



How to prepare for your appointment

To get ready for your appointment with Pisgah Legal Services Health Justice Team, please read the following tips and frequently asked questions.

Why must I read the consent form before my appointment?

Pisgah Legal prioritizes consent for our services and so we want to make sure you understand the service we are providing. To conduct an appointment over the phone or in person, we need to have your verbal consent about the process. If you are able to read this on your own beforehand, your appointment won't take quite as long because the document won't need to be read to you in order to obtain this consent. You don't need to sign it, fill it out or check any boxes. Please just make sure to read it fully before your appointment so that you can say "yes, I have read it and I consent".

Do you need to create an account on www.healthcare.gov?

If you are applying for coverage, and you don't yet have an account on healthcare.gov, it will save a lot of time if you can create the account before the appointment. Please follow these steps:

1. Go to www.healthcare.gov then click TAKE THE FIRST STEP TO APPLY
2. Select your state- select North Carolina from the dropdown menu
3. Enter your first and last name, email address and new password and answer three security questions
4. Click "CREATE ACCOUNT" and keep your password!
5. Check your email inbox for an email from Health Insurance Marketplace, click Verify my email address
6. If you already have an account or think you may have created one in the past, don't create a new one, as that can really mess things up. If you don't remember the username or password, please read on to the next section and follow the steps.

Do you already have an account but need to recover your username and/or password?

1. Call the Marketplace at 800-318-2596. Tell the rep you need help accessing your account or help retrieving your username or password. They will ask you some questions to make sure it is your account.
2. Ask the rep "what email address is linked to my account?" If it's an old email account you can no longer access, ask the rep to change it to an email address

you currently use. This email is just to get into your account, and you can change it later.

3. Ask the rep “what is my username?” In most cases, it will be an email address. Don't worry if it's an old email, it is only used as a username. This username cannot be changed.
4. The Rep will send you an email to your current email address with a temporary password. The email should arrive in 5 minutes or less. Carefully copy the temporary password, with no extra spaces. Log on with your username and paste the temporary password.
5. Create a new password. Password must be one you have NEVER used on healthcare.gov. It must be 8-20 characters including 1 uppercase, 1 lowercase and 1 # and it CANNOT contain your name, username or = ? < > () ‘ “ \ / &
6. [Click here for more tips from healthcare.gov](#)

What kind of income counts as “taxable income”?

The tax credit (what the government will pay to reduce your cost and make the insurance affordable) depends on what you think your income will be for the entire year. Realizing this may be hard to accurately predict, this link will help you understand how we will be figuring your household's income during the appointment:

[Click here for info about taxable income from healthcare.gov](#)

What information do I need to have ready for my appointment?

- Information about your tax household, including spouse and who you will claim as dependents this tax year **and their social security numbers** - even if they are not going to be on the insurance plan!
- Your login name (usually your email address) and password for healthcare.gov
- An estimate of your taxable household income for the entire year
- Any doctors' names or names of prescriptions you want to search to make sure they are covered on the plan you choose
- Make sure you have read the [phone consent](#) before your appointment!

Please feel free to give us a call at (828)210-3404 if you have any further questions about your appointment!