

Preparing to Apply

BeWell Essentials: Part 1 of 8



Introduction

This is an overview of information assisters (a collective term for agents, brokers, and enrollment counselors (ECs)) should keep in mind when they meet with consumers who are preparing to apply for Marketplace coverage through BeWell.

Main Topics

- Applying on the BeWell Marketplace
- Consumer consent
- Assessing consumer needs
- Available financial assistance
- Serving immigrant consumers

Applying on the BeWell Marketplace



- Individuals and families can use the BeWell Marketplace to find and apply for health and dental coverage that fits their budget and specific needs.
- Consumers can apply online, by phone, or by mailing a paper application. No matter how consumers apply and enroll, assisters can provide in-person help.
 - **Note:** Assisters should provide consumers with the [Pre-enrollment Checklist](#) to prepare for their appointment.
- Eligible consumers can enroll in or makes changes to their Qualified Health Plans (QHP) during the annual Open Enrollment Period (OEP) or if they qualify, during a Special Enrollment Period (SEP).

Consumer Consent



- Assistors should obtain consent from each consumer before helping them apply.
- They should only make updates to a consumer's application or policy at the direction of the consumer. This includes but is not limited to:
 - Helping them apply for financial help and/or enrolling in a health plan; and/or
 - Calling the BeWell Customer Engagement Center (CEC) to ask about the status of an enrollment or make changes to the consumer's application.
- **Important:** This consent requirement is different from, and in addition to, the requirement that consumers must provide their informed consent to assistors for any use or disclosure of their Personal Identifiable Information (PII) outside the scope of the Privacy Notice Statement and the authorized functions of an assister.

Assessing Consumer Needs

- Here are questions assisters should consider to make sure consumers understand their coverage options:
 - Do they need additional information about the Affordable Care Act (ACA), health coverage, or BeWell?
 - Do they currently have health coverage or access to coverage through their employer, Medicaid, or Medicare, even if they are not currently enrolled? If not, have they started the eligibility application process?
 - Which individuals in the household need coverage (e.g., an individual, a child, a spouse, or the whole family)?
 - What health plan features are most important to the consumer? Consumers might be most concerned about premium prices, covered services, prescription drugs, and/or whether specific doctors are included in the plan's network.

Available Financial Assistance



- BeWell provides access to programs that help eligible consumers pay for coverage.
 - Some consumers can save on monthly premiums and additional costs with advance payments of the premium tax credit (APTC), state subsidies, and cost-sharing reductions (CSR).
 - Others may qualify for low-cost programs, such as Medicaid.
- Consumers who may be eligible include:
 - Individuals who do not have affordable health coverage through their jobs or another source.
 - Individuals not eligible for job-based coverage through a spouse or parent.
 - Self-employed consumers (and their families) whose businesses have no employees.

Serving Immigrant Consumers



- Important reminders when identifying applicants on the BeWell application:
 - Consumers must be U.S. citizens, U.S. nationals, or lawfully present in the U.S. to enroll in Marketplace coverage.
 - Consumers who are not lawfully present can still apply for coverage for their family member(s) who are lawfully present.
 - Those applying for coverage for a family member who is lawfully present can do so without being asked to provide proof of their own citizenship or immigration status or a Social Security Number (SSN).

Key Points

- Individuals and families can use the BeWell Marketplace to find and apply for health and dental coverage that fits their budgets and specific needs.
- Assistors should obtain consent from each consumer they work with prior to assisting them with the BeWell application.
- Assistors should assess the unique needs and level of understanding about health coverage of each consumer, including the programs that may be available to help them pay for their coverage.



Bewell

New Mexico's
Health Insurance
Marketplace