

Please read this guide carefully to avoid common mistakes that may cause you to lose your medical coverage, your Healthcare Cost Assistance benefits, or both.

Steps to self-enroll with the Health Insurance Marketplace (HealthCare.gov) or with assistance from your own Agent of Record:

1. Before you begin, make sure you have:

- The email address you used with your HealthCare.gov account (if you already have one) or the email address you want to use.
- Name, date of birth, and Social Security number, for all people in your tax-filing household.
- Estimated pre-tax (gross) income* and deductions for all people in your tax-filing household.
- If anyone in your tax-filing household has access to employer coverage, you need the employer's name, phone number, and the monthly cost of the plan.

* **IMPORTANT:** With the upcoming 2026 pay raise negotiated by your SEIU 503 Homecare Worker Bargaining Team, your income might be higher in 2026 than it was in 2025. If it is, be sure to update your estimated household income on your Marketplace application.

2. Log in to your Marketplace application or create an account with HealthCare.gov or call 1-800-318-2596 (available in all languages 24/7).

3. Click the “Check for all savings options” box and make sure to apply all the savings you are eligible for toward your premium. Enroll in the Carewell-approved plan for your county. Find your plan below:

- To review 2026 plans, go to: CarewellSEIU503.org/en/2026Plans
- For plan resources, go to: CarewellSEIU503.org/en/plan-resources

4. Do not enroll in a Marketplace dental plan. All care providers who are eligible to receive Healthcare Cost Assistance are automatically enrolled in Carewell Dental benefits.

To request Healthcare Cost Assistance benefits, you need to submit the following required documents to Carewell SEIU 503:

- Your Marketplace Eligibility Notice (from your HealthCare.gov account), and
- My plans & programs page (from your HealthCare.gov account) or your premium bill (from your insurance carrier).

(For Providence enrollments, please submit the “My plans & programs” page.)

To review options to request Healthcare Cost Assistance, please see page 2.

2 Options to request Healthcare Cost Assistance for a Carewell-approved plan:

1. Complete the [Healthcare Cost Assistance Benefits Request Form](#) and upload the required documents, or
2. Log in to your [MyCarewell503](#) account and follow these steps:
 - On the dashboard, click on Health Insurance Information
 - Next, click on Update Health Insurance Information
 - Select from the dropdown arrow your Health Insurance Type
 - Enter the Health Insurance Effective Date (do not enter an end date)
 - Enter the Health Insurance Plan Name from the dropdown (the Carrier Name will auto populate)
 - Enter the number of people on plan, Premium Amount, Advance Premium Tax Credit (APTC), and the net premium will be auto calculated
 - Click on “Choose file(s) button to upload your Marketplace Eligibility Notice and the “My plans & programs” page or your premium bill

After you enroll in your Marketplace plan, make sure to pay your first month’s premium to your insurance carrier before the due date. If you are enrolling for the first time and are eligible for Healthcare Cost Assistance benefits, Carewell SEIU 503 reimburses you for the first premium while you wait for your Benefit Convenience Card (BCC) to arrive.

Questions? Give us a call at 1-844-503-7348.

We’re here to help!

To view these instructions online, go to:
CarewellSEIU503.org/marketplace-enrollment-steps/



Carewell SEIU 503 is the family of training and benefits hard-won by SEIU 503 homecare and personal support workers.

Delivered by RISE Partnership, a nonprofit supporting Oregon’s care providers and public sector workers with outstanding training, education, and benefit navigation.

