



## Avoiding Duplicate Marketplace Applications

### Background

Agents and brokers play a key role in connecting consumers with Marketplace coverage. When assisting a consumer with an application using an approved classic direct enrollment or enhanced direct enrollment (EDE) website, agents and brokers must search to see if the consumer has an existing application with the Marketplace. If the consumer has an existing application, the agent or broker must update the existing application rather than create a new application. When an agent or broker creates a new application instead of updating an existing application for a consumer, a duplicate application is created.

### Impact of Duplicate Marketplace Applications

Consumers with duplicate applications face a heightened risk of losing their coverage and/or tax credits. A duplicate application for one member on a new application can cause coverage to be cancelled for all other members on the existing application if they are also enrolled on the duplicate application. When duplicate applications exist, only one application can be used, and the others are deleted. If the application that is removed covered multiple consumers, but only one of these consumers had a duplicate, the others would lose coverage when their application is removed from the Marketplace. Additionally, duplicate applications can also make it more challenging for agents and brokers to assist consumers as agents and brokers may mistakenly update the wrong application and could result in lost commissions for agents and brokers if consumers' coverage is terminated. Additionally, duplicate applications can also make it more challenging for agents and brokers to assist consumers, as agents and brokers may mistakenly update the wrong application, and agents and brokers could lose commissions if consumers' coverage is terminated.

### How to Avoid Duplicate Marketplace Applications

#### Perform Person Search on Classic Direct Enrollment/EDE Websites

- » Before doing anything else, obtain consent from the consumer and perform a person search to see if the consumer already has a Marketplace application for the coverage year they are seeking coverage. A person search can be done using a consumer's name, date of birth (DOB), or Social Security Number (SSN). If a data input does not return an existing application, try searching another input.
  - » **Note:** Some EDE websites will conduct a person search automatically.
- » When performing a person search, a typo in a consumer's name can generate incorrect results. Always double check with the consumer that their name is spelled correctly when performing the person search.
- » If an application exists, update it. Do not create a new application.

#### Update the Consumer's Existing Application

**Scenario 1:** An agent is working hard to help as many consumers as possible apply for Marketplace coverage. They choose to create a new application without taking the time to perform an accurate and thorough person search. The consumer already had an existing Marketplace application, but the agent or broker created a new one. This puts the consumer at risk of losing coverage or tax credits for having multiple applications.

**Solution:** The agent should obtain consent from the consumer, then carefully enter the consumer's name and conduct a person search for existing applications, ensuring the consumer's name is spelled correctly. Agents and brokers should keep detailed records of the consumers they assist to ensure they always submit accurate data on Marketplace applications.

#### Remove Individuals Seeking Separate Coverage

**Scenario 2:** A dependent is currently enrolled in a plan with their family but wants to apply for their own Marketplace plan. If an agent creates a new application for the dependent before they have been removed from their family's application, everyone on the family plan may have their coverage terminated.

**Solution:** To help this consumer, the agent should gain consent from the dependent, remove them from the existing application on which they are listed with their family members, then create a new application for just the dependent.