

Create a Marketplace Account

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Question 1

- How often do consumers come to you for help in creating a Marketplace account?

Question 2

After creating their account, consumers will have to verify their identity. Although the Marketplace does not require a consumer to submit documentation to verify their identity, it is often helpful for the consumer to have documents with them to help them respond to the identity verification questions.

- **What documents do you recommend that consumers bring with them to the appointment to make this process faster and easier to complete?**

HealthCare.gov Homepage

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Select the Get Coverage tab

Need health insurance?

You can enroll if you have life changes like losing coverage or having a baby, or if you qualify for Medicaid or CHIP

Delaware

CONTINUE

Have a baby or adopt in the last 60 days? [See if you can get coverage starting the day of the event.](#)

Choose a state from the drop down menu



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SEE YOUR OPTIONS



MEDICAID & CHIP

SEE HOW TO APPLY



SEE PLANS & PRICES

PREVIEW NOW



FIND LOCAL HELP

SEARCH NOW

Account Creation

The screenshot shows a 'Create an account' form with the following fields and features:

- State: Delaware
- First Name: Roslyn
- Last Name: Lott-Byther (with a green checkmark)
- Email: rosby17@yopmail.com (with a green checkmark and arrow 1 pointing to it)
- Username: Lott-Byther (with a green checkmark)
- Password: [Redacted] (with a green checkmark and arrow 2 pointing to it)
- Confirm Password: [Redacted] (with a green checkmark)
- Security Questions:
 - What was your favorite toy when you were a child? Doll Baby (with a green checkmark and arrow 3 pointing to it)
 - In what city was your mother born? Kansas (with a green checkmark)
 - What is your parents' wedding anniversary date? 10-20-1942 (with a green checkmark)
- Agreement: I understand and agree with the HealthCare.gov [privacy policy](#) and [terms and conditions](#) (with a green checkmark)

At the bottom, there is a green 'CREATE ACCOUNT' button and a link: 'Already have an account? [Log in](#).'

1. Consumers' email addresses are their usernames
2. Real-time verification of email typos
3. Green checkmarks that dynamically pop up as consumers successfully complete each section and meet password criteria

Account Creation (continued)

Create an account
If you already have an account, [log in](#). Having trouble? **Don't create another account.** Forgot your [password](#) or [username](#)?

Delaware

Roslyn Lott-Byther ✓

Your email address will also be your username when you log in.

rosby17@yopmail.com ✓

Use: ✓ 8-20 characters ✓ Upper & lowercase letters ✓ Number(s)

..... ✓

..... ✓

Pick 3 questions that only you will be able to answer. If you forget your password, we'll ask you these questions to verify your identity.

What was your favorite toy when you were a child? ✓

Doll Baby

In what city was your mother born? ✓

Kansas

What is your parents' wedding anniversary date? ✓

10-20-1942

I understand and agree with the [HealthCare.gov privacy policy and terms and conditions](#). ✓

The Marketplace will send you emails with important enrollment information, updates and reminders. You can unsubscribe at any time by clicking the link at the bottom of any Marketplace email.

CREATE ACCOUNT

[Already have an account? Log in.](#)

Check your email

We sent an email with the subject line, "Welcome! Please verify your email for your HealthCare.gov account" to the email address you entered above. Click on the verification link in the email to verify your email address.

- Notification includes a direct link to major email providers

Check your email

Check your inbox for a verification link to continue. Then, log in with **miles.scot.t@gmail.com** as your username.

 **OPEN YOUR GMAIL**



- Some email addresses won't include a direct link

Check your email

We sent an email with the subject line, "Welcome! Please verify your email for your HealthCare.gov account" to the email address you entered above. Click on the verification link in the email to verify your email address.

Verify Your Email

The screenshot shows a YOPMAIL web interface. At the top, there are navigation links for 'Home', 'Donate', and 'Plugin', along with a row of small national flags. The user's email address, 'rosby17@yopmail.com', is displayed in the top left. Below this, there is a search bar with 'rosby17' entered and a 'Check for new mails' button. A message header indicates an 'E-mail alias' for the inbox: 'alt.zu-d1u710r@yopmail.com'. The main content area shows an email from 'marketplace@healthcare.gov' with the subject 'Welcome! Please verify your email for your HealthCare.gov account.' The email body contains a white box with the following text: 'Thank you for taking the first step toward getting health coverage! To finish creating your HealthCare.gov account, click the link below. [Verify my email address](#)'. At the bottom of the white box, it says 'Need help? Contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)'. The interface also includes an 'Inbox' sidebar on the left with a '1 mail' indicator and a 'Write' button above the email content.

Your account has been created!

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[Log in](#)

Your account is ready

You successfully verified your email address. Next, log in to start your application.

[CONTINUE TO LOGIN](#)

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[NONDISCRIMINATION / ACCESSIBILITY](#) | [PRIVACY](#) | [USING THIS SITE](#) | [PLAIN WRITING](#) | [VIEWERS & PLAYERS](#)



A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services. 7500 Security Boulevard, Baltimore, MD 21244



[USA.gov](#)
Government | Make Easy

Question 3

- When helping consumers create an account for the first time, what are some of the most common problems you face?

Log in Directly

HealthCare.gov

Individuals & Families

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Log in

Log in

Don't have an account? [Create one.](#)

Rosby17@yopmail.com

Your username may be your email address. [Forgot your username?](#)

.....

[Forgot your password?](#)

LOG IN

Using a shared or public computer?

Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

Consumers log in with the email address and password that they created

Application

 Roslyn Lott-Byther

 WELCOME

 MY PROFILE

 MESSAGES (0)

Roslyn, where would you like to go?

INDIVIDUALS & FAMILIES

START A NEW APPLICATION OR UPDATE AN EXISTING ONE »

Choose this option if you're looking for health coverage for you and/or your family. Or, you can review, renew, or make changes to your current Marketplace coverage.

FOR EMPLOYERS

[VISIT EMPLOYER MARKETPLACE »](#)

If you're a small business employer, choose this option to provide health coverage to you and your employees. You can also view and make changes to your current coverage offering. [Learn more about coverage options for small businesses.](#)

FOR EMPLOYEES

[VISIT EMPLOYEE MARKETPLACE »](#)

If you're a small business employee and you've received a SHOP employee code from your employer, choose this to view your health coverage options. You can also view and make changes to your coverage. Click on the link to find out what you can do to get ready now and learn more about coverage options for employees of small businesses. [Learn more about coverage options for employees of small businesses.](#)

Application (continued)

Roslyn Lott-Byther

Need coverage for 2018?

You'll need to:

1. Complete a 2018 application.
2. View your "Eligibility Results."
3. Enroll in a plan by December 15, so your coverage can start on January 1. This is the last day to enroll in coverage for 2018.

[START MY APPLICATION](#)

Want to learn more before you get started?

[FIND OUT WHAT THINGS YOU'LL NEED TO APPLY](#)

Need coverage for 2017?

Select "Get 2017 Coverage," then select 2017 and your state from the drop-down list.

[GET 2017 COVERAGE](#)

Need to do something else?

Click the button below to go to "My Applications & Coverage," where you can take actions like continuing or updating a different application, or picking up an application from your state or the Marketplace Call Center.

[GO TO MY APPLICATIONS & COVERAGE](#)

Enter Your Contact Information

HealthCare.gov

Individuals & Families

Small Businesses

Roslyn  | [Log out](#)

Apply

Get Results

Get Coverage

Verify your identity & contact information

Tell us about yourself. Use your complete name as it appears on your legal documents (like your driver's license or Social Security card). [Why do I need to verify my identity?](#)

<input type="text" value="Roslyn"/>	<input type="text" value="Middle"/>	<input type="text" value="Lott-Byther"/>	<input type="text" value="Suffix"/>
Phone number <input type="text" value="XXX-XXX-XXXX"/>	Home <input type="text" value=""/>	Date of birth <input type="text" value="MM/DD/YYYY"/>	
Street address <input type="text" value=""/>			Apt./Ste. # <input type="text" value=""/>
City <input type="text" value=""/>	Delaware <input type="text" value=""/>	ZIP code <input type="text" value=""/>	
Social Security Number (SSN) ? <input type="text" value="XXX-XX-XXXX"/>			

CONTINUE



Answer Identity Verification Questions

- Next consumers will answer questions to verify their identity and help protect their personally identifiable information.
- Exact questions will depend on their particular situations. Questions may ask about things their address history, a current or previous employer, or a previous phone number among other questions.
- Consumers should be reminded in some cases, none of the information that appears on the screen will be accurate. In those cases, consumers should select “none of the above” to continue the identity verification process.
- Once they’re finished answering the questions, consumers should select the “Verify My Identity” button. If they pass the identity proofing process, the next page will appear.

Identity is Verified/ Privacy & Use of Your Information

HealthCare.gov

Individuals & Families

Small Businesses

Roslyn

Log out

Apply

Get Results

Get Coverage

Your identity has been verified

You can now fill out your application for health coverage through the Marketplace.

Important Marketplace emails

If the Marketplace has your email address, we'll automatically send you important information, updates, and reminders about Marketplace enrollment. You can opt out of these communications at any time. To do this, click on the "unsubscribe" link in the footer of any Marketplace email.

Privacy & the use of your information

We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof. We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

[Learn more about your data](#), or view the [Privacy Act Statement](#).

- I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.
- I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a [Special Enrollment Period](#), if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage.

TAKE ME TO THE APPLICATION

Question 4

- What is one best practice tip that you use to help make creating an account faster and easier for consumers?

Resources

- **Marketplace tips to get started:**
<https://www.healthcare.gov/quick-guide/>
- **Application process assistance:**
<https://marketplace.cms.gov/technical-assistance-resources/application-process-assistance.html>
- **ID Proofing explanation:**
<https://www.healthcare.gov/help/verifying-your-identity/>