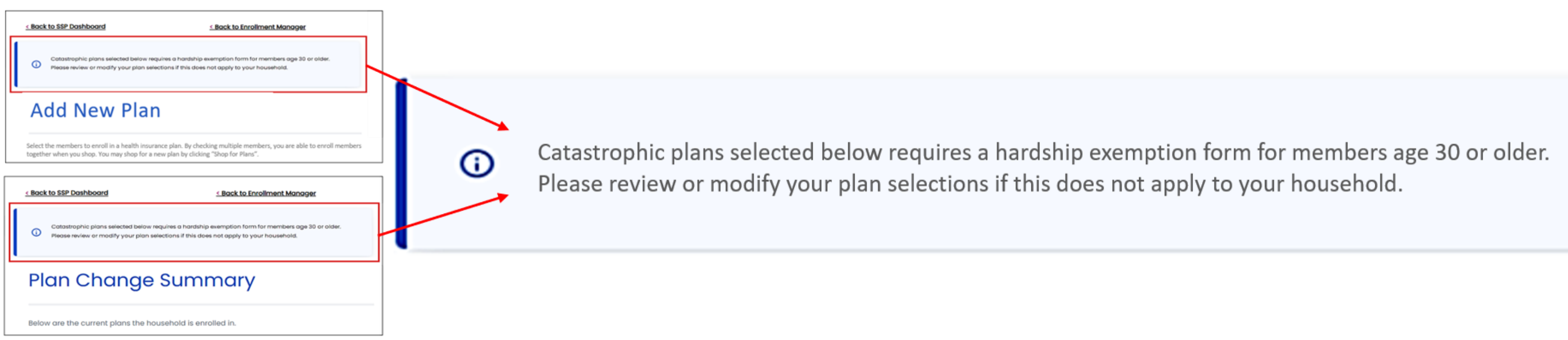
Catastrophic Plans Hardship Exemption - Fact Sheet

A Catastrophic health plan offers lower-priced coverage that is intended to protect Individuals from high medical costs if they get seriously sick or injured. Typically, Catastrophic plans are available for Individuals younger than 30, but Individuals 30 years-old and above can apply for a ***hardship exemption***. Those under 30 do not need an exemption to enroll in a Catastrophic plan.

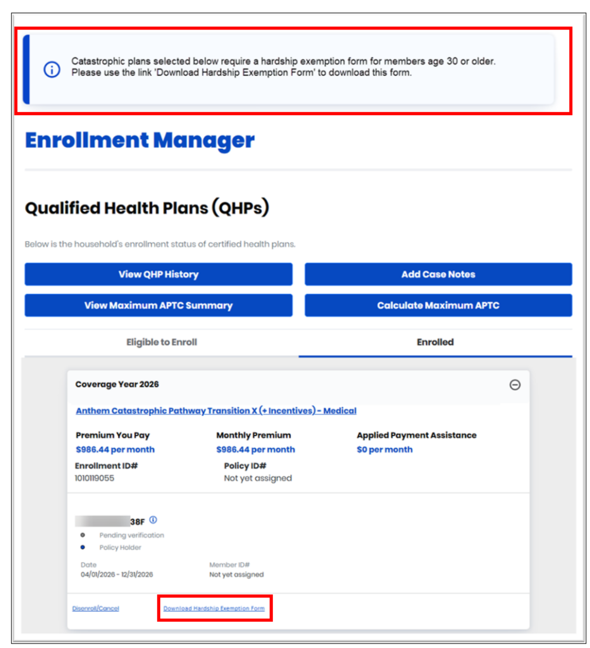
Applying for a Hardship Exemption

Applying for a hardship exemption requires a hardship exemption form be downloaded, completed, signed, and submitted. This form is accessible via a link on the **Enrollment Manager** screen in the Shopping Portal. During the shopping and enrollment process, users will encounter messages alerting them to apply for the hardship exemption on the **Add New Plan**, **Plan Change Summary**, and **Enrollment Manager** screens under certain relevant conditions.



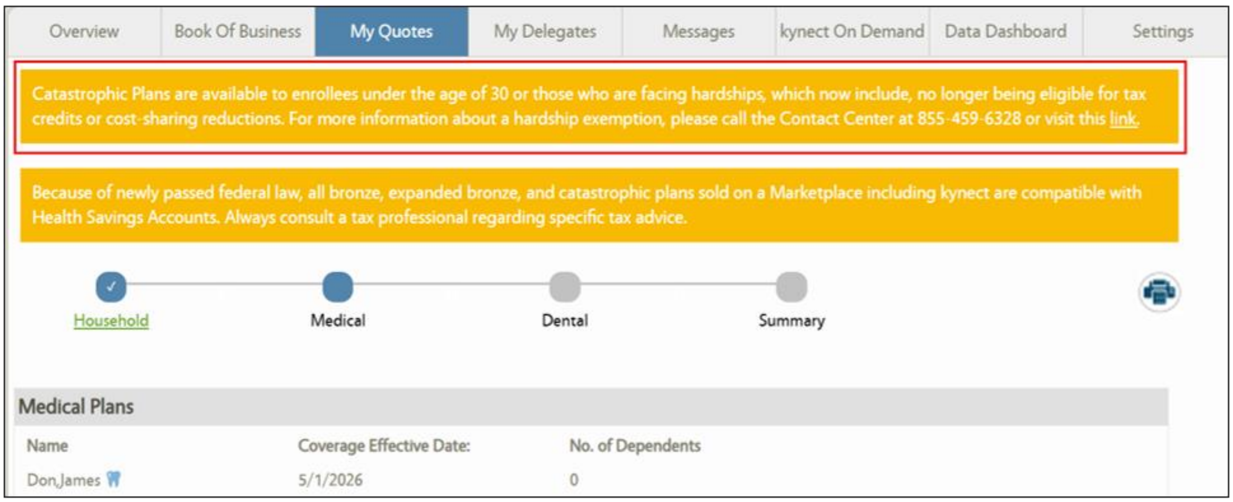
More specifically, the hardship exemption banner message and the **Download Hardship Exemption Form** link only display on the **Enrollment Manager** screen when all the following criteria are met:

- A Catastrophic plan enrollment is present on the case.
- The enrollment status is Pending Verification.
- One or more Individuals on the enrollment are over 30 years of age as of the coverage effective date.



Applying for a Hardship Exemption - *Continued*

On the **My Quotes – Medical Plans Search** screen in Agent Portal, the following message displays within a yellow banner at the top of the screen as a reminder to Agents**:** **"Catastrophic Plans are available to enrollees under the age of 30 or those who are facing hardships, which now include, no longer being eligible for tax credits or cost-sharing reductions. For more information about a hardship exemption, please call the Contact Center at 855-459-6328 or visit this link."**



Please Note: When a quote is generated for Qualified Health Plans in Agent Portal, Catastrophic plans are displayed with other medical plans, if available, in the searched county.

Hardship Exemption – Next Steps

After accessing the hardship exemption form through the Shopping Portal, the form must be completed, signed by the applicant and submitted. The completed and signed form can be submitted through the document upload function in both Agent Portal and kynect benefits. For guidance on this process, please refer to the *Document Upload Quick Reference Guide for Agents*.

If the hardship exemption application is approved, the Individual(s) seeking the exemption may enroll in a Catastrophic plan through the State-Based Marketplace, but they are not required to do so.