

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
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CMS NEWS

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Obama Administration simplifies, significantly shortens application for health insurance

The Centers for Medicare & Medicaid Services (CMS) today announced that the application for health coverage has been simplified and significantly shortened.

The application for individuals without health insurance has been reduced from twenty-one to three pages, and the application for families is reduced by two-thirds. The consumer friendly forms are much shorter than industry standards for health insurance applications today.

In addition, for the first time consumers will be able to fill out one simple application and see their entire range of health insurance options, including plans in the Health Insurance Marketplace, Medicaid, the Children's Health Insurance Program (CHIP) and tax credits that will help pay for premiums.

The applications released today, which can be submitted starting on October 1, can be found here: <http://cciio.cms.gov/resources/other/index.html#hie>

“Consumers will have a simple, easy-to-understand way to apply for health coverage later this year,” said CMS Acting Administrator Marilyn Tavenner. “The application for individuals is now three pages, making it easier to use and significantly shorter than industry standards. This is another step complete as we get ready for a consumer-friendly marketplace that will be open for business later this year.”

The online version of the application will be a dynamic experience that shortens the application process based on individuals' responses. The paper application was simplified and tailored to meet personal situations based on important feedback from consumer groups.

Consumers can apply online, by phone or paper when open enrollment begins October 1, 2013. There will be clear information provided about how to complete the application, and how to access help applying and enrolling in coverage.

This consumer-focused approach will facilitate the enrollment of millions of Americans into affordable, high quality coverage while minimizing the administrative burden on states, individuals and health plans.

For more information about the Health Insurance Marketplace, visit: www.HealthCare.gov