Figure 1: SIMPLIFIED EXAMPLE OF EXCHANGE/SHOP PROCESS Start online (or other) review of health plans then fill out paper or electronic application. Household income and eligibility verified by Federal Data Hub. Eligible for Medicaid. Low income but not Not low income? Process still Medicaid eligible? Eligible for being Eligible for Exchange Exchange without determined. with subsidies subsidies -Are you seeking insurance in the: - individual/family market? -small group market? Data calculator will help determine payment -Choose from plans named by employer -Choose from (or employer may individual plans. have one plan). -Process being -Process being determined for determined regarding payment if eligible whether payment by for tax credits. employer or through the Exchange.

Among likely questions to be asked:

Eligibility for exchange purchase:

- -Are you a citizen, a national, or a lawfully present alien?
- -Are you incarcerated?
- -In what state are you a resident?
- -Do you file federal income tax returns?
- -What is your social security number?

o Eligibility for tax credits/assistance

- -What is your household size for income tax purposes?
- -What is your modified adjusted gross income for the latest tax year?
- -What is your current monthly income or projected annual income (this is subject to verification)?

Employer in SHOP Exchange:

- -Reports number of employees (to determine if eligible for small business credits).
- -Reviews plans and may limit options for employees.
- -Provides payment (either to employee or directly to exchange—still to be determined).