



How to Complete Your Marketplace Application

1. CREATE AN ACCOUNT

- Go to www.healthcare.gov and click “Apply Now for Health Coverage”
- Select “Michigan” for your state and click on “Apply”
- Enter your information
 - Be sure to use an email that you will have access to. You will need to click on a link that will be sent to you after your account is created.
 - Your insurance username will be the email address you enter. Don’t forget to write down your password in case you need to log in again.
- Select 3 security questions and click “Create Account”
- Log into your email account and open the link that was sent from the Marketplace

2. VERIFY YOUR IDENTITY

- Click the box in the middle of the page labeled; “Apply and shop for coverage for me and/or my family”
- Click through the next two screens
- On the 3rd page enter the required information
- Next, you will answer a series of questions to complete this section of the application

3. START YOUR APPLICATION

- There are six steps to this section:
 - Privacy policy
 - Contact information
 - Help applying for coverage
 - Select “Agent or Broker”
 - Enter “Shane” in the first name box and “LaParl” in the last name box
 - Leave the middle boxes empty
 - Enter “slapar65” in the bottom left FFM User ID box
 - Enter “15934929” in the NPN Number box on the bottom right
 - On the next page select a security question you will remember
 - Help paying for coverage
 - Who needs coverage
 - Summary

4. FAMILY AND HOUSEHOLD

- Be sure to answer each question correctly. The number of family members in your household will determine the steps for this section

5. INCOME

- Enter your expected household income information for 2016
 - The information you enter will determine if/how much of a subsidy/tax credit you are eligible for. The subsidy is the amount the federal government will contribute toward your health insurance premium and is based off your household income. If eligible, the tax credit will come right off the top of your bill each month.

- It is important to be as accurate as possible here. If you understate your income you may have to pay back a portion (or all) of the subsidy through your 2015 tax refund. Likewise, if you overstate your income you may receive a refund on your 2015 tax return.

6. ADDITIONAL INFORMATION

- This section will ask you about current coverage and group coverage through your employer

7. REVIEW AND SIGN

- Review your application and make any changes if needed
- Sign electronically
- Your application is complete and you can view your eligibility results and select a plan

Congratulations, you made it through the Marketplace application process! At this time, as well as throughout the year; please feel free to contact me any time should you have questions or concerns. I sincerely appreciate your business and look forward to servicing your personal insurance needs!

Sincerely,

Shane T. LaParl

BRSi Personal Insurance Solutions

(586) 997-9966

slaparl@benefitreview.com

43370 Mound Road Sterling Heights, MI 48317

Toll Free (855) 997-9700 | Phone (586) 997-9966 | Fax (586) 997-9968

www.benefitreview.com | info@brsipersonal.com