Training Quiz: Employer Coverage & Marketplace Eligibility

Instructions: Circle the best answer. Space is provided to write responses.

Question 1

If a client is offered employer-sponsored health coverage, what does this mean for Marketplace enrollment?

A. They are not allowed to apply for Marketplace coverage
B. They can apply for Marketplace coverage, but subsidy eligibility may be affected
C. They automatically qualify for subsidies
D. They must choose employer coverage only

Answer: _____

Question 2

Being offered employer-sponsored coverage MOST directly impacts which of the following?

A. The ability to enroll in any health plan
B. Eligibility for emergency services
C. Eligibility for premium subsidies
D. Access to private insurance plans

Answer: _____

Question 3

Employer-sponsored coverage can affect subsidy eligibility based on:

A. Doctor choice
B. Network size
C. Affordability and minimum value rules
D. State of residence only

Answer: _____

Question 4

Which statement is TRUE?

A. Employer coverage automatically disqualifies clients from Marketplace plans
B. Employer coverage affects financial assistance, not the ability to enroll
C. Employer coverage guarantees lower premiums
D. Employer coverage replaces Marketplace rules

Answer: _____

Question 5

What is the MOST compliance-safe way for an agent to explain employer coverage and subsidies?

A. Estimate the client's tax outcome
B. Advise clients how to avoid employer coverage
C. Explain that the Marketplace determines subsidy eligibility
D. Tell the client which plan they must choose

Answer: _____

Question 6

A client says, "My job offers insurance, so I can't use the Marketplace." How should this be addressed?

A. Confirm they are not allowed to apply
B. Explain they may apply, but subsidy eligibility may be affected
C. Tell them employer plans are always better
D. Advise them to drop employer coverage first

Answer: _____

Question 7

If employer-sponsored coverage is considered affordable and meets minimum value, the client will MOST likely:

A. Qualify for full Marketplace subsidies
B. Be ineligible for Marketplace enrollment
C. Be ineligible for Marketplace subsidies
D. Automatically enroll in a private plan

Answer: _____

Question 8

Which factor does NOT determine whether employer coverage affects subsidy eligibility?

A. Affordability of the employer plan
B. Minimum value of the employer plan
C. Client’s household income
D. Employer’s network size

Answer: _____

Question 9

Why is it important for agents to explain employer coverage rules clearly?

A. To choose a plan for the client
B. To prevent confusion and unexpected costs
C. To override Marketplace decisions
D. To reduce plan options

Answer: _____

Question 10

Which statement is MOST appropriate for an agent to say?

A. “You should decline your employer plan to get subsidies.”
B. “I can calculate your exact tax outcome.”
C. “Employer coverage can impact financial help, and the Marketplace makes that determination.”
D. “Employer plans never qualify as affordable.”

Answer: _____
