

Insight Newsletter

Important Bi-Weekly Updates for
kynectors during Special Enrollment



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Issue #4
March 18, 2021

KEY DATES

Special Enrollment End Date
May 15, 2021

Planned HealthCare.gov Maintenance Schedule

Sunday, March 28, 2021
(12:00am-7:00am EST)

Saturday, April 3 -
Sunday, April 4, 2021
(10:30pm - 11:00am EST)

Sunday, April 25, 2021
(12:00am - 12:00pm EST)

HELPDESK NUMBERS

Professional Service Line
(855) 326-4650

**Department for
Medicaid Services**
(855) 446-1245

Call Center (Public)
(855) 459-6328

**Self Service Portal (SSP)
Helpdesk**
(844) 407-8398

**Federal Health Insurance
Marketplace (FFM)**
(800) 318-2596
Passcode: 502-999-9999

KHBE Email
KHBE.Program@ky.gov



American Rescue Plan Impacts

The American Rescue Plan (ARP) became law on March 11, 2021 and will impact current HealthCare.gov enrollees and those who will enroll during the current SEP. Beginning April 1, 2021, the new law increases accessibility and affordability of health coverage through the Marketplace by lowering premiums for most people who currently have a Marketplace health plan and expanding access to financial assistance for more Residents. Individuals and families across all income brackets may be eligible for a temporary increase in premium tax credits for 2021 and 2022. The ARP substantially increases financial assistance for those currently eligible by reducing the share of income Residents are expected to contribute towards the monthly premium and extends premium tax credit eligibility for those households above 400% of FPL.

This chart outlines the new expected contribution ranges compared to the previous ranges:

Income Range (% of FPL)	Range of Expected Contributions (Under Prior Law)	Range of Expected Contribution Under New Law (beginning April 1, 2021)
100-133%	2.07%	0%
133-150%	3.10-4.14%	0%
150-200%	4.14-6.52%	0-2%
200-250%	6.52-8.33%	2-4%
250-300%	8.33-9.83%	4-6%
300-400%	9.83%	6-8.5%
400% and higher	N/A	8.5%

Starting April 1, 2021, current enrollees must return to HealthCare.gov and update their application to receive the increased tax credits this year. (NOTE: CMS is exploring if tax credits can be updated on behalf of enrollees for 2021). This means that new and current enrollees who submit an application and select a plan on or after April 1 will receive the increased premium tax credits for 2021 Marketplace coverage. If current enrollees don't take action, they'll still receive the increased benefit as part of their premium tax credit when filing their federal income tax return next year.

During the current 2021 SEP, enrollees can decide if they want to change to a new plan for the rest of the 2021. For those considering that decision, they should review how much they've already paid toward their deductible since the deductible may be reset to zero, meaning they would need to start over when paying out-of-pocket expenses to meet the deductible on a new plan.

For further detail on the impacts outlined above, including some very informative FAQs, and to learn more about how premium tax credits work, please review CMS's American Rescue Plan and the Marketplace fact sheet [here](#).



Did You Know?

With the new provisions of the American Rescue Plan, four out of five enrollees will be able to find a plan for \$10 or less per month after premium tax credits and over 50% will be able to enroll in a Silver plan for \$10 or less per month!



Quality of life. For every Kentuckian.