



Healthplanfinder Instructions

Working with Kristin Manwaring Insurance

Below are resources for establishing an account through the state exchange, Washington Healthplanfinder (HPF). We ask that you have an account created and are linked to our office prior to scheduling an appointment with us for individual or family coverage.

Our services include:

- During a consultation: in depth review of plans, benefits, rates, tax credit eligibility (if applicable), provider networks, drug formularies
- Washington HPF application: ongoing support with the HPF account, eligibility determinations, document uploads, reporting and assistance in resolving eligibility
- Insurance carrier: ongoing support with billing, benefits, provider networks and claims questions

Professional fees:

While Kristin Manwaring Insurance is a fee-based agency, we are currently waiving our fee in recognition of the economic impacts of COVID-19.

Kristin Manwaring Insurance charges a \$200 professional fee for special enrollment period (SEP) and open enrollment period (OEP) consultations. The professional fee covers the current calendar year plan, up to the termination date of the policy, no later than December 31. We encourage communicating with one of our individual & family agents with questions regarding professional fees and services. In many cases they have been able to assist with questions without the need for an in-depth consultation or assessment of the professional fee.

KMi is committed to offering existing clients alternatives to in person consultation in the form of detailed electronic communications along with live and/or virtual informational meetings. KMi accepts payment by check, credit card or debit card.

The Open Enrollment Period is November 1st through December 15th for following year coverage.

Outside this window, you must have a Qualifying Life Event (QLE) to open a SEP. QLE's must be reported within 60 days of the event. The enrollment cutoff is generally the 15th of the month prior to the intended effective date. There are situations that allow enrollment by the end of the month prior to the effective date. An agent can help you determine if your situation will qualify.

Quotes and tax credit eligibility estimates can be obtained from the following link by clicking the *Browse and Compare Plans* tab found under individuals and families on the HPF home page. This is an

anonymous quoting tool. Your actual eligibility for premium tax credits will be determined once an account is created, electronic application is submitted, and eligibility is determined by HPF.

https://www.wahealthplanfinder.org/HBEWeb/Annon_ViewIndividualPlans?request_locale=en

Creating a Washington Healthplanfinder Account

Use the following link to create an account. Prior to creating a new account on the Washington HPF, make sure you have not previously created an account, and that you are not on an account associated with someone else. If you are not sure of either of these situations you can call HPF Customer Service at 855-923-4633. You will need to offer your full legal name, birthdate and last 4 digits of your social security number. https://www.wahealthplanfinder.org/HBEWeb/Annon_ValidateCreateAccount.action

Applying for Coverage

You can complete the application on your own or during a consultation. We can assist in review of applications prior to submission if we are linked as the broker. If you are unsure how to accurately answer some of the questions on the application, the following application *Quick Tips* link will provide some additional detail on the information needed to appropriately complete the HPF application:

<http://www.wahbexchange.org/new-customers/application-quick-tips/>

While completing the application, please note:

- Household members and tax status information on the HPF application will need to match your Federal Tax Return
- Income reporting is based on modified adjusted gross income (MAGI) for Qualified Health Plans (QHP). When reporting income, you will be projecting expected income for the year you want coverage. Tax credit eligibility will reconcile when submitting your tax return for that year. Apple Health enrollment is based on current income but can be reported as an average. Use the following links for more information about reporting income.
 - QHP: <https://www.wahbexchange.org/new-customers/application-quick-tips/steps-to-apply/how-to-report-income/>
 - QHP: <https://www.healthcare.gov/income-and-household-information/income/>
 - Apple Health/Children’s Health Insurance Program (CHIP): <https://www.hca.wa.gov/health-care-services-supports/program-administration/income>

Selecting a Broker

From your *Dashboard* you will see a *Help* section on the left side of the screen. Click the *Find a Broker* or *Manage My Broker* link. You can search by Organization, Last Name or Zip Code. While many agents will show under Kristin Manwaring Insurance, we ask that you submit your request to **James (Jim) Manwaring**. From the search results select the name of the broker you will be working with by clicking the “Request Help” button.

Once the Help Request is submitted, please contact our office with any questions or concerns, or to set up an appointment for consultation. We suggest having us review the application prior to signing to avoid any potential issues.

Preparing for Your Consultation

Please have the following available during your appointment:

- **Open Enrollment Period Only**-Debit or Credit Card to make the initial binder premium payment.
- Personal information for family members that do not reflect accurately in the account
- Income documentation if requesting financial assistance (Apple Health, CHIP, Tax Credits)
- A list of providers and/or facilities you are using or would like to have access to
- A list of medications with dosages to review plan formularies