

The Health Insurance Marketplace®: Ready to Apply? Checklist!

Combination of checklists from CMS.gov and HealthCare.gov with links to calculators/tools

It is critical that you include the most accurate information possible on your application to prevent any errors that might cause a delay in your coverage going into effect. This checklist will help you gather all of your information ahead of time so that if you have any questions, you can get them answered and obtain any additional documentation you may need BEFORE YOU APPLY.

There are detailed instructions included with the checklist and I will be posting the full walkthrough guide ASAP. If you have any questions while using it, please [contact me for help](#). I use this checklist myself every year before I renew my coverage and update my application and it's so helpful in making sure you get through it as quickly as possible.

If you don't have a SSN:

NOTE: Even without an SSN, you can still apply for Marketplace insurance, as long as you can prove your lawful presence in the United States. You will need to provide alternative methods to verify your income, such as pay stubs or tax returns with an ITIN.

- A full list of immigration statuses eligible for Marketplace coverage is available from HealthCare.gov: [Find out what immigration statuses qualify for coverage in the Marketplace | HealthCare.gov](#)
 - To verify lawful presence without an SSN, acceptable documents include Permanent Resident Card (Green Card), I-94 Arrival/Departure Record, Reentry Permit (I-327), and Machine Readable Immigrant Visa with temporary I-551 language.
 - To find out what you'll need before you apply, contact the Marketplace Call Center at 1-800-318-2596. You can also consult these lists of acceptable documents to confirm citizenship or immigration status:
 - <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/#citizenship>
 - <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/#immigration>
 - For more information about coverage for lawfully present immigrants, as well as what you are eligible for if you are a "qualified non-citizen," you can get all the details here: [Health coverage for lawfully present immigrants | HealthCare.gov](#)
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Ready to Apply? CHECKLIST!

- Basic information about you:
 - Your full name, as it appears on your Social Security Card
 - Date of birth
 - Social Security Number (SSN)
- Information about your household size:
 - Figure out who in your household will apply together before you start your application. Visit [Who's included in your household | HealthCare.gov](#) for help figuring out who to include in your household.
- Home and/or mailing addresses for everyone applying for coverage
- Information about everyone applying for coverage, including Social Security Numbers and birth dates.
- Information about the professional helping you apply.
 - This could be an agent, broker, or assister.
- Information about how you plan to file your taxes in 2025
- Employer and income verification for every member of your household
(Example: from pay stubs or W2s).
 - Visit [HealthCare.gov /income-and-household-information/income](#) to learn more about what types of income to include and not include.
 - For details about income or what sources to include, visit: If you still have questions, try this as well: [Publication 17 \(2024\), Your Federal Income Tax | Internal Revenue Service](#)
- Your best estimate of what your household income will be in 2025
 - Visit [HealthCare.gov/income-and-household-information/how-to-report](#) for help estimating your income.
- Policy numbers for any current health plans covering members of your household
- Information about any job-based plan you or someone in your household is eligible for
 - You can use the Employer Coverage Tool (worksheet) to help collect this information.
 - Fill out this worksheet even for **coverage you're eligible for but don't enroll in.**
 - Download and/or print the form here: [Employer Coverage Tool](#)
- Health Reimbursement Arrangement (HRA) notice (if anyone in the HH is offered a HRA through their employer)
- Document information for each lawfully present immigrant and naturalized citizen

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Condensed instructions for this checklist

Information about your household

You will be asked to provide information about each person in your household, even those NOT applying for coverage.

For the Marketplace, your household usually includes the tax filers and their tax dependents, but there are exceptions. Sometimes it includes people you live with who aren't in your tax household.

- Include yourself on your application. As you fill it out, you may be asked questions about the following people:
 - Your spouse
 - Your children who live with you, even if they make enough money to file a tax return themselves
 - Anyone you include on your tax return as a dependent, even if they don't live with you
 - Anyone else under 21 who you take care of and lives with you
 - Your unmarried partner, only if one or both of these apply:
 - They're your dependent for tax purposes
 - They're the parent of your child

For more information or if you're still not sure who to include, please call the Marketplace Call Center (1-800-318-2596.)

Home and/or mailing addresses for everyone applying for coverage

Where you live can affect what health coverage you're eligible for.

- You'll select your state at the beginning of the application. You'll enter your home address to show whether or not you're a resident of the state where you're looking for coverage.
- You'll be asked for your mailing address. This is usually the same as your home address. If it's not, provide a mailing address in the state you live in.
- If anyone else on your application has a different home or mailing address, you'll need to provide that, also.

Information about everyone applying for coverage

- Your Marketplace application will ask for basic information about everyone applying for coverage, including their relationship to you.

Social Security Number for each person

- The application will ask for each person's 9 digit SSN, even those not applying for coverage. The Marketplace will confirm the SSNs with Social Security, after you give permission at the start of the application.
- If you don't provide an SSN, you may need to provide more information at a later time.

Information about the professional helping you apply (if any)

- If a professional is helping you with your application, you'll enter their information. These professionals include Navigators, Certified Application Counselors, in-person assistance personnel, agents, and brokers.

Information about how you plan to file your taxes in 2025

- If you file federal income taxes and are married, the Marketplace needs to know if you file separately or jointly.
- You'll also be asked about who you claim as a tax dependent.

Employer and income verification for every member of your household

- Your Marketplace application asks about the income and expenses of everyone in your household, even those not applying for coverage.
- The Marketplace counts these as income:
 - Wages and salaries, as reported on each person's W-2 form and pay stubs
 - Tips
 - Net income from any self-employment or business
 - Unemployment compensation
 - Social Security payments, including disability payments (but NOT Supplemental Security Income (SSI))
 - Alimony for divorces or separations finalized before January 1, 2019
 - Retirement or pension income, including most IRA or 401k withdrawals
 - Investment income, like dividends or interest
 - Rental income
 - Other taxable income

For details about income or what sources to include, visit: [What's included as income | HealthCare.gov](#)

If you still have questions, try this as well: [Publication 17 \(2024\), Your Federal Income Tax | Internal Revenue Service](#)

Your best estimate of what your household income will be in 2025

- Your Marketplace application will ask for an estimate of what your household's income will be in the year you're applying for coverage.
- If you're not sure, it's okay to make your best estimate. If your income changes, or is different than what you estimated, you'll need to update this information later.
 - For more information, visit [HealthCare.gov/reporting-changes/why-report-changes](https://www.healthcare.gov/reporting-changes/why-report-changes)
 - For help calculating household income:
 - Income Calculator Tool: [Calculate yearly income](#)

Current health coverage information

- Your Marketplace application will ask if anyone in your household is currently enrolled in health coverage, including Medicaid, the Children's Health Insurance Program (CHIP), Medicare, TRICARE, VA health care program, Peace Corps, COBRA, retiree insurance, or coverage through individual insurance (including Marketplace coverage) or an employer.
- If anyone has coverage now, you may need to enter their policy numbers.
 - You can find this information on their insurance card or documents they get from their plan.

Employer information

- Your Marketplace application will ask about any job-based plan you or anyone in your household is eligible for.
- It will ask for employer contact information for each person in your household who has a job. You can use the [Employer Coverage Tool \(worksheet\)](#) to help collect this information.
- Fill out this worksheet even for **coverage you're eligible for but don't enroll in**.
- Fill it out for **each family member who's eligible for traditional health coverage through a job**, even if they **aren't enrolled** in it OR applying for Marketplace coverage.
- Download and/or print the form here: [Employer Coverage Tool](#)

Health Reimbursement Arrangement (HRA) notice (if applicable)

- If someone works for a business that offers help paying for a health plan or health care expenses through an individual coverage HRA or qualified small employer HRA, use the notice from the employer to complete your Marketplace application.
- Visit [Health Reimbursement Arrangements \(HRAs\): 3 things to know | HealthCare.gov](#) to learn more.

Immigration document information for each lawfully present immigrant

- If your application includes a lawfully present immigrant who needs coverage, you'll be asked to provide information from their immigration documents.
- Document information is required for all legal immigrants and naturalized citizens.
- Visit [HealthCare.gov/help/immigration-document-types/](https://www.healthcare.gov/help/immigration-document-types/) for a full list of acceptable immigration documents.

This is based on a combination of two checklists that I created for myself to use before I do my application each year.

The two source documents are:

- [Get Ready to Apply for or Re-Enroll in Your Health Insurance Marketplace Coverage](#) and
- [My Marketplace Application Checklist | CMS](#)

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