there is a checkbox for 'Use this email address:' with the value 'yahoo.com'. There are input fields for 'Email' (containing '@yahoo.com') and 'Re-enter email address'. At the bottom right, there is a green 'SAVE & CONTINUE' button and a 'Live Chat' button.

You can choose whatever you want. I signed up for updates weeks ago and I don't think I have received one yet. So I highly doubt you will be flooded with emails if you allow updates.



This is where you will attach us as your agent so we can assist you with your insurance. If you do not add us we will not be able to assist you through this process.

If you are using the step by step guide that I personally created to assist you, this gives you an idea of how much we are willing to assist those who would select us as their agent.



Application ID: 150837942

GET STARTED

- ✓ Privacy policy
- ✓ Contact information
- 3 Help applying for coverage**
- 4 Help paying for coverage
- 5 Who needs coverage

FAMILY & HOUSEHOLD

ADDITIONAL INFORMATION

REVIEW & SIGN

### Help applying for coverage

Tell us if you're getting help from one of these people

- Navigator
- Certified application counselor
- Non-Navigator assistance personnel
- Agent or broker
- None of these people

First name: Chad Middle optional: Last name: Craig Suffix optional: Select...

FFM User ID optional: Rtrzkmws1 NPN number optional: 11526549

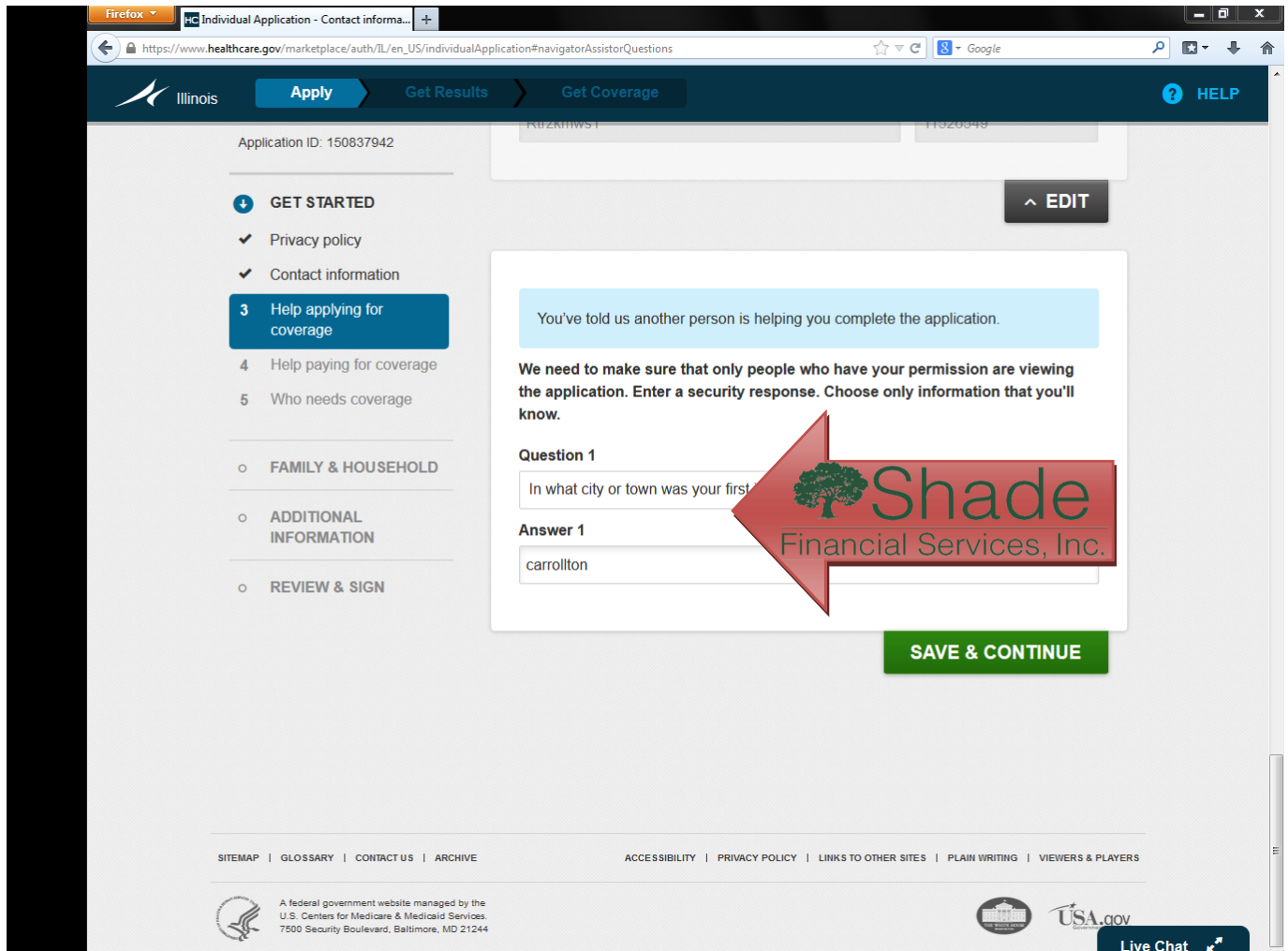
**SAVE & CONTINUE**

Live Chat

Here you will enter my information. I would not trust just putting in my name. Please also use the FFM ID and my NPN number

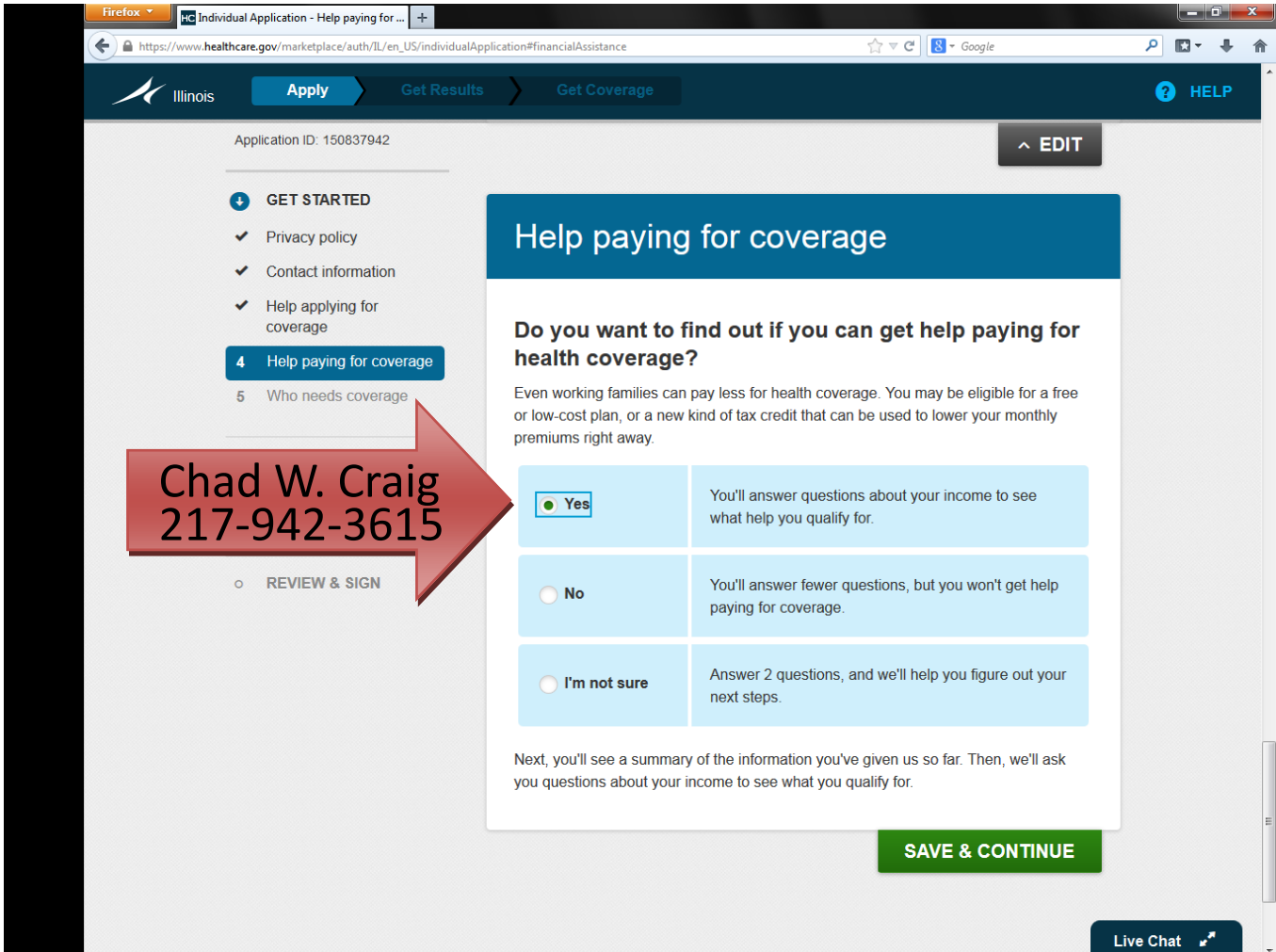
FFM Rtrzkmws1

NPN 11526549



I recommend keeping the answer to this question with your other security information. You might need this for additional authorization.





The screenshot shows a web browser window with the URL [https://www.healthcare.gov/marketplace/auth/IL/en\\_US/individualApplication#financialAssistance](https://www.healthcare.gov/marketplace/auth/IL/en_US/individualApplication#financialAssistance). The page is titled "Individual Application - Help paying for..." and shows a progress bar with steps: "Apply", "Get Results", and "Get Coverage". The current step is "Help paying for coverage".

Application ID: 150837942

**GET STARTED**

- ✓ Privacy policy
- ✓ Contact information
- ✓ Help applying for coverage
- 4 Help paying for coverage**
- 5 Who needs coverage

**Help paying for coverage**

**Do you want to find out if you can get help paying for health coverage?**

Even working families can pay less for health coverage. You may be eligible for a free or low-cost plan, or a new kind of tax credit that can be used to lower your monthly premiums right away.

<input checked="" type="radio"/> <b>Yes</b>	You'll answer questions about your income to see what help you qualify for.
<input type="radio"/> <b>No</b>	You'll answer fewer questions, but you won't get help paying for coverage.
<input type="radio"/> <b>I'm not sure</b>	Answer 2 questions, and we'll help you figure out your next steps.

Next, you'll see a summary of the information you've given us so far. Then, we'll ask you questions about your income to see what you qualify for.

**SAVE & CONTINUE**

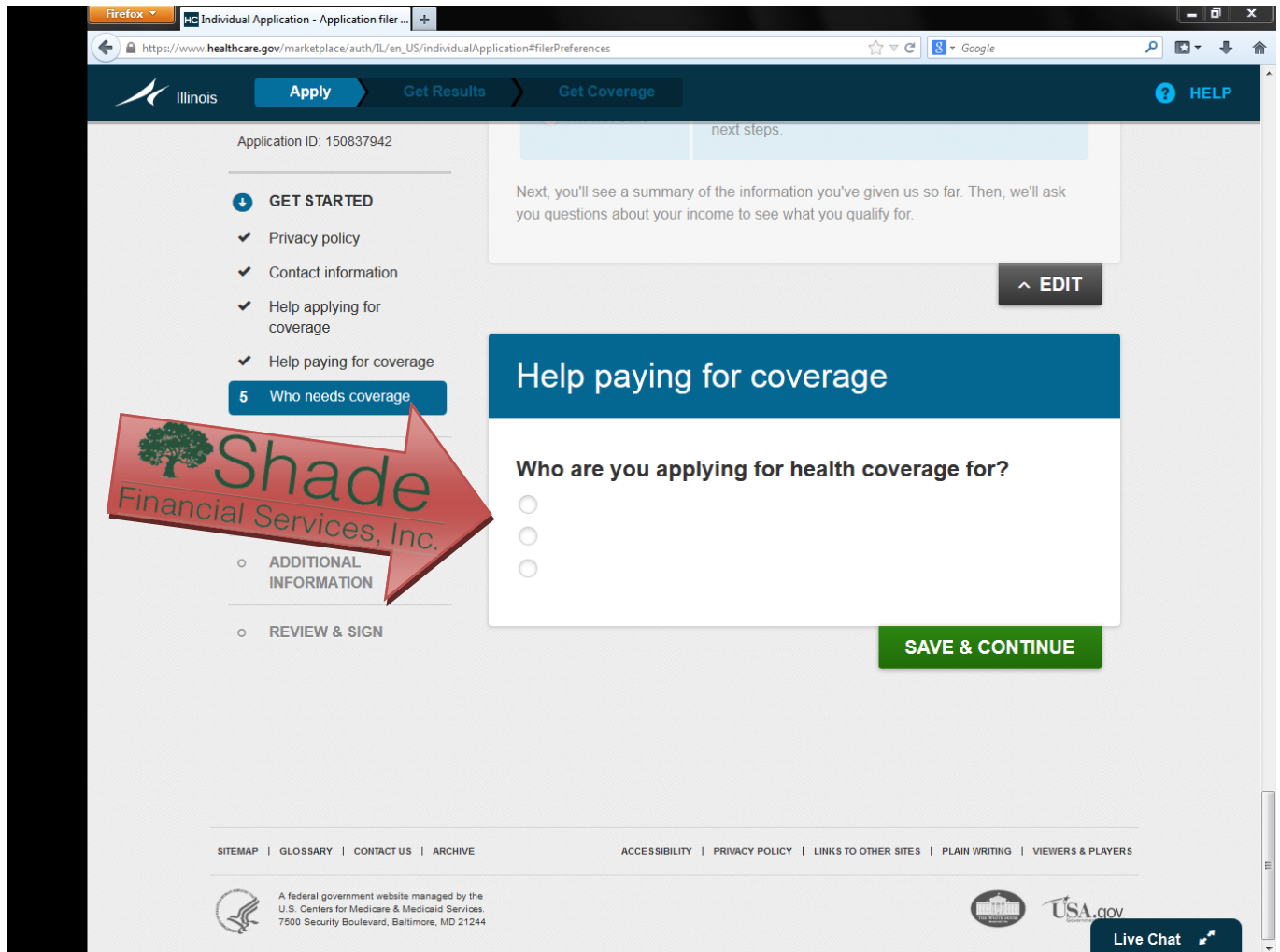
Chad W. Craig  
217-942-3615

REVIEW & SIGN

Live Chat

If you don't choose YES then you will not qualify for the subsidy.





Application ID: 150837942

**GET STARTED**

- ✓ Privacy policy
- ✓ Contact information
- ✓ Help applying for coverage
- ✓ Help paying for coverage
- 5 Who needs coverage**

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Financial Services, Inc.

○ ADDITIONAL INFORMATION

○ REVIEW & SIGN

next steps.

Next, you'll see a summary of the information you've given us so far. Then, we'll ask you questions about your income to see what you qualify for.

**Help paying for coverage**

Who are you applying for health coverage for?

**SAVE & CONTINUE**

SITEMAP | GLOSSARY | CONTACT US | ARCHIVE

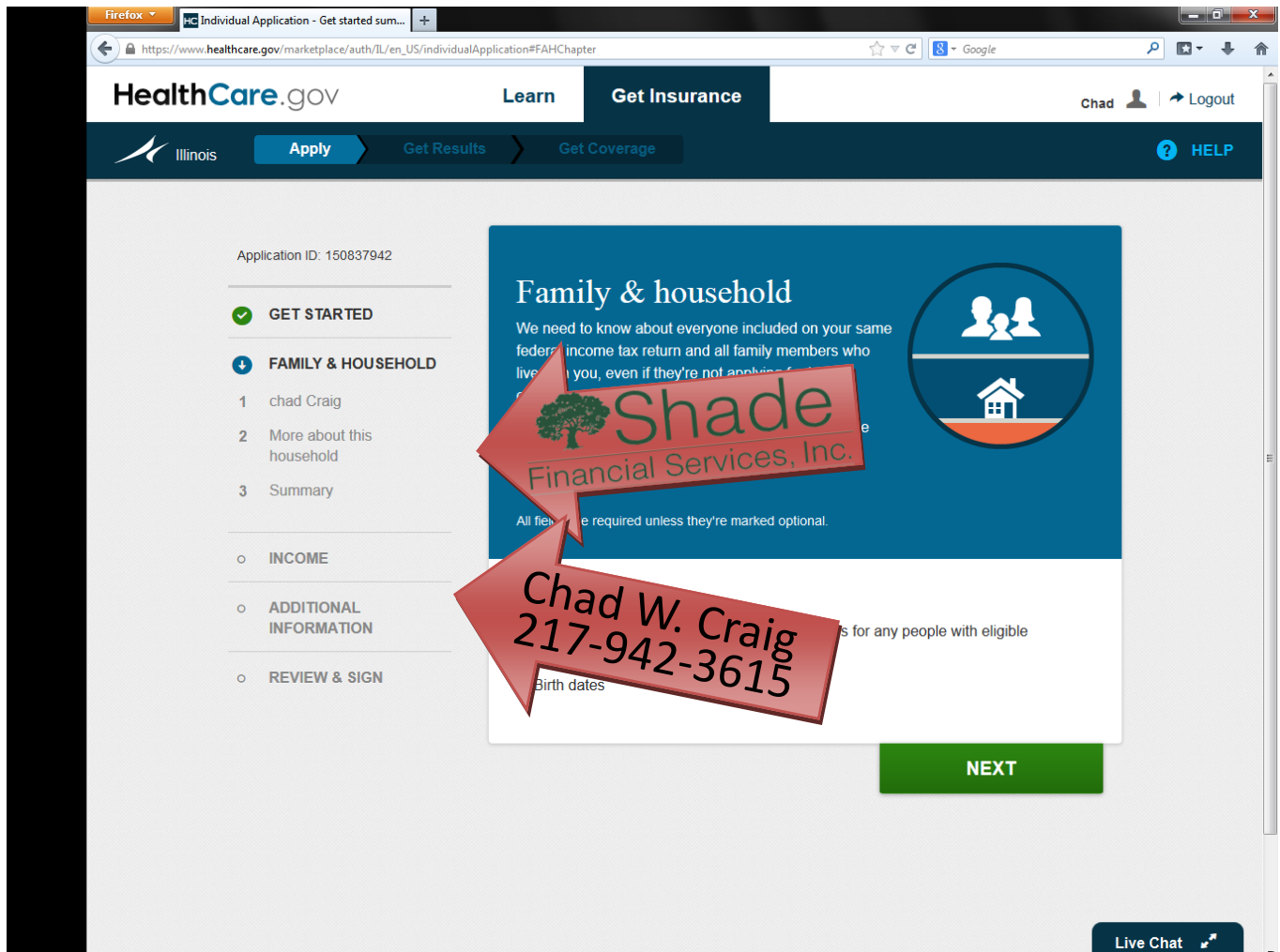
ACCESSIBILITY | PRIVACY POLICY | LINKS TO OTHER SITES | PLAIN WRITING | VIEWERS & PLAYERS

A federal government website managed by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

USA.gov

Live Chat

Choose who you are applying for.  
This is the end of the “getting started” section.



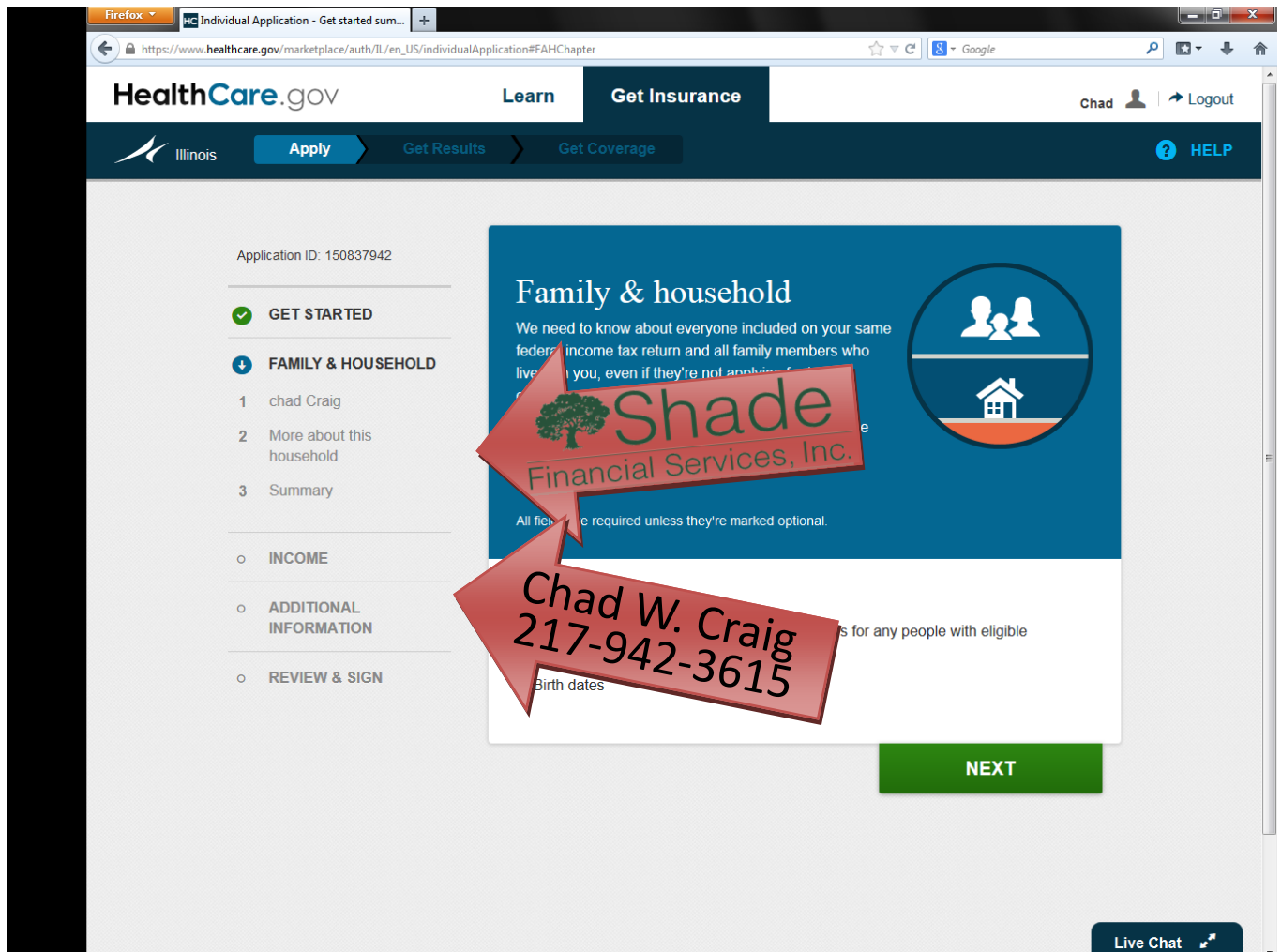
This is where you start entering your personal information related to your:

Family and Household

Income

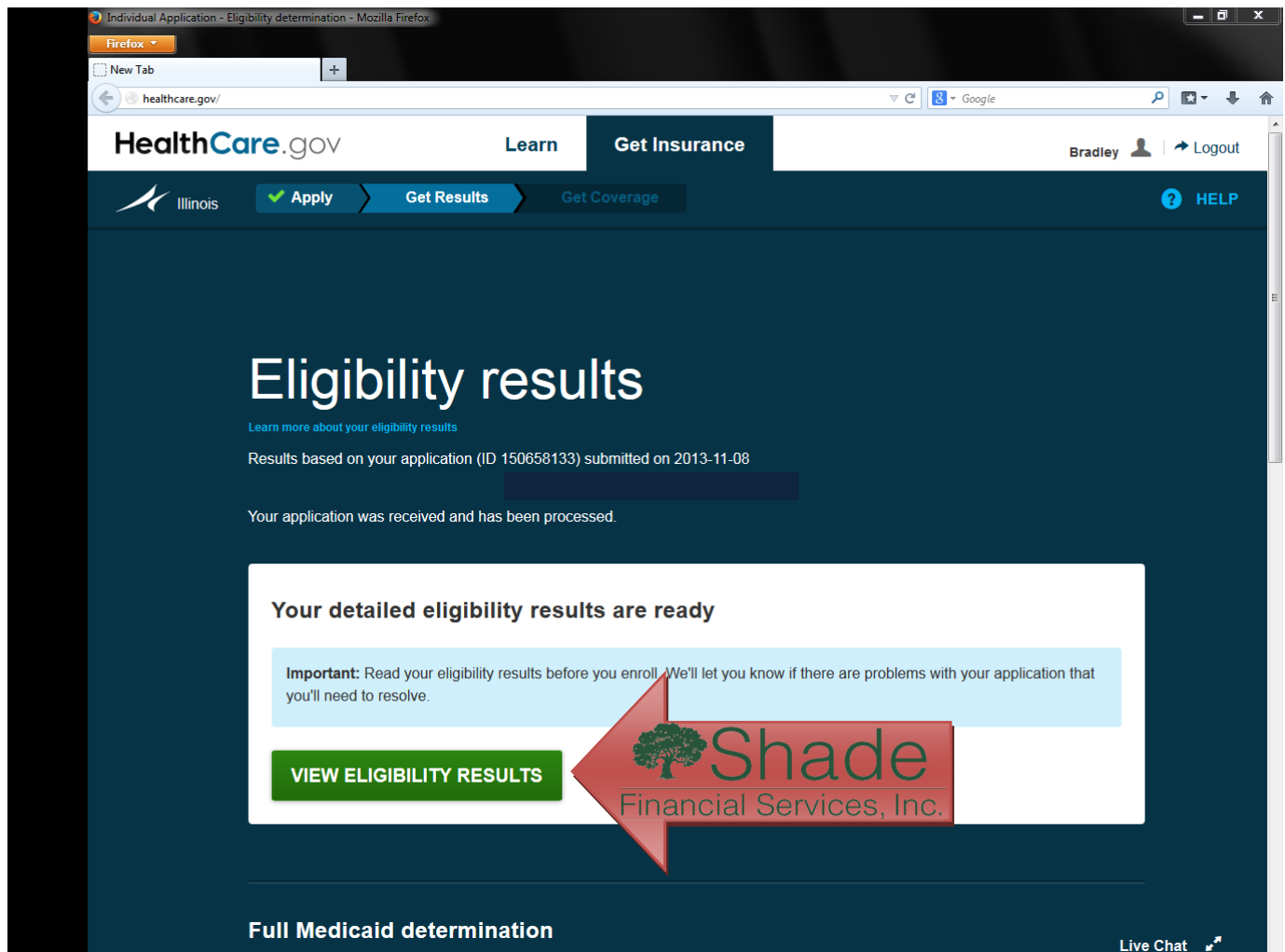
Additional Information

Then Review and Sign



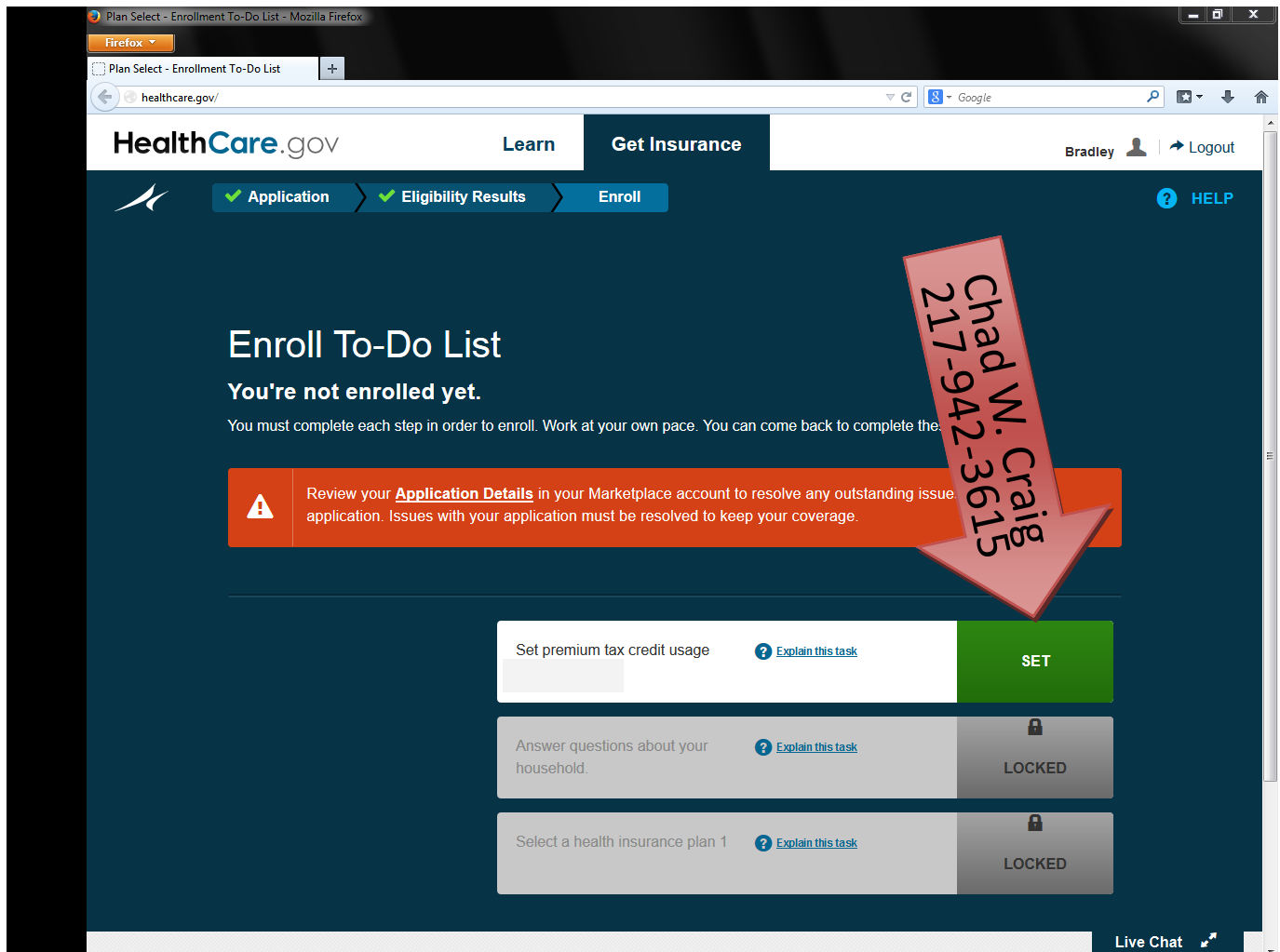
These sections will be different based on your family's tax information. You will have to complete these sections yourself. I want to help you as much as possible so feel free to contact me with any questions or issues you have.

(You should be able to find my number somewhere in this guide.)



The screenshot shows a web browser window with the URL healthcare.gov. The page title is "Individual Application - Eligibility determination - Mozilla Firefox". The browser's address bar shows "healthcare.gov". The page header includes the "HealthCare.gov" logo, navigation links for "Learn" and "Get Insurance", and a user profile for "Bradley" with a "Logout" link. Below the header is a navigation bar with "Illinois" and a progress indicator showing "Apply" (checked), "Get Results" (active), and "Get Coverage". A "HELP" link is also present. The main content area features the heading "Eligibility results" with a sub-link "Learn more about your eligibility results". Below this, it states "Results based on your application (ID 150658133) submitted on 2013-11-08" and "Your application was received and has been processed." A white box contains the message "Your detailed eligibility results are ready" and an "Important" note: "Read your eligibility results before you enroll. We'll let you know if there are problems with your application that you'll need to resolve." A green button labeled "VIEW ELIGIBILITY RESULTS" is visible. A red arrow points from the "VIEW ELIGIBILITY RESULTS" button towards the "Shade Financial Services, Inc." logo, which is overlaid on the page. At the bottom of the page, it says "Full Medicaid determination" and "Live Chat".

After you complete all required sections and “review and sign” you will be able to view the subsidy you are eligible for.



Plan Select - Enrollment To-Do List - Mozilla Firefox

Firefox

Plan Select - Enrollment To-Do List

healthcare.gov

HealthCare.gov Learn Get Insurance Bradley Logout

Application Eligibility Results Enroll HELP

## Enroll To-Do List

You're not enrolled yet.

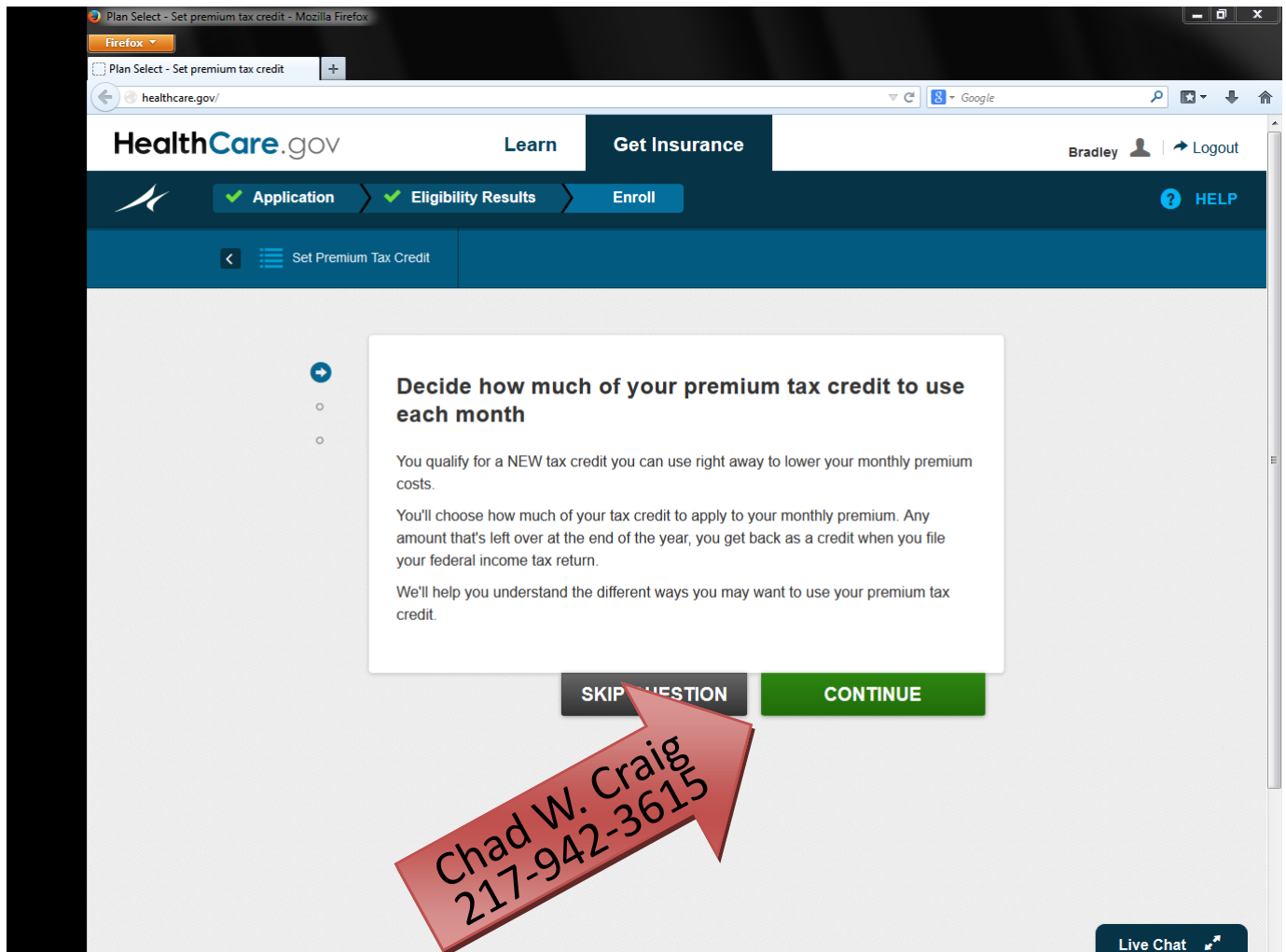
You must complete each step in order to enroll. Work at your own pace. You can come back to complete the

Review your [Application Details](#) in your Marketplace account to resolve any outstanding issue with your application. Issues with your application must be resolved to keep your coverage.

Set premium tax credit usage <a href="#">? Explain this task</a>	SET
Answer questions about your household <a href="#">? Explain this task</a>	LOCKED
Select a health insurance plan 1 <a href="#">? Explain this task</a>	LOCKED

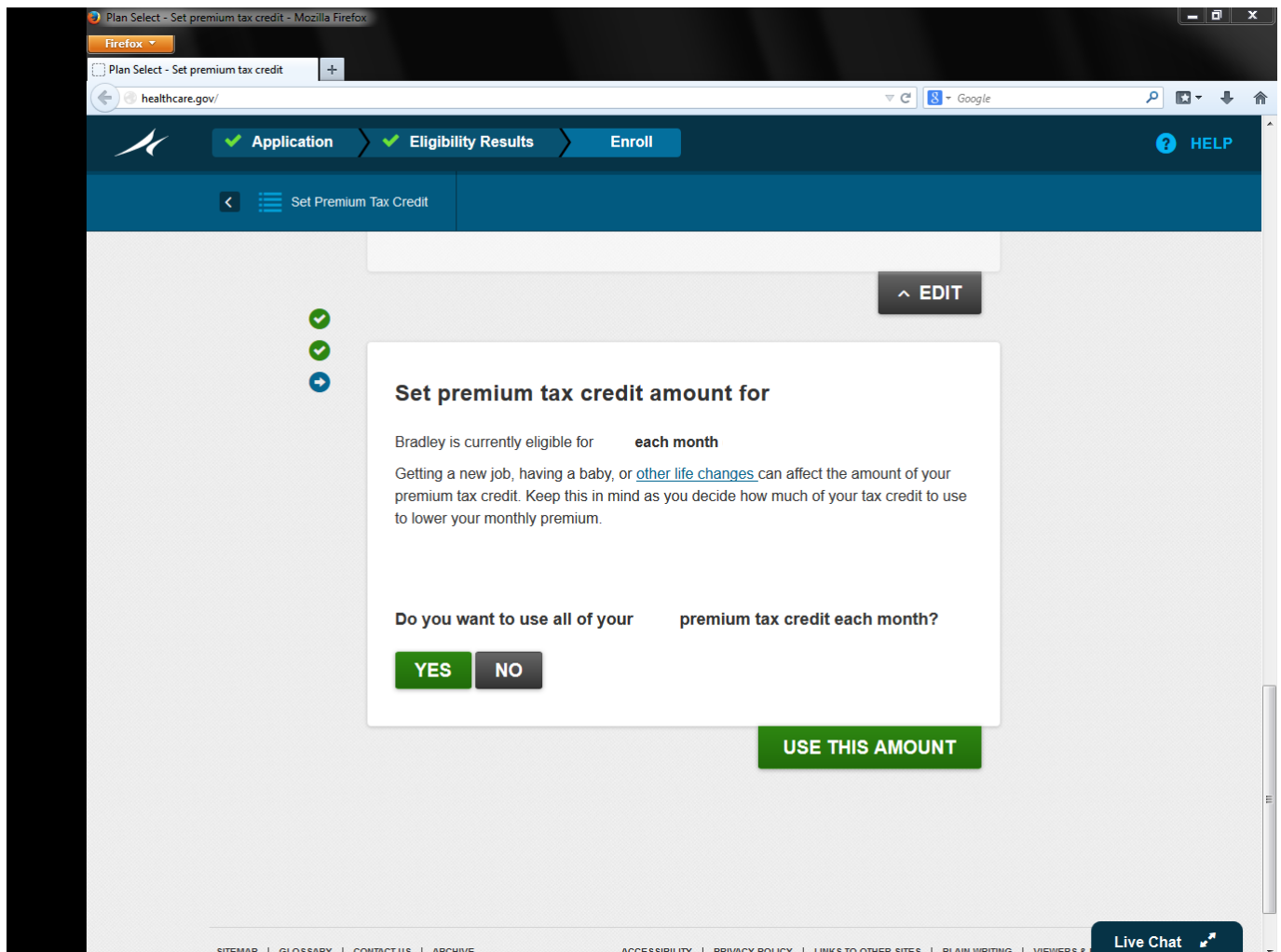
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You will now want to “SET” you premium tax credit.  
NOTE: The amount of tax credit you want to apply will be sent to your insurance carrier each month on your behalf. You will then pay the remaining premium. You should have the ability to adjust this until you are completely enrolled in a health insurance plan.



Remember, your credit is based on your next years PROJECTED income. If you income is higher than you projected then you might receive “too much subsidy” in which any “overage” would come off of your tax return. If your income is lower than projected then your tax return may increase to make up that as well

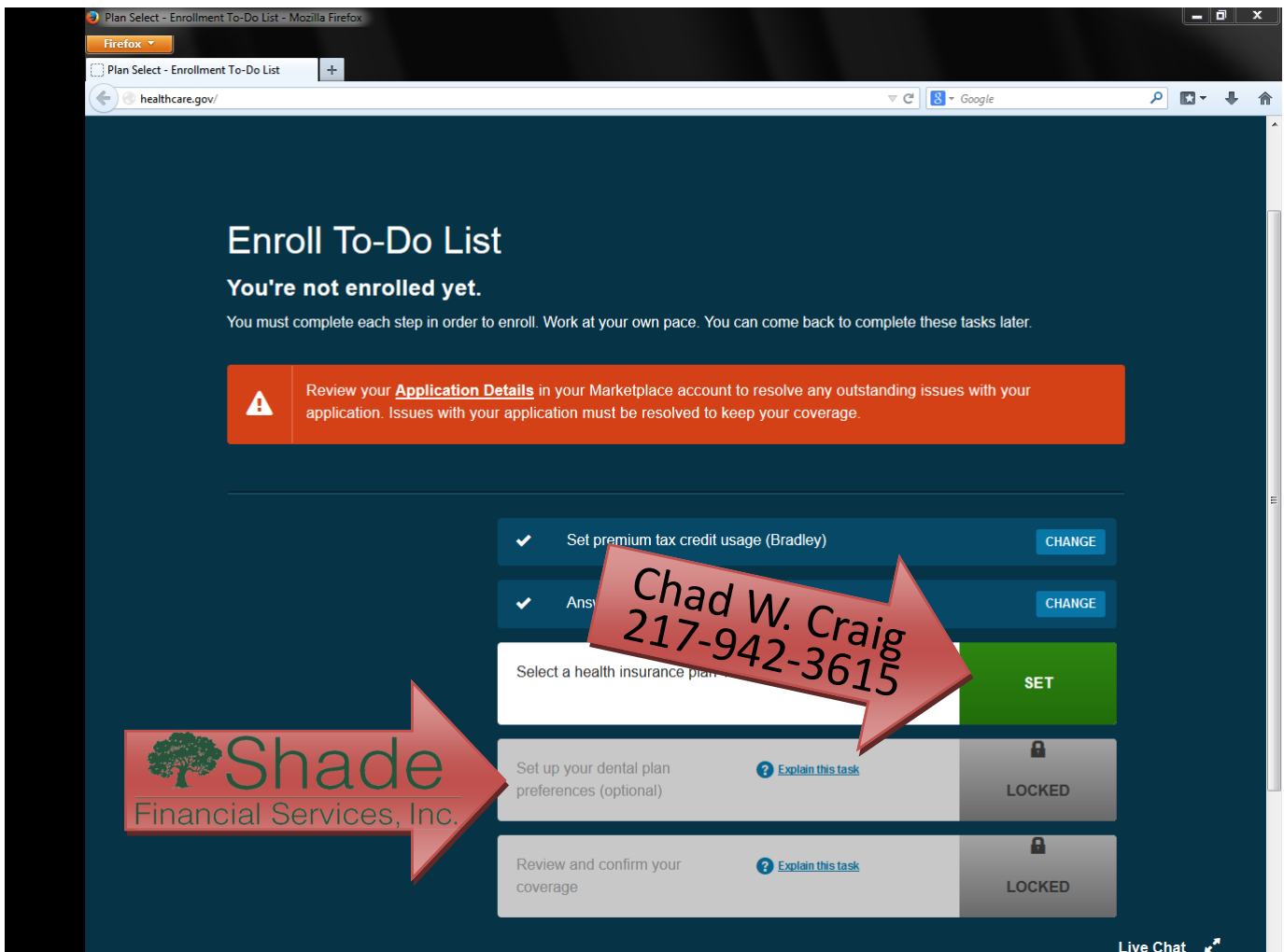




To reduce the possibility of receiving too much subsidy you may not want to apply all of your tax credit. Any unapplied credit should be added to your tax return next year.

Call me if you have questions on this, it is a bit confusing and this was the best “brief explanation I could give.

Please remember, this information is not intended to be a substitute for professional individualized financial or tax advice. Please note that individual situation can vary, Please consult a financial professional or professional tax advisor regarding your specific situation.



Plan Select - Enrollment To-Do List - Mozilla Firefox

Firefox

Plan Select - Enrollment To-Do List

healthcare.gov/

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**Review your Application Details in your Marketplace account to resolve any outstanding issues with your application. Issues with your application must be resolved to keep your coverage.**

✓	Set premium tax credit usage (Bradley)	CHANGE
✓	Answer questions about your application	CHANGE
	Select a health insurance plan	SET
	Set up your dental plan preferences (optional) <a href="#">? Explain this task</a>	LOCKED
	Review and confirm your coverage <a href="#">? Explain this task</a>	LOCKED

Shade Financial Services, Inc.

Chad W. Craig  
217-942-3615

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The next screen will give you options to choose a Health Insurance plan.

NOTE: Keep in mind that Children's dental is 1 of the 10 essential benefits in ACA plans. If you have children you will have to pay for some level of dental coverage. We are looking into options other than Blue Cross.



At this point you will want to contact me to help you review plan options and help you find one that fits your needs. We can do this in person or via the phone.

**NOTE:** Depending on your county there should be 3 or 4 companies available. We are contracted with Blue Cross Blue Shield and Health Alliance. We have never had a need to work with Coventry, but should be able to if we like their plans. Land of Lincoln is new to the area and we are unsure of their network.