

To: Interested People

From: Vicky Pulos

Date: April 17, 2015

RE: Revisions to the ACA-3 Paper Application Forms (March 2015)

What's new in the March 2015 Revision of ACA-3: Many improvements. Some old problems remain. Some new problems created.

Step 1  Q. 2 Does not explain what person with no home address should enter for home address.  Q. 18 adds jail question here & also asks if release within 30 days.

 **Step 2.** Instructions. Explains contact person is person 1.

Q. 6. Tax filing question.

a. Adds Are you married?

 b. No change to filing jointly question. Still does not explain how abused/abandoned spouse can "indicate that you file taxes as 'single.'" Still no instructions for those filing as head of household or who will be filing as single due to divorce or legal separation by Dec 31.

 d. Dependent question. Adds note if you are under 21 & claimed by parent who does not live with you, answer no. [If answer were yes, noncustodial parent would have to be included as member of household]

Q. 8 Residence question. Omits subordinate question about temporary absence

Q. 9. Citizenship question. Adds after naturalized citizen (not born in US).

Q. 10 Noncitizen questions.  Adds (twice) that it may help to include a copy of the immigration document

 Q. 14 Adds ADA question, directs to Supp C Accommodation

Q. 16 Formerly in foster care question. Adds a. what state? b. were you getting Medicaid?

Current job & income instructions.  Adds if income not steady from month to month, provide average for the time period.

Q. 20. Wages.  Adds parenthetical about subtracting pretax deductions.

Q. 23. Seasonal employment.  Adds If yes, how many months do you work per year.

Q. 29. Self employment.  only mentions profit not profit or loss.

Q. 30. Other income. Adds “non-taxable” veteran’s payments to those you don’t have to list.

 Still no explanation that “other income” box should only be checked for other “taxable” income.  Still asks how often, but not month received—not clear if nonrecurring (lump sum) income should be entered if current month is not month of receipt?

Q. 31. Deductions. Adds Do not include any type of deduction that is not listed in this section.

Qs. 32 & 33 Yearly income.  Reworded: What is your total expected income for the current calendar year? (Was: Your total income this year).  Still no question about annual earned vs. unearned income (if different from current income); info needed to determine whether a dependent will be required to file a return.

Questions 1-33 repeated for Additional Persons.  Added Person 4.

Step 4. Household Health coverage.  Clarifies that line after Medicare, Tricare, VA, PeaceCorps, is for name of person covered.

 Nothing directing you to Supp. D. SEP form if coverage will be ending within 60 days

 Question 2. Clarifies that this part of question is for people offered insurance on a job and NOT enrolled in it. If yes, complete Supp. A.

Step 5 Parental Info. NEW. For child under 18 who does not have 2 custodial parents also on application. [Identifying families that will be sent the Non-Custodial parent questionnaire].

Step 6 Read & sign application. Still has statement  2. On notifying employers of HSN use:-- statute pertaining to this was repealed.  9. Still says lien “to extent permitted by law:”--no one eligible based on ACA-3 is subject to lien under existing law.  17. Prison question: adds Q if being released within 30 days; adds Q is person an inmate who will be admitted to hospital within 24 hours.

Step 7. Sending app/voter reg  Nothing directing person to Supp. D

Supp. A.  Clarifies instruction: for people eligible for ESI but not enrolled. If person is enrolled, fill in Step 4 & skip this supplement.

Supp. B. American Indian/Alaska Native.

 **Supp. C.** Accommodation. NEW. Asks about different modes of communication needed for person with disabilities.

Supp. D. Special Enrollment Period Form. NEW.  Does not appear to be any place in application that directs you to this form.  Instruction says complete this form if anyone on this application needs to get health insurance after the open enrollment period has ended.:--why not say after Feb 23, 2015 instead?  Instruction says, If you have not had any of the life events, you do not have to fill out form. No instruction how you can indicate that a triggering event not listed on the form creates a SEP.

[Is completing Supp. D considered critical data? What happens if person eligible for Connector does not submit SEP form –are they found eligible but denied opportunity to enroll or sent SEP form?

ARD Instructions & Form.