# Tutorial: How to Enroll Family Members into Different Marketplace Plans

Center for Consumer Information and Insurance Oversight



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# Can a family apply together on a Marketplace application and enroll in separate plans?

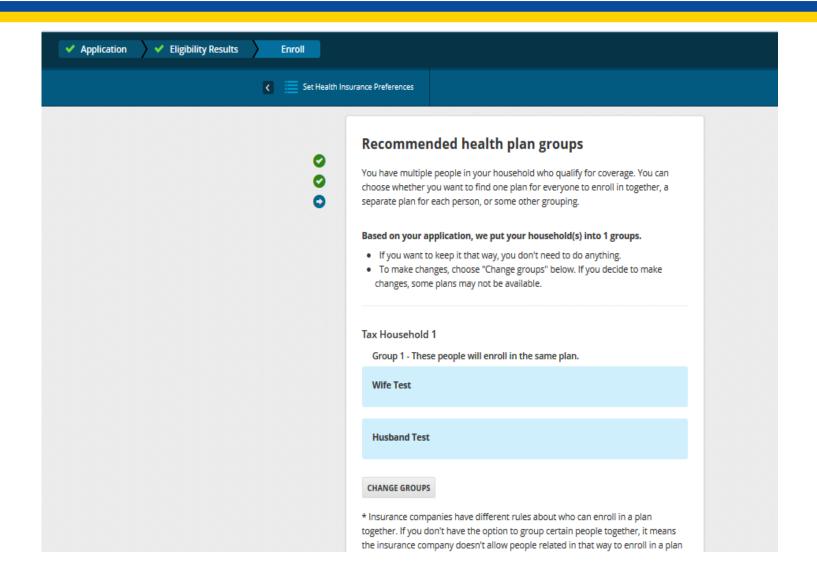
- Yes. A family can apply together and enroll in different Qualified Health Plans.
- Once determined eligible, the family can select different plans for different family members.
- If a family has more than one plan, APTC is allocated to each plan by the Marketplace according to a business rule described in 45 C.F.R. §155.340 (f).
  - The consumer still decides how much of the household's APTC is used for premium discount.

#### Example: Two Spouses Seeking Separate Plans

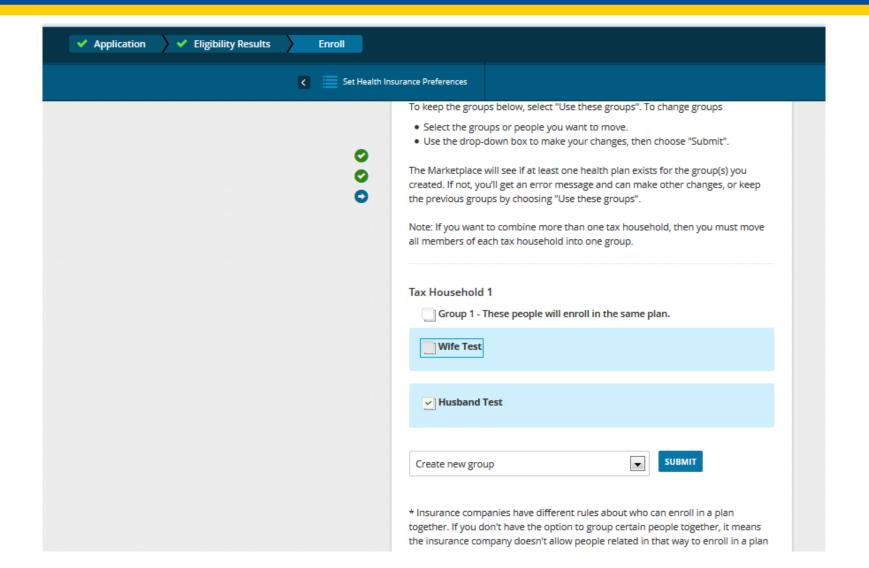
- 1. Complete application; proceed to Enrollment.
- 2. Click the "Answer questions about your household" Enrollment To Do task.
- 3. Separate the initial enrollment grouping into self-only groups by selecting "Change groups."
- 4. Select one of the spouses, then select "Create a new group" and enter "submit."
- 5. Proceed to Plan Compare by selecting "Use these Groups."
- 6. Select a health plan for the first spouse, repeat for second spouse.
- 7. Select separate dental coverage if desired (optional).
- 8. Review and confirm selections.
- 9. If the user forms an enrollment group that isn't supported by any QHP in the service area, an error will display when the user tries to move forward to view plans.

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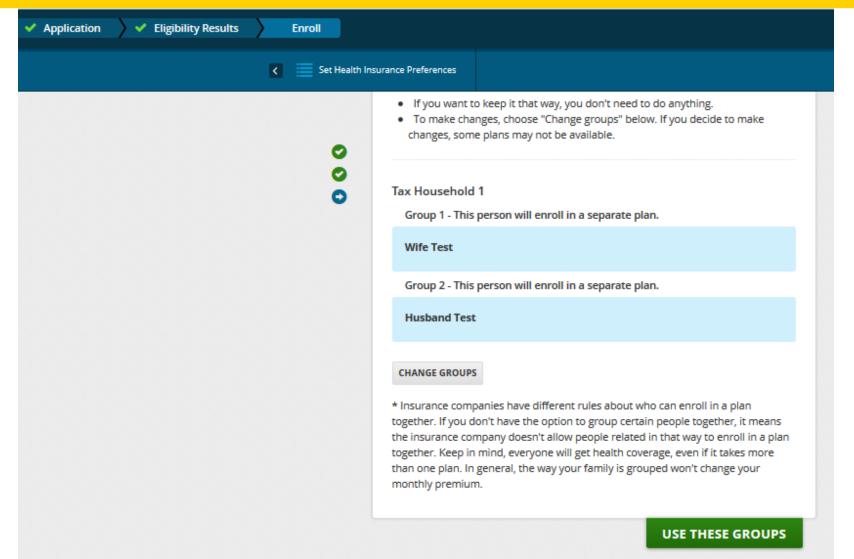
System Default: Spouses Enroll Together into One Health Plan Grouping



## Example: Two Spouses Seeking Separate Plans Enrolling in Separate Health Plan Groups



## Example: Two Spouses Seeking Separate Plans Enrolling in Separate Health Plan Groups, cont.



#### Questions?