



# HEALTH INSURANCE MARKETPLACE ENROLLMENT EXPECTATIONS

Due to the changes with the Health Insurance Marketplace, we want to provide detailed expectations of our office and you, as a beneficiary, receiving an insurance plan through the Health Insurance Marketplace. Please be aware that information listed in this is subject to change at any time. *There is a responsibility when choosing to receive premium tax credits that needs to be taken seriously and we want to make it very clear what those expectations are.*

## WHAT YOU CAN EXPECT FROM OUR OFFICE:

- We have worked with the Marketplace since it started on October 1, 2013. We certify yearly to guide people with coverage through the Marketplace and contract with the carriers available to you in Nebraska.
- We gather your specific information to help you enroll in a Health Plan at a cost that is affordable to you based on your subsidy and provide you with information regarding the plan selected.
- We will assist you in setting up your EFT payments with the insurance carrier of your choice - this is very important so your carrier receives payment and allows you to have coverage on your plan effective date. We are not responsible for issues regarding non-payment d/t wrong account information, insufficient funds, etc.
- We offer a team that is of service and value as we know it is a complicated process to navigate through the Marketplace.

## YOUR RESPONSIBILITY:

- You are responsible for providing accurate information to the Marketplace regarding your income, citizen/resident status, eligibility for employer, federal or state offered insurance programs, etc. in order to receive a tax credit. Our office is not responsible if you should have to pay any tax credit back
- You are responsible for making premium payments to the Insurance Carrier. Failure to make payment will jeopardize your coverage, which can leave you without coverage for the year.
- If the Marketplace requests documentation, which could be Loss of Coverage Letter, Proof of Income, Identity Verification, etc. - it is your responsibility to make sure that information is received.
- You are responsible for updating information with the Marketplace if there should be any changes to your household -including a change in income, a life change (birth of a child, divorce, etc), etc.
- IF YOUR CHILD(REN) ARE SENT TO MEDICAID - the Marketplace does not make the coverage retroactive at the time of Medicaid denial - it will be your responsibility to understand that your children may not have coverage until the Marketplace puts them on your health plan. This may result in you signing them up for a Temp Insurance Plan, that we can assist you with.
- You will hold responsibility in communicating with the Marketplace outside your enrollment should there be an issue with your coverage. Due to the Marketplace's system they do not allow us to call on your behalf (If removing someone from your plan (ie: divorce, etc) you will need to call to take care of this matter, we cannot do this for you).

BY SIGNING BELOW, YOU RECOGNIZE YOUR RESPONSIBILITY WITH THE HEALTH INSURANCE MARKETPLACE AND DO NOT HOLD TONYA LEGRAND & ASSOCIATES, LLC RESPONSIBLE FOR ISSUES THAT THEY HAVE NO CONTROL OVER WITH THE HEALTH INSURANCE MARKETPLACE.

CLIENT NAME: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_