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.