

Insight Newsletter

Important Bi-Weekly Updates for
kynectors during Special Enrollment



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Special Enrollment Period End Date Extended to August 15, 2021

Issue #6
April 08, 2021



Changing Plans, Best Practice

KEY DATES

Special Enrollment End Date
August 15, 2021

**Expanded Eligibility & Lower
Premiums on HealthCare.gov**
Began on April 1, 2021

**Planned HealthCare.gov
Maintenance Schedule**
Sunday, April 25, 2021
(12:00am – 12:00pm EST)

As you know, Kentuckians can change Marketplace health coverage during the 2021 Special Enrollment Period through August 15.

However, enrollees should consider how much they have already paid towards their current plan's deductible and maximum out-of-pocket since changing plans may reset those values to zero (this reset will definitely occur if switching insurance companies). The best advice to give Kentuckians in this situation is to call their insurance company before changing plans and see how switching might impact them and what options they have to keep credit for what they have already paid.

- **Anthem:** (833) 901-1364 (TTY: 711), Mon-Fri from 8:30am to 8:00pm EST
- **CareSource:** (888) 815-6446 (TTY: 711), Mon-Fri from 7:00am to 7:00pm 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



Premium Tax Credit Refresher

Since the American Rescue Plan increases the premium tax credit, often referred to as payment assistance, and makes that credit available to more Kentuckians, KHBE thought a brief refresher on the premium tax credit would be helpful.

The premium tax credit is to help individuals and families afford health plans purchased through the Marketplace. A sliding scale is used to determine the size of the premium tax credit a household receives. Enrollees can choose to get all of the benefit of the credit when they file their taxes for the year or they can have the Marketplace calculate an estimated credit that is paid to the insurance company and lowers the monthly premium (this is called advance payments of the premium tax credit, or APTC).

If the APTC option is chosen, enrollees will reconcile the amount paid in advance with the actual credit they compute when filing their tax return. No matter how an enrollee chooses to receive their payment assistance, they will need to complete form [8962](#) and include it with their tax return.



Additional SEP and ARP Resources

In support of the Special Enrollment Period and the new health care provisions within the American Rescue Plan, CMS and HealthCare.gov have launched a Consumer Campaign to educate and inform the public. Plan specifics and the toolkit can be found [here](#).

Additional links we hope you find helpful and interesting:

TV Commercials: [You CAN Do This - YouTube](#) (:30 seconds) / [You CAN Do This - YouTube](#) (:06 seconds)

U.S. Department of Health & Human Services Press Release: [English](#) / [Spanish](#)



Did You Know?

Under the American Rescue Plan, on average, monthly premiums for coverage through HealthCare.gov will be lower by **\$50** per person!

Quality of life. For every Kentuckian.