

Federally Facilitated Marketplace

FFM Applications

February
2026

General Information

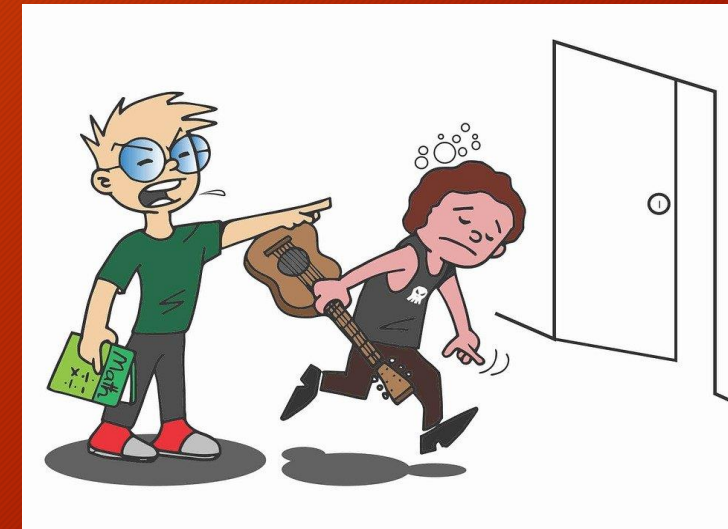
- Applicant applies through the Marketplace at www.healthcare.gov.
- Streamlined application that looks at potential BC+ eligibility.
- If they're potentially eligible, the information gets transferred to an Access application.
- The filing date for Health Care is the date the application was received by the FFM. We have 30 days to process from the day the application is submitted to the inbox. This may mean you will need to extend the due date.

Before You Get Started

- Check to see if they already have an open case. You may need to change the applicant to link the application properly.
- Look to see who is actually applying.
 - If someone is applying for only their adult child, you can change the applicant to the child. No additional signature is needed.
 - If they are applying for themselves AND their adult child, you will need to process the application and then create a new RFA for the adult child. Again, no additional signature is needed.
- Look at Related Submissions on the Application Summary Screen. All applications should get processed at the same time.
- FFM applications for individuals open for BCP should be used as change reports. FFM applications can be used as a review if a BCP review is due.

Non-Financial Issues

- Spouses and children are listed as Out of the Home.
- Also, they are being listed as non-citizens.
- No phone # coming over from the FFM. You will need to add text to the VCL to get the information that needs clarification or that is not sent by the FFM referral.
- TFI on married couples in the same HH are listed as single head of household for each person. You should list each person as married filing jointly with any kids listed as dependents.



Financial Issues

- Self employment is coming over as a monthly amount, and the amount listed is possibly incorrect, or listed as EI.
- Earned income is listed as a monthly salary amount, regardless of the pay type or period.
- Employment start date is listed as filing date, and the employer address is listed as the HH address.



More Financial Issues

- We can use reasonable compatibility on the case, but we should not be denying based on earned income reported without asking for verification.
- If we have a backdate request you need to build all pages properly for EI verifications, Example: Nov app, 3 month backdate needed, build August, Sept, Oct and Nov.
- Some income is not counted by the FFM (i.e. Social Security), but is counted for BC+, so it is possible to deny apps for over income based on info provided on the application.

Reminders

- GAP eligibility will need to be determined prior to denying the case.
- Make sure to send the Case Summary each time.
- We are not allowed to withdraw any application unless we have an applicant that makes this request, make sure to case comment this request.



When in Doubt

- Call the customer and ask them about their situation and/or HH composition.
- You can also add text to the verification checklist.



Questions?

