

# 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 #12  
July 1, 2021

### KEY DATES

#### HealthCare.gov Planned Maintenance

July 10-11  
10:30 PM - 11:00 AM

July 17-18  
10:30 PM - 11:00 AM

July 25  
12:00 AM - 12:00 PM

August 17-18  
12:00 AM - 12:00 PM

**Special Enrollment End Date**  
August 15, 2021

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

### 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](mailto:KHBE.Program@ky.gov)



## ARP Healthcare Provisions for Unemployment Recipients

Beginning today, July 1, 2021, Kentucky taxpayers who have received or are approved to receive unemployment insurance for at least one week in 2021 may be eligible for payment assistance that covers the **full** premium cost for a benchmark plan for their entire household, regardless of the taxpayer's actual income amount. These new savings provided by the ARP are in addition to the increased savings originally available at HealthCare.gov on April 1.

Summary of additional savings for 2021 unemployment recipients:

- Total annual income for the year will be counted at no more than 133% FPL for APTC calculation and determining eligibility for CSRs
- This results in eligibility for a premium-free benchmark plan with a maximum CSR level (since HH income would fall below 150% FPL)
- Applies to entire tax household
- These additional savings are only available for 2021
- Nothing has changed about basic APTC and CSR eligibility rules

Kentuckians who received or have been approved for unemployment insurance in 2021 are encouraged to visit HealthCare.gov to submit a new application or update their existing application to take advantage of these additional savings available for the remainder of 2021.

These ARP provisions are too in-depth to fully cover in a one-page newsletter. KHBE has created a Frequently Asked Questions document regarding this topic and it is attached to this newsletter email. We will share additional resources with kynectors as they become available.



## Upcoming PE Changes in July

On July 1, 2021, the Presumptive Eligibility application process will transition as follows:

- PE Coverage will be for the month of application plus the month following
- 60 days will be the total amount of coverage available (unless regular MA application is pending)
- Current PE coverage will not be automatically extended
- Age (over 65) and income checks are already occurring in the system
- All the other current processes remain in place

**Best Practice:** When in doubt, enter the application in the PE system.



## Only 45 Days Left to Enroll During the SEP

July is here, that means there are only 45 days left for Kentuckians to take advantage of the lower premiums provided by the American Rescue Plan for 2021. The Special Enrollment Period ends on **August 15**, so keep up the great effort in helping Kentuckians access health coverage during these final weeks!



## Did You Know?

CMS recently reported that 43% of new enrollees and 30% of returning enrollees have selected a plan on HealthCare.gov that costs \$10 or less per month (after APTC) since the implementation of the ARP. Nationally, there are now over one million Marketplace enrollees with coverage that costs \$10 or less per month!

**Quality of life. For every Kentuckian.**