



Best Practices for HBX – General Practices

A service of the Maryland Health Benefit Exchange

Best Practices for HBX – General Practices

 General Application Flow/Process

 Income Information in HBX

 ESI Information in HBX



General Application Flow/Process

- ✖ 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

- ✖ DO NOT use 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

- ✖ 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?

