



Enrollment Instructions for:

www.healthcare.gov

Step 1: Go to www.healthcare.gov

Step 2: Select “take the 1st step to apply” or “login to keep/change plan”

Step 3: If you are new for this year go to your email inbox and click on the link sent to you from the website so your identity can be verified by answering some personal questions

Step 4: Begin and complete the application process by answering general and financial questions if you are applying for a subsidy about each member of your household

*When asked has someone assisted you please select **agent or broker**, and anywhere it asks for the NPN (National Producer #) you will need to enter the following:

Scott Dwyer 4627007

*Regardless of agent used Scott Dwyer will be the name on your policy going forward

Notes:

- When asked how to apply your subsidy, select the first option “apply it all to your premiums”
If you or your spouse are offered a group health insurance plan by an employer, neither of you are eligible for a subsidy, but you may still select an insurance plan at its standard cost.
- Number of people in a household refers to the applicant, spouse, and children that are dependents only
- In GA, if your household income is too low you will be asked to contact Medicaid
- Signature Benefits cannot assist you with your policy until it gets through healthcare.gov and is sent to and approved by the insurance carrier. From that point, you can be assisted.
- **HMO Networks are limited to GA and have fewer doctors but are fine to select as long as you understand their limits. If you prefer a larger network and/or out of state benefits you will need to select a NPOS or PPO option. Be sure to make sure your doctors are in network prior to selecting a plan**

Plan Selection Notes: Once you have completed the application portion, it’s time to select your plan. If you have qualified for a subsidy you will see a dollar amount listed next to the plans which is based on the income and household size you entered in your application. If you qualify for a subsidy, then you may qualify for a subsidized deductible on your health plan as well. Subsidized deductibles and out of pocket costs will only be offered on **SILVER** level plans. After you have selected a plan, it will prompt you to register through the insurance carrier you selected and make a payment only if there is a balance remaining after the subsidy has been calculated. **IMPORTANT-** The policy will only become active once the 1st months full payment has been received by the carrier you select.

*Please contact Signature Benefits if you are not 100% sure about your plan selection.

This is a brief overview of the healthcare.gov enrollment process. **If you need any assistance, please email info@sigben.com for support.** Also, once you believe you have completed the enrollment, please send an email to info@sigben.com so Signature Benefits can track your policy once approved by the carrier.