Determining Your Eligibility

Hi, I’m Kate, I’m here to show you how to prepare to enroll in health insurance using healthcare.gov. Most government programs now require you to fill out a form online, using the Internet.
In this course, we’ll follow along with Juanita and Harold. Juanita needs health insurance for the first time, for herself and her family. Her primary language is Spanish.

Harold is interested in enrolling in a health insurance plan, only for himself.

Both Juanita and Harold are using computers at the library to find information on health insurance plans. They would each like in-person assistance to guide them through the application process efficiently and accurately.
First, let’s follow along with Juanita. Juanita doesn’t have much experience using a computer, since her previous job did not require it. To help support her search for health insurance information, she has just completed two other DigitalLearn.org courses: “Basic Search” and “Navigating a Website”. This will help prepare her to visit and navigate healthcare.gov. If you are new to using a computer and the Internet, these courses are recommended to help you.
Juanita first needs to know if she’s eligible to use the Health Insurance Marketplace. She navigates to the healthinsurance.gov website, and visits the “Quick Guide to the Health Insurance Marketplace” page. This page includes an eligibility checklist.

Juanita and her children live in the United States. She and her children are all U.S. citizens. None of Juanita’s family members are incarcerated. So Juanita and her family are eligible for insurance through the marketplace.
Now, let’s take a look at Harold. He also needs to see if he’s eligible to use the Health Insurance Marketplace. Harold lives in the United States. He is not incarcerated. He’s not a citizen—he’s a lawful permanent resident--so he clicks on the link to learn about eligible immigration statuses.

Harold can see that as a Lawful Permanent Resident, he’s eligible for health insurance.
In the next lesson, we'll look at some of the steps that Juanita and Harold will need to complete in order to enroll in an affordable health insurance plan. Click on the green button to end this lesson.