



## Employer-Sponsored Coverage (ESC) Quiz

### True/False

1. A consumer can't get Marketplace coverage if they're eligible for employer-sponsored coverage (ESC).  
TRUE/FALSE
2. If a consumer's ESC offers coverage to their children, the children can stay on their employer's plan until age 26.  
TRUE/FALSE
3. Children don't have to be claimed as their parent's tax dependent to continue to be covered as a dependent on their employer plan until the age of 26.  
TRUE/FALSE
4. If a consumer's eligible for ESC, they're never eligible for financial help through the Marketplace.  
TRUE/FALSE
5. If the cost of the "lowest cost self-only plan" offered by a consumer's employer is considered affordable OR meets the "minimum value standard," the consumer is not eligible for financial help.  
TRUE/FALSE
6. The definition of "affordable" is different for purposes of eligibility for financial help through the Marketplace than it is for eligibility for an affordability exemption from the requirement to have health insurance.  
TRUE/FALSE
7. A consumer's never eligible for financial help through the Marketplace once they start a job that offers affordable ESC that meets the minimum value standard.  
TRUE/FALSE
8. A consumer may be eligible for financial help through the Marketplace if the consumer misses their employer's enrollment period, or they decide not to enroll in their employer's plan.  
TRUE/FALSE
9. A consumer's costs under COBRA will always be the same as when they were employed or worked enough hours to be eligible for the ESC.  
TRUE/FALSE
10. COBRA can be retroactive, which means it can begin on the date the consumer's job-based insurance ended.  
TRUE/FALSE
11. If a consumer is eligible for COBRA, they're not eligible for financial help through the Marketplace.  
TRUE/FALSE
12. If a consumer is enrolled in COBRA, they're not eligible for financial help through the Marketplace.  
TRUE/FALSE



### Fill in the Blank

1. When the Marketplace is calculating a family's eligibility for financial help, it considers the cost of the \_\_\_\_\_ available to the employee.
2. When the Marketplace is calculating a family's eligibility for an affordability exemption from the requirement to have health insurance, it considers the cost of the \_\_\_\_\_ available to the family through either a Marketplace or job-based plan.
3. A health plan meets the minimum value standard if it pays at least \_\_\_\_ percent of the total cost of medical services for a standard population. The plan's Summary of Benefits Coverage (SBC) will indicate if the coverage meets minimum value requirements.
4. If a consumer is in an employer's waiting period, the Marketplace [does/doesn't] consider them eligible for ESC when it's determining eligibility for financial help through the Marketplace.
5. A consumer [is/isn't] eligible for financial help through the Marketplace if they're eligible for but not enrolled in their affordable ESC that meets the minimum value standard.
6. When a consumer loses ESC because of a reduction in hours of work or the termination of employment (for reasons other than gross misconduct), they must generally be allowed COBRA coverage for \_\_\_\_ months.
7. Consumers have \_\_\_\_ days to enroll in COBRA coverage after losing their employer coverage.
8. Consumers have \_\_\_\_ days after electing COBRA to pay their first month's premium.
9. Consumers [can/can't] get a Special Enrollment Period to enroll in Marketplace coverage by voluntarily dropping COBRA coverage.