Overhaul of HealthCare.gov's "Apply for Health Insurance" Webpage

Content Change Report
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Sunlight Foundation's Web Integrity Project

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See WIP's Report Production Protocol for details of our review process

Classification of Web content alterations and changes in access to Web resources:

Classification	Changed in this report?
1. Altering or removing text and non-text content	Yes
2. Altering or removing links	Yes
3. Moving an entire webpage or collection of webpages or establishing redirects	
4. Altering or removing an entire pertinent section of a webpage or collection of webpages	Yes
5. Removing an entire webpage or document	
6. Overhauling or removing an entire website	
7. Altering or removing search engines and open data platforms	
8. Altering, removing, or deleting datasets	

The Sunlight Foundation's Web Integrity Project does not intend to assess any government agency's intentions in presenting the changes to webpages or other Web content that appear in this report.

Overhaul of HealthCare.gov's "Apply for Health Insurance" Webpage

Overview

Midway through the open enrollment period, between November 14 and November 21, 2018, HealthCare.gov's "Apply for Health Insurance" page was overhauled by changing the page's format and altering a list of ways to apply for health insurance. Previously, the page contained a table that listed five ways to apply: 1) Online (using a HealthCare.gov account), 2) By phone, 3) With in-person help (receiving help from an assister), 4) Through an agent or broker, and 5) By mail. This table was removed and replaced with four ways to apply: 1) Find and contact an agent, broker, or assister; 2) Have an agent or broker contact you; 3) Use a certified enrollment partner's website; and 4) Use HealthCare.gov. The overhaul included removals and additions of links listed within each way to apply. One of the links that was added is listed under the "Have an agent or broker contact you" section of the page and leads to the "Help on Demand" website, a third-party, non-governmental consumer assistance referral system.

Background

> Agency details: HealthCare.gov is a website managed and paid for by the Centers for Medicare & Medicaid Services (CMS), part of the Department of Health and Human Services (HHS). The website, launched on October 1, 2013, is the primary health insurance exchange website operated by the federal government under provisions of the Patient Protection and Affordable Care Act (ACA). CMS also administers Medicare, a federal health insurance program, and works with state governments to administer Medicaid and the Children's Health Insurance Program.

> Communications about changes: Neither CMS nor HHS has proactively communicated about or explained these changes detailed in this report.

> Known archives: A public Web archive of the "HealthCare.gov" domain, collected by CMS, is available at http://wayback.archive-it.org/3626/*/http://www.healthcare.gov/. A link to this archive can be found in the footer of the HealthCare.gov website.

Description of Most Notable Changes

1. Between November 14, 2018 and November 21, 2018 (see the *Internet Archive Wayback Machine's* (IAWM) snapshot from November 22, 2018), information on ways to apply for health insurance was changed on HealthCare.gov's "Apply for Health Insurance" page:

    a. The page previously had a table with two columns: the "If you apply this way" column listed different ways to apply for coverage and the "You'll do this" column listed information and links to relevant webpages for each option. Each item below was found in a separate row within the table and was listed under the "If you apply this way…" column (***Note***: *The options are listed in the order they appeared on the page*):

       i.   Online
      ii.   By phone
    iii.   With in-person help
    iv.   Through agent or broker
     v.   By mail

b. The table was removed and replaced with four blue boxes, each listing a different way to apply (***Note****: The options are listed in the order they appear on the page*):

       i.   Find and contact an agent, broker, or assister
      ii.   Have an agent or broker contact you
    iii.   Use a certified enrollment partner's website
    iv.   Use HealthCare.gov

c. Links within each listed way to apply were removed, added, or are still present with altered link text:

       i.   The text and link for two options were completely removed from the page (***Note:*** *Removed links currently lead to live pages)*:

             1.   "**By phone**"

                  a.   "A customer service representative helps you fill out an application, review your choices, and enroll in coverage.

                        How: Contact the [Marketplace Call Center](#)."

             2.   "**By mail**"

                  a.   "Fill out and mail in a paper application. You'll get eligibility results in the mail within 2 weeks. Create an online account or use the Marketplace Call Center to enroll.

                        How: Download the [Marketplace application (PDF)](#) and [instructions (PDF)](#)."

      ii.   Two options, along with corresponding text and links, were added to the page:

             1.   "**Use a certified enrollment partner's website**

                 Apply for and enroll in Marketplace plans through the website of an approved enrollment partner, such as an insurance company or online health insurance seller. [Get Started](#)"

             2.   "**Have an agent or broker contact you**

                 Enter your information and a Marketplace-registered agent or broker will contact you directly. [Get Started](#)"

    iii.   A link that leads to HealthCare.gov's "Create an Account" page, previously listed as the first way to apply, is now listed as the last option.

iv. A link with the URL https://localhelp.healthcare.gov was added to the page. The link, located in the "Have an agent or broker contact you" section, leads to marketplace.helpondemand.com, the "Help on Demand" website. This website is a third-party, non-governmental consumer assistance referral system.

Table of Contents

Report Section	Webpage Title	URL
Webpage 1	Apply for Health Insurance	https://www.healthcare.gov/apply-and-enroll/how-to-apply/
Additional Information	Additional Information: Changes to the Spanish-language Version of the "Apply for Health Insurance" Webpage and Previous Changes to the English-language Version (Webpage 1)	https://www.cuidadodesalud.gov/es/apply-and-enroll/how-to-apply/ and https://www.healthcare.gov/apply-and-enroll/how-to-apply/

Detailed Description of Changes in Access

Note: Throughout the entire report, links to captures of pages from the Internet Archive's Wayback Machine's (IAWM) on specified dates are provided for reference. IAWM displays time in GMT, but WIP reports dates and times in EST/EDT.

Webpage 1: Apply for Health Insurance

- URL: https://www.healthcare.gov/apply-and-enroll/how-to-apply/
- Changes occurred between November 14, 2018 and November 21, 2018, according to a combination of WIP's monitoring software and IAWM.
  - See IAWM snapshot of the webpage after the changes from November 22, 2018. *Note: Changes to and removals of information that occurred outside the date range above are not detailed in this section. See Additional Information for examples of changes that happened prior to this date range.*
- Previous versions of this webpage are available in the Centers for Medicare & Medicaid Services archive of the HealthCare.gov domain; see a version from November 14, 2018.

Webpage 1 Details:

1. Webpage 1, the "Apply for Health Coverage" page, was changed between November 14, 2018 and November 21, 2018 (nearest IAWM version from November 22, 2018).
   a. The changes included alterations to text, removals and additions of links, and changes to formatting (see Screenshot 1 for a comparison of the formatting changes).

2. **Altered** header (Screenshot 1):
   From: "5 ways to apply for 2019 health insurance"
   To: "4 ways to apply for 2019 health insurance"

3. **Altered** informational text and link at the top of the page (Screenshot 1):
   From:
   "You can apply for a 2019 Marketplace health plan using any of the methods below. Before you apply: Preview 2019 plans with personalized price estimates."
   To:
   "There are several ways to apply for and enroll in 2019 Marketplace health coverage. Choose a method below to see next steps:"

   a. The removed "Preview 2019 plans with personalized price estimates" link with the URL https://www.healthcare.gov/see-plans/ still leads to a live page where users can "preview 2019 plans & estimated prices before you log in."

4. **Removed** entire table and all corresponding text explaining different ways to apply for health insurance (Screenshot 2). The table included two columns: the "If you apply this

way" column listed different options for applying and the "You'll do this" column listed information and links to relevant webpages for each option. (***Note:*** *All links found in the following text currently lead to live pages. While some of these links have been removed from the page, some links are still present on the page but appear in a different location on the page and/or have different link text. See* [Table 1](#) *for details about each link*):

"Online	How you apply depends on whether you're new to the Marketplace **New to HealthCare.gov?** [Create an account](#). **Have a 2018 plan?** [Log in.](#)"
"By phone	A customer service representative helps you fill out an application, review your choices, and enroll in coverage. **How:** Contact the [Marketplace Call Center](#)."
"With in-person help	Assisters in your community with special Marketplace training help you fill out an application and enroll. **How:** [Enter your ZIP code](#) to see a list of groups and people near you."
"Through an agent or broker	Agents and brokers help you apply and enroll. (You pay no more with an agent or broker; some may sell only certain companies' plans.) **How:** [Enter your ZIP code](#) to see a list that includes both agents/brokers and other Assisters."
"By mail	Fill out and mail in a paper application. You'll get eligibility results in the mail within 2 weeks. Create an online account or use the Marketplace Call Center to enroll. **How:** Download the [Marketplace application (PDF)](#) and [instructions (PDF)](#)."

5. **Added** text and links (See Table 1 for details about the links). Each bolded text below represents a section in a blue box on the page and corresponds to an option for applying for coverage (Screenshot 3):

"**Find and contact an agent, broker, or assister**

Enter your ZIP code for a list of local people and organizations. Some offer help in languages other than English and in-person assistance. Get Started

Have an agent or broker contact you

Enter your information and a Marketplace-registered agent or broker will contact you directly. Get Started

Use a certified enrollment partner's website

Apply for and enroll in Marketplace plans through the website of an approved enrollment partner, such as an insurance company or online health insurance seller. Get Started

Use HealthCare.gov

If you're new to HealthCare.gov, create an account. If you already have one, just log in. Get Started"

Table 1: Links that have been added to, removed from, or are still present in sections describing ways to apply for coverage on the "Apply for Health Insurance" page between November 14, 2018 and November 21, 2018 (see the nearest IAWM capture from November 22, 2018). The following table details the link URL for each of these links and the section (the option for applying) the link was listed under on the previous and current versions of the page (i.e. the "way to apply" with which the link is or was associated). All links — whether they have been removed, added, or are still on the page — lead to live pages. The table additionally lists the title and description of the page that corresponds to each link (except when noted, IAWM versions of the pages in this column are from November 22, 2018). See Screenshot 2 and Screenshot 3 for information about order placement of links on each version of the page.

Index	Link URL	Section name on previous version of page	Section name on current version of page	Is link added, removed, or present on both versions?	Title and description of corresponding page (hosted on HealthCare.gov unless noted)
1	https://www.healthcare.gov/create-account	Online	Use HealthCare.gov	Present on both versions	"Create Account" - page to create a HealthCare.gov account
2	https://www.healthcare.gov/login	Online	N/A	Removed	"Log in" - page for users to login to HealthCare.gov accounts

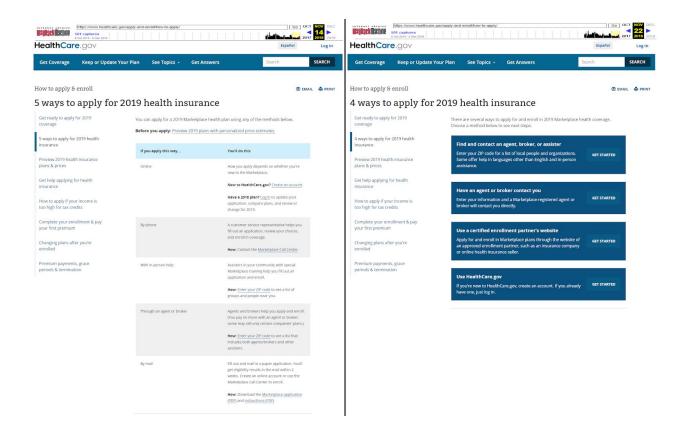| 3	https://www.healthcare.gov/contact-us/	By Phone	N/A	Removed[1]	"Contact Us" - page with contact information for assistance
4	https://localhelp.healthcare.gov/	With in-person help **and** Through an agent or broker[2]	Find and contact an agent, broker, or assister	Present on both versions	"Find Local Help" - page on which users can enter their zip code to find local help
5	https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf	By mail	N/A	Removed	"Application for Health Coverage & Help Paying Costs"[3] (11/28/18)
6	https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family-instructions.pdf	By mail	N/A	Removed	"Instructions to Help You Complete the Application for Health Coverage & Help Paying Costs"[4] (11/28/18)
7	https://localhelp.healthcare.gov/#/exit [5]	N/A	Have an agent or broker contact you	Added	"Help on Demand"[6]
8	https://www.healthcare.gov/direct-enrollment	N/A	Use a certified enrollment partner's website	Added	"How to get health coverage through certified enrollment partner websites"

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[1] This link is still listed in the footer of the webpage.
[2] This URL was found in two sections of the old version of the page.
[3] This page is hosted on CMS's "Health Insurance Marketplace" website.
[4] This page is hosted on CMS's "Health Insurance Marketplace" website.
[5] This URL links to a page with a disclaimer "You're about to leave HealthCare.gov." The page then links to an external domain, marketplace.helpondemand.com.
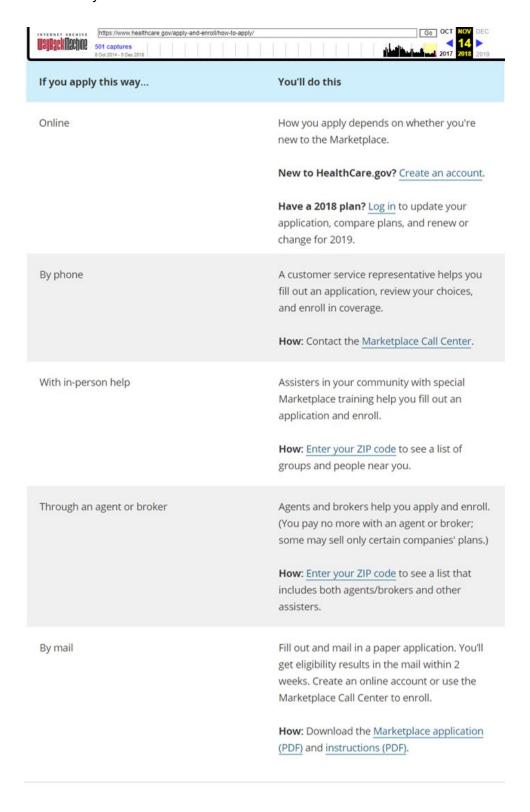[6] This page is hosted on marketplace.helpondemand.com, a third-party, non-governmental consumer assistance referral system. A current version cannot be saved in IAWM.
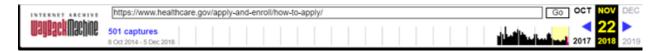
Screenshot 1: A side-by-side comparison of the November 14, 2018 and the November 22, 2018 versions of the "Apply for Health Insurance" page, as captured by the Internet Archive's Wayback Machine. *(**Note:** Because the page was overhauled and content has changed extensively, highlights have not been included to indicate removed and added content.)*

Screenshot 2: A portion of the November 14, 2018 version of the "Apply for Health Insurance" page, showing the removed table of ways to apply for health insurance, as captured by the Internet Archive's Wayback Machine.

Screenshot 3: A portion of the November 22, 2018 version of the "Apply for Health Insurance" page, showing the new options for applying for health insurance, as captured by the Internet Archive's Wayback Machine.

There are several ways to apply for and enroll in 2019 Marketplace health coverage. Choose a method below to see next steps:

Find and contact an agent, broker, or assister

Enter your ZIP code for a list of local people and organizations. Some offer help in languages other than English and in-person assistance.

GET STARTED

Have an agent or broker contact you

Enter your information and a Marketplace-registered agent or broker will contact you directly.

GET STARTED

Use a certified enrollment partner's website

Apply for and enroll in Marketplace plans through the website of an approved enrollment partner, such as an insurance company or online health insurance seller.

GET STARTED

Use HealthCare.gov

If you're new to HealthCare.gov, create an account. If you already have one, just log in.

GET STARTED

Additional Information: Changes to the Spanish-language version of the "Apply for Health Insurance" Webpage and Previous Changes to the English-language Version ([Webpage 1](#))

1. The Spanish-language version of [Webpage 1](#), "Cómo solicitar seguro médico en el Mercado," which is hosted on the CuidadoDeSalud.gov domain, was overhauled in the same way as described in the [Webpage 1](#) details.
    a. URL: [https://www.cuidadodesalud.gov/es/apply-and-enroll/how-to-apply/](#)

    b. Changes occurred between [November 14, 2018](#) and November 20, 2018, according to a combination of WIP's monitoring software and IAWM. (see IAWM snapshot of the altered webpage from [November 21, 2018](#)).
        i. The link URLs listed on both the previous and current versions of the "Cómo solicitar seguro médico en el Mercado" page lead to the Spanish-language versions of the same pages as the link URLs listed in [Table 1](#).
        Note: There is an error in the link URL for the link listed in the "Use CuidadoDeSalud.gov" section of the current version of the "Cómo solicitar seguro médico en el Mercado" page. The URL for the listed link, [https://www.cuidadodesalud.gov/es/create-account](#), leads to an error message that the page cannot be found or that the URL is incorrect: "Lo sentimos, no podemos encontrar la página en CuidadoDeSalud.gov. También es posible que haya escrito la dirección incorrectamente." The link in the corresponding section of [Webpage 1](#) leads to a page called "Create an Account." The correct URL for the Spanish-version of the "Create an Account" page on the CuidadoDeSalud.gov domain is [https://www.cuidadodesalud.gov/create-account](#).

    c. Previous versions of this webpage are available in the Centers for Medicare & Medicaid Services [archive of the CuidadoDeSalud.gov domain](#).

2. Prior to the changes that occurred to [Webpage 1](#) between [November 14, 2018](#) and November 21, 2018 (see the nearest IAWM capture from [November 22, 2018](#)) detailed above, text was routinely altered on the page according to whether or not users could, at a given time, apply for a Marketplace health plan (i.e. whether or not it was Open Enrollment) (***Note:*** *All links found in the following text currently lead to live pages.*):

    a. The following content was changed between [October 24, 2018](#) and [October 31, 2018](#) ([Screenshot A1](#)):

i. **Altered** text in header:
    From: "5 ways to apply for 2018 health insurance"
    To: "5 ways to apply for 2019 health insurance"

ii. **Altered** link text in sidebar:
    From: "5 ways to apply for 2018 health insurance"
    To: "5 ways to apply for 2019 health insurance"

iii. **Added** informational text at the top of the page:
    "From November 1–December 15, 2018, you can apply for a 2019 Marketplace health plan using any of the following methods. If you qualify for a Special Enrollment Period for the rest of 2018, you can still use any of the methods below to apply now:"

iv. **Altered** text and links within panel at the top of the page:
    From:
    "STILL NEED HEALTH COVERAGE FOR 2018?

    Open Enrollment for 2018 plans is over. Open Enrollment for 2019 runs November 1–December 15, 2018. Coverage starts January 1, 2019.

    If you still want coverage for the rest of 2018:

    See if you qualify for a [Special Enrollment Period](#) due to a [life event](#) like losing other coverage, getting married, or having a baby.
    See if you qualify for [Medicaid or the Children's Health Insurance Program (CHIP)](#). You can apply for these programs any time.

    [SEE IF YOU CAN STILL GET 2018 COVERAGE](#)"

    To:
    "Check out 2019 plans & prices now

    Answer a few fast questions to preview plans with personalized price estimates.

    [PREVIEW 2019 PLANS AND PRICES](#)"

v. **Removed** informational text and link at the top of the page:
    "You can apply for a 2018 Marketplace health plan using any of the methods below:

    Before you apply: [Preview 2018 plans with personalized price estimates](#)."

vi. **Altered** text within table:

1. **Altered** text in the "Online" row:
   From: "Already enrolled in a plan? Log in."
   To: "Have a HealthCare.gov account? Log in."

2. **Altered** text in the "By mail" row:
   From: "How: Download the 2018 Marketplace application (PDF) and instructions (PDF)."
   To: "How: Download the Marketplace application (PDF) and instructions (PDF). You can apply for 2019 plans as soon as November 1."

b. The following content was changed between October 31, 2018 and November 7, 2018 (Screenshot A2):

   i. **Altered** informational text and link at the top of the page:
      From: "From November 1–December 15, 2018, you can apply for a 2019 Marketplace health plan using any of the following methods. If you qualify for a Special Enrollment Period for the rest of 2018, you can still use any of the methods below to apply now:"
      To: "You can apply for a 2019 Marketplace health plan using any of the methods below.
      Before you apply: Preview 2019 plans with personalized price estimates."

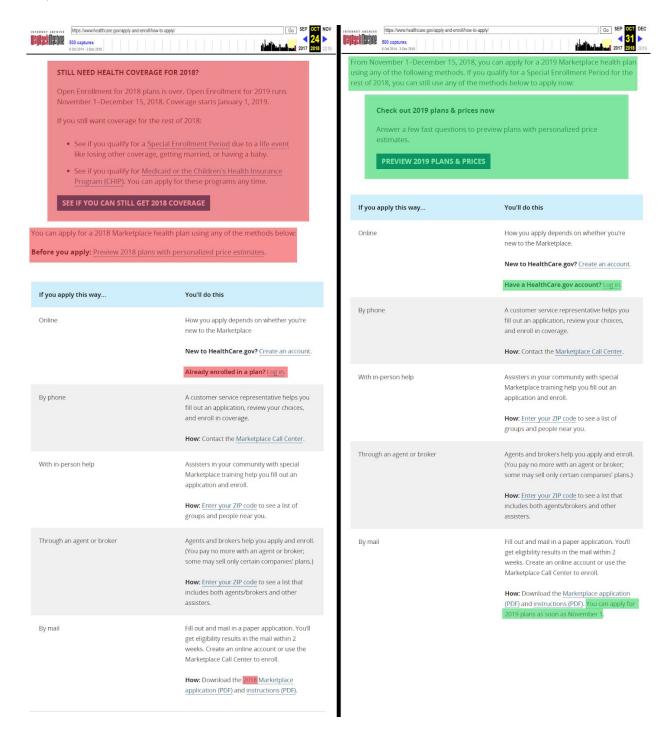   ii. **Removed** text and links within panel at the top of the page:
       "Check out 2019 plans & prices now

       Answer a few fast questions to preview plans with personalized price estimates.

       PREVIEW 2019 PLANS AND PRICES"

   iii. **Altered** text within table:
        1. **Altered** text in the "Online" row:
           a. Added text: "Have a 2018 plan? Log in to update your application, compare plans, and renew or change for 2019."
           b. Removed text: "Have a HealthCare.gov account? Log in."

        2. **Removed** text in the "By mail" row: "You can apply for 2019 plans as soon as November 1."

Screenshot A1: A side-by-side comparison of a portion of the October 24, 2018 and October 31, 2018 versions of the "Apply for Health Insurance" page, captured by the Internet Archive's Wayback Machine.

Screenshot A2: A side-by-side comparison of a portion of the October 31, 2018 and November 7, 2018 versions of the "Apply for Health Insurance" page, capture by the Internet Archive's Wayback Machine.