Washington Health Benefit Exchange

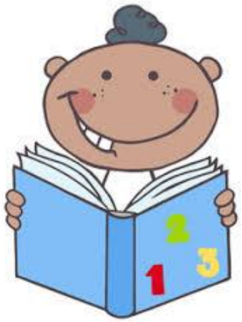
Public Health – Seattle and King County

CEV Scenarios

Customer Scenario 1

Jennie just had a baby (Jean) and has added her to her Qualified health plan application & enrollment. Jean has no SSN yet, so Jennie has not provided the SSN. Jean is shown as "conditionally eligible" and required to provide proof of the SSN. How can you help Jennie understand this status?

- *Jennie your baby Jean is conditionally eligible. This means that the computer system couldn't verify some of the information on your application. We'll be asking you to send us more information*
- *Be sure to check your dashboard's Message Center tomorrow morning. You'll see a letter that is called **Additional Verification Required** and that will have all the information you need*
- *You have only 95 days from today to provide the documents*
- *You will need to upload a copy of your babies Social Security Card in your Washington Healthplanfinder account in the **Document Center** tab*



Customer Scenario 2

You just finished helping Shelly & Matt apply for a Qualified health plan with tax credits. On the eligibility results screen you see that they are “conditional” for Qualified health plan with tax credits. What does this mean? Where can you find what this means in the system? Where can they upload documents to prove their conditional status?

- **What does this mean?** *A part of the customers application mismatched with the Federal Hub. This means they need to provide documentation*
- **Where can you find what this means in the system?** *You can view the customers conditional eligibility on their **Eligibility Status** page, in their **Document Center** and on their **Application Review** page. They will also receive a notice in their message center titled **Additional Verification Required***
- **Where can they upload documents to prove what they are conditional for?** *They can upload through their **Document Center** or **WAPlanfinder** and identify each individual that is conditionally eligible and what is needed*

Customer Scenario 3

Customer who has been enrolled, just retired and made an update to their income. After helping them make that change you submit the application. You see that the customer is conditional for income and Medicare. How do you help the customer understand what happened? What do they need to do?

- How do you help them understand? Say something like: *"You just reported your new monthly income because you recently retired. This new income doesn't match what the federal hub has and we couldn't verify your eligibility for Medicare."*
- What do they need to do? A Self-Attestation form is available from the **Document Center** immediately after eligibility determination. Customer needs to provide documents that verify their new income and provide documents that let *Washington Healthplanfinder* know if they're eligible for Medicare.
- The Affordable Care Act doesn't allow you to be eligible for Medicare AND receive tax credits. If you're now eligible for Medicare you're no longer eligible for tax credits. Clients can check their **Message Center** the next day for more information
  - Customer should be referred to SHIBA Resources who are trained state volunteers with expertise in Medicare and advising customers on the law and actions to take - https://www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/shiba/

Customer Scenario 4

Customer is conditionally eligible and uploads documents that do not verify what the customer is conditional for prior to the deadline

- Enhanced Users do not submit a ticket. Tell the customer what documents they need to upload
  - You can identify this by reviewing what they are conditional for in their **Document Center**
  - You can find information here at https://www.wahbexchange.org/new-customers/application-quick-tips/how-to-submit-documents/
  - Review the customer's **Additional Verification Requested** letter that shows on their dashboard with them to help them understand what is needed
  - If income is being requested it should be uploaded for all household members who have income
- If the customer insists on escalated support then an Enhanced User can submit/request a Zendesk ticket
  - The ticket should be assigned to **L2 Document Review**
  - The CEV team will contact the customer to provide information on what documentation is acceptable

Customer Scenario 5

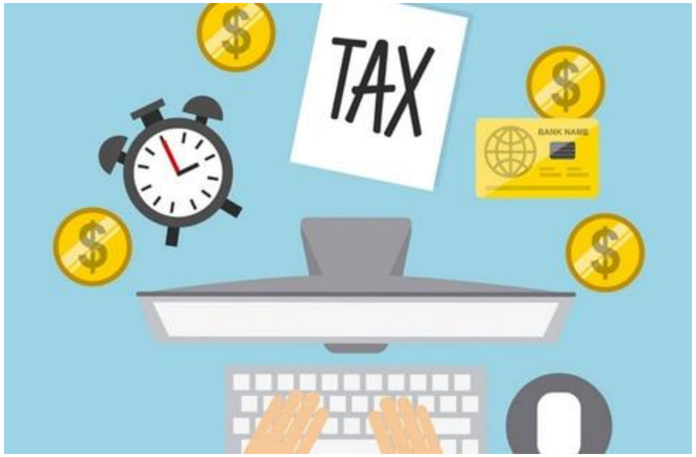
Customer uploads documents after the deadline, but is still conditionally eligible, in other words CEV Team hasn't yet reviewed their documents and customer is still in conditional status

- Enhanced User does not need to create a ticket for this
- If the customer insists on a follow-up then an Enhanced User can submit a ticket for follow-up
  - The ticket should be assigned to **L2 Document Review**
  - The CEV team will contact the customer for follow-up

Customer Scenario 6

Customer's eligibility has been failed and they lost their tax credits or their coverage has been terminated. Customer calls after the 95 day deadline and **<u>has</u>** uploaded documentation

- Enhanced Users should submit/request a ticket for this customer
  - The ticket should be assigned to **L2 Document Review**
  - The CEV team will contact the customer for follow-up
- **<u>This does NOT guarantee that the customer's enrollment or tax credits will be reinstated</u>**



Customer Scenario 7

You are working with a customer who has been enrolled since 2013. They are marked "conditionally eligible" for income every year at their renewal time. What do they need to do? How can you help them?

- What do they need to do? Upload current household income documentation for review for all members in the household with income

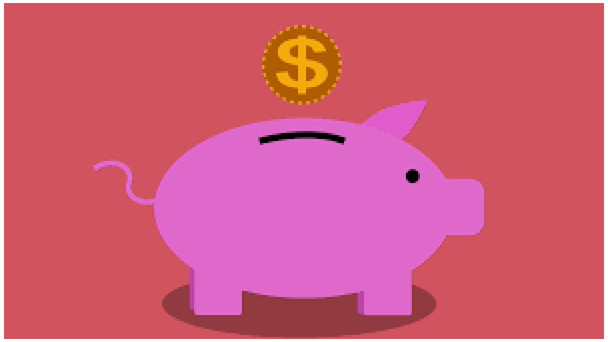
- How can you help them? Navigator should help the customer understand what documents were requested and needs to be uploaded
    - You can identify this by reviewing what they are conditional for in their **Document Center** or on the **Additional Verification Required** notice
    - Explain to them the reason for their "conditional status" and that documents need to be uploaded within 95 days
    - It is very important they the customer reports their income accurately so that they don't come up conditional every year at renewal time

Conditional requirements

Customer Scenario 8

A customer comes to you for assistance with understanding what documents they need to upload since they had reported an income increase AND already uploaded their previous year's tax return.

- What documents are being requested that are acceptable?
  - Inform the customer that the previous year's tax return does not show current income.
  - Current paystubs confirm their current income. Last year's paystubs, confirm last year's income.



Customer Scenario 9

Brenda just got divorced and her name was Smith and has just changed her name back to Johnson through the courts. What documents does she need to upload in order to show proof that she has legally changed her name?

- The customer would need to upload the court documents in order to prove that she has done so legally and upload any other documents for each CEV category they are conditional for
- Drivers license, utility bills or other documents will not be accepted

Customer Scenario 10

Pam and Jeff are moving from Washington to Idaho. What do they need to do since they will need to be able to receive their 1095-A for tax purposes?

- The primary applicant will need to go into HPF and
  - Mark themselves as not seeking coverage
  - Change their address to the new address in Idaho

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