

What should I do next?

Here's what each person in your household needs to do to take the "Next steps" shown in your **Eligibility Results**. If your "Next steps" tell you to send more information, follow instructions for sending it. If you don't, you could lose what you qualify for now because your information doesn't match the data we have, or we can't verify all of the information in your application.

You need to send the Marketplace proof of your yearly income for all members of your household that will earn income and are required to file a tax return. Send documents that closely match the income amount from your application. You don't need to send proof of income that you no longer receive. Examples of documents you can send include:

- 1040 tax return (federal or state versions acceptable) - Must contain first and last name, income amount, and year.
- W2 and/or 1099s (includes 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099S, 1099INT) - Must contain first and last name, income amount, year, and employer name (if applicable).
- Pay stub documentation - Must contain first and last name, income amount, and pay period or frequency of pay with date of payment. If a pay stub includes overtime, please indicate average overtime amount per paycheck.
- Self-employment documentation (includes 1040 Schedule C, most recent quarterly or year-to-date profit and loss statement, self-employment ledger) - Must contain first and last name, company name, and income amount. If submitting a self-employment ledger, include dates covered by the ledger, and the net amount from profit/loss.
- Social Security statements (Social Security benefits letter) - Must contain first and last name, benefit amount, and frequency of pay.
- Unemployment Benefits (Unemployment Benefits Letter) - Must contain first and last name, source/agency, benefits amount, and duration (start and end date, if applicable).

These documents don't necessarily need to be dated for 2017. For example, you can provide recent pay stubs if you don't expect your income to change in 2017. If you expect your income to go up or down in 2017, you can provide other documents, like a document that states when contract work will end. If any of your income comes from freelance work, you can fill out a self-employment ledger that includes your expected income.

If you don't send it by the following date, you may have to pay more for coverage because your tax credit and lower copayments, coinsurance, and deductibles may end

How to send documents to prove eligibility

Uploading your documents is the fastest way to get them to us. Log into your Marketplace account and select "Start a new application or upload an existing one." Then select your current application, and click on "Application details." You'll see a button for each item to resolve. Click the button, then choose a document and start your upload. Or, you can mail copies to us. Keep the original documents and send copies with your name and Application ID on each page, along with the bar code page included with this notice. Send copies to:

Health Insurance Marketplace
Attn: Coverage Processing
465 Industrial Boulevard
London, Kentucky 40750-0001

For more information about choosing documents and uploading or mailing them to the Marketplace, see "2. How to send more information" in the section titled "Understanding Your Eligibility Results." (This section will only be included with your first eligibility notice each coverage year. Be sure to save it, as it may not come with later notices.) You can also visit HealthCare.gov/tips-and-troubleshooting/uploading-documents. To find in-person help when submitting documents, visit LocalHelp.HealthCare.gov.

- **- Enroll in coverage now.** Compare health plans side by side, choose a health plan, and enroll in coverage. If you don't already have a Marketplace account, you'll need the Application ID that's printed on this notice. You can choose a plan 2 different ways:
 - Enroll right after you complete your application. In most cases, you can apply and get enrolled in one sitting. Or return to HealthCare.gov and log in again to compare plans and enroll.
 - If you applied a different way, like with a paper application or over the phone, you can:
 - Compare plans and enroll through HealthCare.gov. You'll need to create a Marketplace account if you don't already have one. Go to HealthCare.gov, click the "Log In" button in the top right of your screen, and then click "Create Account" before choosing your plan.
 - Compare plans and enroll over the phone. Call the Marketplace Call Center for assistance.
- Enroll by January 31, 2017
 - Open enrollment for the Marketplace ends on January 31, so you must enroll in a plan and pay the first month's bill (the "premium") by then.
 - If you miss the deadline, you may not be able to enroll in a health insurance plan through the Marketplace until the next Open Enrollment Period, unless you qualify for a Special Enrollment Period.
 - You and anyone in your household who doesn't have qualifying health coverage for three months or longer out of the year could owe a penalty, unless you qualify for an exemption.

- For more information, visit [HealthCare.gov/apply-and-enroll/how-to-apply/](https://www.healthcare.gov/apply-and-enroll/how-to-apply/).
- If your **Eligibility Results** say that you or any of your family members are or may be eligible for free or low-cost coverage through your state's Medicaid or CHIP programs, you'll get a notice from your state agency with more information about your health benefits and how much you pay for them. If you don't hear from them soon, call them at the phone number provided at the end of this notice. When you're eligible for Medicaid or CHIP, you can still purchase a Marketplace health plan, but you won't get help paying for it. Medicaid and CHIP are free or low-cost programs, so if you qualify for either of them, you don't qualify for premium tax credits. If someone's enrolled in Medicaid at the same time they're using advance payments of the premium tax credit, they may have to repay these tax credits when they file their tax return.

When will Marketplace coverage begin?

If you're eligible to buy a Marketplace plan, your plan's coverage start date depends on the date you select your plan (but no earlier than January 1, 2017).

- For coverage to start January 1, select a plan by December 15, 2016.
- For coverage to start February 1, select a plan by January 15.
- For coverage to start March 1, select a plan by January 31.
- You have to pay the first month's premium before your coverage starts.

What if information from my application changes during the year?

If your circumstances change and the information you gave us when you applied is no longer correct, you need to let us know within 30 days of the change. Changes may affect your eligibility for:

- Premium tax credits
- Enrollment in a plan with lower copayments, coinsurance, and deductibles
- Coverage through Oregon Health Plan or Oregon Health Plan

If you're eligible for and choose to use advance payments of the premium tax credit to help pay for your Marketplace coverage and you don't report a change that may affect your eligibility, you may have to pay back some or all of your premium tax credits when you file your taxes. Some changes may make you eligible for a larger tax credit or new help with costs. For a list of changes you must report, visit [HealthCare.gov/reporting-changes/](https://www.healthcare.gov/reporting-changes/), or see "1. Reporting changes" in the section titled "Understanding Your Eligibility Results." (This section will only be included with your first eligibility notice each coverage year. Be sure to save it, as it may not come with later notices.)

If you enroll in a Marketplace plan and later become eligible for other minimum essential coverage, like Medicaid, CHIP, Medicare, or coverage from a job, you won't be eligible for advance payments of the premium tax credits, although you can keep your Marketplace plan and pay the full premium. If you become eligible for other coverage, you must contact the Marketplace to end your advance payments of the premium tax credit and let the Marketplace know if you also want to end your health plan. If you don't stop the advance payments of your premium tax credit to your health insurance company, you may need to pay back the payments paid on your behalf.

To report life changes, visit [HealthCare.gov](https://www.healthcare.gov), select your most current application, and select "Report a life change." You can also contact the Marketplace Call Center. If this notice says you're eligible for Oregon Health Plan or Oregon Health Plan, contact the state agency at the phone number provided at the end of this notice.

If you use advance payments of the premium tax credit to help pay for your Marketplace premium, you must file a tax return to report these payments even if you don't usually file taxes.

What should I do if I think my Eligibility Results are wrong?

If you think we made a mistake, you can appeal a final determination of eligibility to the Marketplace Appeals Center. This includes your eligibility to purchase health coverage through the Marketplace, and for premium tax credits, cost-sharing reductions, and enrollment periods. See below for more information about appealing your eligibility for Oregon Health Plan or Oregon Health Plan. Please note that:

- If you need health services right away and a delay could seriously jeopardize your health, you can ask for a fast (expedited) appeal using the Appeal Request form or by sending a fax or a letter to the address below.
- You can represent yourself or appoint a representative to help you with your appeal. This person can be a friend, relative, lawyer, or someone else.
- You can ask to keep your eligibility during your appeal. If you were previously eligible for Marketplace coverage or financial assistance and your eligibility is changed, you can appeal this change. In this case, you may be able to keep your previous eligibility during your appeal.
- The outcome of an appeal could change the eligibility of other members of your household even if they don't ask for an appeal.

How much time do I have to request an appeal?

Generally you have 90 days from the date of your eligibility notice to request an appeal. However, if this notice says that someone needs to "send the Marketplace more information," then you must follow the steps described in the "What should I do next?" section of this notice. Until you upload or mail documents and your data matching issue is resolved, your eligibility notice isn't a final determination of eligibility and it can't be appealed.