

## Application for health coverage has been simplified, shortened

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(HealthDay)—The application for health insurance coverage has been simplified and shortened, with the application reduced to three pages for individuals, according to a report released April 30 by the Centers for Medicare & Medicaid Services (CMS).

First-time consumers are able to complete one application and review the range of <a href="health insurance">health insurance</a> options available, including plans in the Health Insurance Marketplace, Medicaid, and the Children's Health <a href="Insurance">Insurance</a> Program. In addition, consumers will be able to see tax credits that will help pay for premiums.



Enrollment begins Oct. 1, 2013, at which point consumers will be able to apply online, by phone, or via paper. The online version of the application will be shortened based on the applicants' responses. The paper application has also been simplified and has been reduced to three pages for individuals and reduced by two-thirds for families. The consumer-focused approach will facilitate enrollment while minimizing administrative burden on states, individuals, and health plans.

"Consumers will have a simple, easy-to-understand way to apply for health coverage later this year," Marilyn Tavenner, acting administrator at CMS, said in a statement. "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."

**More information:** More Information

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