This flow chart is not an eligibility screening tool and is not intended to be used as such. It is intended to provide a general overview of the best place for consumers to learn more about coverage options that will be available after full implementation of the Affordable Care Act. In some cases, this will be the exchange (marketplace) but in others could be the Medicaid agency or their employer. A state’s insurance exchange and/or the appropriate state agency will be responsible for officially determining a consumer’s eligibility to enroll through an exchange, receive federal subsidies through the exchange, or get coverage from Medicaid or the Children’s Health Insurance Program. When interacting with consumers, it is important to err on the side of referring them to the to the exchange or Medicaid agency if there is a chance they might qualify for coverage or help with paying for it.

**GOAL: Get the individual to the right place to determine eligibility**

1. **Does caller appear English language proficient?**
   - Yes: Engage appropriate assister
   - No: Go back to start

2. **What insurance do you and other family members have now?**
   - Employer plan
   - Individual coverage
   - None
   - Medicare
   - Medicaid

3. **Are you having trouble affording coverage? Does your current coverage seem inadequate?**
   - Yes: Go back to start
   - No: Contact employer or insurer if you have questions about your plan. Contact the exchange if you want to check eligibility for help for yourself or your family.

4. **Are you interested in finding out if you or a family member can get help paying for coverage?**
   - Contact insurer if you have questions.
   - Contact exchange if you want to check eligibility for help.

**Premium possible based on income credits or subsidies are**

**Family size, household income, and other eligibility standards may be defined differently for Medicaid and the exchange subsidies.**

**Individuals in the same family may be eligible for different programs and plans.**

Adopted by Consumer Information (B) Subgroup July 25, 2013