

**Best Practices for HBX** – General **Practices** 

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# Best Practices for HBX – General Practices



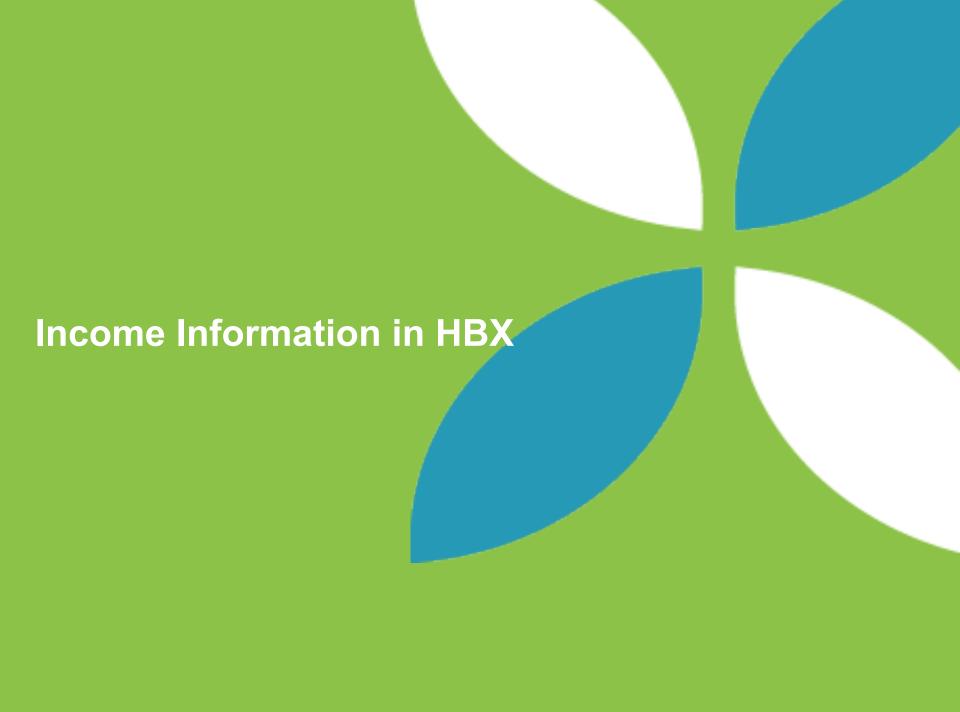
- General Application Flow/Process
- XIncome Information in HBX
- **ESI** Information in HBX

# General Application Flow/Process

# General Application Flow/Process maryland



- Try to complete the application from start to finish
  - Even if only updating/changing minor details, moving from start to finish helps in preventing certain errors
- CDO NOT us the Back/Forward browser buttons to navigate HBX
  - Instead, use the provided Navigational Bar or the Next/ Continue buttons in HBX proper



## **Income Information in HBX**



- Do not use Fluctuating Income unless it's certain that the income fluctuates month to month
  - Consumers reporting fluctuating income run the risk of being passively renewed without assistance
- Verify and confirm with the consumer the details/ subtleties regarding their income situation
- Assistance is helpful; Education is preventive
  - Always make an effort to help the consumer understand the questions and appropriate answers



### **ESI Information in HBX**



- Current ESI questions are separated into two categories
  - The first is for the EMPLOYEE ONLY Cost and affordability
  - The second is for EMPLOYEE AND FAMILY –
    Aggregate cost and affordability
- Answering these questions accurately assists consumers in receiving a correct determination

### **ESI Information in HBX**



- Consumers that are ineligible for APTC/CSR due to ESI have two main options for coverage
  - The first is employee enrolls in ESI while the family can enroll in aQHP
  - The second is employee can enroll with family via HBX;
    family assisted and employee unassisted
- Always confirm with the consumer the desired outcome for enrollment

**Questions?**